

**OCBC Group**  
**Second Quarter of 2019**

**Liquidity Coverage Ratio**

For 2Q19, the average Singapore dollar (“SGD”) and all-currency Liquidity Coverage Ratios (“LCR”) for the Group were 255% and 151% respectively. Compared to 1Q19, the average SGD LCR decreased by 7 percentage points mainly from a reduction of the investment in SGD High Quality Liquid Assets (‘HQLA’). The average all-currency LCR was higher by 1 percentage point as a result of the diminished cash outflows arising from the lower unsecured wholesale funding which more than offset the reduction of the investment in HQLA.

The Group continued to focus on acquiring stable deposits and on maintaining a mix of HQLA comprising mainly of Level 1 central bank reserves and liquid sovereign bonds. The Asset & Liability Management Desk in Global Treasury manages the day-to-day liquidity needs of the Group, and is subject to liquidity limits and triggers that serve as risk control on the Group’s liquidity exposure.

## Liquidity Coverage Ratio Quantitative Disclosure

The data presented in the quantitative disclosure are simple averages of daily observations over the quarter. For 2Q19, the number of data points in calculating the average figures is 91.

### Average Group All-Currency LCR for 2Q19

Group - ALL Currency (\$m)		Total Unweighted Value (average)	Total Weighted Value (average)
<b>HIGH-QUALITY LIQUID ASSETS</b>			
1	Total high-quality liquid assets (HQLA)		46,894
<b>CASH OUTFLOWS</b>			
2	Retail deposits and deposits from small business customers, of which:	138,403	11,322
3	Stable deposits	50,374	2,519
4	Less stable deposits	88,029	8,803
5	Unsecured wholesale funding, of which:	100,702	49,437
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	24,971	6,005
7	Non-operational deposits (all counterparties)	68,530	36,231
8	Unsecured debt	7,201	7,201
9	Secured wholesale funding		401
10	Additional requirements, of which:	58,914	38,728
11	Outflows related to derivative exposures and other collateral requirements	36,136	36,129
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	22,778	2,599
14	Other contractual funding obligations	1,052	1,052
15	Other contingent funding obligations	12,346	370
16	<b>TOTAL CASH OUTFLOWS</b>		101,310
<b>CASH INFLOWS</b>			
17	Secured lending (eg reverse repos)	1,368	414
18	Inflows from fully performing exposures	54,877	33,112
19	Other cash inflows	36,806	36,756
20	<b>TOTAL CASH INFLOWS</b>	93,051	70,282
			<b>TOTAL ADJUSTED VALUE</b>
21	<b>TOTAL HQLA</b>		46,894
22	<b>TOTAL NET CASH OUTFLOWS</b>		31,028
23	<b>LIQUIDITY COVERAGE RATIO (%)</b>		151

Average Group SGD LCR for 2Q19

Group - SGD (\$m)		Total Unweighted Value (average)	Total Weighted Value (average)
<b>HIGH-QUALITY LIQUID ASSETS</b>			
1	Total high-quality liquid assets (HQLA)		19,555
<b>CASH OUTFLOWS</b>			
2	Retail deposits and deposits from small business customers, of which:	70,963	5,309
3	Stable deposits	35,743	1,787
4	Less stable deposits	35,220	3,522
5	Unsecured wholesale funding, of which:	22,357	8,869
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	8,186	1,966
7	Non-operational deposits (all counterparties)	14,171	6,903
8	Unsecured debt	0	0
9	Secured wholesale funding		-
10	Additional requirements, of which:	22,534	15,887
11	Outflows related to derivative exposures and other collateral requirements	15,223	15,223
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	7,311	664
14	Other contractual funding obligations	606	606
15	Other contingent funding obligations	1,982	59
16	<b>TOTAL CASH OUTFLOWS</b>		30,730
<b>CASH INFLOWS</b>			
17	Secured lending (eg reverse repos)	773	-
18	Inflows from fully performing exposures	7,239	4,023
19	Other cash inflows	24,562	24,557
20	<b>TOTAL CASH INFLOWS</b>	32,575	28,580
			TOTAL ADJUSTED VALUE
21	<b>TOTAL HQLA</b>		19,555
22	<b>TOTAL NET CASH OUTFLOWS</b>		7,683
23	<b>LIQUIDITY COVERAGE RATIO (%)</b>		255