

OCBC Group
Regulatory Capital Position
As at 31 Dec 2016

S\$'m

	Amount	Amount subject to Pre-Basel III Treatment	Source
Common Equity Tier 1 capital: instruments and reserves			
1	14,107		a
2	20,214		d
3	1,144		e
4			
5	228	(42)	g
6	35,693		
Common Equity Tier 1 capital: regulatory adjustments			
7	0		i
8	2,824	1,883	v
9	422	282	w-j
10	180	120	t
11	-	-	
12	-	-	
13	-	-	
14	-	-	
15	-	-	
16	3		p
17	-		
18	-		
19	3,119	2,079	(q+u) - 3,226 ¹
20	-		
21	-		
22	-		
23	-		
24	-		
25	-		
26	-		
26A	-	-	
26B	-	-	
26C	-	-	
26D	-	-	
27	-		
28	6,550		
29	29,143		
Additional Tier 1 capital: instruments			
30	499		c
31	499		
32	-		
33	2,500		b+f
34	110		h+k
35	80		k
36	3,109		
Additional Tier 1 capital: regulatory adjustments			
37	-		
38	-		
39	-		
40	-	-	
41	2,285		
41A	-	-	
41B	-		
41C	2,285		
	1,883		
	282		
	120		
	-		
	-		
	-		
	-		
	-		
	-		
	-		
	-		
	-		
	-		
42	-		
43	2,285		
44	824		
45	29,968		

OCBC Group
Regulatory Capital Position
As at 31 Dec 2016

S\$'m

		Amount	Amount subject to Pre-Base III Treatment	Source
	Tier 2 capital: instruments and provisions			
46	Tier 2 capital instruments and share premium (if applicable)	2,932		l
47	Transitional: Ineligible capital instruments (pursuant to paragraphs 6.5.3 and 6.5.4)	2,172		m
48	Tier 2 capital instruments issued by fully-consolidated subsidiaries that meet criteria for inclusion	190		n
49	of which: instruments issued by subsidiaries subject to phase out	178		
50	Provisions	793		o
51	Tier 2 capital before regulatory adjustments	6,087		
	Tier 2 capital: regulatory adjustments			
52	Investments in own Tier 2 instruments	-		
53	Reciprocal cross-holdings in Tier 2 capital instruments of financial institutions	-		
54	Capital investments in Tier 2 capital instruments of unconsolidated financial institutions in which Reporting Bank does not hold a major stake	-		
55	Investments in Tier 2 capital instruments of unconsolidated major stake companies approved under s32 of Banking Act (including insurance subsidiaries)	-	-	
56	National specific regulatory adjustments	2,079		
56A	PE/VC investments in the form of Tier 2 capital instruments, in excess of 20% of such capital investments	-	-	
56B	Any other items which the Authority may specify	-		
56C	Regulatory adjustments applied to Tier 2 Capital in respect of amounts subject to pre-Base III treatment	2,079		
	of which: Shortfall of TEP relative to EL under IRBA	-		
	of which: PE/VC investments in the form of ordinary shares, in excess of 20% of such capital investments	-		
	of which: PE/VC investments held beyond the relevant holding periods set out in MAS Notice 630	-		
	of which: Capital deficits in subsidiaries and associates that are regulated financial institutions	-		
	of which: Investments in ordinary shares of unconsolidated major stake companies approved under s32 of Banking Act (incl insurance subsidiaries)	2,079		
	of which: PE/VC investments in the form of AT1 capital instruments, in excess of 20% of such capital investments	-		
	of which: Investments in AT1 capital instruments of unconsolidated major stake companies approved under s32 of Banking Act (incl insurance subsidiaries)	-		
57	Total regulatory adjustments to Tier 2 capital	2,079		
58	Tier 2 capital (T2)	4,007		
59	Total capital (TC = T1 + T2)	33,975		
60	Total risk weighted assets	197,763		
	Capital ratios (as a percentage of risk weighted assets)			
61	Common Equity Tier 1 CAR	14.7%		
62	Tier 1 CAR	15.1%		
63	Total CAR	17.1%		
64	Bank-specific buffer requirement	7.2%		
65	of which: capital conservation buffer requirement	0.6%		
66	of which: bank specific countercyclical buffer requirement	0.1%		Refer to note ²
67	of which: G-SIB buffer requirement (if applicable)	-		
68	Common Equity Tier 1 available to meet buffers	7.1%		
	National minima			
69	Minimum CET1 CAR	6.5%		
70	Minimum Tier 1 CAR	8.0%		
71	Minimum Total CAR	10.0%		
	Amounts below the thresholds for deduction (before risk weighting)			
72	Investments in ordinary shares, AT1 capital and Tier 2 capital of unconsolidated financial institutions in which the bank does not hold a major stake	1,126		r+s
73	Investments in ordinary shares of unconsolidated major stake companies approved under s32 of Banking Act (including insurance subsidiaries)	3,226		Refer to note ¹
74	Mortgage servicing rights (net of related tax liability)			
75	Deferred tax assets arising from temporary differences (net of related tax liability)			
	Applicable caps on the inclusion of provisions in Tier 2			
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	765		
77	Cap on inclusion of provisions in Tier 2 under standardised approach	658		
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	136		
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	575		
	Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022)			
80	Current cap on CET1 instruments subject to phase out arrangements			
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)			
82	Current cap on AT1 instruments subject to phase out arrangements	2,973		
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	33		
84	Current cap on T2 instruments subject to phase out arrangements	2,696		
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	-		

¹ The investments in the ordinary shares of unconsolidated major stake companies within the prescribed threshold amount in accordance with MAS Notice 637 paragraph 6.1.3 (p)(iii).

² The effective country-specific countercyclical buffer requirement for Hong Kong and Sweden was 0.625%. The weighting applicable for Hong Kong and Sweden were 12.2% and less than 0.1% respectively.