

OCBC Group Pillar 3 Disclosures As at 31 March 2015

Accounting and Regulatory Consolidation

The consolidation basis used for regulatory capital computation is similar to that used for financial reporting except for the following:

- Subsidiaries that carry out insurance business are excluded from regulatory consolidation and are treated as investments in major stake companies.
 The regulatory adjustments applied to these investments are in accordance to MAS Notice 637 paragraphs 6.1.3(p), 6.2.3(e) and 6.3.3(e).
- As at 31 March 2015, the subsidiaries that carry out insurance business are as follows:
 - (a) The Great Eastern Life Assurance Company Limited and its insurance entities
 - (b) The Overseas Assurance Corporation Limited and its insurance entities
- As at 31 March 2015, the total equity of these insurance subsidiaries was S\$6b and total assets were S\$65b.

Balance sheet under the property of the proper				S\$'m
Share capital		as per published financial	regulatory scope of	Reference
12,330 a 12,330 b 12,330 b 12,330 b 12,330 b 12,330 b 12,330 b 12,330 c 13,360 b 13,360 b 13,360 b 13,360 c 13,360 b 13,360 c		12 724		
1,396 b		13,720	12 220	2
Reserves:				
Capital reserves			1,370	D D
Fair Value reserves		555		
Nevenue reserves 17,641				
Total reserves				
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Valuation adjustments			201	f
Total equity			24	g
Deposits of non-bank customers 250,309		-	2	h
Deposits of non-bank customers 250,309 Deposits of non-bank customers 18,515 Due to associates 3.28 Tading portfolio labilities 6.66 Derivative payables 7,243 Deformed tax 7,001 De		35,150		
Deposits and balances of banks				
Due to associates				
Trading portfolio liabilities				
Derivative payables				
Other labilities 5,619 Current tax 1,001 Deferred tax 1,506 of which: Associated with intangible assets 2,5387 Debt I susued 25,387 of which: ATT capital instruments issued by fully-consolidated 105 subsidiaries that meet criteria for inclusion 105 of which: Transitional: Ineligible 12 capital instruments 2,976 of which: Transitional: Ineligible 12 capital instruments sweet by fully-consolidated 390 subsidiaries that meet criteria for inclusion 390 Life assurance fund liabilities 38,42 Total quity and liabilities 389,006 Total quity and liabilities 369,006 ASEETS 38,542 Singapore government treasury bills and securities 10,522 Other government treasury bills and securities 11,217 Cash and placements with and loars to banks 20,786 Loars and bills receivable of which: Truestments in own shares 20,782 of which: Investments in unconsolidated major stake companies 6 of which: Investments in unconsolidated major stake financial institutions 1,507 Derivati				
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Deferred tax				
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Debt Issued		1,506	70	
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Life assurance fund liabilities 58,442			390	m
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