

OCBC: Historical Financial Highlights

	2018	2017 ^{1/}	2016	2015	2014	2013	2012	2011	2010	2009
<u>Income Statement (\$ million)</u>										
Total Income	9,701	9,528	8,489	8,722	8,340	6,621	7,961	5,661	5,325	4,815
Operating Expenses	4,214	4,043	3,788	3,664	3,258	2,784	2,695	2,430	2,254	1,796
Operating Profit before Allowances and Amortisation	5,487	5,485	4,701	5,058	5,082	3,837	5,266	3,231	3,071	3,019
Allowances for Loans and Other Assets	288	671	726	488	357	266	271	221	134	429
Profit Attributable to Equity Holders of the Bank	4,492	4,045	3,473	3,903	3,842	2,768	3,993	2,312	2,253	1,962
<u>Excluding non-core gains (\$ million)</u>										
Total Core Income	9,701	9,528	8,489	8,722	7,949	6,621	6,645	5,622	5,325	4,815
Core Operating Profit	5,487	5,485	4,701	5,058	4,691	3,837	3,950	3,192	3,071	3,019
Core Net Profit	4,492	4,045	3,473	3,903	3,451	2,768	2,825	2,280	2,253	1,962
<u>Balance Sheet (\$ million)</u>										
Total Assets	467,543	452,693	409,884	390,190	401,226	338,448	295,943	277,758	229,283	194,300
Assets excluding life insurance fund investment assets	390,676	378,766	347,911	333,207	343,940	285,043	243,672	228,670	181,797	151,223
Non-bank Customer Loans (net of allowances)	255,193	234,141	216,830	208,218	207,535	167,854	142,376	133,557	104,989	80,876
Non-bank Customer Deposits	295,412	283,642	261,486	246,277	245,519	195,974	165,139	154,555	123,300	100,633
Ordinary Shareholder's Equity	40,637	37,528	35,507	33,053	29,701	23,720	22,909	20,675	18,894	17,075
Total Equity Attributable to Equity Holders of the Bank	42,137	39,028	37,007	34,553	31,097	25,115	25,804	22,571	20,790	18,971
<u>Ratios (%)</u>										
Cost-to-Income	43.4	42.4	44.6	42.0	39.1	42.0	33.8	42.9	42.3	37.3
Cost-to-Income-excluding non-core gains	43.4	42.4	44.6	42.0	41.0	42.0	40.6	43.2	42.3	37.3
Loans-to-Deposits	86.4	82.5	82.9	84.5	84.5	85.7	86.2	86.4	85.1	80.4
Non-performing Loans Ratio	1.5	1.5	1.3	0.9	0.6	0.7	0.8	0.9	0.9	1.7
Return on Equity (ROE)	11.5	11.0	10.0	12.3	14.8	11.6	17.9	11.3	12.1	12.2
Core ROE	11.5	11.0	10.0	12.3	13.2	11.6	12.5	11.1	12.1	12.2
Core Return on Assets	1.17	1.11	1.03	1.14	1.11	1.05	1.19	1.09	1.32	1.35
<u>Per Ordinary Share (\$)</u> ^{2/}										
Basic Earnings	1.06	0.95	0.82	0.95	1.03	0.76	1.10	0.64	0.64	0.58
Basic Core Earnings	1.06	0.95	0.82	0.95	0.92	0.76	0.77	0.63	0.64	0.58
Dividend (cents)	43.0	37.0	36.0	36.0	36.0	34.0	33.0	30.0	30.0	28.0
Net Asset Value before revaluation surplus	9.56	8.96	8.49	8.03	7.46	6.99	6.79	6.20	5.88	5.55

^{1/} 2017 figures were restated with the adoption of Singapore Financial Reporting Standards (International) (SFRS(I)).

^{2/} Figures prior to 2014 were adjusted for the effects of the 1-for-8 rights issue, effected on 26 September 2014.