



Second Quarter 2013 Results Presentation

2 August 2013



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Agenda

Results Overview

2Q13 Performance Trends

Appendix: Financial Highlights of
Malaysian and Indonesian Subsidiaries



Notes: Amounts less than S\$0.5 million are shown as "0";
"nm" denotes not meaningful;
Figures may not sum to stated totals because of rounding

2Q13 Highlights

Continued strong performance of our customer businesses:

- Net interest income grew, underpinned by broad-based loan expansion. Net interest margin stabilised quarter-on-quarter
- Fees and commissions achieved a new quarterly record
- Trading and investment income up year-on-year
- Increased contributions from our Malaysian and Indonesian subsidiaries
- Great Eastern's new business sales and new business embedded value grew. However, overall insurance income contributions declined as a result of unrealised mark-to-market losses in the Non-Participating Fund
- Operating expenses rose, mainly from headcount growth to support the business franchise, salary increments and higher incentive compensation
- Net allowances increased, majority in portfolio allowances which increased in line with loan growth
- Asset quality remained sound, NPL ratio improved
- Well-capitalised, CET1 14.9%, Tier 1 14.9% and Total CAR 16.8%

2Q13 net profit of S\$597m, 8% lower YoY

| OCBC Group | 2Q13 S\$m | 2Q12 S\$m | YoY +/(-)% | 1Q13 S\$m | QoQ +/(-)% |
|--|----------------------|----------------------|-----------------------|----------------------|-----------------------|
| Net interest income | 961 | 931 | 3 | 912 | 5 |
| Non-interest income | 606 | 596 | 2 | 676 | (11) |
| Total income | 1,567 | 1,527 | 3 | 1,588 | (1) |
| Operating expenses | (718) | (661) | 9 | (672) | 7 |
| Operating profit | 849 | 866 | (2) | 916 | (7) |
| Amortisation of intangibles | (15) | (15) | - | (14) | - |
| Allowances | (83) | (38) | 124 | (21) | 305 |
| Associates & JVs | 23 | 12 | 91 | 13 | 73 |
| Tax & non-controlling interests ("NCI") | (177) | (177) | (1) | (198) | (11) |
| Net profit | 597 | 648 | (8) | 696 | (14) |

2Q13 core net profit before GEH contribution up 12% QoQ and 1% YoY

| | 2Q13 S\$m | 2Q12 S\$m | YoY +/(-)% | 1Q13 S\$m | QoQ +/(-)% |
|---|--------------|--------------|---------------|--------------|---------------|
| Net interest income | 944 | 918 | 3 | 895 | 5 |
| Non-interest income | 518 | 455 | 14 | 405 | 28 |
| Total income | 1,462 | 1,373 | 7 | 1,300 | 12 |
| Operating expenses | (660) | (608) | 9 | (622) | 6 |
| Operating profit | 802 | 765 | 5 | 678 | 18 |
| Allowances | (83) | (37) | 123 | (21) | 304 |
| Associates & JVs | 26 | 13 | 109 | 16 | 66 |
| Amortisation, tax & NCI | (152) | (153) | - | (146) | 4 |
| Net profit from banking operations | 593 | 587 | 1 | 527 | 12 |
| GEH net profit contribution | 4 | 61 | (93) | 169 | (97) |
| OCBC Group net profit | 597 | 648 | (8) | 696 | (14) |

GEH: 2Q13 core earnings contribution

| GEH Contribution | 2Q13 S\$m | 2Q12 S\$m | YoY +/(-)% | 1Q13 S\$m | QoQ +/(-)% |
|---|--------------|--------------|---------------|--------------|---------------|
| Profit from insurance business | 18 | 77 | (77) | 187 | (91) |
| - Operating profit ^{1/} | 155 | 117 | 32 | 131 | 18 |
| - Non-operating profit/(loss) ^{2/} | (156) | (57) | (173) | 38 | (506) |
| - Others ^{3/} | 19 | 17 | 13 | 18 | 6 |
| Profit from Shareholders' Fund | 30 | 24 | 22 | 51 | (42) |
| Sub-total | 47 | 101 | (54) | 238 | (80) |
| Amortisation of intangibles | (12) | (12) | - | (12) | - |
| Allowances | (0) | 0 | - | (0) | - |
| Associates & JVs | (1) | (1) | - | (1) | - |
| Tax & non-controlling interests | (29) | (28) | 4 | (57) | (48) |
| Net profit contribution | 4 | 61 | (93) | 169 | (97) |

1/ Note: Operating Profit is defined as premiums less claims, surrenders, commissions, expenses and changes in reserves, plus investment income (dividends, coupons, etc). It excludes changes in the fair value of assets and liabilities

2/ Non-operating profit mainly comprises changes in the fair value of assets and liabilities, changes in liability discount rates and other non-recurring items

3/ Mainly tax

1H13 core net profit of S\$1.29b down 10% YoY

| OCBC Group | 1H13 S\$m | 1H12 S\$m | YoY +/(-)% | 2H12 S\$m | HoH +/(-)% |
|-----------------------------|----------------------|----------------------------|-----------------------|----------------------------|-----------------------|
| Net interest income | 1,873 | 1,882 | (1) | 1,866 | - |
| Non-interest income | 1,282 | 1,386 | (7) | 1,511 | (15) |
| Total income | 3,155 | 3,268 | (3) | 3,377 | (7) |
| Operating expenses | (1,390) | (1,286) | 8 | (1,409) | (1) |
| Operating profit | 1,765 | 1,982 | (11) | 1,968 | (10) |
| Amortisation of intangibles | (29) | (30) | (3) | (30) | (3) |
| Allowances | (104) | (134) | (22) | (137) | (25) |
| Associates & JVs | 36 | 18 | 96 | 9 | 332 |
| Tax & NCI | (375) | (398) | (6) | (422) | (11) |
| Core net profit | 1,293 | 1,438 ^{1/} | (10) | 1,387 ^{2/} | (7) |
| Divestment gain, net of tax | - | 42 | (100) | 1,126 | (100) |
| Net profit | 1,293 | 1,480 | (13) | 2,513 | (49) |



1/ Gain from divestment of property at Bourke Street, Melbourne, Australia

2/ Gain from divestment of the Group's shareholdings in Fraser and Neave, Limited ("F&N") and Asia Pacific Breweries Limited ("APB")

1H13 core net profit before GEH contribution up 7% HoH and 4% lower YoY

| | 1H13 S\$m | 1H12 S\$m | YoY +/(-)% | 2H12 S\$m | HoH +/(-)% |
|---|--------------|----------------------------|---------------|----------------------------|---------------|
| Net interest income | 1,839 | 1,854 | (1) | 1,830 | - |
| Non-interest income | 923 | 925 | - | 973 | (5) |
| Total income | 2,762 | 2,779 | (1) | 2,803 | (1) |
| Operating expenses | (1,282) | (1,189) | 8 | (1,315) | (3) |
| Operating profit | 1,480 | 1,589 | (7) | 1,489 | (1) |
| Allowances | (104) | (133) | (22) | (138) | (25) |
| Associates & JVs | 42 | 18 | 137 | 20 | 114 |
| Amortisation, tax & NCI | (299) | (316) | (5) | (325) | (8) |
| Core net profit | 1,120 | 1,158 ^{1/} | (4) | 1,044 ^{2/} | 7 |
| Divestment gain, net of tax | - | 42 | (100) | 786 | (100) |
| Net profit from banking operations | 1,120 | 1,200 | (7) | 1,830 | (39) |
| GEH net profit contribution | 174 | 280 | (38) | 683 | (75) |
| OCBC Group net profit | 1,293 | 1,480 | (13) | 2,513 | (49) |



1/ Gain from divestment of property at Bourke Street, Melbourne, Australia

2/ Gain from divestment of the Group's shareholdings in Fraser and Neave, Limited ("F&N") and Asia Pacific Breweries Limited ("APB")

GEH: 1H13 core earnings contribution

| GEH Contribution | 1H13 S\$m | 1H12 S\$m | YoY +/(-)% | 2H12 S\$m | HoH +/(-)% |
|---|--------------|--------------|---------------|-------------------|---------------|
| Profit from insurance business | 205 | 306 | (33) | 426 | (52) |
| - Operating profit ^{1/} | 286 | 222 | 29 | 279 | 2 |
| - Non-operating profit/(loss) ^{2/} | (117) | 51 | (332) | 111 | (206) |
| - Others ^{3/} | 36 | 33 | 10 | 36 | - |
| Profit from Shareholders' Fund | 81 | 87 | (7) | 54 | 51 |
| Sub-total | 285 | 393 | (27) | 480 | (40) |
| Amortisation of intangibles | (23) | (23) | - | (23) | - |
| Allowances | (0) | (0) | - | 0 | - |
| Associates & JVs | (2) | 0 | - | (4) | - |
| Tax & non-controlling interests | (86) | (89) | (4) | (111) | (22) |
| Core net profit contribution | 174 | 280 | (38) | 342 | (49) |
| Divestment gain, net of tax | - | - | - | 341 ^{4/} | (100) |
| Net profit contribution | 174 | 280 | (38) | 683 | (75) |

1/ Note: Operating Profit is defined as premiums less claims, surrenders, commissions, expenses and changes in reserves, plus investment income (dividends, coupons, etc). It excludes changes in the fair value of assets and liabilities

2/ Non-operating profit mainly comprises changes in the fair value of assets and liabilities, changes in liability discount rates and other non-recurring items

3/ Mainly tax

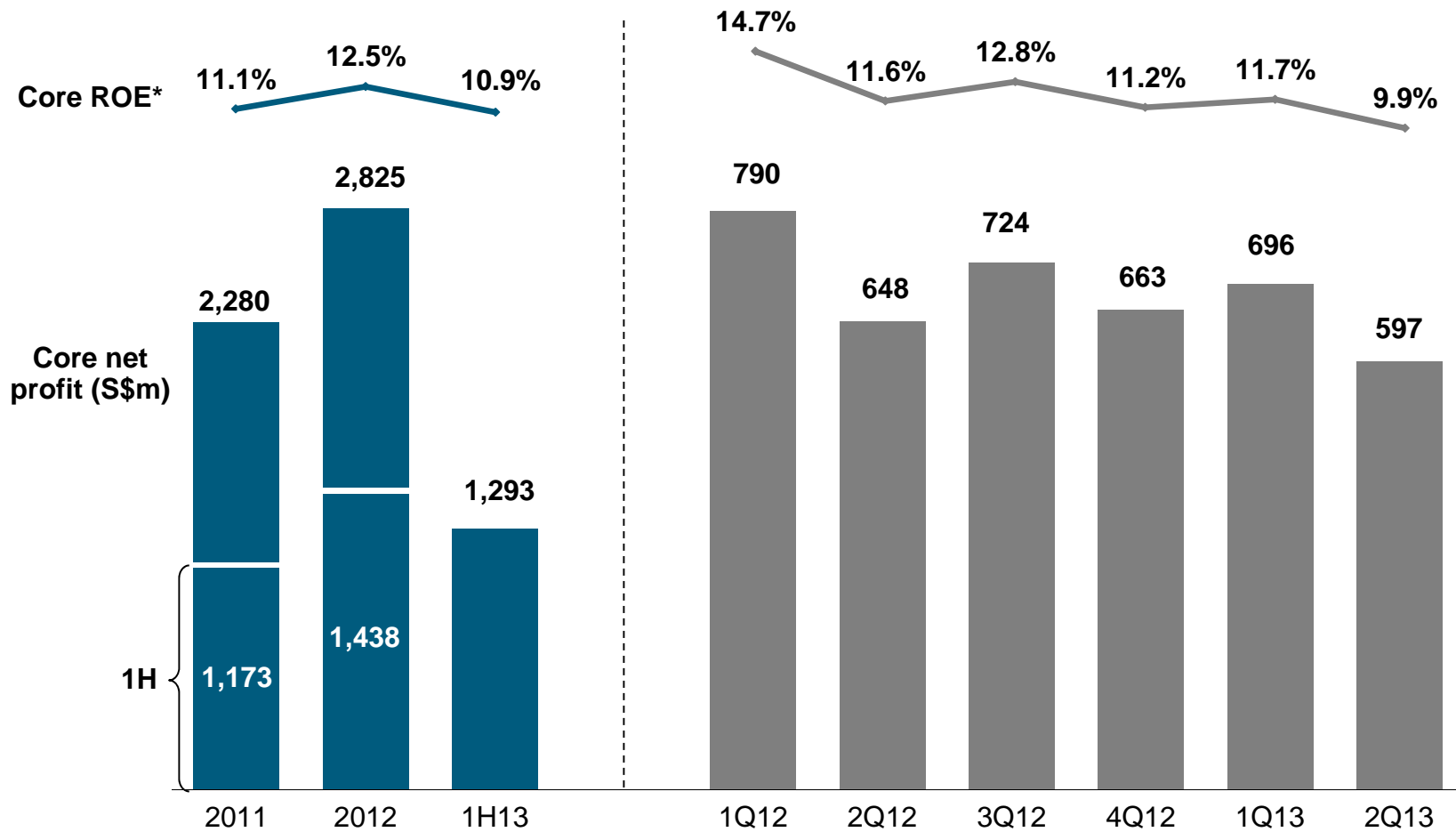
4/ Gain from divestment of the Group's shareholdings in Fraser and Neave, Limited ("F&N") and Asia Pacific Breweries Limited ("APB")



Key ratios

| Based on core earnings | 2Q13 % | 2Q12 % | 1Q13 % | 1H13 % | 1H12 % |
|------------------------------------|-----------|-----------|-----------|-----------|-----------|
| Net interest margin | 1.64 | 1.77 | 1.64 | 1.64 | 1.82 |
| Non-interest income / Total income | 38.6 | 39.0 | 42.6 | 40.6 | 42.4 |
| Cost / Income | 45.8 | 43.3 | 42.3 | 44.1 | 39.4 |
| Loans / Deposits | 89.2 | 85.3 | 87.0 | 89.2 | 85.3 |
| NPL Ratio | 0.7 | 0.9 | 0.7 | 0.7 | 0.9 |
| Allowances / NPAs | 143.9 | 125.4 | 149.0 | 143.9 | 125.4 |
| ROE | 9.9 | 11.6 | 11.7 | 10.9 | 13.1 |
| Cash ROE | 10.2 | 11.9 | 12.0 | 11.1 | 13.4 |

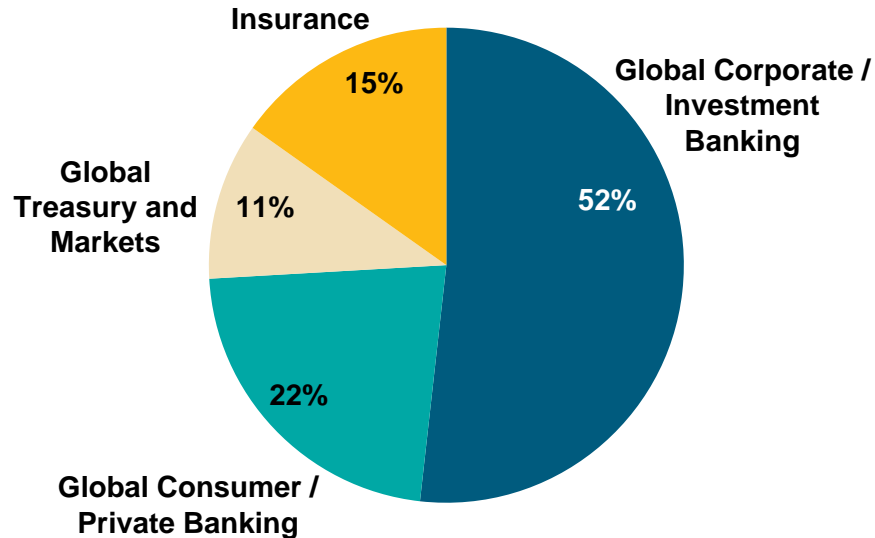
1H13 ROE at 10.9%



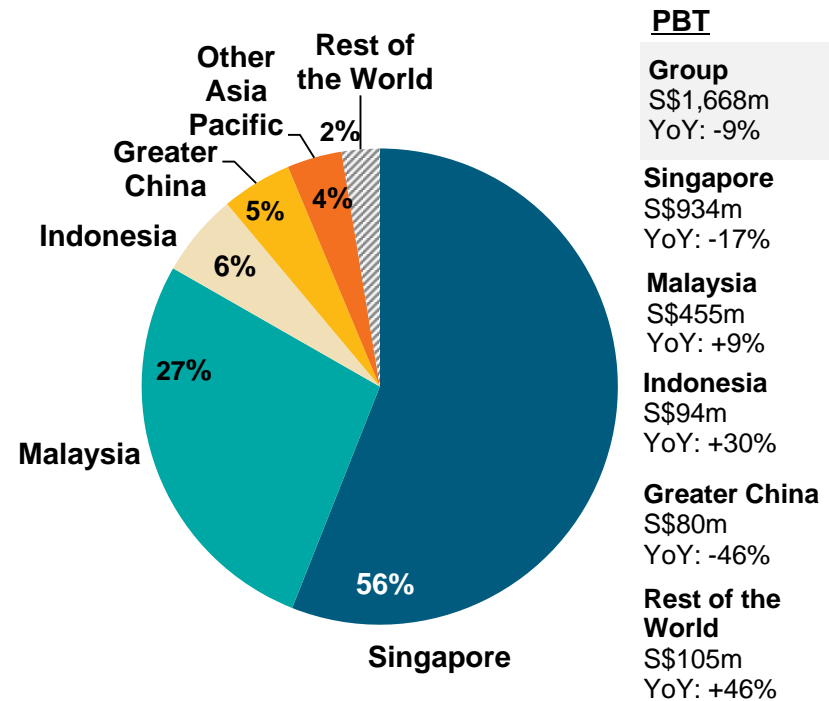
* Quarterly and half-yearly figures annualised

Profit contribution by business and geography

**1H13 PBT
by Business***



**1H13 PBT
by Geography**



PBT

Group
S\$1,668m
YoY: -9%

Singapore
S\$934m
YoY: -17%

Malaysia
S\$455m
YoY: +9%

Indonesia
S\$94m
YoY: +30%

Greater China
S\$80m
YoY: -46%

Rest of the World
S\$105m
YoY: +46%



* Core operating profit after allowances and amortisation. Excludes the Others segment, which comprises mainly property holding, investment holding, items not attributable to the business segments described above and portfolio allowances not attributed to specific business segments.

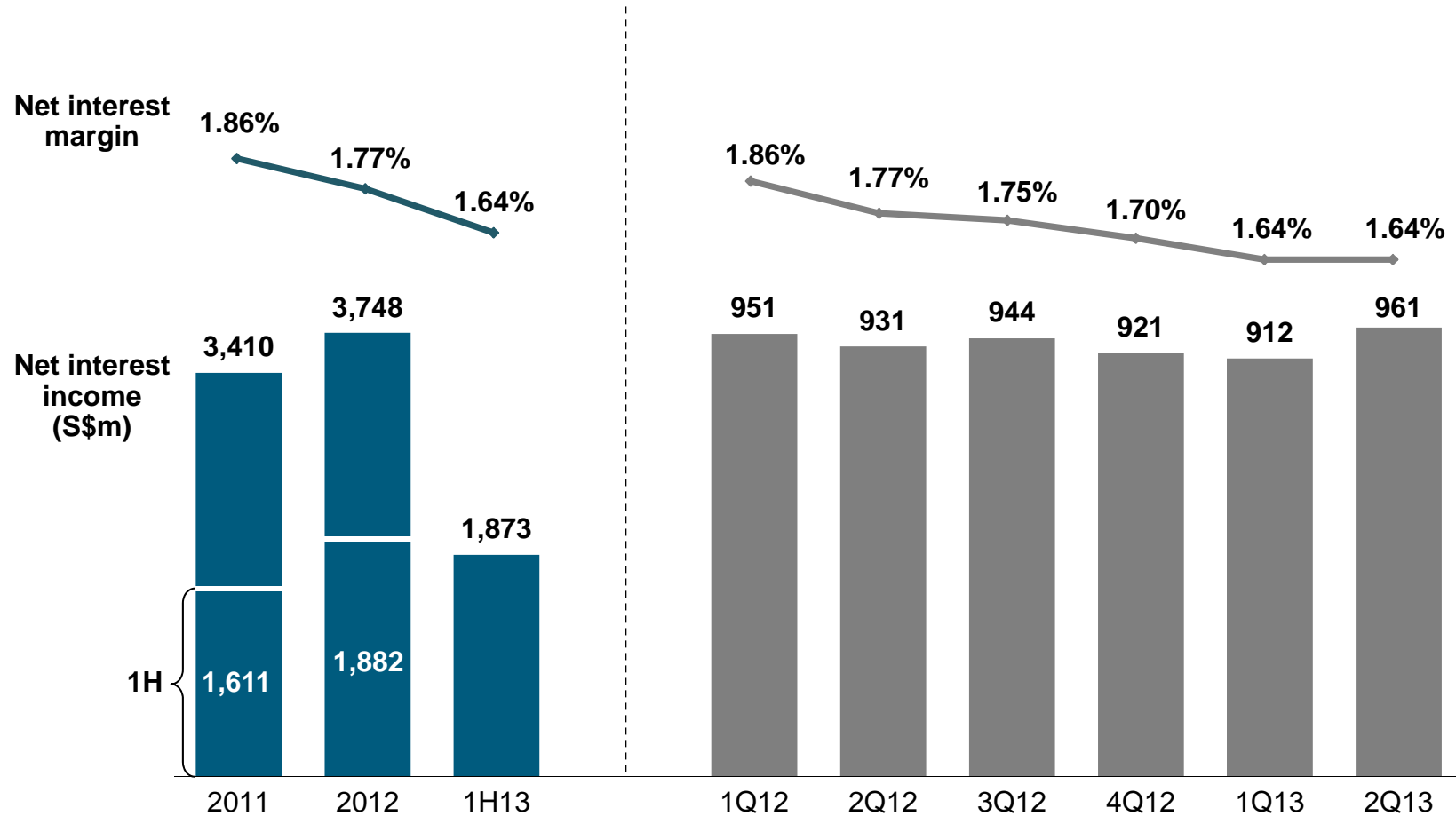
Agenda

Results Overview

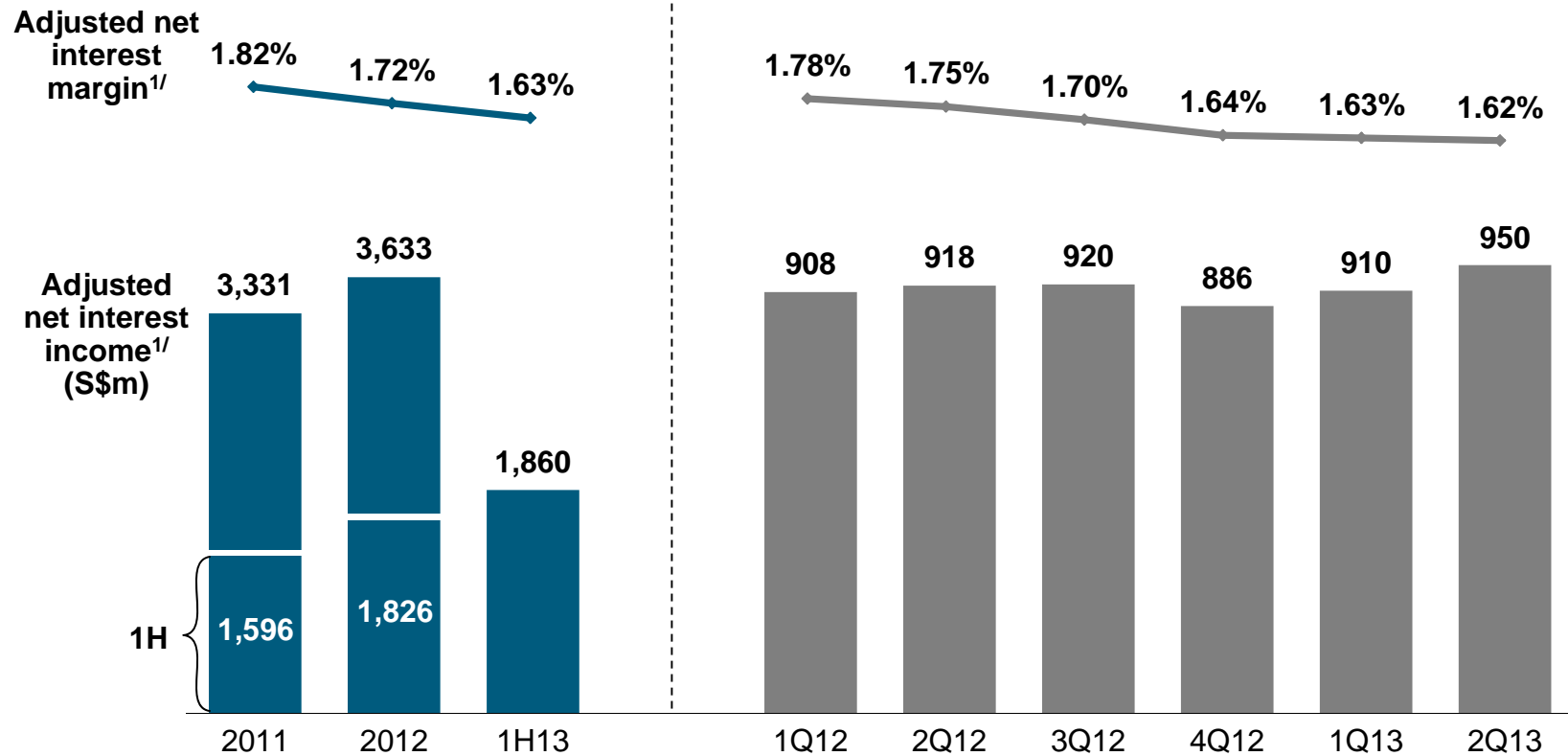
2Q13 Performance Trends

Appendix: Financial Highlights of
Malaysian and Indonesian Subsidiaries

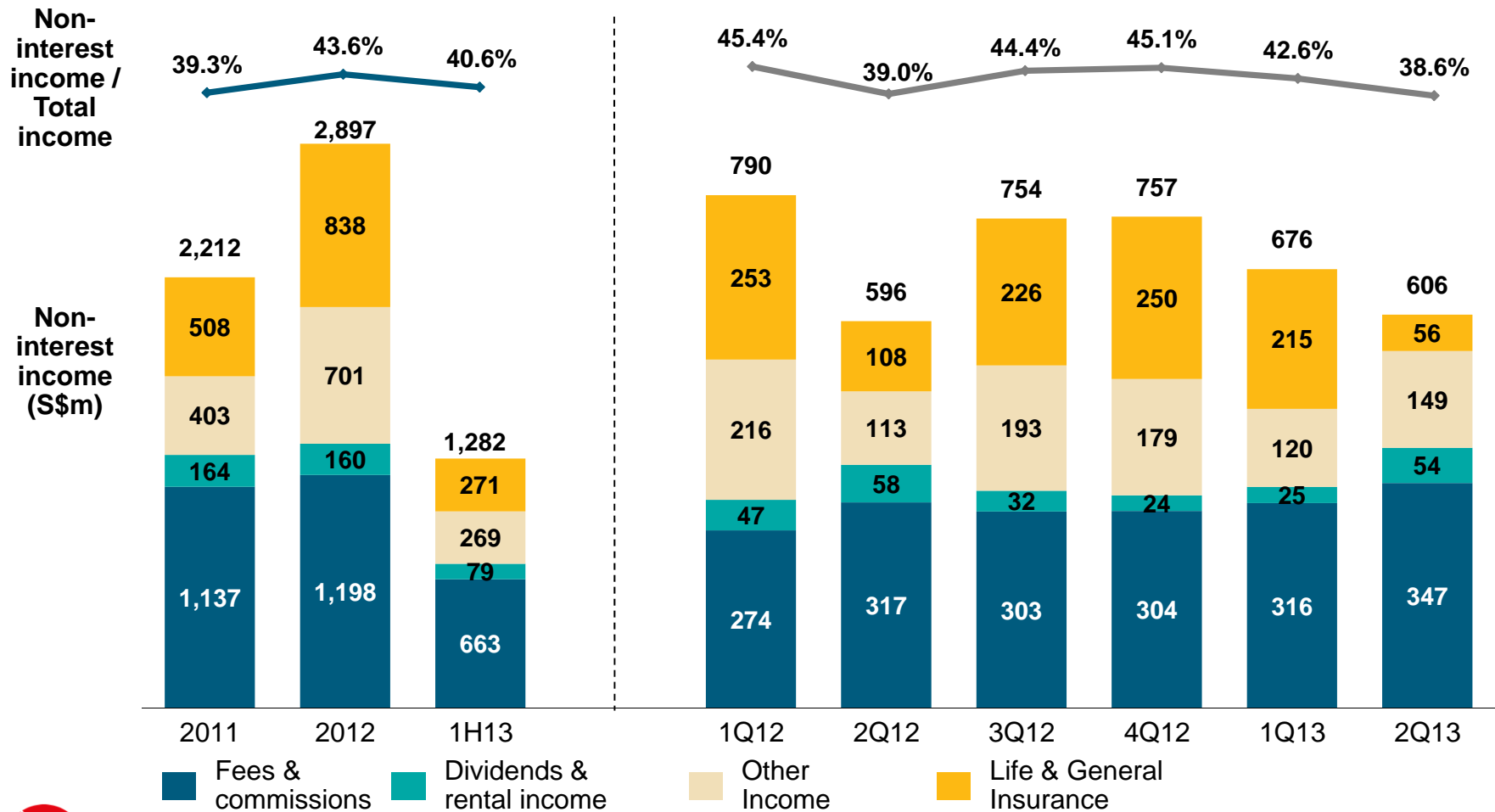
Net interest income rose 3% YoY, driven by broad-based loan growth; NIM unchanged QoQ



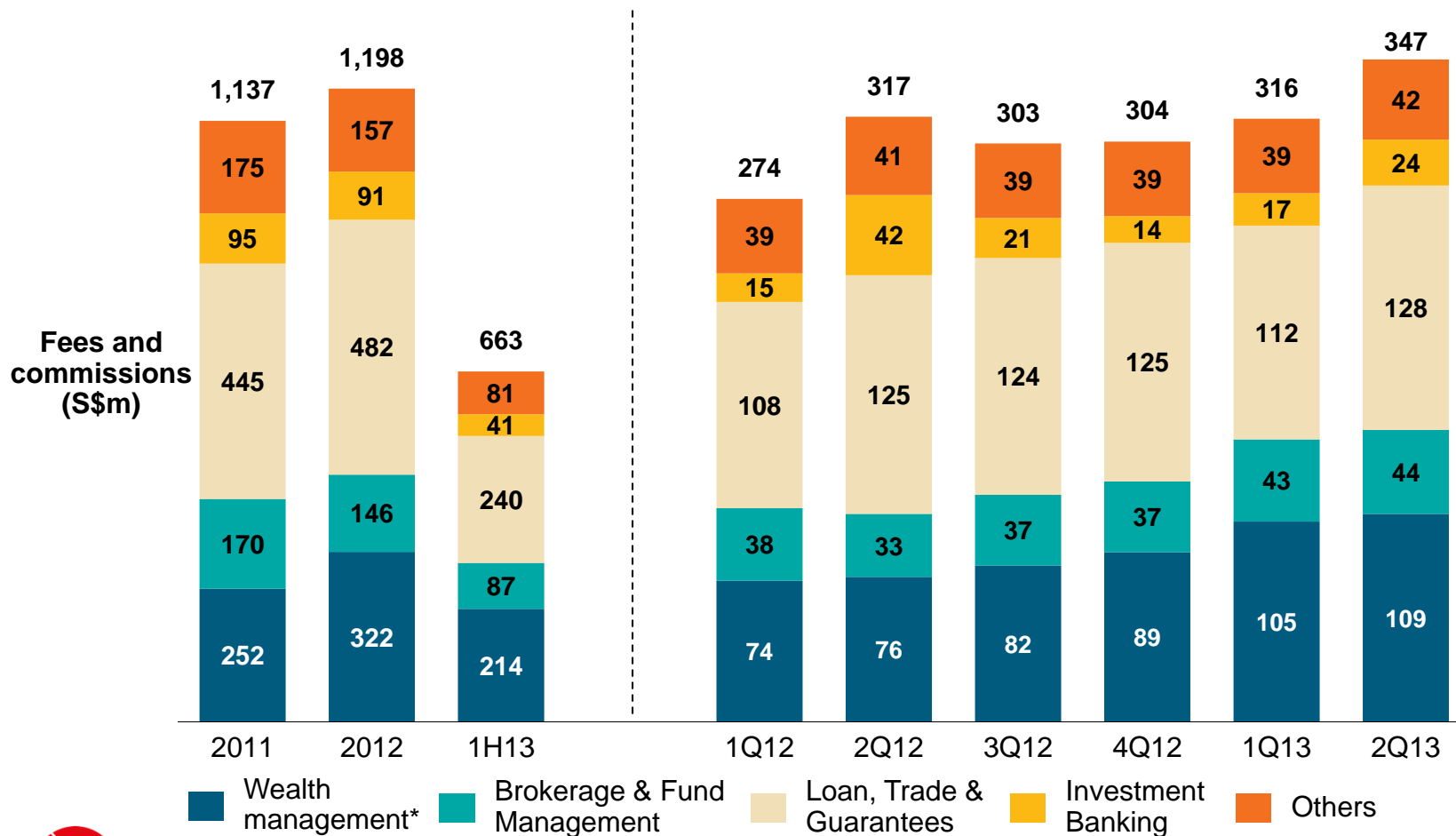
Net interest income less specific allowances increased 3% YoY



Non-interest income up 2% YoY, driven by higher fee & commission income, partially offset by lower insurance income

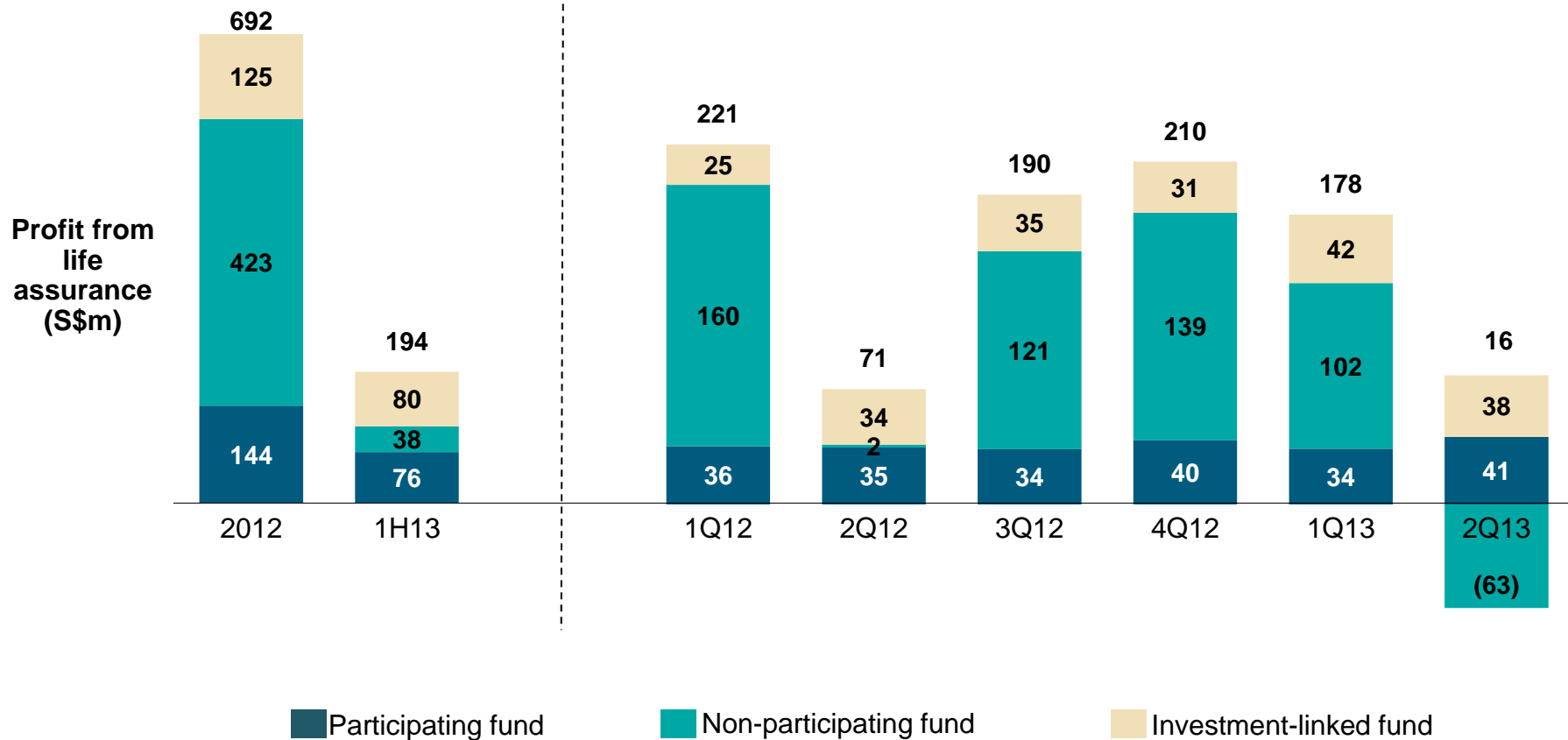


Fee income up 9% YoY to S\$347m; led by higher wealth management, loan-related, brokerage and fund management fees

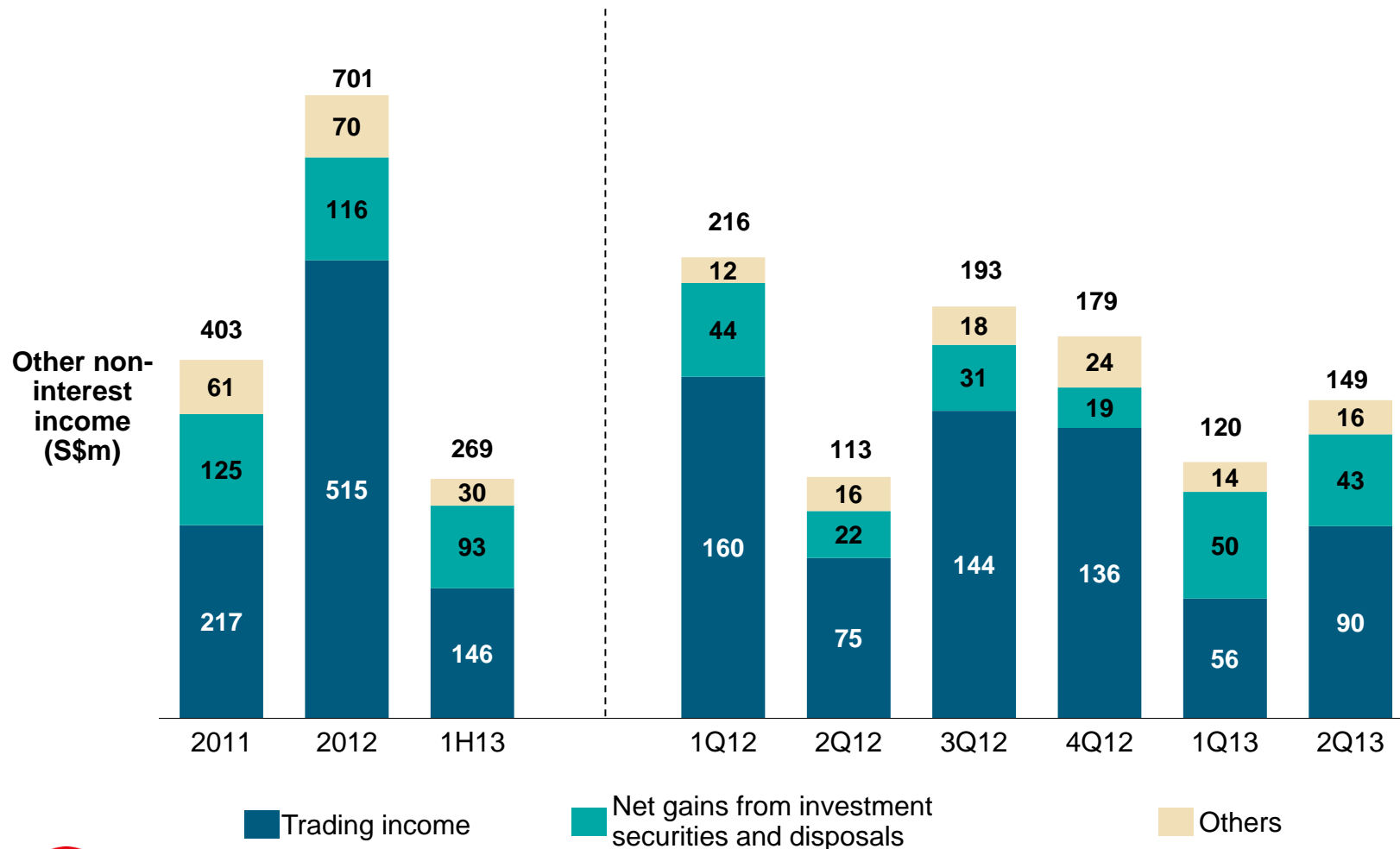


*Mainly comprising income from private banking, and sales of unit trusts, bancassurance products, structured deposits and other treasury products to consumer customers

Profit from life assurance decreased 78% YoY, as a result of unrealised mark-to-market losses in the Non-Participating Fund

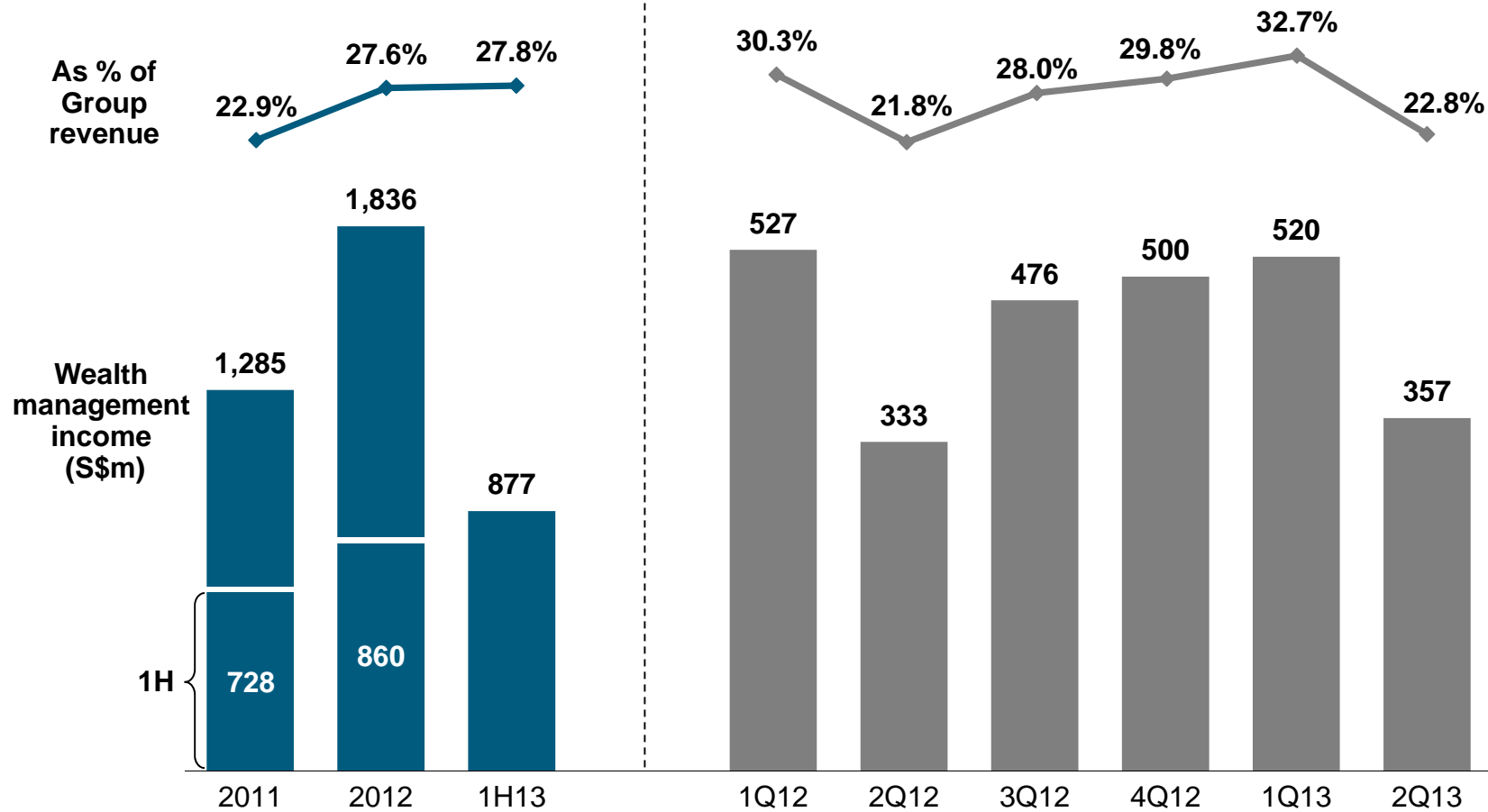


Other non-interest income grew 33% YoY, led by higher trading income from customer flows and investment income

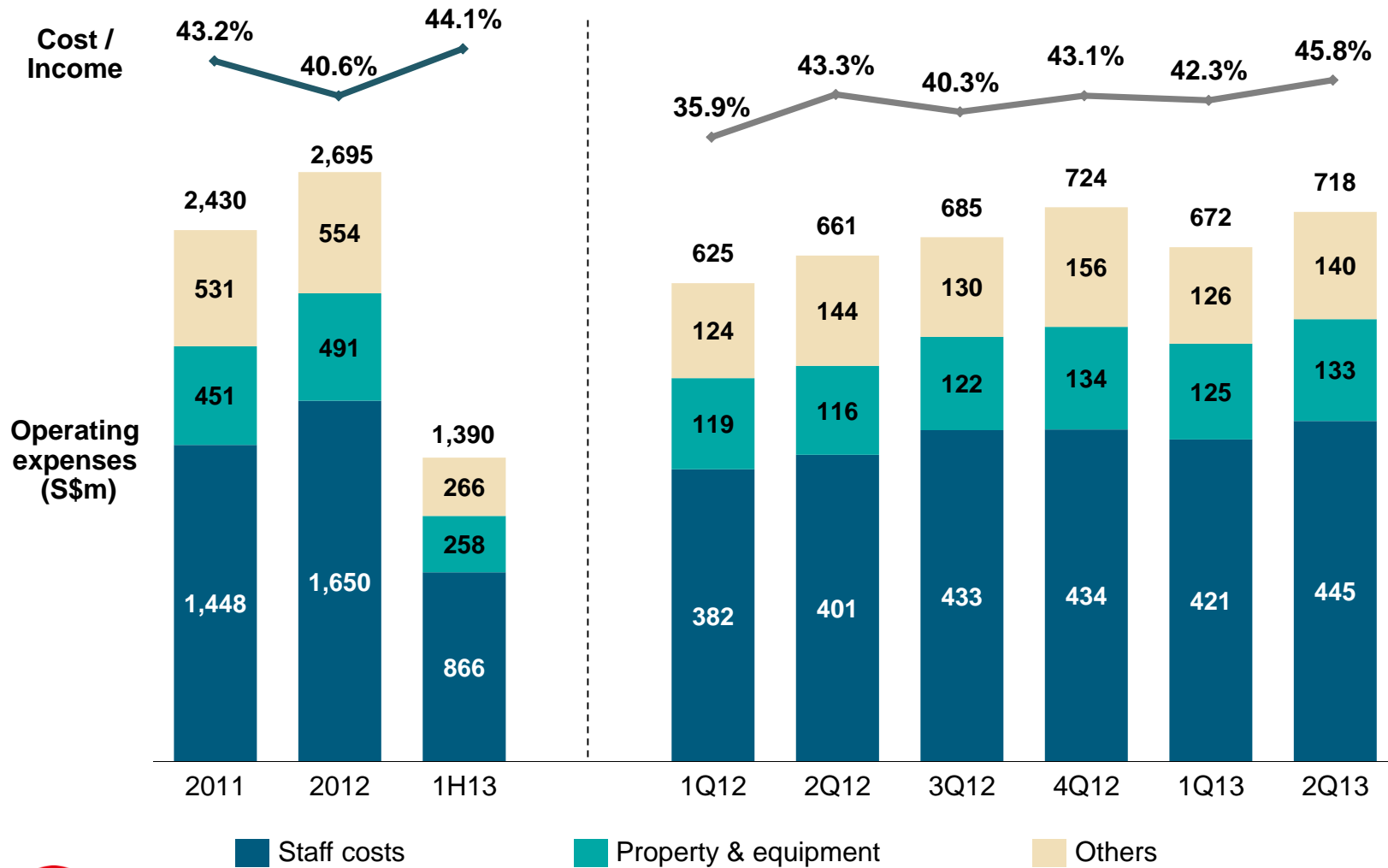


Note: Excludes gains from divestment of non-core assets

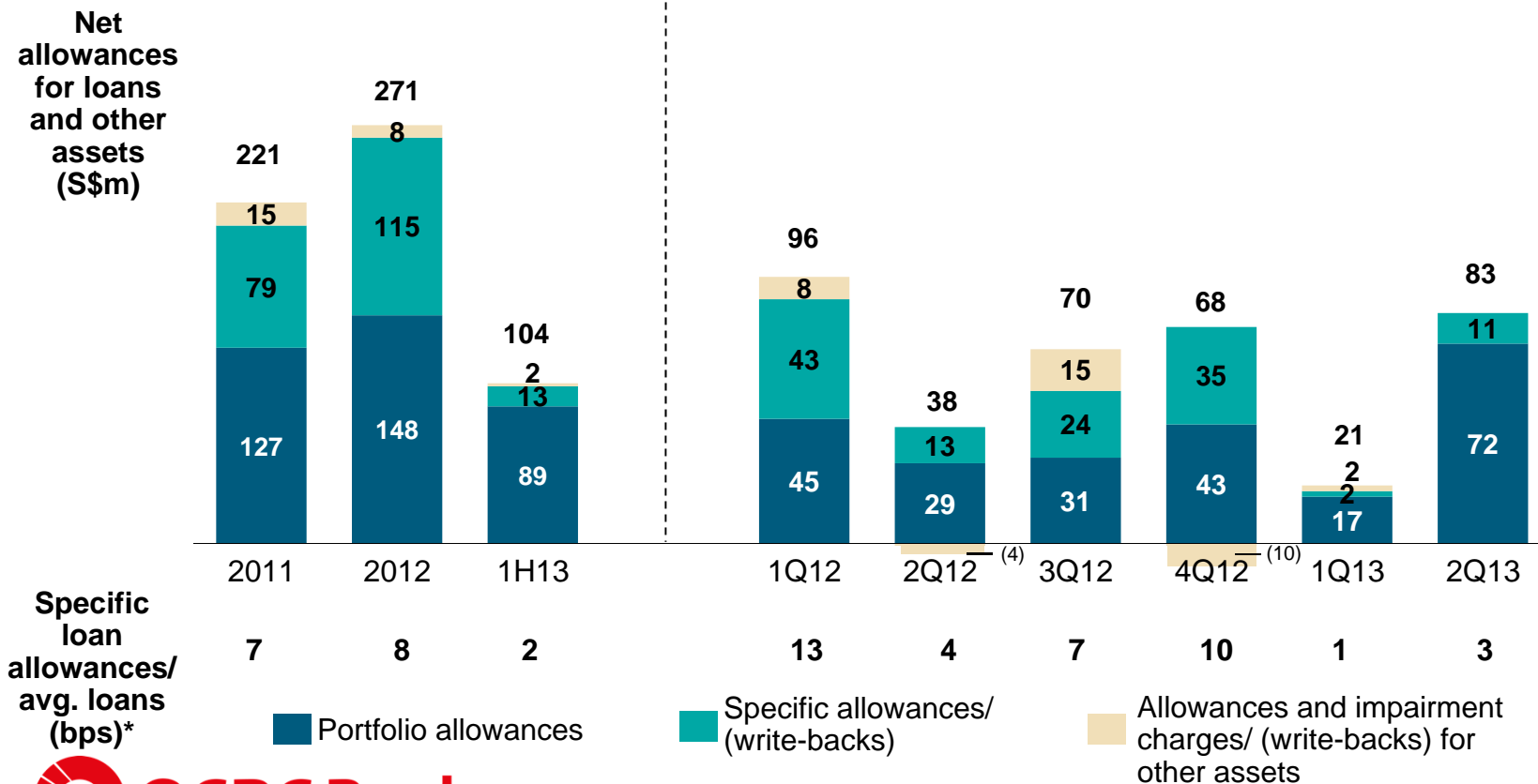
Wealth management income up 7% YoY



Cost-to-income ratio impacted by unrealised mark-to-market losses in GEH's Non-Participating Fund



Net allowances up YoY: Specific allowances down 11%. Portfolio allowances up 151% in line with strong loan growth



* Quarterly and half-yearly figures annualised

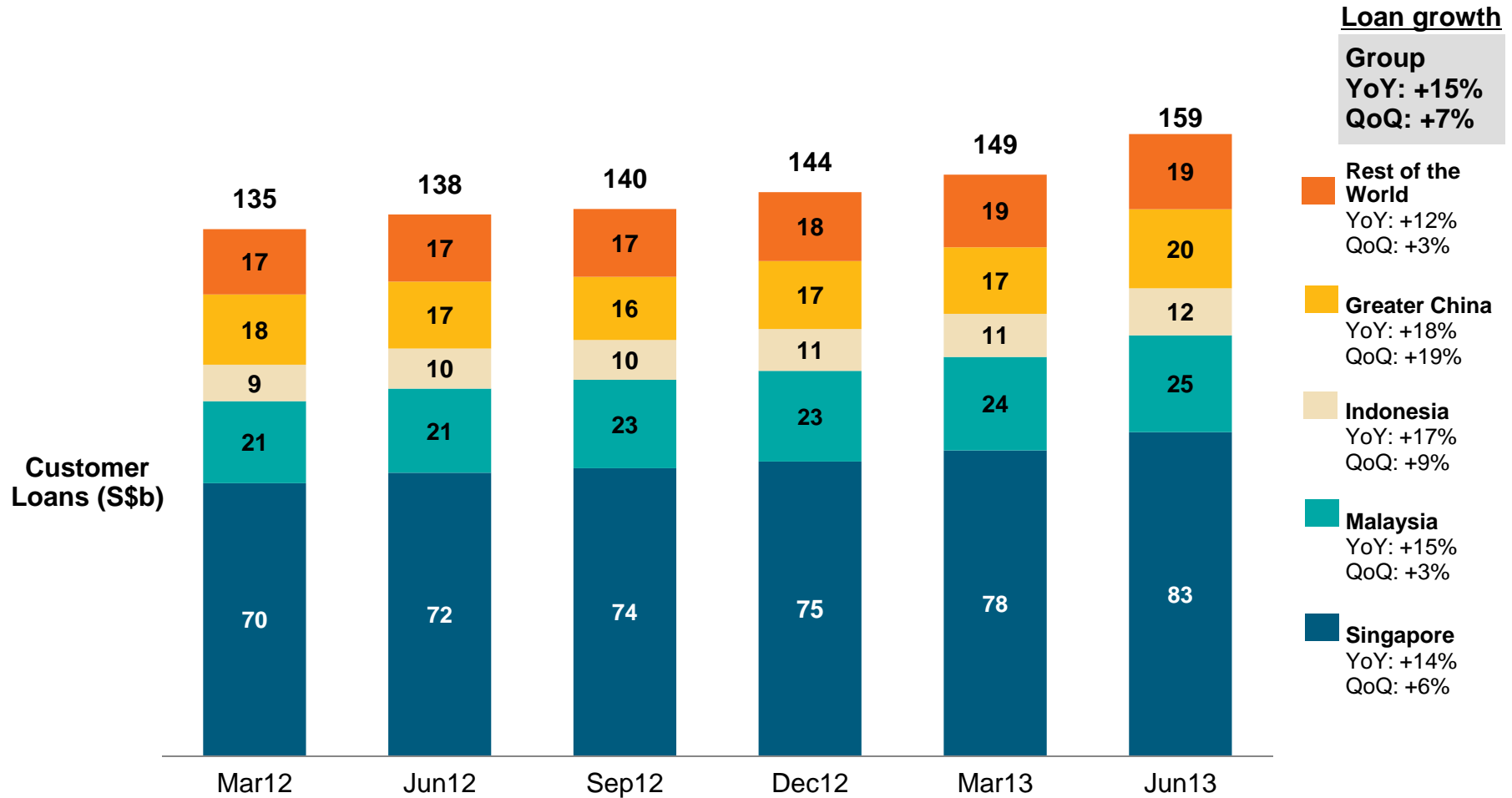
Net specific allowances

| | 2Q13 S\$m | 2Q12 S\$m | 1Q13 S\$m | 1H13 S\$m | 1H12 S\$m |
|--------------------------------------|--------------|--------------|--------------|--------------|--------------|
| Allowances for new and existing NPLs | 51 | 67 | 49 | 100 | 146 |
| Write-backs ^{1/} | (28) | (44) | (26) | (54) | (69) |
| Recoveries ^{2/} | (12) | (11) | (21) | (33) | (21) |
| Net specific allowances | 11 | 13 | 2 | 13 | 56 |



1/ Write-backs of specific allowances for existing NPLs due to settlements and repayments
 2/ Recoveries of allowances for loans that had been written off

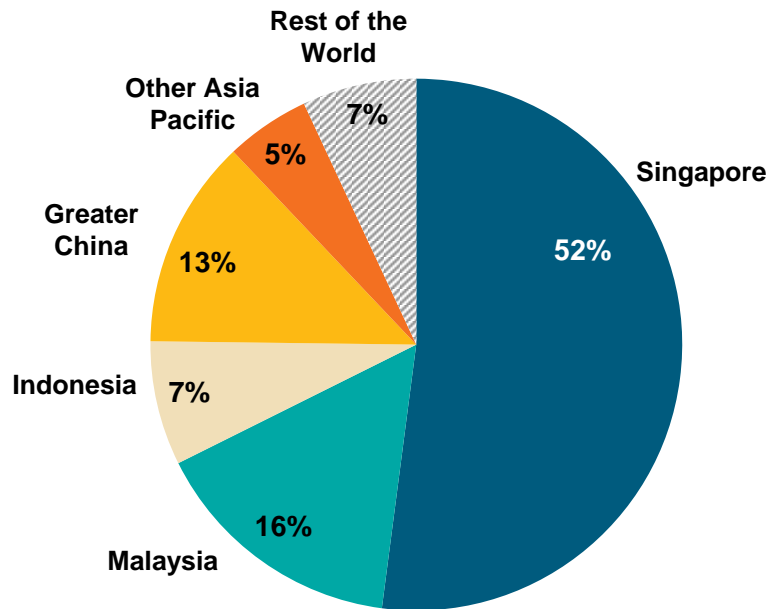
Loans increased 15% YoY & 7% QoQ



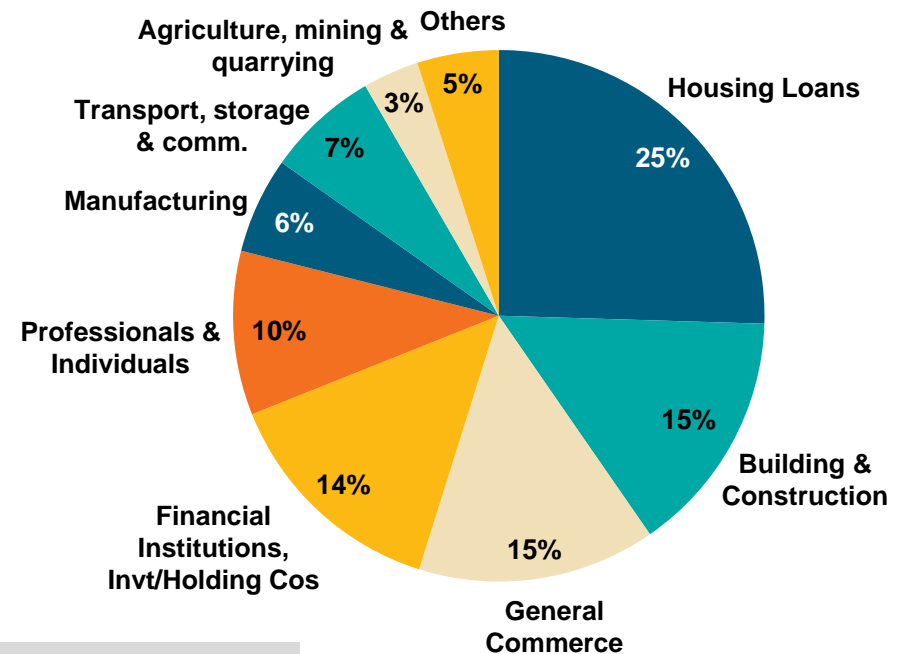
Note: Loans by Geography based on where the credit risks reside, which may be different from the borrower's country of residence or the booking location of the loans

Loan book remained diversified across geographies and sectors

**Customer Loans by Geography
As of 30 June 2013**



**Customer Loans by Industry
As of 30 June 2013**

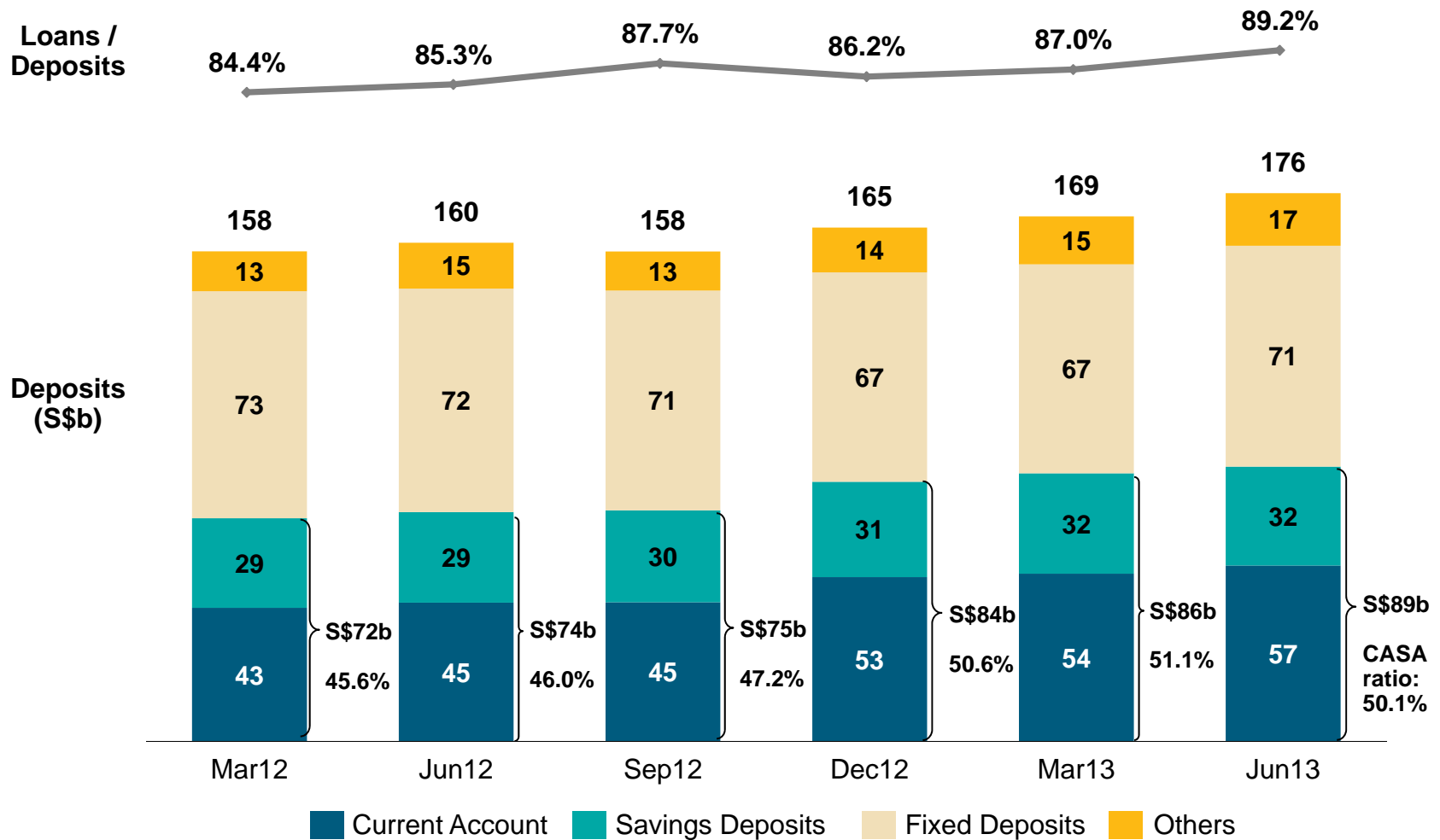


Total: S\$159b



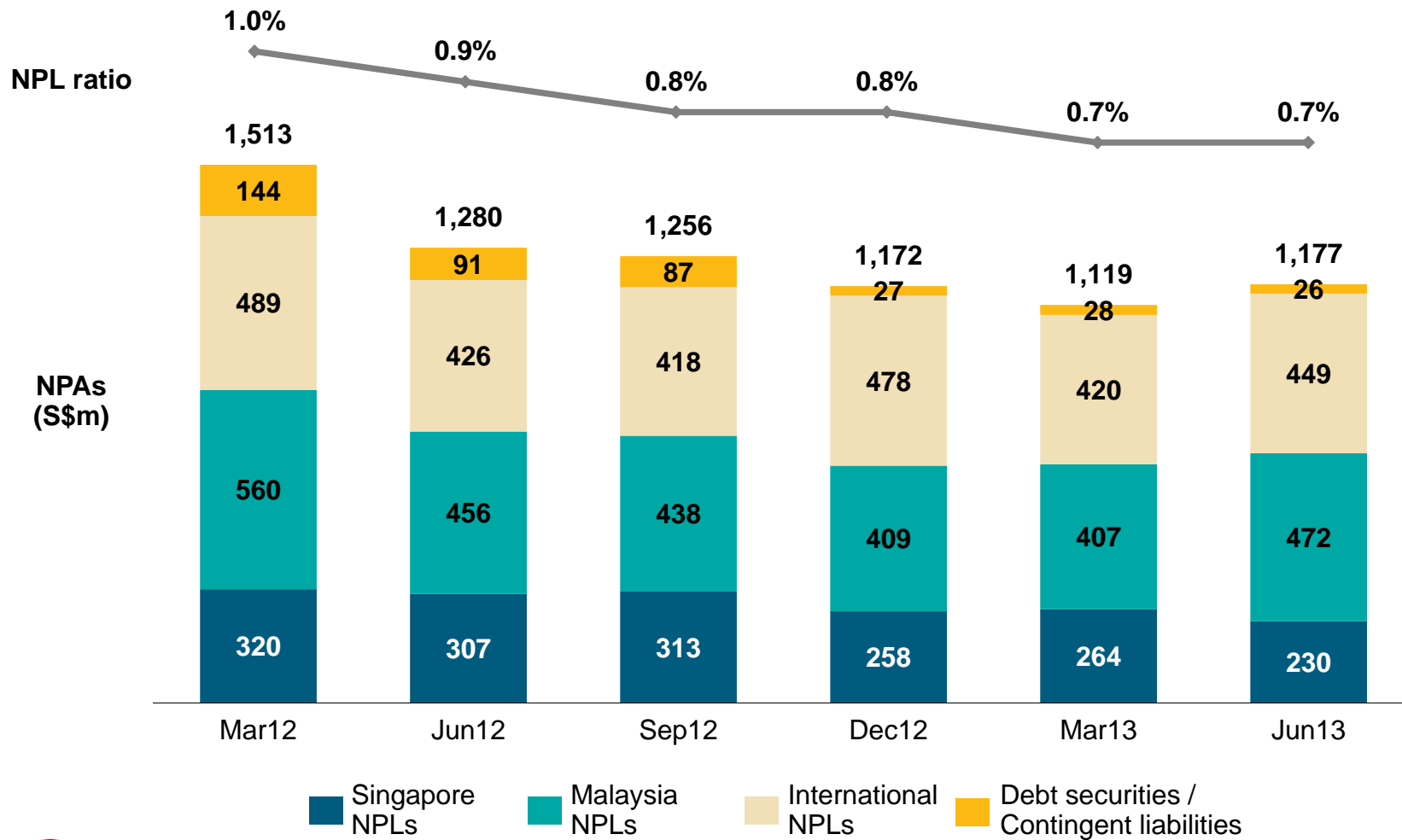
Note: Loans by Geography based on where the credit risks reside, which may be different from the borrower's country of residence or the booking location of the loans

Deposits up 10% YoY & 4% QoQ; CASA deposits represent more than half of total deposits



Note: CASA ratio refers to the ratio of current and savings deposits to total deposits

NPL ratio improved YoY; NPAs remained low

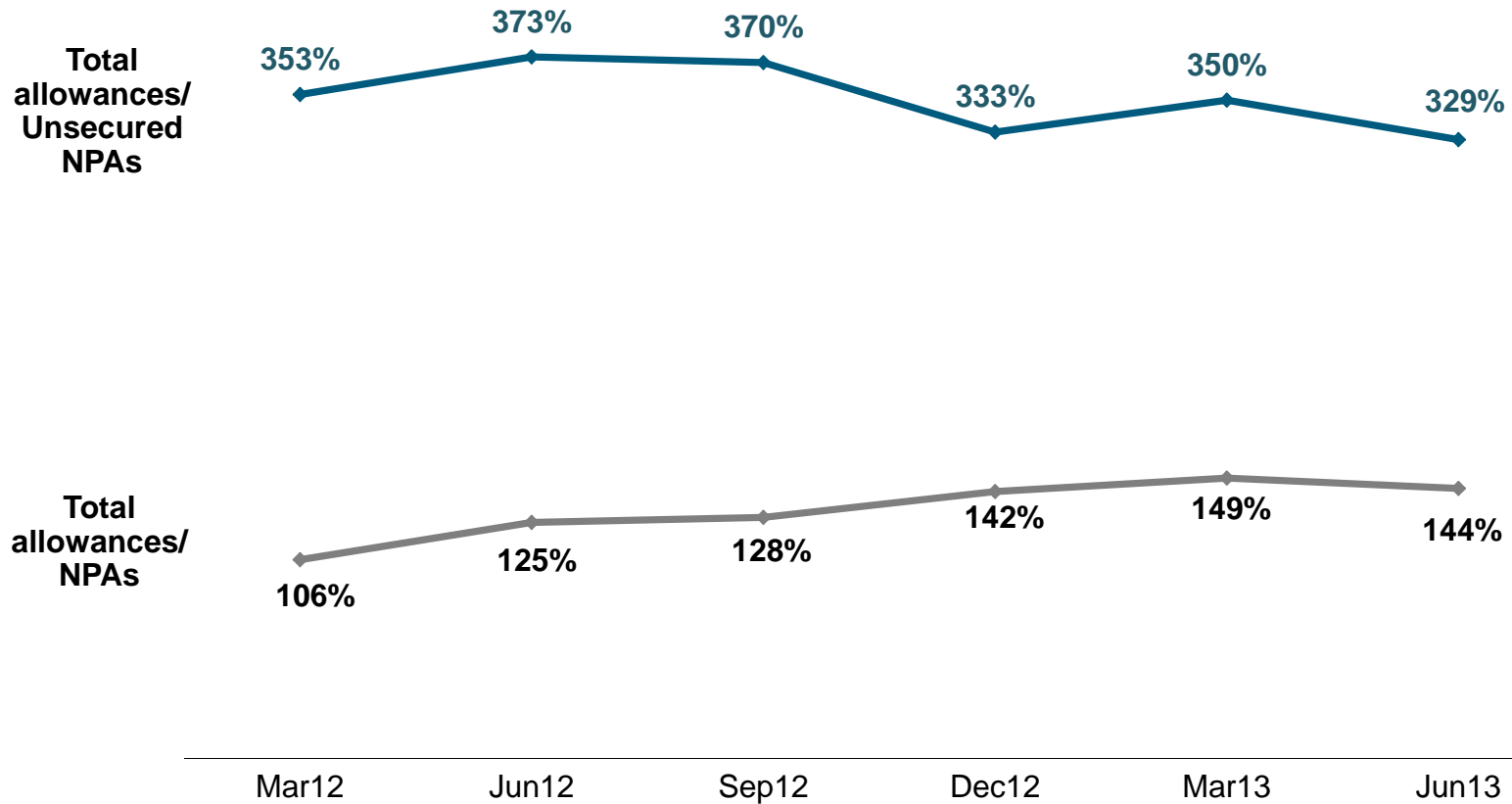


Note: NPAs comprise NPLs and classified debt securities/contingent liabilities

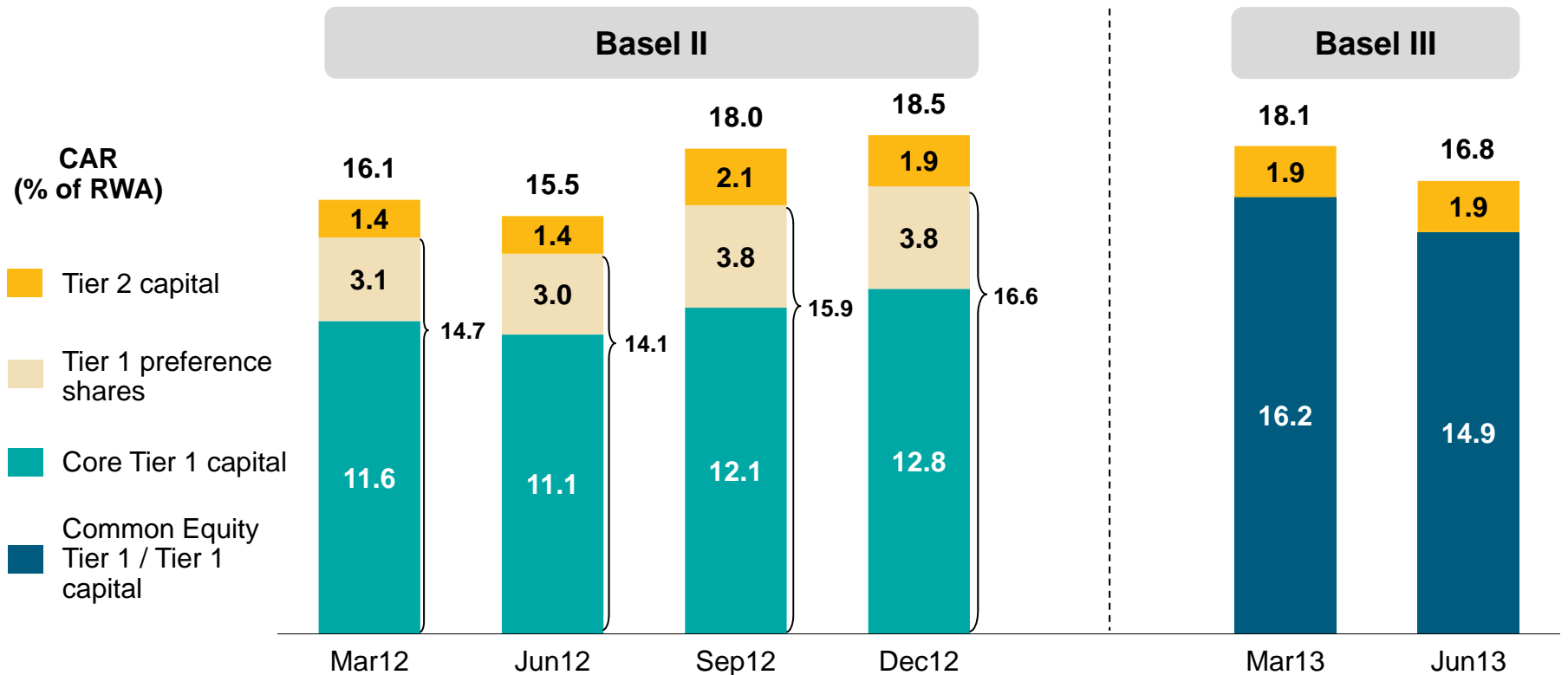
NPAs

| | 2Q13 S\$m | 2Q12 S\$m | 1Q13 S\$m | 1H13 S\$m | 1H12 S\$m |
|-------------------------------|--------------|--------------|--------------|--------------|--------------|
| NPAs – Opening balance | 1,119 | 1,513 | 1,172 | 1,172 | 1,437 |
| New NPAs | 253 | 156 | 122 | 375 | 459 |
| New recoveries/upgrades | (140) | (349) | (144) | (284) | (552) |
| Write-offs | (55) | (40) | (31) | (86) | (64) |
| NPAs – Closing balance | 1,177 | 1,280 | 1,119 | 1,177 | 1,280 |

Allowance coverage ratios remained healthy



Capital adequacy ratios

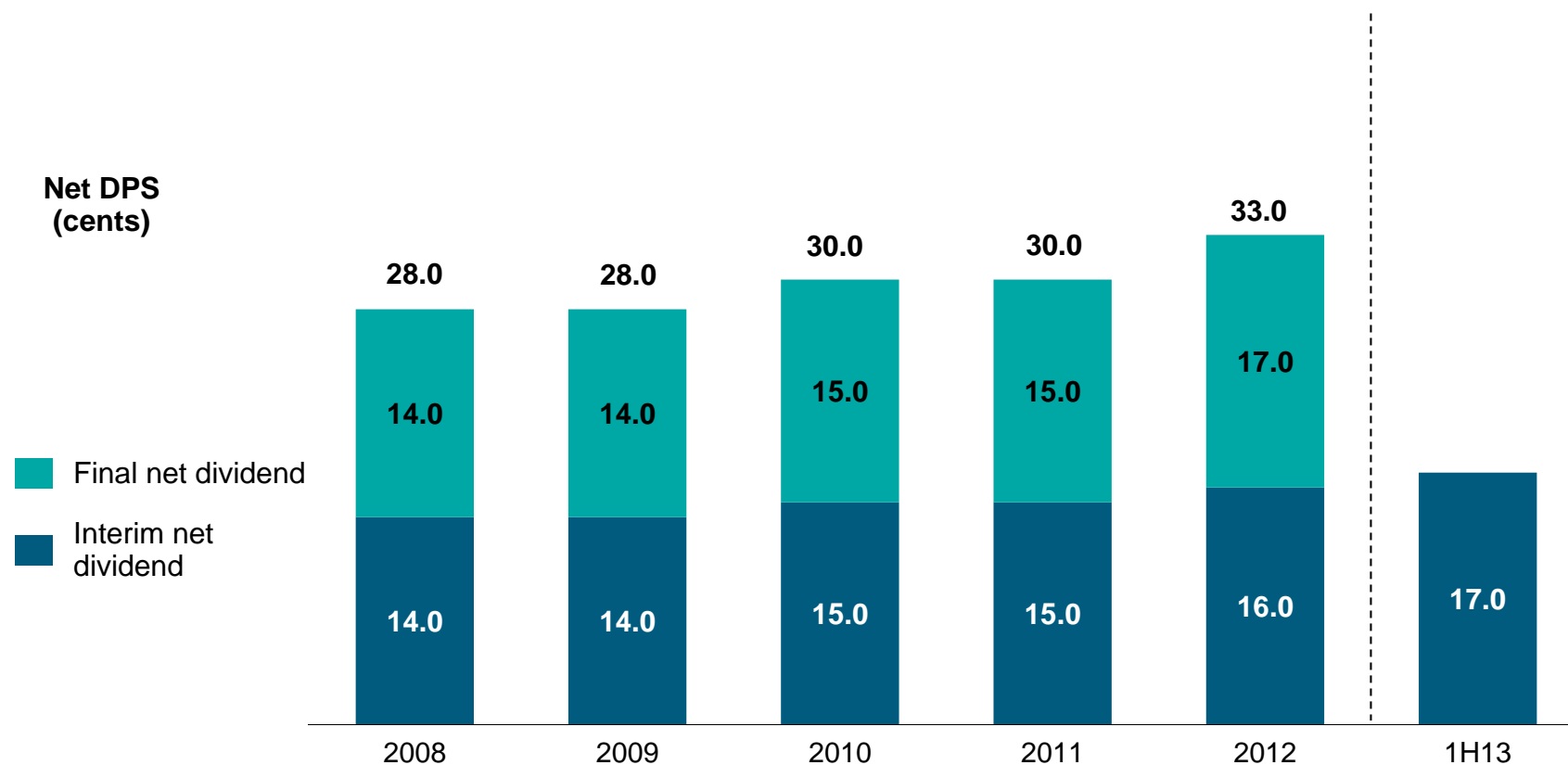


| | | | | | | | |
|------------------------------|---------|---------|---------|---------|------------------------------|---------|---------|
| Tier 1 capital (S\$m) | 19,024 | 18,981 | 20,934 | 21,591 | CET1 capital (S\$m) | 22,794 | 22,146 |
| Tier 1 prefs. (S\$m) | 3,958 | 3,954 | 4,954 | 4,954 | Tier 1 capital (S\$m) | 22,794 | 22,146 |
| RWA (S\$m) | 129,183 | 134,467 | 131,263 | 129,647 | RWA (S\$m) | 140,395 | 148,131 |



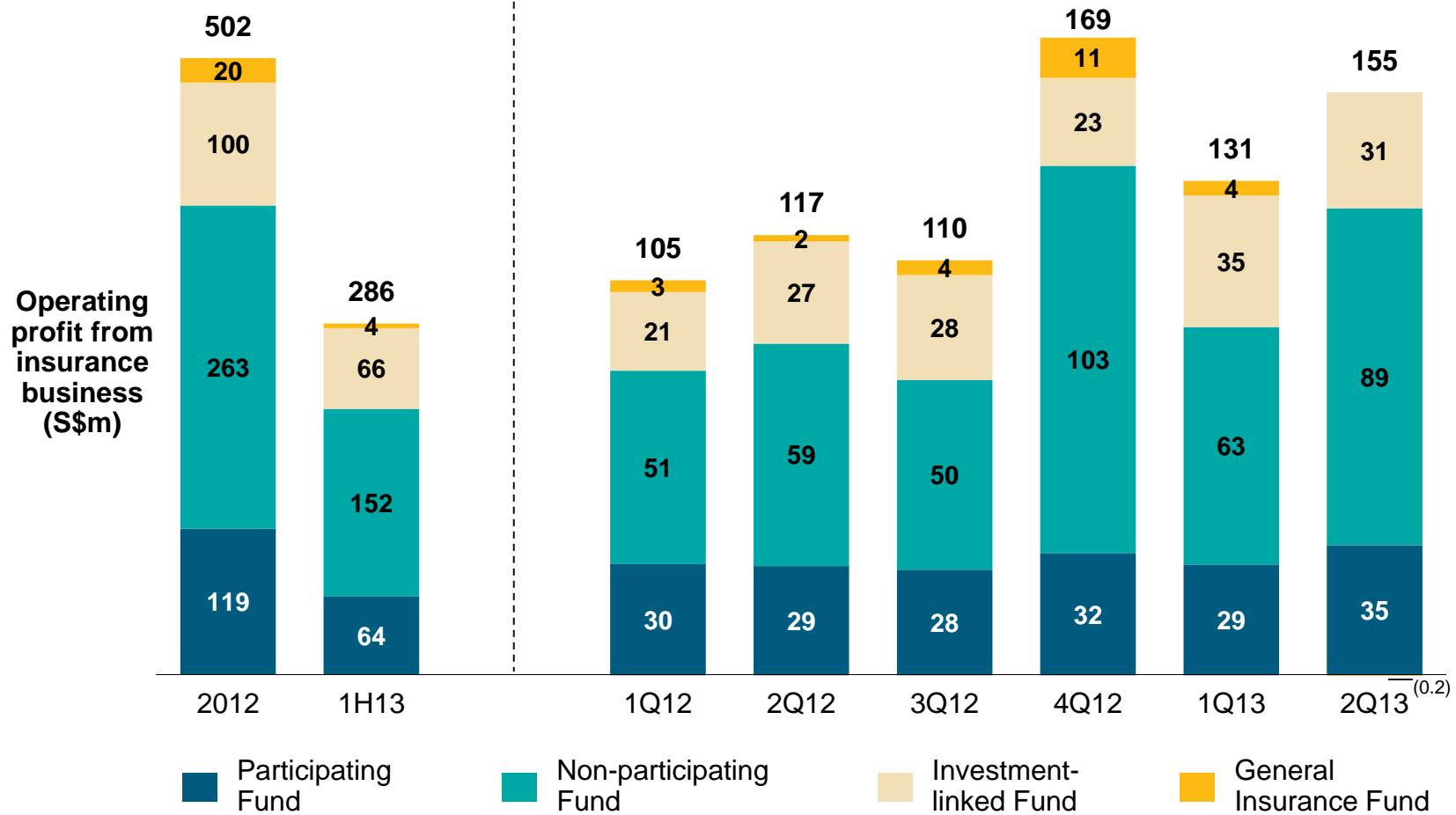
Note: Capital ratios for 2013 are computed based on MAS' transitional Basel III framework; capital ratios for 2012 are computed based on Basel II framework

Interim dividend increased to 17 cents per share



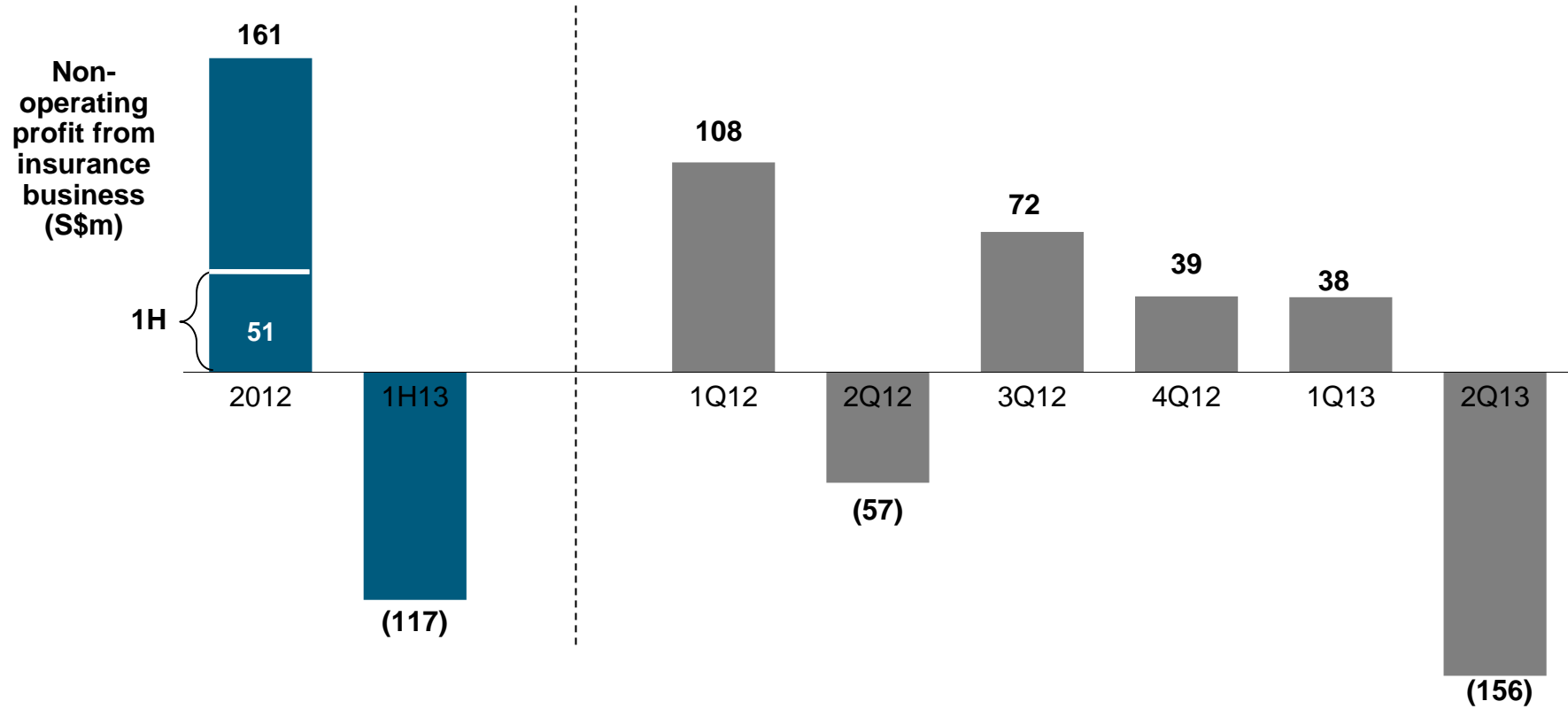
| | | | | | | |
|-------------------------------|-------|-------|-------|-------|-------|-------|
| Net Dividends (S\$m) | 868 | 898 | 994 | 1,024 | 1,133 | 583 |
| Core Net Profit (S\$m) | 1,486 | 1,962 | 2,253 | 2,280 | 2,825 | 1,293 |
| Dividend Payout Ratio | 58% | 46% | 44% | 45% | 40% | 45% |

GEH: Operating profit from insurance business rose 32% YoY

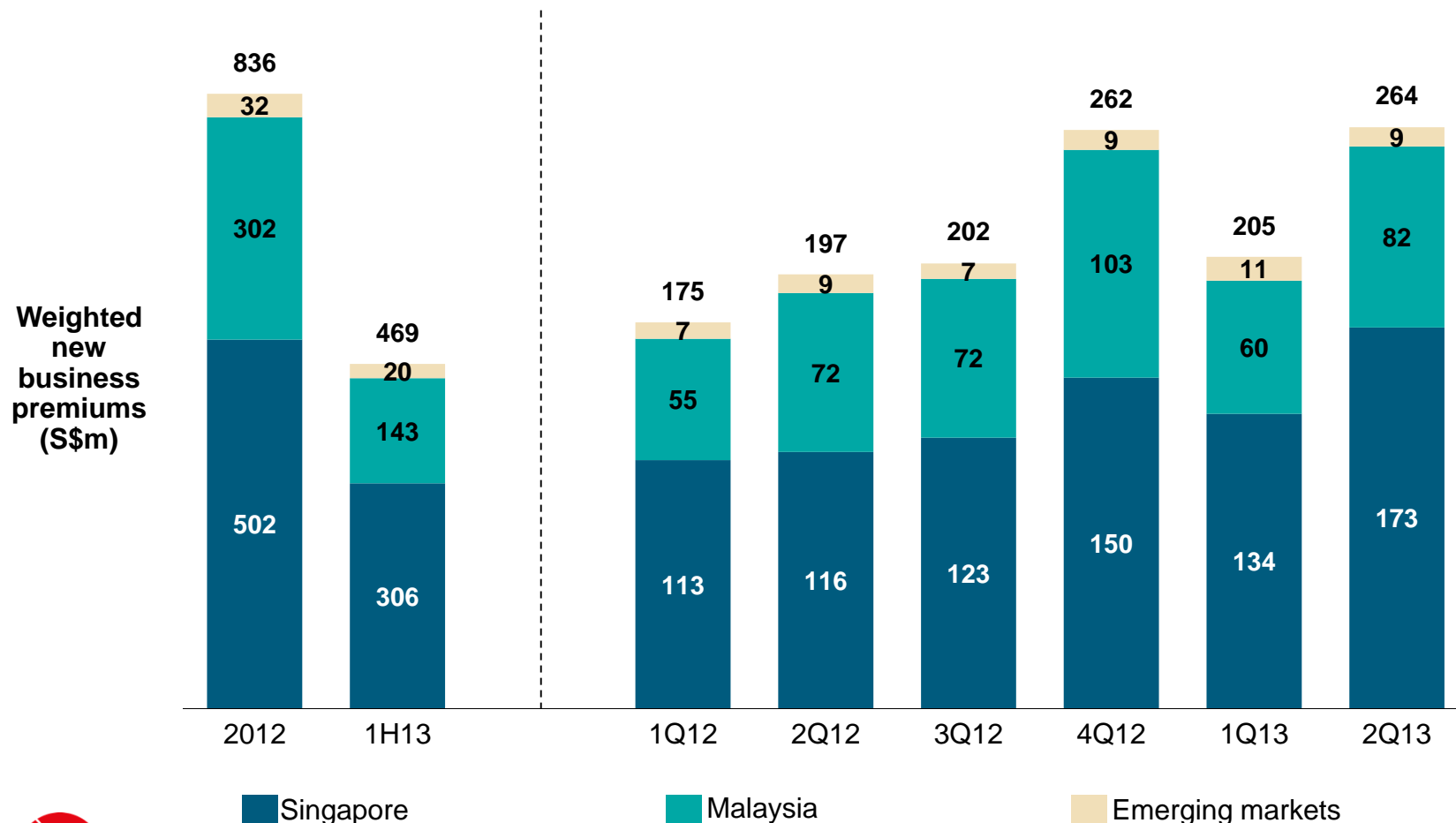


Note: Operating Profit is defined as premiums less claims, surrenders, commissions, expenses and changes in reserves, plus investment income (dividends, coupons, etc). It excludes changes in the fair value of assets and liabilities

GEH: Non-operating losses in 2Q13 caused by unrealised mark-to-market losses as investment market sentiments weakened at the end of the quarter



GEH: Total weighted new sales grew by 34% YoY, supported by healthy growth in both Singapore and Malaysia



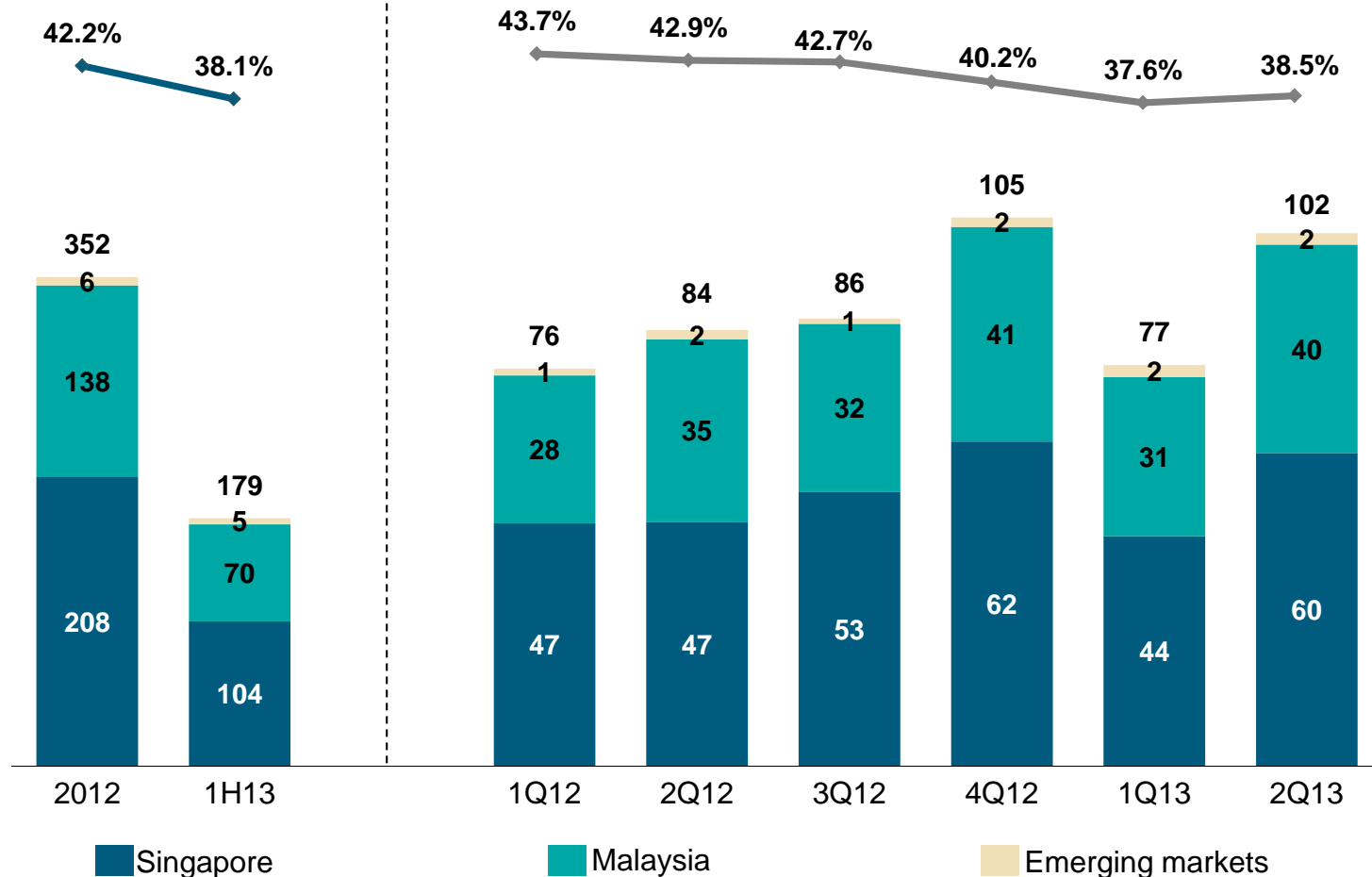
Note: QoQ comparison not relevant given seasonality of insurance sales. For comparative reasons, total weighted new sales figures for periods prior to 2Q13 have been restated using exchange rates as at 30 June 2013

GEH: New business embedded value increased 20% YoY on strong sales performance

NBEV / Total weighted new sales

42.2%
38.1%

NBEV (S\$m)

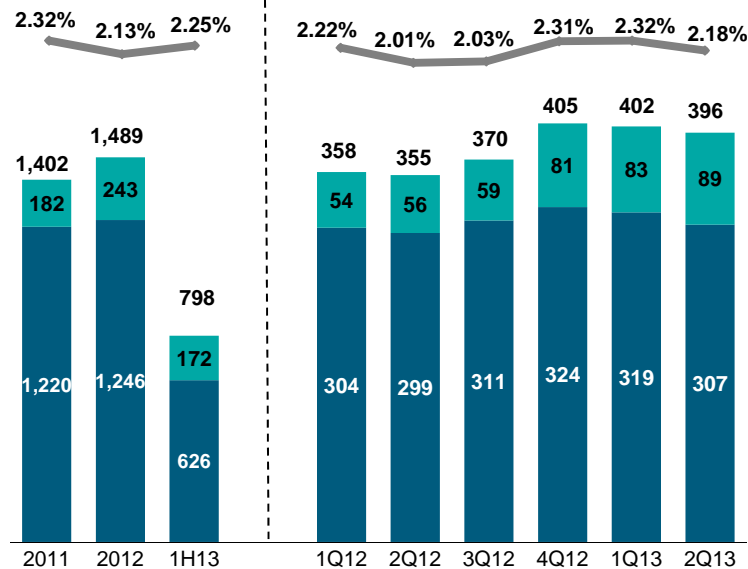


Note: QoQ comparison not relevant given seasonality of insurance sales. For comparative reasons, NBEV figures for periods prior to 2Q13 have been restated using exchange rates as at 30 June 2013 and revised investment return assumptions implemented in 4Q12

OCBC Malaysia: Total net interest income and Islamic financing income up 12% YoY; non-interest income down 3% YoY

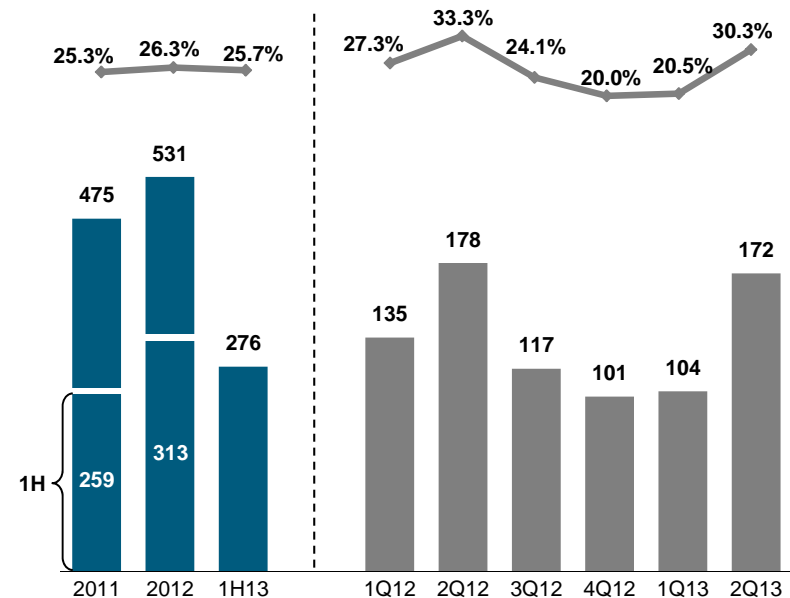
Net interest income and Islamic financing income (RM m)

Net Interest/
financing margin



Non-interest income (RM m)

Non-int. income/
Total income



Net interest income Islamic financing income

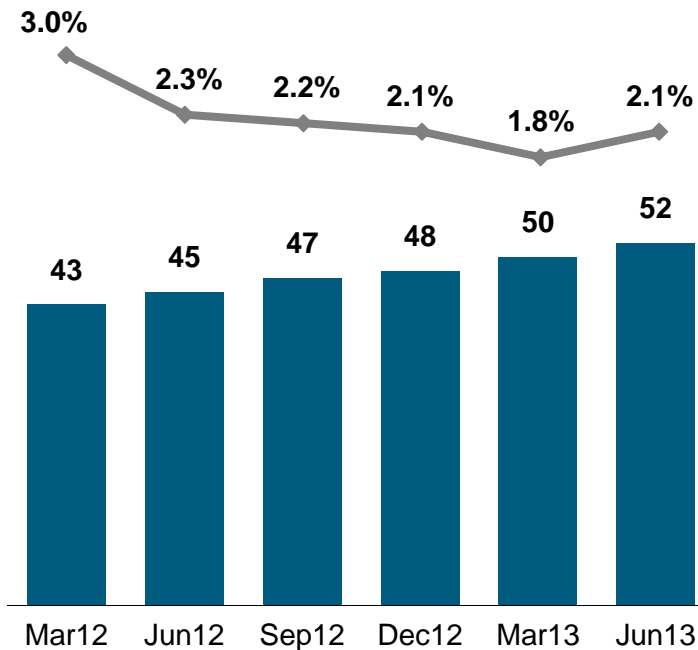


Note: Based on Bank Negara Malaysia's guidelines and Malaysia accounting standards

OCBC Malaysia: Loans grew 16% YoY and 5% QoQ; NPL ratio higher at 2.1%

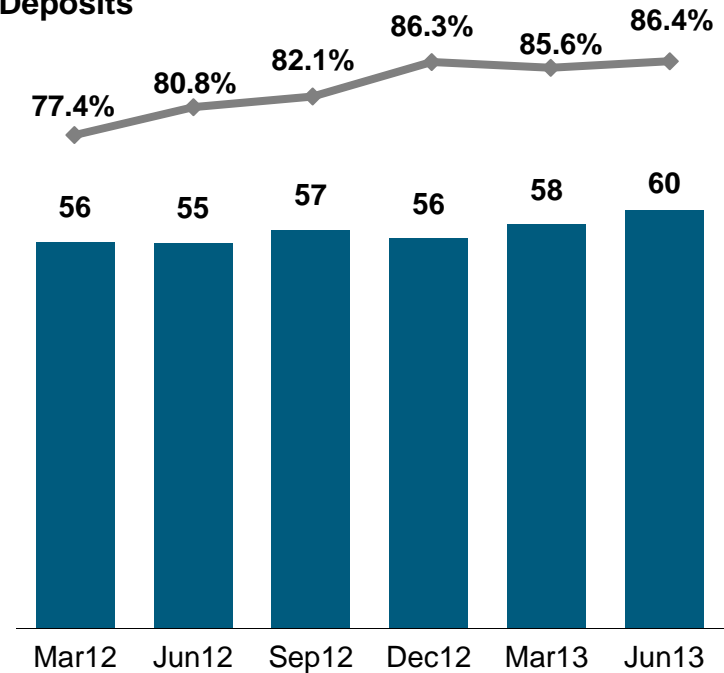
Gross Loans (RM b)

NPL Ratio



Deposits (RM b)

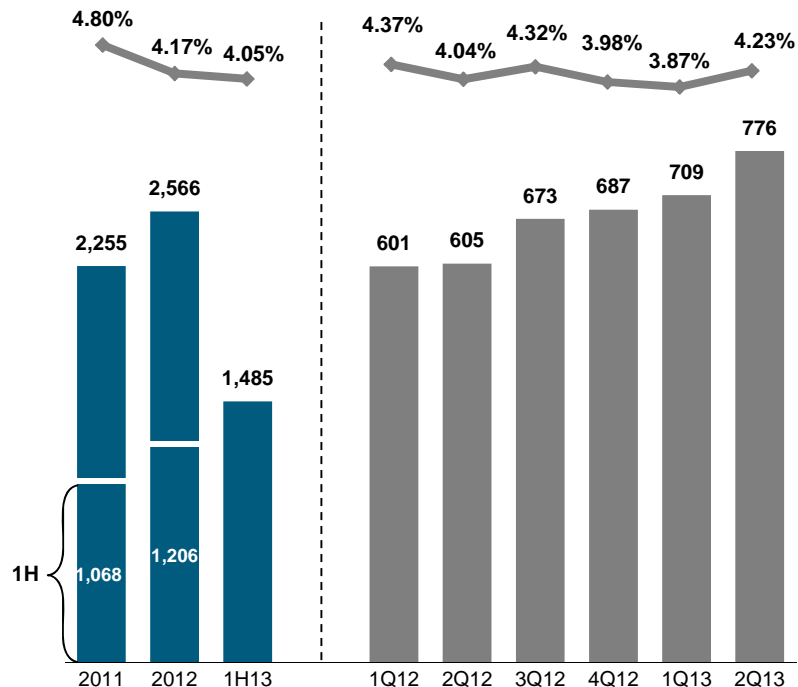
Loans / Deposits



OCBC NISP: Net interest income up 28% YoY; non-interest income down 1% YoY

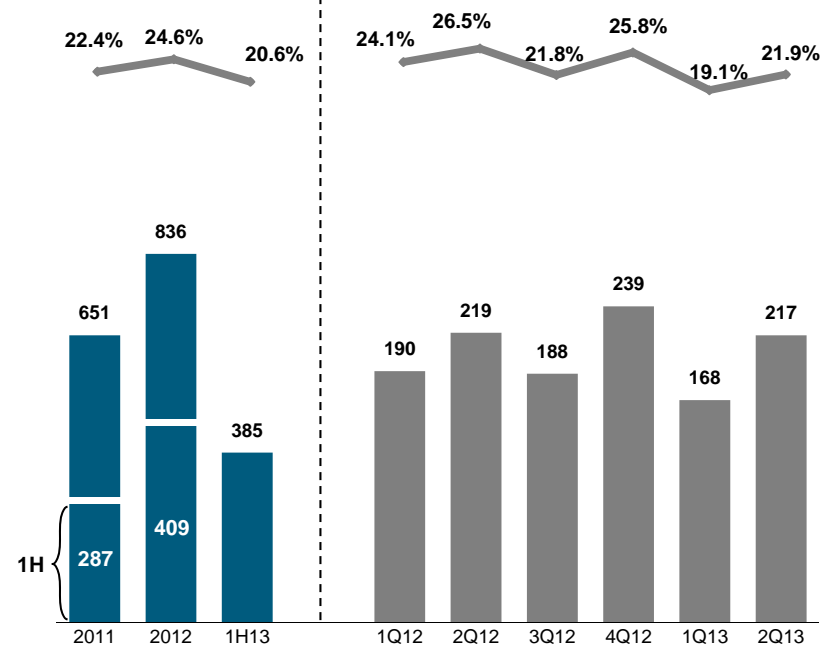
Net interest income (Rp b)

Net interest margin



Non-interest income (Rp b)

Non-int. income/ Total income

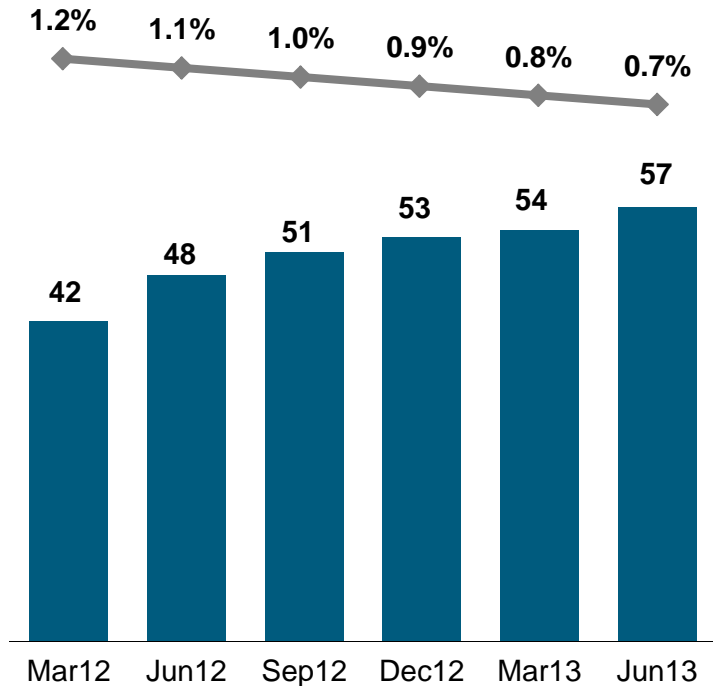


Note: NIM and Non-interest Income/Total Income ratio calculation based on Bank Indonesia's guidelines

OCBC NISP: Loans grew 19% YoY and 6% QoQ; NPL ratio improved to 0.7%

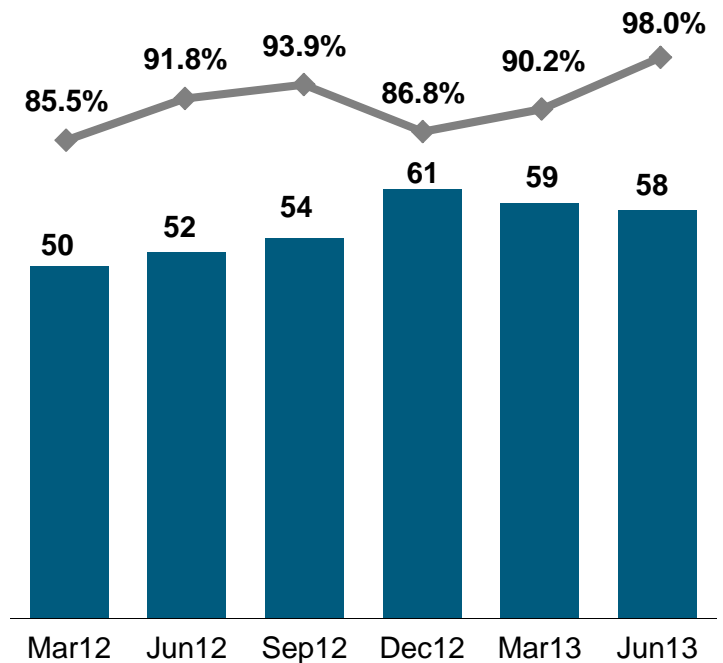
Gross Loans (Rp t)

NPL Ratio



Deposits (Rp t)

Loans / Deposits



CASA Ratio



Note: NPL and LDR ratio calculation based on Bank Indonesia's guidelines

Agenda

Results Overview

2Q13 Performance Trends

Appendix: Financial Highlights of
Malaysian and Indonesian Subsidiaries

OCBC Malaysia: 2Q13 net profit grew 8% YoY

| OCBC Malaysia | 2Q13 RM m | 2Q12 RM m | YoY +/(-)% | 1Q13 RM m | QoQ +/(-)% |
|--------------------------|---------------------|---------------------|----------------------|---------------------|----------------------|
| Net interest income | 307 | 299 | 3 | 319 | (4) |
| Islamic Financing Income | 89 | 56 | 59 | 83 | 7 |
| Non-interest income | 172 | 178 | (3) | 104 | 65 |
| Total income | 568 | 533 | 7 | 506 | 12 |
| Operating expenses | (218) | (202) | 8 | (201) | 8 |
| Operating profit | 350 | 331 | 6 | 305 | 15 |
| Allowances | (30) | (34) | (12) | 7 | (529) |
| Tax | (80) | (74) | 8 | (77) | 4 |
| Net profit | 240 | 223 | 8 | 235 | 2 |

Key ratios (%)

| | | | | |
|-------------------------------|-------------|-------------|--|-------------|
| Cost / Income | 38.4 | 37.9 | | 39.7 |
| ROE | 18.3 | 18.7 | | 17.7 |
| CAR | | | | |
| - Common Equity Tier 1 | 11.7 | na | | 12.2 |
| - Tier 1 | 13.5 | 13.1 | | 14.1 |
| - Total CAR | 15.8 | 15.5 | | 17.2 |



Note: Capital ratios for OCBC Malaysia Group are computed in accordance with the Capital Adequacy Framework issued by Bank Negara Malaysia
 "na" denotes not applicable

OCBC Malaysia: 1H13 net profit up 7% YoY

| OCBC Malaysia | 1H13 RM m | 1H12 RM m | YoY +/(-)% | 2H12 RM m | HoH +/(-)% |
|--------------------------|----------------------|----------------------|-----------------------|----------------------|-----------------------|
| Net interest income | 626 | 603 | 4 | 643 | (3) |
| Islamic Financing Income | 172 | 111 | 55 | 132 | 30 |
| Non-interest income | 276 | 313 | (12) | 218 | 27 |
| Total income | 1,074 | 1,027 | 5 | 993 | 8 |
| Operating expenses | (419) | (394) | 6 | (457) | (8) |
| Operating profit | 655 | 633 | 3 | 536 | 22 |
| Allowances | (23) | (38) | (39) | (46) | (50) |
| Tax | (157) | (149) | 5 | (125) | 26 |
| Net profit | 475 | 446 | 7 | 365 | 30 |

Key ratios (%)

| | | | | |
|------------------------|-------------|-------------|--|-------------|
| Cost / Income | 39.0 | 38.4 | | 46.0 |
| ROE | 18.0 | 18.6 | | 14.8 |
| CAR | | | | |
| - Common Equity Tier 1 | 11.7 | na | | na |
| - Tier 1 | 13.5 | 13.1 | | 13.5 |
| - Total CAR | 15.8 | 15.5 | | 16.8 |



Note: Capital ratios for OCBC Malaysia Group are computed in accordance with the Capital Adequacy Framework issued by Bank Negara Malaysia
 "na" denotes not applicable

OCBC NISP: 2Q13 net profit rose 40% YoY

| OCBC NISP | 2Q13 RP b | 2Q12 RP b | YoY +/(-)% | 1Q13 RP b | QoQ +/(-)% |
|----------------------------|---------------------|---------------------|----------------------|---------------------|----------------------|
| Net interest income | 776 | 605 | 28 | 709 | 9 |
| Non-interest income | 217 | 219 | (1) | 168 | 29 |
| Total income | 993 | 824 | 21 | 877 | 13 |
| Operating expenses | (547) | (487) | 12 | (521) | 5 |
| Operating profit | 446 | 337 | 32 | 356 | 25 |
| Allowances | (60) | (61) | (2) | (26) | 131 |
| Non Op Income / (Expenses) | (1) | (1) | - | 0 | nm |
| Tax | (96) | (69) | 39 | (83) | 16 |
| Net profit | 289 | 206 | 40 | 247 | 17 |

Key ratios (%)

| | | | | |
|------------------------|-------------|-------------|--|-------------|
| Cost / Income | 55.1 | 59.1 | | 59.4 |
| ROE | 12.9 | 11.7 | | 11.2 |
| CAR | | | | |
| - Common Equity Tier 1 | 13.5 | 14.8 | | 14.2 |
| - Tier 1 | 13.5 | 14.8 | | 14.2 |
| - Total CAR | 15.7 | 17.6 | | 16.6 |



Note: Capital ratios are computed based on the standardised approach under the Basel II framework

OCBC NISP: 1H13 net profit up 32% YoY


| OCBC NISP | 1H13 RP b | 1H12 RP b | YoY +/(-)% | 2H12 RP b | HoH +/(-)% |
|----------------------------|----------------------|----------------------|-----------------------|----------------------|-----------------------|
| Net interest income | 1,485 | 1,206 | 23 | 1,360 | 9 |
| Non-interest income | 385 | 409 | (6) | 427 | (10) |
| Total income | 1,870 | 1,615 | 16 | 1,787 | 5 |
| Operating expenses | (1,068) | (958) | 11 | (984) | 9 |
| Operating profit | 802 | 657 | 22 | 803 | - |
| Allowances | (86) | (120) | (28) | (127) | (32) |
| Non Op Income / (Expenses) | (1) | 6 | (117) | 3 | (133) |
| Tax | (179) | (136) | 32 | (171) | 5 |
| Net profit | 536 | 407 | 32 | 508 | 6 |

Key ratios (%)

| | | | | |
|------------------------|-------------|-------------|--|-------------|
| Cost / Income | 57.1 | 59.3 | | 55.1 |
| ROE | 12.1 | 12.0 | | 12.4 |
| CAR | | | | |
| - Common Equity Tier 1 | 13.5 | 14.8 | | 13.9 |
| - Tier 1 | 13.5 | 14.8 | | 13.9 |
| - Total CAR | 15.7 | 17.6 | | 16.5 |



Note: Capital ratios are computed based on the standardised approach under the Basel II framework



Second Quarter 2013 Results

Thank You

