

OCBC Group
Pillar 3 Disclosures
As at 31 December 2014

Accounting and Regulatory Consolidation

Please refer to the basis of consolidation in the Pillar 3 Disclosures as at 31 December 2014.

Reconciliation of Regulatory Capital

S\$'m

	Balance sheet as per published financial statements	Under regulatory scope of consolidation	Reference
EQUITY			
Share capital	13,752		
of which: Paid-up ordinary shares		12,356	a
of which: Transitional: Ineligible AT1 capital instruments		1,396	b
Reserves:			
Capital reserves	518		
Fair value reserves	366		
Revenue reserves	16,461		
Total reserves	17,345		
of which: Retained earnings		16,001	c
of which: Accumulated other comprehensive income and other disclosed reserves		1,298	d
Non-controlling interests	3,088		
of which: Transitional: Ineligible AT1 capital instruments		1,899	e
of which: Minority interest that meets criteria for inclusion in CET1 Capital		213	f
of which: Minority interest that meets criteria for inclusion in AT1 Capital		21	g
Valuation adjustments	-	4	h
Total equity	34,185		
LIABILITIES			
Deposits of non-bank customers	245,519		
Deposits and balances of banks	20,503		
Due to associates	294		
Trading portfolio liabilities	707		
Derivative payables	6,632		
Other liabilities	5,029		
Current tax	898		
Deferred tax	1,376		
of which: Associated with intangible assets		71	i
Debt issued	28,859		
of which: AT1 capital instruments issued by fully-consolidated subsidiaries that meet criteria for inclusion		122	j
of which: T2 capital instruments		2,680	k
of which: Transitional: Ineligible T2 capital instruments		1,992	l
of which: T2 capital instruments issued by fully-consolidated subsidiaries that meet criteria for inclusion		448	m
Life assurance fund liabilities	57,224		
Total liabilities	367,041		
Total equity and liabilities	401,226		
ASSETS			
Cash and placements with central banks	25,314		
Singapore government treasury bills and securities	10,100		
Other government treasury bills and securities	12,149		
Placements with and loans to banks	41,220		
Loans and bills receivable	207,535		
of which: Eligible provision for inclusion in T2 Capital subject to cap in respect of exposures under SA and IRBA		844	n
Debt and equity securities	23,466		
of which: Indirect investments in own shares		7	o
of which: Investments in unconsolidated major stake companies		5,141	p
of which: Investments in unconsolidated non major stake financial institutions		1,180	q
Derivative and forward securities in non major stake financial institutions		(1)	r
Assets pledged	1,536		
Assets held for sale	2		
Derivative receivables	5,919		
Other assets	4,772		
Deferred tax	118		
of which: Deferred tax assets before netting		216	s
Associates and joint ventures	2,096		
of which: Investments in unconsolidated major stake companies		1,770	t
Property, plant and equipment	3,409		
Investment properties	1,147		
Goodwill and intangible assets	5,157		
of which: Goodwill		4,237	u
of which: Intangible assets		920	v
Life assurance fund investment assets	57,286		
Total assets	401,226		