

**OCBC Group  
Pillar 3 Disclosures  
As at 30 June 2015**

**Accounting and Regulatory Consolidation**

Please refer to the basis of consolidation in the Pillar 3 Disclosures as at 30 June 2015.

S\$'m

	Balance sheet as per published financial statements	Under regulatory scope of consolidation	Reference
<b>EQUITY</b>			
Share capital	14,339		
of which: Paid-up ordinary shares		12,943	a
of which: Transitional: Ineligible AT1 capital instruments		1,396	b
Reserves:			
Capital reserves	513		
Fair value reserves	428		
Revenue reserves	17,668		
<b>Total reserves</b>	<b>18,609</b>		
of which: Retained earnings		17,296	c
of which: Accumulated other comprehensive income and other disclosed reserves		1,266	d
Non-controlling interests	2,712		
of which: Transitional: Ineligible AT1 capital instruments		1,499	e
of which: Minority interest that meets criteria for inclusion in CET1 Capital		200	f
of which: Minority interest that meets criteria for inclusion in AT1 Capital		24	g
Valuation adjustments	-	4	h
<b>Total equity</b>	<b>35,660</b>		
<b>LIABILITIES</b>			
Deposits of non-bank customers	246,424		
Deposits and balances of banks	16,924		
Due to associates	331		
Trading portfolio liabilities	528		
Derivative payables	5,237		
Other liabilities	5,282		
Current tax	1,049		
Deferred tax	1,410		
of which: Associated with intangible assets		68	i
Debt issued	29,287		
of which: AT1 capital instruments issued by fully-consolidated subsidiaries that meet criteria for inclusion		104	j
of which: T2 capital instruments		2,723	k
of which: Transitional: Ineligible T2 capital instruments		2,028	l
of which: T2 capital instruments issued by fully-consolidated subsidiaries that meet criteria for inclusion		376	m
Life assurance fund liabilities	56,882		
<b>Total liabilities</b>	<b>363,354</b>		
<b>Total equity and liabilities</b>	<b>399,014</b>		
<b>ASSETS</b>			
Cash and placements with central banks	18,738		
Singapore government treasury bills and securities	10,430		
Other government treasury bills and securities	11,298		
Placements with and loans to banks	45,366		
Loans and bills receivable	207,828		
of which: Eligible provision for inclusion in T2 Capital subject to cap in respect of exposures under SA and IRBA		797	n
Debt and equity securities	24,351		
of which: Indirect investments in own shares		6	o
of which: Investments in unconsolidated major stake companies		5,500	p
of which: Investments in unconsolidated non major stake financial institutions		1,106	q
Derivative and forward securities in non major stake financial institutions		7	r
Assets pledged	1,795		
Assets held for sale	2		
Derivative receivables	5,342		
Other assets	4,906		
Deferred tax	126		
of which: Deferred tax assets before netting		223	s
Associates and joint ventures	2,306		
of which: Investments in unconsolidated major stake companies		1,948	t
Property, plant and equipment	3,386		
Investment properties	1,141		
Goodwill and intangible assets	5,136		
of which: Goodwill		4,256	u
of which: Intangible assets		880	v
Life assurance fund investment assets	56,863		
<b>Total assets</b>	<b>399,014</b>		