

OCBC Group
Pillar 3 Disclosures
As at 30 June 2016

Accounting and Regulatory Consolidation

Please refer to the basis of consolidation in the Pillar 3 Disclosures as at 30 June 2016

	Balance sheet as per published financial statements	Under regulatory scope of consolidation	Reference
\$S'm			
EQUITY			
Share capital	15,106		
of which: Paid-up ordinary shares		14,106	a
of which: Transitional: Ineligible AT1 capital instruments		1,000	b
Other equity instruments	499	499	c
Reserves:			
Capital reserves	512		
Fair value reserves	310		
Revenue reserves	19,348		
Total reserves	20,170		
of which: Retained earnings		19,330	d
of which: Accumulated other comprehensive income and other disclosed reserves		790	e
Non-controlling interests	2,572		
of which: Transitional: Ineligible AT1 capital instruments		1,499	f
of which: Minority interest that meets criteria for inclusion in CET1 Capital		203	g
of which: Minority interest that meets criteria for inclusion in AT1 Capital		26	h
Valuation adjustments	-	0	i
Total equity	38,347		
LIABILITIES			
Deposits of non-bank customers	246,274		
Deposits and balances of banks	14,035		
Due to associates	395		
Trading portfolio liabilities	521		
Derivative payables	6,772		
Other liabilities	5,338		
Current tax	979		
Deferred tax	1,271		
of which: Associated with intangible assets		61	j
Debt issued	22,062		
of which: AT1 capital instruments issued by fully-consolidated subsidiaries that meet criteria for inclusion		83	k
of which: T2 capital instruments		2,871	l
of which: Transitional: Ineligible T2 capital instruments		2,033	m
of which: T2 capital instruments issued by fully-consolidated subsidiaries that meet criteria for inclusion		252	n
Life assurance fund liabilities	59,681		
Total liabilities	357,328		
Total equity and liabilities	395,675		
ASSETS			
Cash and placements with central banks	15,793		
Singapore government treasury bills and securities	9,058		
Other government treasury bills and securities	16,996		
Placements with and loans to banks	43,663		
Loans and bills receivable	202,521		
of which: Eligible provision for inclusion in T2 Capital subject to cap in respect of exposures under SA and IRBA		713	o
Debt and equity securities	22,768		
of which: Indirect investments in own shares		4	p
of which: Investments in unconsolidated major stake companies		5,824	q
of which: Investments in unconsolidated non major stake financial institutions		961	r
Derivative and forward securities in non major stake financial institutions		8	s
Assets pledged	1,974		
Assets held for sale	8		
Derivative receivables	6,595		
Other assets	4,957		
Deferred tax	140		
of which: Deferred tax assets before netting		241	t
Associates and joint ventures	2,209		
of which: Investments in unconsolidated major stake companies		2,092	u
Property, plant and equipment	3,344		
Investment properties	1,147		
Goodwill and intangible assets	5,046		
of which: Goodwill		4,260	v
of which: Intangible assets		786	w
Life assurance fund investment assets	59,456		
Total assets	395,675		