

## OCBC Group

### As at 31 March 2017

#### Leverage Ratio

|   | 31-Mar-17 | 31-Dec-16 | 30-Sep-16 | 30-Jun-16 |
|---|-----------|-----------|-----------|-----------|
| <b>Capital and Total exposures (S\$m)</b> |           |           |           |           |
| Tier 1 capital                            | 29,558    | 29,968    | 29,736    | 29,434    |
| Total exposures                           | 380,068   | 365,126   | 351,709   | 356,597   |
| <b>Leverage Ratio (%)</b>                 |           |           |           |           |
| Leverage ratio                            | 7.7       | 8.2       | 8.4       | 8.2       |

Leverage ratio of 7.7% as at 31 March 2017 was 0.5% lower as compared to 8.2% in the previous quarter, largely contributed by higher total exposures. The increase in total exposures was mainly driven by growth in customer loans and higher placements with banks and central banks.

#### Leverage Ratio Summary Comparison Table

|          |   | S\$m           |
|----------|---|----------------|
|          | Item  | Amount         |
| 1        | Total consolidated assets as per published financial statements   | 426,985        |
| 2        | Adjustment for investments in entities that are consolidated for accounting purposes but are outside the regulatory scope of consolidation                        | (68,577)       |
| 3        | Adjustment for fiduciary assets recognised on the balance sheet in accordance with the Accounting Standards but excluded from the calculation of exposure measure | -              |
| 4        | Adjustment for derivative transactions  | 3,604          |
| 5        | Adjustment for SFTs   | 17             |
| 6        | Adjustment for off-balance sheet items  | 27,935         |
| 7        | Other adjustments   | (9,896)        |
| <b>8</b> | <b>Exposure measure</b>   | <b>380,068</b> |

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### As at 31 March 2017

### Leverage Ratio Common Disclosure Template

|    |  | S\$'m          |
|----|--|----------------|
|    | Item   | Amount         |
|    | <b>Exposure measures of on-balance sheet items</b>   |                |
| 1  | On-balance sheet items (excluding derivative transactions and SFTs, but including on-balance sheet collateral for derivative transactions or SFTs) | 347,448        |
| 2  | Asset amounts deducted in determining Tier 1 capital   | (9,896)        |
| 3  | <b>Total exposures measures of on-balance sheet items</b><br>(excluding derivative transactions and SFTs)  | <b>337,552</b> |
|    | <b>Derivative exposure measures</b>  |                |
| 4  | Replacement cost associated with all derivative transactions (net of the eligible cash portion of variation margins)                               | 3,005          |
| 5  | Potential future exposure associated with all derivative transactions  | 4,681          |
| 6  | Gross-up for derivative collaterals provided where deducted from the balance sheet assets in accordance with the Accounting Standards              | -              |
| 7  | Deductions of receivables for the cash portion of variation margins provided in derivative transactions  | (24)           |
| 8  | CCP leg of trade exposures excluded  | -              |
| 9  | Adjusted effective notional amount of written credit derivatives   | 1,314          |
| 10 | Further adjustments in effective notional amounts and deductions from potential future exposures of written credit derivatives                     | -              |
| 11 | <b>Total derivative exposure measures</b>  | <b>8,976</b>   |
|    | <b>SFT exposure measures</b>   |                |
| 12 | Gross SFT assets (with no recognition of accounting netting), after adjusting for sales accounting   | 5,588          |
| 13 | Eligible netting of cash payables and cash receivables   | -              |
| 14 | SFT counterparty exposures   | 17             |
| 15 | SFT exposure measures where a Reporting Bank acts as an agent in the SFTs  | -              |
| 16 | <b>Total SFT exposure measures</b>   | <b>5,605</b>   |
|    | <b>Exposure measures of off-balance sheet items</b>  |                |
| 17 | Off-balance sheet items at notional amount   | 139,838        |
| 18 | Adjustments for calculation of exposure measures of off-balance sheet items  | (111,903)      |
| 19 | <b>Total exposure measures of off-balance sheet items</b>  | <b>27,935</b>  |
|    | <b>Capital and Total exposures</b>   |                |
| 20 | <b>Tier 1 capital</b>  | <b>29,558</b>  |
| 21 | <b>Total exposures</b>   | <b>380,068</b> |
|    | <b>Leverage Ratio</b>  |                |
| 22 | <b>Leverage ratio</b>  | <b>7.7%</b>    |

SFT: Securities Financing Transactions  
 CCP: Central Counterparty