

OCBC Group Regulatory Capital Position As at 31 March 2017

1 Paid-up ordinary share 2 Retained earnings 3 Accumulated other con 4 Directly issued capital 5 Minority interest that n 6 Common Equity Tier 7 Valuation adjustment g 8 Goodwill, net of associ. 9 Intangible assets, net d 10 Deferred tax assets that 11 Cash flow hedge resen 12 Shortfall of TEP relative 13 Increase in equily capi 14 Unrealised fair value g 15 Defined benefit pension 16 Investments in ordinar 8 Rodes not hold a r 19 Investments in ordinar 8 Bank does not hold a r 11 Cash does not hold a r 12 Amount exceeding the 23 of which: mortgage se 24 Amount exceeding the 25 of which: classified as 33 Transitional: Instrument 24 Apother items which <t< th=""><th></th><th colspan="3">S\$ m</th></t<>		S\$ m		
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 37 Investments in own AT 38 Reciprocal cross-holdin 39 Investments in AT1 ca hold a major stake 40 Investments in AT1 ca major stake (including 41 National specific regula 41A Regulatory adjustment of which: Goodwill, net of which: Deferred tax of which: Deferred tax of which: Cash flow he of which: Unrealised fa credit risk of which: Shortfall of T of which: Capital defici of which: Investments major stake (incl insur of which: Shortfall of state Any other items which 	ional Tier 1 capital before regulatory adjustments	2,987		
38 Reciprocal cross-holdin 39 Investments in AT1 ca hold a major stake 40 10 Investments in AT1 ca major stake 10 40 Investments in AT1 ca major stake (including 41 41 National specific regula 41A Regulatory adjustment of which: Goodwill, net of which: Deferred tax of which: Cash flow he of which: Increase in e of which: Increase in e of which: Shortfall of T of which: Shortfall of T of which: Shortfall of T of which: Capital defici of which: Investments major stake (incl insur of which: Investments major stake (incl insur of which: Investments Bank holds a major sta 4118	ional Tier 1 capital: regulatory adjustments			
 Investments in AT1 ca hold a major stake Investments in AT1 ca major stake (including National specific regula Ational specific regula Regulatory adjustment of which: Goodwill, net of which: Intangible as of which: Cash flow he of which: Increase in e of which: Shortfall of T of which: Shortfall of T of which: Investments of which: Investments of which: Investments of which: Investments major stake (incl insur of which: Investments Bank holds a major state 	ments in own AT1 capital instruments	-		
 Investments in AT1 ca major stake (including 41 National specific regula 41A Regulatory adjustment of which: Goodwill, net of which: Intangible as of which: Deferred tax of which: Cash flow he of which: Cash flow he of which: Increase in e of which: Increase in e of which: Shortfall of T of which: Shortfall of T of which: Capital defici of which: Investments major stake (incl insur of which: Investments Bank holds a major sta 41B Any other items which 	ocal cross-holdings in AT1 capital instruments of financial institutions ments in AT1 capital instruments of unconsolidated financial institutions in which the Reporting Bank does not	-		
major stake (including 41 National specific regula 41A Regulatory adjustment of which: Goodwill, net of which: Intangible as of which: Cash flow he of which: Deferred tax of which: Increase in e of which: Shortfall of T of which: Shortfall of T of which: Shortfall of T of which: Increase (incl insure) of which: Investments of which: Investments major stake (incl insure) of which: Investments Bank holds a major state	major stake ments in AT1 capital instruments of unconsolidated financial institutions in which the Reporting Bank holds a	-		
 41 National specific regula 41A Regulatory adjustment of which: Goodwill, net of which: Intangible as of which: Deferred tax of which: Cash flow he of which: Increase in e of which: Unrealised fa credit risk of which: Shortfall of I of which: Capital defici of which: Investments major stake (Incl insur of which: Investments Bank holds a major state 41B Any other items which 	stake (including insurance subsidiaries)	_	-	
of which: Goodwill, net of which: Intangible as of which: Deferred tax of which: Cash flow he of which: Increase in e of which: Increalised fa credit risk of which: Shortfall of T of which: Shortfall of T of which: Capital defici of which: Investments major stake (Incl insur of which: Investments Bank holds a major stat 41B Any other items which	al specific regulatory adjustments	1,117		
of which: Intangible as of which: Deferred tax of which: Cash flow he of which: Increase in e of which: Unrealised fa credit risk of which: Shortfall of T of which: Shortfall of T of which: Capital defici of which: Capital defici of which: Investments major stake (incl insur of which: Investments Bank holds a major sta 41B Any other items which	atory adjustments applied to AT1 Capital in respect of amounts subject to pre-Basel III treatment	1,117		
of which: Deferred tax of which: Cash flow he of which: Increase in e of which: Unrealised fa credit risk of which: Shortfall of T of which: PE/VC invest of which: Capital defici of which: Investments major stake (incl insur of which: Investments Bank holds a major sta 41B Any other items which	ch: Goodwill, net of associated deferred tax liability	911		
of which: Cash flow he of which: Increase in e of which: Uncrealised fa credit risk of which: Shortfall of T of which: PE/VC invest of which: Capital defici of which: Investments major stake (Incl insur of which: Investments Bank holds a major sta 41B Any other items which	ch: Intangible assets, net of associated deferred tax liability	148		
of which: Increase in e of which: Unrealised fa credit risk of which: Shortfall of T of which: PE/VC invest of which: Capital defici of which: Investments major stake (incl insur of which: Investments Bank holds a major sta 41B Any other items which	ch: Deferred tax assets that rely on future profitability	- 58		
of which: Unrealised fa credit risk of which: Shortfall of I of which: PE/VC invest of which: Capital defici of which: Investments major stake (incl insur of which: Investments Bank holds a major sta 41B Any other items which	ch: Increase in equity capital resulting from securitisation transactions	-		
of which: Shortfall of T of which: PE/VC invest of which: Capital defici of which: Investments major stake (incl insur of which: Investments Bank holds a major sta 41B Any other items which	ch: Unrealised fair value gains/losses on financial liabilities and derivative liabilities arising from changes in own			
of which: PE/VC invest of which: Capital defici of which: Investments major stake (incl insur of which: Investments Bank holds a major sta 41B Any other items which	risk	-		
of which: Capital defici of which: Investments major stake (incl insur of which: Investments Bank holds a major sta 41B Any other items which	ch: Shortfall of TEP relative to EL under IRBA	-		
of which: Investments major stake (incl insur of which: Investments Bank holds a major sta 41B Any other items which	ch: PE/VC investments held beyond the relevant holding periods set out in MAS Notice 630	-		
major stake (incl insur of which: Investments Bank holds a major sta 41B Any other items which	ch: Capital deficits in subsidiaries and associates that are regulated financial institutions ch: Investments in ordinary shares of unconsolidated financial institutions in which the Reporting Bank holds a			
of which: Investments Bank holds a major sta 41B Any other items which	stake (incl insurance subsidiaries)			
Bank holds a major sta 41B Any other items which	ch: Investments in Tier 2 capital instruments of unconsolidated financial institutions in which the Reporting			
41B Any other items which	holds a major stake (incl insurance subsidiaries)			
	ther items which the Authority may specify	-		
.2 0 5 5	atory adjustments applied in calculation of AT1 Capital due to insufficient Tier 2 Capital to satisfy required			
deductions		-		
	regulatory adjustments to Additional Tier 1 capital	1,117 1,871		
	ional Tier 1 capital (AT1) capital (T1 = CET1 + AT1)	29,558		

S\$'m



S\$'m

OCBC Group **Regulatory Capital Position** As at 31 March 2017

		Amount	Amount subject to Pre-Basel III Treatment	Source
	Tier 2 capital: instruments and provisions			
	Tier 2 capital instruments and share premium (if applicable)	2,825		
	Transitional: Ineligible capital instruments (pursuant to paragraphs 6.5.3 and 6.5.4)	1,930		m ²
	Tier 2 capital instruments issued by fully-consolidated subsidiaries that meet criteria for inclusion	173		n
	of which: instruments issued by subsidiaries subject to phase out	162		
	Provisions Tier 2 capital before regulatory adjustments	886		0
51	Tier 2 capital before regulatory adjustments	5,815		
52	Investments in own Tier 2 instruments	-		
53	Reciprocal cross-holdings in Tier 2 capital instruments of financial institutions	-		
54	Investments in Tier 2 capital instruments of unconsolidated financial institutions in which the Reporting Bank does not hold a major stake	-		
55	Investments in Tier 2 capital instruments of unconsolidated financial institutions in which the Reporting Bank holds a major stake (including insurance subsidiaries)	-	-	
56	National specific regulatory adjustments	1.078		
56A	Any other items which the Authority may specify	-		
56B	Regulatory adjustments applied to Tier 2 Capital in respect of amounts subject to pre-Basel III treatment	1,078		
	of which: Shortfall of TEP relative to EL under IRBA	-		
	of which: PE/VC investments held bevond the relevant holding periods set out in MAS Notice 630	-		
	of which: Capital deficits in subsidiaries and associates that are regulated financial institutions	-		
	of which: Investments in ordinary shares of unconsolidated financial institutions in which the Reporting Bank holds a			
	major stake (incl insurance subsidiaries)	1,078		
	of which: Investments in AT1 capital instruments of unconsolidated financial institutions in which the Reporting Bank holds a major stake (incl insurance subsidiaries)	-		
57	Total regulatory adjustments to Tier 2 capital	1,078		
	Tier 2 capital (T2)	4,737		
	Total capital (TC = T1 + T2)	34,295		
60	Floor-adjusted total risk weighted assets (after incorporating the floor adjustment set out in Table 11- 3A(m))	207,224		
	Capital ratios (as a percentage of floor-adjusted risk weighted assets)			
	Common Equity Tier 1 CAR	13.3%		
	Tier 1 CAR Total CAR	14.2% 16.5%		
	Bank-specific buffer requirement	7.9%		
	of which: capital conservation buffer requirement	1.25%		
	of which: bank specific countercyclical buffer requirement	0.1%		Refer to note ³
	of which: G-SIB buffer requirement (if applicable)	-		
68	Common Equity Tier 1 available to meet buffers	6.5%		
	National minima			
	Minimum CET1 CAR	6.5%		
	Minimum Tier 1 CAR	8.0%		
71	Minimum Total CAR Amounts below the thresholds for deduction (before risk weighting)	10.0%		
72	Amounts below the infestions for deduction (before risk weighting) Investments in ordinary shares, AT1 capital and Tier 2 capital of unconsolidated financial institutions in which the			
′ Z	Reporting Bank does not hold a major stake	1,160		r+s
73	Investments in ordinary shares of unconsolidated financial institutions in which the Reporting Bank holds a major	.,		
	stake (including insurance subsidiaries)	3,200		Refer to note ¹
74	Mortgage servicing rights (net of related tax liability)			
75	Deferred tax assets arising from temporary differences (net of related tax liability)			
	Applicable caps on the inclusion of provisions in Tier 2			
	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	746		
77	Cap on inclusion of provisions in Tier 2 under standardised approach	665		
	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to			
78	application of cap)	<u>221</u> 609		
_	Cap for inclusion of provisions in Tior 2 under internal ratings based approach			
78 79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach Capital instruments subject to phase-out arrangements (only applicable between 1 Jan	609		
79	Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2022)	609		
79 80	Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022) Current cap on CET1 instruments subject to phase out arrangements	609		
79 80 81	Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022) Current cap on CET1 instruments subject to phase out arrangements Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)			
79 80 81 82	Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022) Current cap on CET1 instruments subject to phase out arrangements Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities) Current cap on AT1 instruments subject to phase out arrangements	2,477		
79 80 81	Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2013 and 1 Jan 2022) Current cap on CET1 instruments subject to phase out arrangements Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)			

¹ The investments in the ordinary shares of unconsolidated major stake companies that are financial institutions which are within the prescribed threshold amount in accordance with MAS Notice 637 paragraph 6.1.3 (p)(iii).

² Under Base III transitional arrangements, outstanding Additional Tier 1 and Tier 2 capital instruments that do not meet the requirements are gradually phased out. Fixing the base at the nominal amount of such instruments outstanding at 1 January 2013, the recognition shall be capped at 90% in 2013, with the cap reducing by 10 percentage points in each subsequent year. To the extent a capital instrument is redeemed or amortised after 1 January 2013, the nominal amount serving as the base is not reduced. ³ The effective country-specific countercyclical buffer requirement for Hong Kong and Sweden was 1.25%. The weighting applicable for Hong Kong and Sweden were 11.7% and less than 0.1% respectively.