

OCBC Group As at 31 December 2018 and 30 September 2018

Net Stable Funding Ratio

As at 31 December 2018, the all-currency Net Stable Funding Ratio ("NSFR") for the Group was 109%. Compared to 30 September 2018, the all-currency NSFR was higher by 1 percentage point driven by an increase in available stable funding ("ASF") contributed by non-bank deposits, partially offset by the increase in required stable funding ("RSF") from commercial loans.

The Group continued to maintain a stable funding structure to support its asset growth. Funding strategies were established to provide effective diversification and stability in funding sources across tenors, products and geographies. Liquidity limits and triggers serve as risk control on the Group's funding and liquidity exposure.



Net Stable Funding Ratio Quantitative Disclosure

Group All-Currency NSFR as at 31 December 2018

		Unv	Weighted			
	Group - ALL Currency (S\$m)	No Maturity	< 6 months	6 months to <1 yr	≥ 1yr	value
ASF It	em			S± 91		
	Capital:	35,631	44	1,354	2,858	39,166
2	Regulatory capital	35,631	-	-	2,858	38,489
3	Other capital instruments	-	44	1,354	-	677
4	Retail deposits and deposits from small business	07.005	47 720	101	2 1 4 0	126 5 42
	customers:	87,885	47,720	161	2,148	126,543
5	Stable deposits	34,812	9,312	-	-	41,917
6	Less stable deposits	53,073	38,408	161	2,148	84,626
7	Wholesale funding:	54,512	124,534	6,509	9,034	65,710
8	Operational deposits	25,803	-	-	-	12,901
9	Other wholesale funding	28,709	124,534	6,509	9,034	52,808
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities:	4,056		7,874		211
12	NSFR derivative liabilities			6,225		
13	All other liabilities and equity not included in the	4,056	1,438		211	211
	above categories	4,030	1,430	-	211	211
14	Total ASF					231,631
RSF It	em					
	Total NSFR high-quality liquid assets (HQLA)					3,617
16	Deposits held at other financial institutions for	25	_	_	_	12
	operational purposes	25				12
17	Performing loans and securities:	13,730	119,115	26,248	154,991	191,030
18	Performing loans to financial institutions secured by Level 1 HQLA	-	252	-	-	25
19	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	6,467	23,750	9,135	3,214	12,620
20	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:	6,965	81,041	10,415	80,876	117,122
21	With a risk weight of less than or equal to 35% under MAS Notice 637's standardised approach to credit risk	-	-	-	-	-
22	Performing residential mortgages, of which:	-	1,694	1,473	60,206	42,980
23	With a risk weight of less than or equal to 35% under MAS Notice 637's standardised approach to credit risk	-	1,621	1,400	57,321	40,449
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	298	12,377	5,225	10,695	18,283
25	Assets with matching interdependent liabilities	-	-	-	-	-
	Other assets:	12,571		19,157		17,580
27	Physical trade commodities, including gold	-				-
28	Assets posted as initial margin for derivative contracts					224
	and contributions to default funds of CCPs			271		231
29	NSFR derivative assets			7,392		1,167
30	NSFR derivative liabilities before deduction of variation margin posted			7,328		-
31	All other assets not included in the above categories	12,571	1,447	436	2,282	16,182
32	Off-balance sheet items			176,317		1,034
	Total RSF					213,274
34	Net Stable Funding Ratio (%)					109



Group All-Currency NSFR as at 30 September 2018

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1 Cap 2 Retain and and and and and and and and and an	pital: legulatory capital Other capital instruments tail deposits and deposits from small business stomers: itable deposits ess stable deposits holesale funding: Operational deposits Other wholesale funding abilities with matching interdependent assets her liabilities: USFR derivative liabilities NI other liabilities and equity not included in the bove categories otal ASF 1 tal NSFR high-quality liquid assets (HQLA) eposits held at other financial institutions for	34,877 - 87,362 34,462 52,900 53,156 24,838 28,318 - 4,649	- 45,080 7,776 37,304 121,297 - 121,297 -	- 43 43 230 - 230 9,266 - 9,266 - 9,291	4,180 2,006 2,006 8,628 - - - - - - - - - - - - - - - - - - -	39,056 22 123,524 40,125 83,398 65,813 12,419 53,394 - 192
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3 Ot 4 Reta 5 Sta 6 Lex 7 Who 8 Op 9 Ot 10 Liab 11 Oth 12 NS 13 All 14 Tota 15 Tota 16 Dep 0pe 17 17 Perfi 18 Pe 19 Pe non fina 20 Pe	Define capital instruments Atail deposits and deposits from small business stomers: Atable deposits Itable deposits Itable deposits holesale funding: Operational deposits Other wholesale funding abilities with matching interdependent assets her liabilities: JSFR derivative liabilities NI other liabilities and equity not included in the bove categories botal ASF 1 tal NSFR high-quality liquid assets (HQLA) eposits held at other financial institutions for	87,362 34,462 52,900 53,156 24,838 28,318 - 4,649	7,776 37,304 121,297 - 121,297 -	230 - 230 9,266 - 9,266 - 9,266 - 9,291	2,006 2,006 8,628 - 8,628 - - - - - - - - - - - - - - - - - - -	22 123,524 40,125 83,398 65,813 12,419 53,394 - 192
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5 Sta 6 Le: 7 Who 8 Op 9 Ot 10 Liab 11 Oth 12 NS 13 All abo abo 14 Tot 15 Tota 16 Dep ope 17 17 Perfi 18 Pe 19 Pe non fina 20 Pe	itable deposits ess stable deposits holesale funding: Operational deposits Other wholesale funding abilities with matching interdependent assets her liabilities: <i>ISFR derivative liabilities</i> <i>NI other liabilities and equity not included in the</i> bove categories otal ASF n tal NSFR high-quality liquid assets (HQLA) eposits held at other financial institutions for	52,900 53,156 24,838 28,318 - 4,649	37,304 121,297 - 121,297 -	9,266 - 9,266 - 9,291	8,628 - 8,628 -	83,398 65,813 12,419 53,394 - 192
6 Le: 7 Who 8 Op 9 Ot 10 Liab 11 Oth 12 NS 13 All abo abo 14 Tot 15 Tota 16 Dep ope 17 18 Per 19 Pe non fina 20 Pe	ess stable deposits holesale funding: Operational deposits Other wholesale funding abilities with matching interdependent assets her liabilities: <i>USFR derivative liabilities</i> <i>UI other liabilities and equity not included in the</i> bove categories otal ASF 1 tal NSFR high-quality liquid assets (HQLA) eposits held at other financial institutions for	52,900 53,156 24,838 28,318 - 4,649	37,304 121,297 - 121,297 -	9,266 - 9,266 - 9,291	8,628 - 8,628 -	83,398 65,813 12,419 53,394 - 192
8 Op 9 Ot 10 Liab 11 Oth 12 NS 13 All abo abo 14 Tot 15 Tota 16 Dep 0pe 17 18 Per 19 Pe non fina 20 Pe	Derational deposits Other wholesale funding abilities with matching interdependent assets her liabilities: <i>ISFR derivative liabilities</i> <i>NI other liabilities and equity not included in the</i> <i>bove categories</i> botal ASF 1 tal NSFR high-quality liquid assets (HQLA) eposits held at other financial institutions for	24,838 28,318 - 4,649	121,297 - 121,297 -	9,266 9,291	- 8,628	12,419 53,394 - 192
8 Op 9 Ot 10 Liab 11 Oth 12 NS 13 All abo abo 14 Tot 15 Tota 16 Dep 0pe 17 18 Per 19 Pe non fina 20 Pe	Derational deposits Other wholesale funding abilities with matching interdependent assets her liabilities: <i>ISFR derivative liabilities</i> <i>NI other liabilities and equity not included in the</i> <i>bove categories</i> botal ASF 1 tal NSFR high-quality liquid assets (HQLA) eposits held at other financial institutions for	28,318 - 4,649	-	9,291	-	53,394 - 192
10 Liab 11 Oth 12 NS 13 All aba aba 14 Tot 15 Tota 16 Dep 07 Perf 18 Pe 19 Pe 10 IP 20 Pe	abilities with matching interdependent assets her liabilities: <i>ISFR derivative liabilities</i> <i>III other liabilities and equity not included in the</i> <i>bove categories</i> botal ASF 1 tal NSFR high-quality liquid assets (HQLA) eposits held at other financial institutions for	4,649	-	9,291	-	- 192
11 Oth 12 NS 13 All aba aba 14 Tot 15 Tota 16 Dep 17 Perf 18 Pe 19 Pe 100 final 20 Pe	her liabilities: <i>ISFR derivative liabilities</i> <i>II other liabilities and equity not included in the</i> <i>bove categories</i> botal ASF 1 tal NSFR high-quality liquid assets (HQLA) posits held at other financial institutions for		1,331		- 192	
12 NS 13 All aba aba 14 Tot 15 Tota 16 Dep 17 Perf 18 Pe 19 Pe 10 Dep 20 Pe	USFR derivative liabilities II other liabilities and equity not included in the bove categories otal ASF 1 tal NSFR high-quality liquid assets (HQLA) posits held at other financial institutions for		1,331		192	
13 All abo 14 Tot RSF It=m 15 Tota 16 Dep ope 17 Perf 18 Pe Lev 19 Pe nou fina 20 Pe	All other liabilities and equity not included in the bove categories otal ASF n tal NSFR high-quality liquid assets (HQLA) posits held at other financial institutions for	4,649	1,331	7,768	192	192
abc 14 Tot 15 Tota 16 Dep 17 Perf 18 Pe 19 Pe 100 Join 20 Pe	bove categories otal ASF tal NSFR high-quality liquid assets (HQLA) posits held at other financial institutions for	4,649	1,331	-	192	192
14 Tota 15 Tota 16 Dep 17 Perf 18 Pe 19 Pe 100 fine 20 Pe	otal ASF n tal NSFR high-quality liquid assets (HQLA) eposits held at other financial institutions for	4,649	1,331	-	192	192
RSF Item 15 Tota 16 Dep ope 17 Perf 18 Pe Lev 19 Pe noi find 20 Pe	n tal NSFR high-quality liquid assets (HQLA) eposits held at other financial institutions for					
15Tota16Depope17Perf18PeLev19Penoifinit20Pe	tal NSFR high-quality liquid assets (HQLA) posits held at other financial institutions for					228,607
16Dep ope17Perf18Pe Lev19Pe non fine20Pe	posits held at other financial institutions for					
ope 17 Perf 18 Pe Lev 19 Pe non fine 20 Pe						3,762
17 Perf 18 Pe Lev 19 Pe nor fine 20 Pe		62				31
18 Pe Lev 19 Pe noi find 20 Pe	erational purposes	02	-	-	-	51
Lev 19 Pe noi find 20 Pe	rforming loans and securities:	11,905	116,410	30,839	152,465	189,837
19 Pe noi fine 20 Pe	Performing loans to financial institutions secured by	-	633	-	-	63
noi fine 20 Pe	evel 1 HQLA					
fine 20 Pe	Performing loans to financial institutions secured by					
20 Pe	on-Level 1 HQLA and unsecured performing loans to	4,966	22,560	9,499	3,128	12,324
	nancial institutions					
loa	Performing loans to non-financial corporate clients,					
	pans to retail and small business customers, and loans	6,584	81,163	11,603	77,775	115,247
tos	o sovereigns, central banks and PSEs, of which:					
	With a risk weight of less than or equal to 35% under					
	MAS Notice 637's standardised approach to credit	-	-	-	-	-
	risk					
	Performing residential mortgages, of which:	-	1,920	1,515	60,969	43,583
	With a risk weight of less than or equal to 35% under					
	MAS Notice 637's standardised approach to credit	-	1,830	1,446	58,507	41,409
	risk					
	ecurities that are not in default and do not qualify as	355	10,136	8,221	10,593	18,620
	QLA, including exchange-traded equities					
	sets with matching interdependent liabilities	-	-	-	-	-
	her assets:	12,349		21,587		16,780
	Physical trade commodities, including gold	-				-
	Assets posted as initial margin for derivative contracts			83		71
	nd contributions to default funds of CCPs			8 054		1 106
	ISFR derivative assets ISFR derivative liabilities before deduction of			8,954		1,186
				8,922		-
		13 340	1 062	255	2 210	15 533
	ariation margin posted	12,349	1,062	255 173,437	2,310	15,523
	Il other assets not included in the above categories			1/3,43/		1,305 211,715
34 Ne	5 1					