
OCBC Group**As at 30 June 2018 and 31 March 2018****Net Stable Funding Ratio**

As at 30 June 2018, the all-currency Net Stable Funding Ratio (“NSFR”) for the Group (excluding OCBC Yangon which will be included in due course) was 108%. Compared to 31 March 2018, the all-currency NSFR increased by 2 percentage points driven by higher available stable funding from the increase in non-bank deposits and debt issuances.

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 30 June 2018

Group - ALL Currency (\$m)		Unweighted value by residual maturity				Weighted value
		No Maturity	< 6 months	6 months to <1 yr	≥ 1yr	
ASF Item						
1	Capital:	34,216	1,500	42	3,186	37,423
2	<i>Regulatory capital</i>	34,216	-	-	3,186	37,402
3	<i>Other capital instruments</i>	-	1,500	42	-	21
4	Retail deposits and deposits from small business customers:	87,374	43,868	171	1,795	122,193
5	<i>Stable deposits</i>	34,575	7,968	-	-	40,416
6	<i>Less stable deposits</i>	52,799	35,900	171	1,795	81,778
7	Wholesale funding:	55,713	120,901	12,632	8,306	67,821
8	<i>Operational deposits</i>	25,200	-	-	-	12,600
9	<i>Other wholesale funding</i>	30,513	120,901	12,632	8,306	55,221
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities:	4,394		10,339		79
12	<i>NSFR derivative liabilities</i>			7,936		
13	<i>All other liabilities and equity not included in the above categories</i>	4,394	2,323	-	79	79
14	Total ASF					227,516
RSF Item						
15	Total NSFR high-quality liquid assets (HQLA)					3,665
16	Deposits held at other financial institutions for operational purposes	70	-	-	-	35
17	Performing loans and securities:	12,057	119,853	31,149	151,029	188,645
18	<i>Performing loans to financial institutions secured by Level 1 HQLA</i>	-	27	-	-	3
19	<i>Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions</i>	5,073	28,773	5,745	3,031	11,354
20	<i>Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:</i>	6,698	75,462	15,614	76,800	113,475
21	<i>With a risk weight of less than or equal to 35% under MAS Notice 637's standardised approach to credit risk</i>	-	-	-	-	-
22	<i>Performing residential mortgages, of which:</i>	-	1,547	1,245	60,913	43,362
23	<i>With a risk weight of less than or equal to 35% under MAS Notice 637's standardised approach to credit risk</i>	-	1,448	1,193	57,937	40,755
24	<i>Securities that are not in default and do not qualify as HQLA, including exchange-traded equities</i>	286	14,044	8,543	10,285	20,451
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other assets:	12,542		22,999		16,592
27	<i>Physical trade commodities, including gold</i>	-				-
28	<i>Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs</i>			7		6
29	<i>NSFR derivative assets</i>			8,775		839
30	<i>NSFR derivative liabilities before deduction of variation margin posted</i>			9,011		-
31	<i>All other assets not included in the above categories</i>	12,542	2,527	104	2,575	15,747
32	Off-balance sheet items			163,594		1,283
33	Total RSF					210,220
34	Net Stable Funding Ratio (%)					108

Group All-Currency NSFR as at 31 March 2018

Group - ALL Currency (\$\$m)		Unweighted value by residual maturity				Weighted value
		No Maturity	< 6 months	6 months to <1 yr	≥ 1yr	
ASF Item						
1	Capital:	33,555	1,500	-	3,205	36,760
2	<i>Regulatory capital</i>	33,555	-	-	3,163	36,717
3	<i>Other capital instruments</i>	-	1,500	-	42	42
4	Retail deposits and deposits from small business customers:	86,730	41,124	152	1,624	118,942
5	<i>Stable deposits</i>	34,431	7,811	-	-	40,130
6	<i>Less stable deposits</i>	52,299	33,314	152	1,624	78,812
7	Wholesale funding:	54,238	125,819	10,440	6,708	62,951
8	<i>Operational deposits</i>	23,681	-	-	-	11,840
9	<i>Other wholesale funding</i>	30,557	125,819	10,440	6,708	51,111
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities:	4,339	9,850			76
12	<i>NSFR derivative liabilities</i>		7,143			
13	<i>All other liabilities and equity not included in the above categories</i>	4,339	2,630	-	76	76
14	Total ASF					218,729
RSF Item						
15	Total NSFR high-quality liquid assets (HQLA)					3,691
16	Deposits held at other financial institutions for operational purposes	66	-	-	-	33
17	Performing loans and securities:	12,602	116,637	30,627	148,101	185,513
18	<i>Performing loans to financial institutions secured by Level 1 HQLA</i>	-	56	-	-	6
19	<i>Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions</i>	5,141	24,472	8,718	3,202	12,407
20	<i>Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks and PSEs, of which:</i>	7,079	73,622	14,943	74,762	110,106
21	<i>With a risk weight of less than or equal to 35% under MAS Notice 637's standardised approach to credit risk</i>	-	-	-	-	-
22	<i>Performing residential mortgages, of which:</i>	-	1,539	1,248	60,624	43,082
23	<i>With a risk weight of less than or equal to 35% under MAS Notice 637's standardised approach to credit risk</i>	-	1,424	1,170	56,216	39,238
24	<i>Securities that are not in default and do not qualify as HQLA, including exchange-traded equities</i>	382	16,949	5,719	9,513	19,912
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other assets:	12,454	22,444			16,527
27	<i>Physical trade commodities, including gold</i>	-				-
28	<i>Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs</i>			85		72
29	<i>NSFR derivative assets</i>			7,983		839
30	<i>NSFR derivative liabilities before deduction of variation margin posted</i>			8,243		-
31	<i>All other assets not included in the above categories</i>	12,454	3,472	118	2,544	15,615
32	Off-balance sheet items			160,038		1,258
33	Total RSF					207,022
34	Net Stable Funding Ratio (%)					106