



Pillar 3 Disclosures

30 June 2025

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1. INTRODUCTION

This document presents the information in accordance with Pillar 3 (“P3”) disclosure requirements under Monetary Authority of Singapore (“MAS”) Notice 637 on Risk Based Capital Adequacy Requirements for banks incorporated in Singapore. These requirements specify reporting templates for most of the quantitative and qualitative disclosures to enable market participants to better compare the capital adequacy and risk profile across banks via improved consistency in public disclosure.

For purpose of the quarterly disclosure for OCBC Group (“Group”) as at 30 June 2025, explanations of the drivers behind significant differences between reporting periods for the respective sections are provided where appropriate. The disclosure on the RWA flow statements for the following are omitted as there is no exposure treated under these approaches:

- Counterparty Credit Risk (“CCR”) under the Internal Models Method (“IMM”)
- Market Risk exposures under the Internal Models Approach (“IMA”)

As part of enhanced public disclosures on risk profile and capital adequacy driven by changes in Part XI of MAS Notice 637, a risk disclosure policy which includes establishing and maintaining internal control processes over the disclosure - among other requirements - has been approved by the Board.

The figures in this document are reported in Singapore dollars rounded to the nearest million, unless otherwise stated.

2. ACCOUNTING AND REGULATORY CONSOLIDATION

The consolidation basis used for regulatory capital computation is similar to that used for financial reporting except for the following:

- Great Eastern Holdings Limited and its insurance subsidiaries are excluded from regulatory consolidation and are treated as investments in unconsolidated major stake companies that are financial institutions in accordance with MAS Notice 637’s definition of insurance subsidiary. The regulatory adjustments applied to these investments are in accordance with MAS Notice 637 paragraphs 6.1.5(p), 6.2.6(d) and 6.3.10(d).
- As at 30 June 2025, the total equity of these insurance subsidiaries was S\$10 billion and total assets were S\$117 billion.

Disclosures on the Group’s reconciliation of regulatory capital to balance sheet and composition of regulatory capital can be found in Section 5 of this document.

3. KEY METRICS

The table below provides an overview of the Group's prudential regulatory metrics, as stipulated by MAS Notice 637.

		(a) Jun-25	(b) Mar-25	(c) Dec-24	(d) Sep-24	(e) Jun-24
Available Capital (\$ million)						
1	CET1 Capital	40,740	41,813	40,388	39,001	39,098
2	Tier 1 Capital	42,477	43,550	42,124	40,736	40,834
3	Total Capital	46,876	48,071	46,619	45,036	45,147
Risk Weighted Assets (\$ million)						
4	Total RWA	238,964	238,236	236,288	227,201	251,747
4a	Total RWA (pre-floor)	238,964	238,236	236,288	227,201	
Risk-based Capital Ratios as a percentage of RWA (%)						
5	CET1 Ratio	17.0	17.6	17.1	17.2	15.5
5a	CET1 Ratio (pre-floor)	17.0	17.6	17.1	17.2	
6	Tier 1 Ratio	17.8	18.3	17.8	17.9	16.2
6a	Tier 1 Ratio (pre-floor)	17.8	18.3	17.8	17.9	
7	Total Capital Ratio	19.6	20.2	19.7	19.8	17.9
7a	Total Capital Ratio (pre-floor)	19.6	20.2	19.7	19.8	
Additional CET1 buffer requirements as a percentage of RWA (%)						
8	Capital conservation buffer requirement	2.5	2.5	2.5	2.5	2.5
9	Countercyclical buffer requirement	0.3	0.3	0.3	0.4	0.3
10	G-SIB and/or D-SIB additional requirements	-	-	-	-	-
11	Total of Bank CET1 specific requirements ^{1/}	2.8	2.8	2.8	2.9	2.8
12	CET1 available after meeting the Reporting Bank's minimum capital requirements	9.6	10.2	9.7	9.8	7.9
Leverage Ratio (\$ million)						
13	Total Leverage Ratio exposure measure	579,677	579,591	569,084	541,204	567,073
14	Leverage Ratio (%) ^{2/}	7.3	7.5	7.4	7.5	7.2
14a	Leverage Ratio (%) incorporating mean values for SFT assets	7.3	7.5	7.4	7.5	
Liquidity Coverage Ratio (\$ million) ^{3/}						
15	Total HQLA	96,246	92,303	90,862	90,611	92,643
16	Total NCO	70,730	69,907	64,919	64,347	67,340
17	LCR (%)	136	132	140	141	138
Net Stable Funding Ratio (\$ million)						
18	Total ASF	328,280	329,108	319,286	306,618	303,473
19	Total RSF	289,981	289,401	282,578	268,759	260,052
20	NSFR (%)	113	114	113	114	114

^{1/} Sum of rows 8, 9 and 10

^{2/} Computed by row 2 / row 13

^{3/} Reported as simple averages of daily observations for the respective quarter

4. GEOGRAPHIC DISTRIBUTION OF CREDIT EXPOSURES USED IN THE COUNTERCYCLICAL CAPITAL BUFFER

The following table provides an overview of the Group's geographical distribution of private sector credit exposures for the calculation of CCyB.

The geographical distribution of private sector credit exposures is based on the country or jurisdiction where the ultimate risk of exposure resides.

30 Jun 25				
	(a)	(b)	(c)	(d)
	Country-specific countercyclical capital buffer requirement	RWA for private sector credit exposures used in the computation of the CCyB	Bank-specific countercyclical capital buffer requirement ^{1/}	Countercyclical capital buffer amount
Geographical breakdown				
Australia	1.00%	9,198		
Belgium	1.00%	16		
France	1.00%	141		
Germany	0.75%	1,375		
Hong Kong	0.50%	23,153		
Korea, Republic Of	1.00%	846		
Luxembourg	0.50%	1,220		
Netherlands	2.00%	1,106		
Sweden	2.00%	118		
United Kingdom	2.00%	12,009		
All Others		107,368		
Total		156,550	0.3%	761

31 Dec 24				
	(a)	(b)	(c)	(d)
	Country-specific countercyclical capital buffer requirement	RWA for private sector credit exposures used in the computation of the CCyB	Bank-specific countercyclical capital buffer requirement ^{1/}	Countercyclical capital buffer amount
Geographical breakdown				
Australia	1.00%	9,051		
Belgium	1.00%	13		
France	1.00%	26		
Germany	0.75%	1,018		
Hong Kong	0.50%	23,845		
Korea, Republic Of	1.00%	787		
Luxembourg	0.50%	1,317		
Netherlands	2.00%	650		
Sweden	2.00%	-		
United Kingdom	2.00%	11,048		
All Others		102,094		
Total		149,849	0.3%	735

^{1/} The Bank-Specific CCyB is the additional capital which needs to be maintained above the Regulatory minimum and Capital Conservation buffer requirement

5. COMPOSITION OF CAPITAL

5.1 Reconciliation of Regulatory Capital to Balance Sheet

S\$ million	Balance sheet as per published financial statements	Under regulatory scope of consolidation	Cross reference to Section 5.2
EQUITY			
Share capital	18,007	18,007	A
Other equity instruments	2,374	1,698	B
Reserves:			
Capital reserves	848		
Fair value reserves	708		
Revenue reserves	38,512		
Total reserves	40,068		
Of which: Retained earnings		33,277	C1
Of which: Accumulated other comprehensive income and other disclosed reserves		(228)	C2
Of which: Cash flow hedge reserve		140	C3
Of which: Unrealised fair value gains/losses on financial liabilities and derivative liabilities arising from changes in own credit risk		13	C4
Non-controlling interests	1,072		
Of which: Minority interest that meets criteria for inclusion in CET1 Capital		236	D1
Of which: Minority interest that meets criteria for inclusion in AT1 Capital		38	D2
Of which: Minority interest that meets criteria for inclusion in Tier 2 Capital		25	D3
Valuation adjustment		33	E
Total equity	61,521		
LIABILITIES			
Deposits of non-bank customers	406,943		
Deposits and balances of banks	12,908		
Due to associates	313		
Trading portfolio liabilities	334		
Derivative payables	14,876		
Other liabilities	10,776		
Current tax payables	1,052		
Deferred tax liabilities	847		
Of which: Associated with intangible assets		3	F
Debt issued	30,257		
Of which: Tier 2 capital instruments		2,862	G
Insurance contract liabilities and other liabilities for life insurance funds	104,967		
Total liabilities	583,273		
Total equity and liabilities	644,794		

5.1 Reconciliation of Regulatory Capital to Balance Sheet (continued)

S\$ million	Balance sheet as per published financial statements	Under regulatory scope of consolidation	Cross reference to Section 5.2
ASSETS			
Cash and placements with central banks	33,747		
Singapore government treasury bills and securities	19,373		
Other government treasury bills and securities	34,431		
Placements with and loans to banks	42,595		
Loans to customers	320,413		
Of which: Eligible provision for inclusion in Tier 2 Capital subject to cap in respect of exposures under SA and IRBA		1,511	H
Debt and equity securities	48,888		
Of which: Investments in unconsolidated major stake financial institutions		130	I1
Of which: Investments in unconsolidated non major stake financial institutions		3,275	I2
Of which: PE/VC investments held beyond the relevant holding periods set out in MAS Notice 630		0	I3
Investments in insurance subsidiaries		2,621	J
Derivative and forward securities:			
Of which: Unconsolidated non major stake financial institutions		(209)	K
Derivative receivables	14,296		
Other assets	9,627		
Deferred tax assets	444		
Of which: Deferred tax assets before netting		529	L
Associates	8,198		
Of which: Investments in unconsolidated major stake financial institutions		7,873	M
Property, plant and equipment	3,626		
Investment property	671		
Goodwill and other intangible assets	4,350		
Of which: goodwill		3,863	N1
Of which: intangible assets		20	N2
Investment securities for life insurance funds	95,280		
Other assets for life insurance funds	8,855		
Total assets	644,794		

5.2 Composition of Regulatory Capital

S\$ million	Amount	Cross reference to Section 5.1
Common Equity Tier 1 Capital: instruments and reserves		
1 Paid-up ordinary shares and share premium (if applicable)	18,007	A
2 Retained earnings	33,277	C1
3# Accumulated other comprehensive income and other disclosed reserves	(228)	C2
4 Minority interest that meets criteria for inclusion	236	D1
5 Common Equity Tier 1 Capital before regulatory adjustments	51,291	
Common Equity Tier 1 Capital: regulatory adjustments		
6 Prudent valuation adjustments pursuant to Part VI of MAS Notice 637	33	E
7 Goodwill, net of associated deferred tax liability	3,863	N1
8# Intangible assets, net of associated deferred tax liability	17	N2 - F
9# Deferred tax assets that rely on future profitability, excluding those arising from temporary differences (net of associated deferred tax liability)	529	L
10 Cash flow hedge reserve	140	C3
11 Shortfall of TEP relative to EL under IRBA	-	
12 Increase in equity capital resulting from securitisation transactions	-	
13 Net exposures to credit-enhancing interest-only strips	-	
14 Unrealised fair value gains/losses on financial liabilities and derivative liabilities arising from changes in own credit risk	13	C4
15 Defined benefit pension fund assets, net of associated deferred tax liability	-	
16 Investments in own shares (if not already subtracted from paid-in capital on reported balance sheet)	-	
17 Reciprocal cross-holdings in ordinary shares of financial institutions	-	
18 Investments in ordinary shares of unconsolidated financial institutions in which the Reporting Bank does not hold a major stake	-	
19 Investments in ordinary shares of unconsolidated financial institutions in which the Reporting Bank holds a major stake approved under section 32 of the Banking Act (including insurance subsidiaries) (amount above 10% threshold)	5,955	(I1 + J + M) - row 73 ¹
20# Mortgage servicing rights (amount above 10% threshold)		
21# Deferred tax assets arising from temporary differences (amount above 10% threshold, net of associated deferred tax liability)		
22 Amount exceeding the 15% threshold	-	
23 Of which: investments in ordinary shares of unconsolidated financial institutions in which the Reporting Bank holds a major stake approved under section 32 of the Banking Act (including insurance subsidiaries)	-	
24# Of which: mortgage servicing rights		
25# Of which: deferred tax assets arising from temporary differences		
26 National specific regulatory adjustments	0	
27 PE/VC investments held beyond the relevant holding periods set out in MAS Notice 630	0	I3
28 Capital deficits in subsidiaries and associates that are regulated financial institutions	-	
29 Any other items which the Authority may specify	-	
30 Regulatory adjustments applied in calculation of CET1 Capital due to insufficient AT1 Capital and Tier 2 Capital to satisfy required deductions	-	
31 Total regulatory adjustments to CET1 Capital	10,550	
32 Common Equity Tier 1 Capital (CET1)	40,740	

5.2 Composition of Regulatory Capital (continued)

S\$ million	Amount	Cross reference to Section 5.1
Additional Tier 1 Capital: instruments		
33 AT1 capital instruments and share premium (if applicable)	1,698	B
34 Of which: classified as equity under the Accounting Standards	1,698	
35 Of which: classified as liabilities under the Accounting Standards	-	
36 AT1 capital instruments issued by fully-consolidated subsidiaries that meet criteria for inclusion	38	D2
37 Additional Tier 1 Capital before regulatory adjustments	1,737	
Additional Tier 1 Capital: regulatory adjustments		
38 Investments in own AT1 capital instruments	-	
39 Reciprocal cross-holdings in AT1 capital instruments of financial institutions	-	
40 Investments in AT1 capital instruments of unconsolidated financial institutions in which the Reporting Bank does not hold a major stake	-	
41 Investments in AT1 capital instruments of unconsolidated financial institutions in which the Reporting Bank holds a major stake approved under section 32 of the Banking Act (including insurance subsidiaries)	-	
42 National specific regulatory adjustments which the Authority may specify	-	
43 Regulatory adjustments applied in calculation of AT1 Capital due to insufficient Tier 2 Capital to satisfy required deductions	-	
44 Total regulatory adjustments to Additional Tier 1 Capital	-	
45 Additional Tier 1 Capital (AT1)	1,737	
46 Tier 1 Capital (T1 = CET1 + AT1)	42,477	
Tier 2 Capital: instruments and provisions		
47 Tier 2 capital instruments and share premium (if applicable)	2,862	G
48 Tier 2 capital instruments issued by fully-consolidated subsidiaries that meet criteria for inclusion	25	D3
49 Provisions	1,511	H
50 Tier 2 Capital before regulatory adjustments	4,399	
Tier 2 Capital: regulatory adjustments		
51 Investments in own Tier 2 capital instruments	-	
52 Reciprocal cross-holdings in Tier 2 capital instruments and other TLAC liabilities of financial institutions	-	
53 Investments in Tier 2 capital instruments and other TLAC liabilities of unconsolidated financial institutions in which the Reporting Bank does not hold a major stake	-	
54 [#] Investments in other TLAC liabilities of unconsolidated financial institutions in which the Reporting Bank does not hold a major stake: amount previously designated for the 5% threshold but that no longer meets the conditions	-	
55 Investments in Tier 2 capital instruments and other TLAC liabilities of unconsolidated financial institutions in which the Reporting Bank holds a major stake approved under section 32 of the Banking Act (including insurance subsidiaries)	-	
56 National specific regulatory adjustments which the Authority may specify	-	
57 Total regulatory adjustments to Tier 2 Capital	-	
58 Tier 2 Capital (T2)	4,399	
59 Total capital (TC = T1 + T2)	46,876	
60 Floor-adjusted total RWA	238,964	

5.2 Composition of Regulatory Capital (continued)

S\$ million	Amount	Cross reference to Section 5.1
Capital adequacy ratios and buffers (as a percentage of floor-adjusted risk-weighted assets)		
61 Common Equity Tier 1 CAR	17.0%	
62 Tier 1 CAR	17.8%	
63 Total CAR	19.6%	
64 Reporting Bank-specific buffer requirement	9.3%	
65 Of which: capital conservation buffer requirement	2.5%	
66 Of which: bank-specific countercyclical buffer requirement	0.3%	
67 Of which: G-SIB and/or D-SIB buffer requirement (if applicable)	0.0%	
68 Common Equity Tier 1 available after meeting the Reporting Bank's minimum capital requirements	9.6%	
National minima		
69 Minimum CET1 CAR	6.5%	
70 Minimum Tier 1 CAR	8.0%	
71 Minimum Total CAR	10.0%	
Amounts below the thresholds for deduction (before risk-weighting)		
72 Investments in ordinary shares, AT1 Capital, Tier 2 Capital and other TLAC liabilities of unconsolidated financial institutions in which the Reporting Bank does not hold a major stake	3,066	I2 + K
73 Investments in ordinary shares of unconsolidated financial institutions in which the Reporting Bank holds a major stake approved under section 32 of the Banking Act (including insurance subsidiaries)	4,670	Refer to note ¹
74 Mortgage servicing rights (net of associated deferred tax liability)		
75 Deferred tax assets arising from temporary differences (net of associated deferred tax liability)		
Applicable caps on the inclusion of provisions in Tier 2 capital		
76 Provisions eligible for inclusion in Tier 2 Capital in respect of exposures subject to standardised approach (prior to application of cap)	669	
77 Cap on inclusion of provisions in Tier 2 Capital under standardised approach	520	
78 Provisions eligible for inclusion in Tier 2 Capital in respect of exposures subject to internal ratings-based approach (prior to application of cap)	1,468	
79 Cap for inclusion of provisions in Tier 2 Capital under internal ratings-based approach	991	

^{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 6.1.5 (p)(iii)

[#] Elements where a more conservative definition has been applied relative to those set out under the Basel III capital standards

5.3 Main Features of Regulatory Capital Instruments

The following disclosures are made pursuant to the requirements of MAS Notice 637 Annex 11C. They are not a summary of the terms, do not purport to be complete, and should be read in conjunction with, and are qualified in their entirety by, the relevant Terms and Conditions available on the Bank's Investor Relations website (http://www.ocbc.com/group/investors/Cap_and_Reg_Disclosures.html).

		OCBC Ordinary Shares	OCBC 3.00% Non-cumulative, Non-convertible Perpetual Capital Securities
1.	Issuer	Oversea-Chinese Banking Corporation Limited	Oversea-Chinese Banking Corporation Limited
2.	Unique identifier (ISIN)	SG1S04926220	SGXF54217405
3.	Governing law(s) of instrument	Singapore	Singapore
<i>Regulatory treatment</i>			
4.	Transitional Basel III rules	Common Equity Tier 1	Additional Tier 1
5.	Post-transitional Basel III rules	Common Equity Tier 1	Additional Tier 1
6.	Eligible at Solo / Group / Solo and Group	Solo and Group	Solo and Group
7.	Instrument type	Ordinary shares	Perpetual Capital Securities
8.	Amount recognised in regulatory capital	S\$18,007 million	S\$200 million
9.	Par value of instrument	NA	S\$200 million
10.	Accounting classification	Shareholders' equity	Shareholders' equity
11.	Original date of issuance	NA	30 Sep 2020
12.	Perpetual or dated	Perpetual	Perpetual
13.	Original maturity date	No maturity	No maturity
14.	Issuer call subject to prior supervisory approval	No	Yes
15.	Optional call date, contingent call dates and redemption amount	NA	On the First Reset Date of 30 Sep 2030 and each Distribution Payment Date thereafter (at par), Tax call (at par), Regulatory call (at par)
16.	Subsequent call dates, if applicable	NA	Optional call dates - any Distribution Payment Date after the First Reset Date
<i>Coupons / dividends</i>			
17.	Fixed or floating dividend / coupon	NA	Fixed to fixed
18.	Coupon rate and any related index	NA	3.00% p.a. up to (but excluding) 30 September 2030; if not redeemed, the distribution rate will be reset on the First Reset Date and every 10 years thereafter to a fixed rate equal to the then prevailing 10-year SGD SOR plus 2.19% p.a.
19.	Existence of a dividend stopper	NA	Yes
20.	Fully discretionary, partially discretionary or mandatory	NA	Fully discretionary
21.	Existence of step up or other incentive to redeem	NA	No
22.	Noncumulative or cumulative	NA	Noncumulative
23.	Convertible or non-convertible	NA	Nonconvertible
24.	If convertible, conversion trigger(s)	NA	NA
25.	If convertible, fully or partially	NA	NA
26.	If convertible, conversion rate	NA	NA
27.	If convertible, mandatory or optional conversion	NA	NA
28.	If convertible, specify instrument type convertible into	NA	NA
29.	If convertible, specify issuer of instrument it converts into	NA	NA
30.	Write-down feature	No	Yes
31.	If write-down, write-down trigger(s)	NA	The earlier of: i) the MAS notifying the Issuer in writing that it is of the opinion that a Write-off is necessary, without which the Issuer would become non-viable; and ii) a decision by the MAS to make a public sector injection of capital, or equivalent support, without which the Issuer would have become non-viable, as determined by the MAS.
32.	If write-down, full or partial	NA	Fully or partially
33.	If write-down, permanent or temporary	NA	Permanent
34.	If temporary write-down, description of write-up mechanism	NA	NA
35.	Type of subordination		Contractual
36.	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Additional Tier 1 capital instruments of OCBC Bank	Tier 2 capital instruments
37.	Non-compliant transitioned features	No	No
38.	If yes, specify non-compliant features	NA	NA

5.3 Main Features of Regulatory Capital Instruments (continued)

		OCBC 3.90% Non-cumulative, Non-convertible Perpetual Capital Securities	OCBC 4.50% Non-cumulative, Non-convertible Perpetual Capital Securities
1.	Issuer	Oversea-Chinese Banking Corporation Limited	Oversea-Chinese Banking Corporation Limited
2.	Unique identifier (ISIN)	SGXF11790429	SGXF59890693
3.	Governing law(s) of instrument	Singapore	Singapore
<i>Regulatory treatment</i>			
4.	Transitional Basel III rules	Additional Tier 1	Additional Tier 1
5.	Post-transitional Basel III rules	Additional Tier 1	Additional Tier 1
6.	Eligible at Solo / Group / Solo and Group	Solo and Group	Solo and Group
7.	Instrument type	Perpetual Capital Securities	Perpetual Capital Securities
8.	Amount recognised in regulatory capital	S\$499 million	S\$550 million
9.	Par value of instrument	S\$500 million	S\$550 million
10.	Accounting classification	Shareholders' equity	Shareholders' equity
11.	Original date of issuance	08 Jun 2022	15 Aug 2023
12.	Perpetual or dated	Perpetual	Perpetual
13.	Original maturity date	No maturity	No maturity
14.	Issuer call subject to prior supervisory approval	Yes	Yes
15.	Optional call date, contingent call dates and redemption amount	On the First Reset Date of 8 June 2027 and each Distribution Payment Date thereafter (at par), Tax call (at par), Regulatory call (at par)	On the First Reset Date of 15 Feb 2029 and each Distribution Payment Date thereafter (at par), Tax call (at par), Regulatory call (at par)
16.	Subsequent call dates, if applicable	Optional call dates - any Distribution Payment Date after the First Reset Date	Optional call dates - any Distribution Payment Date after the First Reset Date
<i>Coupons / dividends</i>			
17.	Fixed or floating dividend / coupon	Fixed to fixed	Fixed to fixed
18.	Coupon rate and any related index	3.90% p.a. up to (but excluding) 8 Jun 2027; if not redeemed, the distribution rate will be reset on the First Reset Date and every 5 years thereafter to a fixed rate equal to the then prevailing 5-year SORA-OIS plus 1.416% p.a.	4.50% p.a. up to (but excluding) 15 February 2029; if not redeemed, the distribution rate will be reset on the First Reset Date and every 5 years thereafter to a fixed rate equal to the then prevailing 5-year SORA-OIS plus 1.3348% p.a.
19.	Existence of a dividend stopper	Yes	Yes
20.	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Fully discretionary
21.	Existence of step up or other incentive to redeem	No	No
22.	Noncumulative or cumulative	Noncumulative	Noncumulative
23.	Convertible or non-convertible	Nonconvertible	Nonconvertible
24.	If convertible, conversion trigger(s)	NA	NA
25.	If convertible, fully or partially	NA	NA
26.	If convertible, conversion rate	NA	NA
27.	If convertible, mandatory or optional conversion	NA	NA
28.	If convertible, specify instrument type convertible into	NA	NA
29.	If convertible, specify issuer of instrument it converts into	NA	NA
30.	Write-down feature	Yes	Yes
31.	If write-down, write-down trigger(s)	The earlier of: i) the MAS notifying the Issuer in writing that it is of the opinion that a Write-off is necessary, without which the Issuer would become non-viable; and ii) a decision by the MAS to make a public sector injection of capital, or equivalent support, without which the Issuer would have become non-viable, as determined by the MAS.	The earlier of: i) the MAS notifying the Issuer in writing that it is of the opinion that a Write-off is necessary, without which the Issuer would become non-viable; and ii) a decision by the MAS to make a public sector injection of capital, or equivalent support, without which the Issuer would have become non-viable, as determined by the MAS.
32.	If write-down, full or partial	Fully or partially	Fully or partially
33.	If write-down, permanent or temporary	Permanent	Permanent
34.	If temporary write-down, description of write-up mechanism	NA	NA
35.	Type of subordination	Contractual	Contractual
36.	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Tier 2 capital instruments	Tier 2 capital instruments
37.	Non-compliant transitioned features	No	No
38.	If yes, specify non-compliant features	NA	NA

5.3 Main Features of Regulatory Capital Instruments (continued)

		OCBC 4.05% Non-cumulative, Non-convertible Perpetual Capital Securities	OCBC 1.832% Subordinated Notes due 2030
1.	Issuer	Oversea-Chinese Banking Corporation Limited	Oversea-Chinese Banking Corporation Limited
2.	Unique identifier (ISIN)	SGXF30008100	US69033DAD93 (Reg S) US69033CAD11 (144A)
3.	Governing law(s) of instrument	Singapore	English (Save for the subordination provisions) Singapore (In respect of the subordination provisions)
<i>Regulatory treatment</i>			
4.	Transitional Basel III rules	Additional Tier 1	Tier 2
5.	Post-transitional Basel III rules	Additional Tier 1	Tier 2
6.	Eligible at Solo / Group / Solo and Group	Solo and Group	Solo and Group
7.	Instrument type	Perpetual Capital Securities	Subordinated debt
8.	Amount recognised in regulatory capital	S\$450 million	S\$1,265 million
9.	Par value of instrument	S\$450 million	US\$1,000 million
10.	Accounting classification	Shareholders' equity	Liabilities - amortised cost
11.	Original date of issuance	16 Jan 2024	10 Sep 2020
12.	Perpetual or dated	Perpetual	Dated
13.	Original maturity date	No maturity	10 Sep 2030
14.	Issuer call subject to prior supervisory approval	Yes	Yes
15.	Optional call date, contingent call dates and redemption amount	On the First Reset Date of 16 Oct 2029 and each Distribution Payment Date thereafter (at par), Tax call (at par), Regulatory call (at par)	Tax call (at par), Regulatory call (at par)
16.	Subsequent call dates, if applicable	Optional call dates - any Distribution Payment Date after the First Reset Date	NA
<i>Coupons / dividends</i>			
17.	Fixed or floating dividend / coupon	Fixed to fixed	Fixed
18.	Coupon rate and any related index	4.05% p.a. up to (but excluding) 16 October 2029; if not redeemed, the distribution rate will be reset on the First Reset Date and every 5 years thereafter to a fixed rate equal to the then prevailing 5-year SORA-OIS plus 1.3165% p.a.	1.832% p.a. up to (but excluding) 10 September 2025; if not redeemed, the interest rate will be reset to a fixed rate p.a. equal to the then-prevailing 5-year U.S. Treasury Rate plus 1.58% p.a.
19.	Existence of a dividend stopper	Yes	NA
20.	Fully discretionary, partially discretionary or mandatory	Fully discretionary	Mandatory
21.	Existence of step up or other incentive to redeem	No	No
22.	Noncumulative or cumulative	Noncumulative	NA
23.	Convertible or non-convertible	Nonconvertible	Nonconvertible
24.	If convertible, conversion trigger(s)	NA	NA
25.	If convertible, fully or partially	NA	NA
26.	If convertible, conversion rate	NA	NA
27.	If convertible, mandatory or optional conversion	NA	NA
28.	If convertible, specify instrument type convertible into	NA	NA
29.	If convertible, specify issuer of instrument it converts into	NA	NA
30.	Write-down feature	Yes	Yes
31.	If write-down, write-down trigger(s)	The earlier of: i) the MAS notifying the Issuer in writing that it is of the opinion that a Write-off is necessary, without which the Issuer would become non-viable; and ii) a decision by the MAS to make a public sector injection of capital, or equivalent support, without which the Issuer would have become non-viable, as determined by the MAS.	The earlier of: i) the MAS notifying the Issuer in writing that it is of the opinion that a Write-off is necessary, without which the Issuer would become non-viable; and ii) a decision by the MAS to make a public sector injection of capital, or equivalent support, without which the Issuer would have become non-viable, as determined by the MAS.
32.	If write-down, full or partial	Fully or partially	May be written down fully or partially
33.	If write-down, permanent or temporary	Permanent	Permanent
34.	If temporary write-down, description of write-up mechanism	NA	NA
35.	Type of subordination	Contractual	Contractual
36.	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Tier 2 capital instruments	Senior creditors
37.	Non-compliant transitioned features	No	No
38.	If yes, specify non-compliant features	NA	NA

5.3 Main Features of Regulatory Capital Instruments (continued)

	OCBC 4.602% Subordinated Notes due 2032	OCBC 5.520% Subordinated Notes due 2034
1. Issuer	Oversea-Chinese Banking Corporation Limited	Oversea-Chinese Banking Corporation Limited
2. Unique identifier (ISIN)	XS2490811168 (Reg S)	XS2823260604 (Reg S)
3. Governing law(s) of instrument	English (Save for the subordination provisions) Singapore (In respect of the subordination provisions)	English (Save for the subordination provisions) Singapore (In respect of the subordination provisions)
<i>Regulatory treatment</i>		
4. Transitional Basel III rules	Tier 2	Tier 2
5. Post-transitional Basel III rules	Tier 2	Tier 2
6. Eligible at Solo / Group / Solo and Group	Solo and Group	Solo and Group
7. Instrument type	Subordinated debt	Subordinated debt
8. Amount recognised in regulatory capital	S\$942 million	S\$655 million
9. Par value of instrument	US\$750 million	US\$500 million
10. Accounting classification	Liabilities - amortised cost	Liabilities - amortised cost
11. Original date of issuance	15 Jun 2022	21 May 2024
12. Perpetual or dated	Dated	Dated
13. Original maturity date	15 Jun 2032	21 May 2034
14. Issuer call subject to prior supervisory approval	Yes	Yes
15. Optional call date, contingent call dates and redemption amount	Tax call (at par), Regulatory call (at par)	Tax call (at par), Regulatory call (at par)
16. Subsequent call dates, if applicable	NA	NA
<i>Coupons / dividends</i>		
17. Fixed or floating dividend / coupon	Fixed	Fixed
18. Coupon rate and any related index	4.602% p.a. up to (but excluding) 15 June 2027; if not redeemed, the interest rate will be reset to a fixed rate p.a. equal to the then-prevailing 5-year U.S. Treasury Rate plus 1.575% p.a.	5.520% p.a. up to (but excluding) 21 May 2029; if not redeemed, the interest rate will be reset to a fixed rate p.a. equal to the then-prevailing 5-year U.S. Treasury Rate plus 1.030% p.a.
19. Existence of a dividend stopper	NA	NA
20. Fully discretionary, partially discretionary or mandatory	Mandatory	Mandatory
21. Existence of step up or other incentive to redeem	No	No
22. Noncumulative or cumulative	NA	NA
23. Convertible or non-convertible	Nonconvertible	Nonconvertible
24. If convertible, conversion trigger(s)	NA	NA
25. If convertible, fully or partially	NA	NA
26. If convertible, conversion rate	NA	NA
27. If convertible, mandatory or optional conversion	NA	NA
28. If convertible, specify instrument type convertible into	NA	NA
29. If convertible, specify issuer of instrument it converts into	NA	NA
30. Write-down feature	Yes	Yes
31. If write-down, write-down trigger(s)	The earlier of: i) the MAS notifying the Issuer in writing that it is of the opinion that a Write-off is necessary, without which the Issuer would become non-viable; and ii) a decision by the MAS to make a public sector injection of capital, or equivalent support, without which the Issuer would have become non-viable, as determined by the MAS.	The earlier of: i) the MAS notifying the Issuer in writing that it is of the opinion that a Write-off is necessary, without which the Issuer would become non-viable; and ii) a decision by the MAS to make a public sector injection of capital, or equivalent support, without which the Issuer would have become non-viable, as determined by the MAS.
32. If write-down, full or partial	May be written down fully or partially	May be written down fully or partially
33. If write-down, permanent or temporary	Permanent	Permanent
34. If temporary write-down, description of write-up mechanism	NA	NA
35. Type of subordination	Contractual	Contractual
36. Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned)	Senior creditors	Senior creditors
37. Non-compliant transitioned features	No	No
38. If yes, specify non-compliant features	NA	NA

6. LEVERAGE RATIO

6.1 Leverage Ratio Summary Comparison Table

This table is to reconcile the total assets in the published financial statements to the leverage ratio exposure measure.

		Amount ^{1/}
Item		30 Jun 2025
1	Total consolidated assets as per published financial statements	644,794
2	Adjustment for investments in entities that are consolidated for accounting purposes but are outside the regulatory scope of consolidation	(114,360)
3	Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	-
4	Adjustment for fiduciary assets recognised on the balance sheet in accordance with the Accounting Standards but excluded from the calculation of the leverage ratio exposure measure	-
5	Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	-
6	Adjustments for eligible cash pooling arrangements	-
7	Adjustment for derivative transactions	11,332
8	Adjustment for SFTs	300
9	Adjustment for off-balance sheet items	48,148
10	Adjustments for prudent valuation adjustments and specific and general allowances which have reduced Tier 1 capital	(33)
11	Other adjustments	(10,504)
12	Leverage ratio exposure measure	579,677

^{1/} Computed using quarter-end balances

6.2 Leverage Ratio Common Disclosure Table

This table is to provide a detailed breakdown of the components of the leverage ratio denominator, as well as information on the actual leverage ratio, minimum requirements and buffers.

		Amount ^{1/}	
Item		30 Jun 2025	31 Mar 2025
Exposure measures of on-balance sheet items			
1	On-balance sheet items (excluding derivative transactions and SFTs, but including on-balance sheet collateral for derivative transactions or SFTs)	512,609	507,721
2	Gross-up for derivatives collateral provided where deducted from balance sheet assets in accordance with the Accounting Standards	-	-
3	Deductions of receivable assets for cash variation margin provided in derivatives transactions	-	-
4	Adjustment for collateral received under securities financing transactions that are recognised as assets	-	-
5	Specific and general allowances associated with on-balance sheet exposures that are deducted from Tier 1 capital	(3,999)	(4,113)
6	Asset amounts deducted in determining Tier 1 capital and regulatory adjustments	(10,537)	(10,756)
7	Total exposures measures of on-balance sheet items (excluding derivative transactions and SFTs)	498,073	492,852
Derivative exposure measures			
8	Replacement cost associated with all derivative transactions (net of the eligible cash portion of variation margins and net of bilateral netting)	7,114	8,413
9	Potential future exposure associated with all derivative transactions	17,457	20,996
10	CCP leg of trade exposures excluded in respect of derivative transactions cleared on behalf of clients	-	-
11	Adjusted effective notional amount of written credit derivatives	1,393	1,006
12	Further adjustments in effective notional amounts and deductions from potential future exposures of written credit derivatives	-	-
13	Total derivative exposure measures	25,964	30,415

^{1/} Computed using quarter-end balances

6.2 Leverage Ratio Common Disclosure Table (continued)

		Amount ^{1/}	
Item		30 Jun 2025	31 Mar 2025
SFT exposure measures			
14	Gross SFT assets (with no recognition of accounting netting), after adjusting for sales accounting	7,929	9,031
15	Eligible netting of cash payables and cash receivables	-	-
16	SFT counterparty exposures	300	288
17	SFT exposure measures where the Reporting Bank acts as an agent in the SFTs	-	-
18	Total SFT exposure measures	8,229	9,319
Exposure measures of off-balance sheet items			
19	Off-balance sheet items at notional amount	229,030	230,003
20	Adjustments for calculation of exposure measures of off-balance sheet items	(180,883)	(182,256)
21	Specific and general allowances associated with off-balance sheet exposures deducted in determining Tier 1 capital	(736)	(742)
22	Total exposure measures of off-balance sheet items	47,411	47,005
Capital and Total exposures			
23	Tier 1 capital	42,477	43,550
24	Total exposures	579,677	579,591
Leverage Ratio			
25	Leverage ratio	7.3%	7.5%
26	National minimum leverage ratio requirement	3.0%	3.0%
27	Applicable leverage buffers	-	-
Disclosures of mean values			
28	Mean value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	8,344	9,217
29	Quarter-end value of gross SFT assets, after adjustment for sale accounting transactions and netted of amounts of associated cash payables and cash receivables	7,929	9,031
30	Total exposures incorporating values from row 28	580,092	579,777
31	Leverage ratio incorporating values from row 28	7.3%	7.5%

^{1/} Computed using quarter-end balances

7. CREDIT QUALITY

7.1 Credit Quality of Assets

The table below provides an overview of the credit quality of the balance sheet assets of the Group.

30 Jun 2025							
	(a)	(b)	(c)	(d)	(e)	(f)	(g)
	Gross carrying amount of ^{1/}		Allowances and impairments	of which: allowances for SA exposures		of which: allowances for IRBA exposures	Net values ^{2/} (a + b + c)
S\$ million	Defaulted exposures	Non-defaulted exposures		of which: specific allowances	of which: general allowances		
1 Loans to customers	2,983	321,623	(3,485)	(426)	(293)	(2,766)	321,121
2 Debt securities	-	41,297	(32)	-	(3)	(29)	41,265
3 Off-balance sheet exposures	26	16,708	(708)	-	(97)	(611)	16,026
4 Total	3,009	379,628	(4,225)	(426)	(393)	(3,406)	378,412

31 Dec 2024							
	(a)	(b)	(c)	(d)	(e)	(f)	(g)
	Gross carrying amount of ^{1/}		Allowances and impairments	of which: allowances for SA exposures		of which: allowances for IRBA exposures	Net values ^{2/} (a + b + c)
S\$ million	Defaulted exposures	Non-defaulted exposures		of which: specific allowances	of which: general allowances		
1 Loans to customers	2,827	316,339	(3,369)	(415)	(283)	(2,671)	315,797
2 Debt securities	-	36,151	(25)	(2)	(2)	(21)	36,126
3 Off-balance sheet exposures	42	18,754	(701)	-	(113)	(588)	18,095
4 Total	2,869	371,244	(4,095)	(417)	(398)	(3,280)	370,018

^{1/} Refers to the accounting value of the assets before any impairment allowances but after write-offs

^{2/} Refers to total gross carrying amount less impairment allowances

7.2 Changes in Stock of Defaulted Loans to Customers and Debt Securities

The table below identifies the changes in defaulted loans to customers and debt securities from the previous semi-annual reporting period, including the flows between non-defaulted and defaulted categories and reductions due to write-offs.

	(a) Amount outstanding
1 Defaulted loans and debt securities as at 31 December 2024	2,827
2 Loans and debt securities that have defaulted in the first half of 2025	872
3 Return to non-defaulted status	(135)
4 Amounts written-off	(123)
5 Other changes ^{1/}	(458)
6 Defaulted loans and debt securities as at 30 June 2025 (1 + 2 + 3 + 4 + 5)	2,983

^{1/} Other changes comprise foreign exchange, increase in existing defaulted loans and recoveries

8. ASSET ENCUMBRANCE

The following table provides the breakdown of encumbered and unencumbered assets on the balance sheet. Encumbered assets are assets that the Group is restricted or prevented from liquidating, selling, transferring or assigning due to legal, regulatory, contractual or other limitations.

	30 Jun 2025		
	(a) Encumbered Assets	(b) Unencumbered Assets	(c) Total ^{1/}
Assets on the balance sheet, as disaggregated	15,681	514,753	530,434

	31 Dec 2024		
	(a) Encumbered Assets	(b) Unencumbered Assets	(c) Total ^{1/}
Assets on the balance sheet, as disaggregated	12,937	501,026	513,963

^{1/} Based on total assets under the regulatory scope of consolidation

9. OVERVIEW OF RWA

The table below provides an overview of the Group's total RWA, broken down by the approaches with which the RWA are computed, as stipulated by MAS Notice 637.

		(a)	(b)	(c)
		RWA		Minimal Capital Requirements ^{1/}
		Jun-25	Mar-25	Jun-25
1	Credit Risk (excluding CCR)	190,154	188,271	19,015
2	Of which: SA	29,184	29,228	2,918
3	Of which: F-IRBA	139,712	138,816	13,971
4	Of which: supervisory slotting approach	4,041	3,896	404
5	Of which: A-IRBA	17,217	16,331	1,722
6	CCR	4,933	5,113	493
7	Of which: SA-CCR	4,156	4,307	416
8	Of which: CCR internal models method	-	-	-
9	Of which: other CCR	575	578	57
10	Of which: CCP	202	228	20
11	CVA	3,546	3,521	354
12	Equity investments in funds – LTA	116	154	12
13	Equity investments in funds – MBA	506	403	51
14	Equity investments in funds – FBA	29	30	3
15	Equity investments in funds – partial use of an approach	39	37	4
16	Unsettled transactions	4	4	#
17	Securitisation exposures in the banking book	-	-	-
18	Of which: SEC-IRBA	-	-	-
19	Of which: SEC-ERBA	-	-	-
20	Of which: SEC-IAA	-	-	-
21	Of which: SEC-SA	-	-	-
22	Market risk (excluding CVA and capital charge for switch between trading book and banking book)	13,626	14,406	1,363
23	Of which: SA(MR)	13,626	14,406	1,363
24	Of which: SSA(MR)	-	-	-
25	Of which: IMA	-	-	-
26	Capital Charge for switch between trading book and banking book	-	-	-
27	Operational risk	14,337	14,337	1,434
28	Amounts below the thresholds for deduction (subject to 250% risk weight)	11,674	11,960	1,167
29	Output floor calibration (%)	55.0	55.0	
30	Floor adjustment	-	-	-
31	Total	238,964	238,236	23,896

^{1/} Minimum capital requirements are calculated at 10% of RWA

Represents amounts of less than \$0.5 million

10. COMPARISON OF MODELLED AND STANDARDISED RWA

10.1 Comparison of Modelled and Standardised RWA at Risk Level

This table compares the RWA calculated using the Group's nominated approaches against the RWA calculated using only standardised approaches.

	(a) RWA for portfolios where the Reporting Bank uses modelled approaches	(b) RWA for portfolios where the Reporting Bank uses standardised approaches	(c) Total RWA (a + b)	(d) Total RWA calculated using only standardised approaches
1 Credit Risk (excluding CCR)	160,970	29,184	190,154	313,809
2 CCR	4,177	756	4,933	9,262
3 CVA	-	3,546	3,546	3,546
4 Securitisation exposures in the banking book	-	-	-	-
5 Market Risk	-	13,626	13,626	13,626
6 Operational Risk		14,337	14,337	14,337
7 Residual RWA ^{1/}		12,368	12,368	12,368
8 Total	165,147	73,817	238,964	366,948

^{1/} Includes Equity Investment in Funds, Unsettled Transactions, Capital Charge for switch between Trading and Banking Book and Amounts below the threshold for deduction

10.2 Comparison of Modelled and Standardised RWA for Credit Risk at Asset Class Level

This table compares the CRWA (excluding the CCR) calculated using the Group's nominated approaches against the CRWA calculated using only standardised approach at the asset class level.

		(a)	(b)	(c)	(d)
		RWA for IRBA exposures calculated using IRBA	RWA for IRBA exposures calculated using SA(CR)	Total RWA for IRBA exposures and SA(CR) exposures calculated using nominated approaches	Total RWA for IRBA exposures and SA(CR) exposures calculated using SA(CR)
1	Sovereign	1,030	724	1,555	1,249
1A	Of which: categorised as MDB/PSE in SA	5	63	5	63
2	Banks and other FIs treated as banks	12,070	20,875	12,485	21,290
3	Equity	-	-	832	832
4	Purchased receivables	-	-	-	-
5	Corporates	84,688	160,087	98,459	173,860
5A	Of which: F-IRBA is applied	83,281	158,406	83,281	158,406
5B	Of which: A-IRBA is applied	1,406	1,681	1,406	1,681
6	Retail	15,811	46,547	22,633	53,372
6A	Of which: QRRE	1,586	2,170	1,818	2,402
6B	Of which: other retail	8,535	23,845	13,898	29,190
6C	Of which: retail residential mortgages	5,690	20,532	6,917	21,780
7	SL	47,371	56,387	47,371	56,387
7A	Of which: IPRE and HVCRE	43,330	52,259	43,330	52,259
8	Others ^{1/}	-	-	6,819	6,819
9	Total ^{2/}	160,970	284,620	190,154	313,809

^{1/} Includes amounts not reported in the other categories

^{2/} Excludes CCR and Residual RWA

11. IRBA - RWA FLOW STATEMENT FOR CREDIT RISK EXPOSURES

This table provides an overview of the quarter-on-quarter movement of Credit RWA attributed to the key drivers. The increase in Credit RWA during June 2025 was primarily due to loan growth offset by foreign exchange movements.

	(a) RWA amounts
1 RWA as at 31 March 2025 ^{1/}	159,043
2 Asset size ^{2/}	5,259
3 Asset quality ^{3/}	(662)
4 Model updates	449
5 Methodology and policy	(7)
6 Acquisitions and disposals	-
7 Foreign exchange movements ^{4/}	(3,112)
8 Other	-
9 RWA as at 30 June 2025 ^{1/} (1 + 2 + 3 + 4 + 5 + 6 + 7 + 8)	160,970

^{1/} Refers to RWA of Credit Risk (excluding CCR) exposures under IRBA and Supervisory Slotting Approach

^{2/} Refers to organic changes in book size and composition excluding acquisitions and disposal of entities

^{3/} Refers to changes in the assessed quality of the bank's assets due to changes in borrower risk, residual maturity or similar effects

^{4/} Refers to changes driven by market movements such as foreign exchange movements

12. CREDIT EXPOSURES UNDER STANDARDISED AND IRB APPROACHES

12.1 SA(CR) - Credit Risk Exposure and CRM effects

The following table illustrates the effects of CRM on the calculation of capital requirements for credit (excluding CCR) under the SA(CR).

30 Jun 2025							
		(a)	(b)	(c)	(d)	(e)	(f)
		Exposures before CCF and CRM		Exposures post-CCF and post-CRM		RWA and RWA density	
Asset classes and sub-classes		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
1	Cash items	1,747	-	1,747	-	3	0%
2	Central government and central bank	7,820	-	7,820	-	525	7%
3	PSE	452	20	452	5	228	50%
4	MDB	1,046	-	1,046	-	-	0%
5	Bank	466	15	466	8	179	38%
6	Covered bond	-	-	-	-	-	NA
7	Corporate	7,720	7,310	7,163	1,659	8,343	95%
7A	Of which: General	6,006	4,812	5,581	1,222	6,605	97%
7B	Of which: Corporate SME	1,714	2,499	1,582	437	1,738	86%
7C	Of which: SL	-	-	-	-	-	NA
8	Equity and subordinated debt	509	4	509	4	832	162%
9	Regulatory retail	3,773	5,462	2,849	349	2,942	92%
10	Other retail	1,862	847	983	37	1,388	136%
11	Real estate	9,962	2,825	9,908	713	7,656	72%
12	Other exposures ^{1/}	10,937	617	10,903	589	18,498	161%
13	Defaulted exposures	238	#	227	#	264	116%
14	Total	46,532	17,100	44,073	3,364	40,858	86%

12.1 SA(CR) – Credit Risk Exposure and CRM effects (continued)

31 Dec 2024

		(a) Exposures before CCF and CRM		(c) Exposures post-CCF and post-CRM		(e) RWA and RWA density	
		(b) On-balance sheet amount	(d) Off-balance sheet amount	(c) On-balance sheet amount	(d) Off-balance sheet amount	(e) RWA	(f) RWA density
Asset classes and sub-classes		On-balance sheet amount	Off-balance sheet amount	On-balance sheet amount	Off-balance sheet amount	RWA	RWA density
1	Cash items	1,605	-	1,605	-	4	0%
2	Central government and central bank	7,372	-	7,372	-	396	5%
3	PSE	482	41	482	9	245	50%
4	MDB	73	-	73	-	-	0%
5	Bank	312	15	312	7	110	34%
6	Covered bond	-	-	-	-	-	NA
7	Corporate	7,088	8,012	6,532	1,888	7,995	95%
7A	Of which: General	5,809	5,945	5,313	1,489	6,619	97%
7B	Of which: Corporate SME	1,279	2,067	1,219	399	1,376	85%
7C	Of which: SL	-	-	-	-	-	NA
8	Equity and subordinated debt	498	2	498	2	812	162%
9	Regulatory retail	3,137	4,798	2,444	325	2,439	88%
10	Other retail	1,405	673	739	32	999	130%
11	Real estate	11,263	3,043	11,169	749	8,704	73%
12	Other exposures ^{1/}	10,489	711	10,482	684	18,152	163%
13	Defaulted exposures	174	#	161	#	172	106%
14	Total	43,898	17,296	41,869	3,696	40,028	88%

^{1/} Includes investments in unconsolidated major stake companies that are financial institutions and amounts not reported in the other asset classes, such as fixed asset

Represents amounts of less than \$0.5 million

12.2 SA(CR) - Exposures by Asset Classes and Risk Weights

The following tables provides a breakdown of credit risk exposures treated under the SA by asset class and risk weight. The risk weight assigned corresponds to the level of risk attributed to each exposure.

Asset class		Risk weight						Total credit exposure amount (after CCF and after CRM) ^{1/}		
		0%			20%			S\$ million		
1	Cash	1,732			15			1,747		
		0%	20%	50%	100%	150%	Other	S\$ million		
2	Central government and central bank	6,770	-	1,050	-	-	-	7,820		
		20%	50%	100%	150%	Other		S\$ million		
3	PSE	-	456	-	-	-	-	456		
		0%	20%	30%	50%	100%	150%	Other	S\$ million	
4	MDB	1,046	-	-	-	-	-		1,046	
		20%	30%	40%	50%	75%	100%	150%	Other	S\$ million
5	Bank	132	36	112	191	-	2	-		473
5A	Of which: SFs and other FIs	-	-	-	-	-	-	-		-
		10%	15%	20%	25%	35%	50%	100%	Other	S\$ million
6	Covered bond	-	-	-	-	-	-	-		-

12.2 SA(CR) - Exposures by Asset Classes and Risk Weights (continued)

Asset class		Risk weight									Total credit exposure amount (after CCF and after CRM) ^{1/}	
		20%	50%	65%	75%	80%	85%	100%	130%	150%	Other	S\$ million
7	Corporate	90	329		78	-	1,872	6,337	-	115		8,821
7A	Of which: General corporate	90	329		78			6,191		115		6,803
7B	Of which: SFs and other FIs	-	192		71			3,055		-		3,318
7C	Of which: Corporate SME	-	-		-		1,872	147		-		2,019
7D	Of which: SFs and other FIs	-	-		-		1	-		-		1
7E	Of which: SL	-	-		-	-		-	-	-		-

		100%	150%	250%	400%	1250%	Other	S\$ million
8	Equity and Subordinate Debt ^{2/}		-	-	-	-	513	513

		45%	75%	100%	Other	S\$ million
9	Regulatory retail	107	1,554		1,537	3,198

		45%	75%	100%	Other	S\$ million
10	Other retail			285	736	1,021

12.2 SA(CR) - Exposures by Asset Classes and Risk Weights (continued)

Asset class		Risk weight									Total credit exposure amount (after CCF and after CRM) ^{1/}
		0%	20%	25%	30%	35%	40%	45%	50%	60%	65%
11	Real estate		726	307	944	-	355	209	161	834	
11A	Of which: ADC										
11B	Of which: Regulatory RE		726	307	944	-	355	209	161	834	
11C	Of which: RRE		726	307	944	-	355	209	161	3	
11D	Of which: CRE									831	
11E	Of which: Other RE										

		70%	75%	85%	90%	100%	105%	110%	150%	Other	S\$ million
11	Real estate	666	1,042	2,568	7	1	7	57	414	2,324	10,621
11A	Of which: ADC					1			231	-	232
11B	Of which: Regulatory RE	666	440	1,834	7		7	57		1,630	8,177
11C	Of which: RRE	366	3				7			190	3,270
11D	Of which: CRE	300	436	1,834	7			57		1,442	4,907
11E	Of which: Other RE		602	734					183	692	2,212

		50%	100%	150%	Other	S\$ million
12	Defaulted exposures		154	73		227

		0%	20%	100%	250%	1250%	Other	S\$ million
13	Other exposures ^{3/}			6,824	4,670	-		11,494

^{1/} Total credit exposure amount (after CCF and after CRM): This refers to the amount used for computing capital requirements (both for on- and off-balance sheet amounts), net of impairment allowances and write-offs and after applying CRM and CCF but before the application of the relevant risk weights.

^{2/} Includes non-investment fund equity such as speculative unlisted equity and other equity exposures

^{3/} Includes other exposures not included in the above asset classes such as fixed assets as well as amounts below the threshold for deduction subject to 250% risk weight

12.2 SA(CR) - Exposures by Asset Classes and Risk Weights (continued)

The following table outlines the exposure amounts and CCFs applied to off-balance sheet exposures, categorised based on risk bucket of converted exposures.

		(a)	(b)	(c)	(d)
14	Risk weight	On-balance sheet exposure	Off-balance sheet exposure (pre-CCF)	Weighted average CCF ^{1/}	Exposure (post-CCF and post-CRM)
14A	Less than 40%	11,940	201	26.3%	11,988
14B	40-70%	4,307	1,216	15.1%	4,473
14C	75%	2,885	1,651	11.7%	2,673
14D	80-85%	3,913	3,083	20.4%	4,440
14E	90-100%	14,465	6,665	31.7%	15,738
14F	105-130%	2,003	3,349	10.3%	1,604
14G	150%	1,840	931	31.7%	1,338
14H	250%	4,670	-	NA	4,670
14I	400%	-	-	NA	-
14J	1250%	-	-	NA	-
14K	Other ^{2/}	509	4	100.0%	513
14L	Total	46,532	17,100	23.7%	47,437

^{1/} Weighting is based on off-balance sheet exposure (pre-CCF). The weighted average CCF is the Exposures (post-CCF and post-CRM) net of Exposures for On-Balance Sheet exposure (post-CRM) and then divided by the Off-Balance Sheet exposures (pre-CCF and post-CRM) in each risk weight category

^{2/} Includes exposures not reported in the other risk weight categories

12.3 F-IRBA - Credit Exposures by Portfolio and PD Range

The following table provides the main parameters used in the treatment of exposures for the calculation of capital requirements under the F-IRBA.

Sovereign	30 Jun 2025											
	(a) On- balance sheet ^{1/}	(b) Off- balance sheet ^{2/}	(c) Average CCF	(d) EAD ^{3/}	(e) Average PD ^{4/}	(f) Number of obligors ^{5/}	(g) Average LGD ^{4/}	(h) Average maturity ^{6/} (In years)	(i) RWA	(j) RWA density ^{7/}	(k) EL	(l) TEP ^{8/}
PD Range												
0.00 to < 0.15	71,570	3,023	18%	72,932	0.00%	38	45%	1.7	954	1.3%	1	
0.15 to < 0.25	-	-	-	-	-	-	-	-	-	NA	-	
0.25 to < 0.50	-	-	-	-	-	-	-	-	-	NA	-	
0.50 to < 0.75	5	-	-	5	0.54%	1	45%	1.0	3	54.4%	#	
0.75 to < 2.50	-	-	-	-	-	-	-	-	-	NA	-	
2.50 to < 10.00	-	-	-	-	-	-	-	-	-	NA	-	
10.00 to < 100.00	40	#	10%	40	11.10%	3	45%	1.0	73	183.4%	2	
100.00 (Default)	-	-	-	-	-	-	-	-	-	NA	-	
Sub-total	71,615	3,023	3%	72,977	0.01%	42	45%	1.7	1,030	1.4%	3	16
Bank												
PD Range												
0.00 to < 0.15	54,411	1,623	49%	55,050	0.07%	263	45%	1.2	10,845	19.7%	16	
0.15 to < 0.25	-	-	-	-	-	-	-	-	-	NA	-	
0.25 to < 0.50	1,329	95	12%	1,341	0.37%	22	45%	0.7	711	53.0%	2	
0.50 to < 0.75	415	19	15%	415	0.54%	16	45%	0.8	281	67.6%	1	
0.75 to < 2.50	136	12	11%	137	1.54%	10	45%	0.9	134	98.0%	1	
2.50 to < 10.00	2	1	100%	3	3.83%	3	36%	0.8	3	106.7%	#	
10.00 to < 100.00	38	2	87%	40	11.18%	51	43%	4.1	97	242.4%	2	
100.00 (Default)	-	-	-	-	-	-	-	-	-	NA	-	
Sub-total	56,331	1,752	46%	56,986	0.09%	365	45%	1.2	12,071	21.2%	22	195
Corporate												
PD Range												
0.00 to < 0.15	61,124	45,050	25%	72,607	0.10%	1,055	41%	2.4	19,827	27.3%	30	
0.15 to < 0.25	52	194	11%	73	0.20%	36	15%	1.4	11	14.6%	#	
0.25 to < 0.50	31,218	24,990	22%	36,378	0.37%	763	38%	2.3	17,990	49.5%	50	
0.50 to < 0.75	19,263	20,357	18%	22,974	0.54%	701	39%	2.1	13,560	59.0%	48	
0.75 to < 2.50	17,381	22,113	21%	21,918	1.37%	1,152	36%	2.2	17,036	77.7%	107	
2.50 to < 10.00	5,464	2,033	26%	5,843	4.80%	408	33%	2.7	6,380	109.2%	92	
10.00 to < 100.00	2,328	889	18%	2,456	13.90%	383	30%	1.8	3,442	140.1%	103	
100.00 (Default)	671	3	50%	671	100.00%	85	33%	2.1	-	0.0%	223	
Sub-total	137,501	115,629	22%	162,920	1.18%	4,583	39%	2.3	78,246	48.0%	653	1,608

12.3 F-IRBA - Credit Exposures by Portfolio and PD Range (continued)

	30 Jun 2025											
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)
Corporate IPRE	On-balance sheet ^{1/}	Off-balance sheet ^{2/}	Average CCF	EAD ^{3/}	Average PD ^{4/}	Number of obligors ^{5/}	Average LGD ^{4/}	Average maturity ^{6/} (In years)	RWA	RWA density ^{7/}	EL	TEP ^{8/}
PD Range												
0.00 to < 0.15	1,315	141	26%	1,351	0.13%	9	40%	2.0	354	26.2%	1	
0.15 to < 0.25	-	-	-	-	-	-	-	-	-	NA	-	
0.25 to < 0.50	2,777	392	16%	2,839	0.37%	22	40%	2.0	1,388	48.9%	4	
0.50 to < 0.75	12,565	1,481	34%	13,065	0.54%	114	40%	2.4	8,287	63.4%	28	
0.75 to < 2.50	25,374	4,702	31%	26,825	1.45%	435	40%	2.3	23,898	89.1%	154	
2.50 to < 10.00	5,540	1,584	35%	6,100	4.03%	138	40%	2.4	7,440	122.0%	98	
10.00 to < 100.00	1,099	138	16%	1,121	12.49%	27	40%	1.7	1,962	174.9%	56	
100.00 (Default)	309	8	50%	313	100.00%	10	40%	1.6	-	0.0%	125	
Sub-total	48,979	8,446	31%	51,614	2.26%	755	40%	2.3	43,329	84.0%	466	896
Corporate Small Business												
PD Range												
0.00 to < 0.15	330	583	18%	433	0.13%	565	35%	2.4	98	22.6%	#	
0.15 to < 0.25	111	46	17%	120	0.20%	306	33%	2.7	32	26.4%	#	
0.25 to < 0.50	922	852	19%	1,068	0.32%	573	26%	3.0	320	29.9%	1	
0.50 to < 0.75	982	896	22%	1,169	0.53%	588	32%	2.8	546	46.7%	3	
0.75 to < 2.50	2,974	2,620	16%	3,335	1.39%	1,295	27%	2.7	1,783	53.5%	13	
2.50 to < 10.00	2,002	993	14%	2,105	4.03%	752	25%	2.6	1,377	65.5%	21	
10.00 to < 100.00	763	234	14%	783	16.39%	516	29%	2.0	880	112.4%	40	
100.00 (Default)	708	7	50%	707	100.00%	121	35%	1.3	-	0.0%	248	
Sub-total	8,792	6,231	17%	9,720	10.05%	4,716	28%	2.6	5,036	51.8%	326	408
Total (all portfolios)	323,218	135,081	23%	354,217	1.16%	10,461	41%	2.0	139,712	39.4%	1,470	3,123

12.3 F-IRBA - Credit Exposures by Portfolio and PD Range (continued)

	31 Dec 2024											
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)
Sovereign	On- balance sheet ^{1/}	Off- balance sheet ^{2/}	Average CCF	EAD ^{3/}	Average PD ^{4/}	Number of obligors ^{5/}	Average LGD ^{6/}	Average maturity ^{6/} (In years)	RWA	RWA density ^{7/}	EL	TEP ^{8/}
PD Range												
0.00 to < 0.15	66,079	1,827	20%	67,156	0.00%	38	45%	1.7	951	1.4%	1	
0.15 to < 0.25	-	-	-	-	-	-	-	-	-	NA	-	
0.25 to < 0.50	-	-	-	-	-	-	-	-	-	NA	-	
0.50 to < 0.75	6	-	-	6	0.54%	1	45%	1.0	3	54.4%	#	
0.75 to < 2.50	-	-	-	-	-	-	-	-	-	NA	-	
2.50 to < 10.00	-	-	-	-	-	-	-	-	-	NA	-	
10.00 to < 100.00	30	-	0%	30	11.10%	2	45%	1.0	56	183.4%	1	
100.00 (Default)	-	-	-	-	-	-	-	-	-	NA	-	
Sub-total	66,115	1,827	3%	67,192	0.01%	41	45%	1.7	1,010	1.5%	2	16
Bank												
PD Range												
0.00 to < 0.15	51,063	1,041	21%	51,504	0.06%	258	45%	1.2	9,807	19.0%	15	
0.15 to < 0.25	-	-	-	-	-	-	-	-	-	NA	-	
0.25 to < 0.50	1,537	51	12%	1,543	0.37%	20	45%	0.7	827	53.6%	2	
0.50 to < 0.75	326	74	14%	335	0.54%	20	45%	1.1	240	71.7%	1	
0.75 to < 2.50	219	15	13%	221	1.39%	12	45%	1.4	231	105.0%	1	
2.50 to < 10.00	1	1	100%	2	4.46%	2	27%	1.1	1	83.4%	#	
10.00 to < 100.00	14	2	100%	16	11.10%	43	40%	0.6	30	183.1%	1	
100.00 (Default)	#	1	50%	#	100.00%	5	4%	0.9	-	0.0%	#	
Sub-total	53,160	1,185	20%	53,621	0.09%	360	45%	1.2	11,136	20.8%	20	180
Corporate												
PD Range												
0.00 to < 0.15	61,038	45,463	26%	72,802	0.10%	1,060	41%	2.3	19,516	26.8%	30	
0.15 to < 0.25	54	551	10%	110	0.20%	52	24%	1.0	21	18.8%	#	
0.25 to < 0.50	30,855	27,118	22%	36,532	0.37%	746	38%	2.3	18,446	50.5%	52	
0.50 to < 0.75	19,190	15,878	21%	22,550	0.54%	726	38%	2.1	13,057	57.9%	46	
0.75 to < 2.50	16,434	21,611	21%	20,787	1.36%	1,255	36%	2.1	15,954	76.8%	101	
2.50 to < 10.00	5,826	2,245	21%	6,108	4.73%	533	30%	2.3	5,912	96.8%	87	
10.00 to < 100.00	2,602	656	15%	2,684	14.02%	436	28%	1.5	3,390	126.3%	108	
100.00 (Default)	1,828	14	50%	1,833	100.00%	115	36%	1.3	-	0.0%	661	
Sub-total	137,827	113,536	23%	163,406	1.91%	4,923	38%	2.2	76,296	46.7%	1,085	2,451

12.3 F-IRBA - Credit Exposures by Portfolio and PD Range (continued)

Corporate IPRE	31 Dec 2024											
	(a) On- balance sheet ^{1/}	(b) Off- balance sheet ^{2/}	(c) Average CCF	(d) EAD ^{3/}	(e) Average PD ^{4/}	(f) Number of obligors ^{5/}	(g) Average LGD ^{4/}	(h) Average maturity ^{6/} (In years)	(i) RWA	(j) RWA density ^{7/}	(k) EL	(l) TEP ^{8/}
PD Range												
0.00 to < 0.15	1,220	378	15%	1,279	0.13%	11	40%	2.2	353	27.6%	1	
0.15 to < 0.25	-	-	-	-	-	-	-	-	-	NA	-	
0.25 to < 0.50	2,272	341	14%	2,321	0.37%	19	40%	1.9	1,117	48.1%	3	
0.50 to < 0.75	12,863	1,378	33%	13,318	0.54%	100	40%	2.6	8,737	65.6%	29	
0.75 to < 2.50	25,930	4,784	31%	27,417	1.45%	423	40%	2.3	24,719	90.2%	158	
2.50 to < 10.00	4,879	1,208	32%	5,264	4.04%	146	40%	2.3	6,400	121.6%	85	
10.00 to < 100.00	949	98	23%	971	12.44%	24	40%	1.2	1,656	170.6%	48	
100.00 (Default)	254	9	49%	258	100.00%	11	40%	1.9	-	0.0%	103	
Sub-total	48,367	8,196	30%	50,828	2.11%	734	40%	2.4	42,982	84.6%	427	875
Corporate Small Business												
PD Range												
0.00 to < 0.15	362	621	21%	489	0.13%	549	34%	2.7	119	24.3%	#	
0.15 to < 0.25	599	201	18%	610	0.16%	798	28%	3.9	151	24.8%	#	
0.25 to < 0.50	684	790	18%	810	0.37%	296	28%	2.3	259	32.0%	1	
0.50 to < 0.75	838	737	17%	957	0.54%	463	32%	2.0	416	43.5%	3	
0.75 to < 2.50	2,700	2,242	14%	2,973	1.46%	1,102	28%	2.5	1,686	56.7%	12	
2.50 to < 10.00	1,638	907	14%	1,719	4.44%	617	26%	2.7	1,173	68.3%	19	
10.00 to < 100.00	686	209	15%	708	15.64%	442	29%	2.3	825	116.5%	34	
100.00 (Default)	549	11	50%	545	100.00%	124	36%	1.4	-	0.0%	197	
Sub-total	8,056	5,718	16%	8,811	8.91%	4,391	29%	2.5	4,629	52.5%	266	484
Total (all portfolios)	313,525	130,462	23%	343,858	1.46%	10,449	41%	2.0	136,053	39.6%	1,800	4,006

- ^{1/} On-balance sheet refers to the amount of the on-balance sheet exposure gross of impairment allowances (before taking into account the effect of CRM)
- ^{2/} Off-balance sheet refers to the exposure value without taking into account valuation adjustments and impairment allowances, CCFs and the effect of CRM
- ^{3/} EAD refers to the amount relevant for the capital requirements calculation, after taking into account the effect of CCFs and CRM
- ^{4/} Refers to the PD and LGD associated with each obligor grade, weighted by EAD
- ^{5/} Number of obligors refers to the number of counterparties
- ^{6/} Refers to the effective maturity of the exposures to the obligor in years, weighted by EAD
- ^{7/} Total RWA divided by the exposures after CCF and after CRM
- ^{8/} Refers to the total eligible provisions attributed to the respective portfolios
- # Represents amounts of less than \$0.5 million

12.4 A-IRBA - Credit Exposures by Portfolio and PD Range

The following table provides the main parameters used in the treatment of exposures for the calculation of capital requirements under the A-IRBA.

30 Jun 2025												
Residential Mortgage	(a) On - balance sheet ^{1/}	(b) Off- balance sheet ^{2/}	(c) Average CCF	(d) EAD ^{3/}	(e) Average PD ^{4/}	(f) Number of obligors ^{5/}	(g) Average LGD ^{4/}	(h) Average maturity ^{6/} (In years)	(i) RWA	(j) RWA density ^{7/}	(k) EL	(l) TEP ^{8/}
PD Range												
0.00 to < 0.15	6,523	362	75%	6,793	0.10%	16,101	10%		163	2.4%	1	
0.15 to < 0.25	19,698	1,511	40%	20,305	0.16%	36,701	10%		694	3.4%	3	
0.25 to < 0.50	17,208	1,282	43%	17,759	0.25%	44,795	10%		865	4.9%	5	
0.50 to < 0.75	17,090	1,091	41%	17,541	0.50%	46,702	10%		1,436	8.2%	9	
0.75 to < 2.50	8,806	524	43%	9,029	1.11%	31,385	11%		1,360	15.1%	11	
2.50 to < 10.00	1,691	105	31%	1,724	3.67%	5,879	11%		512	29.7%	7	
10.00 to < 100.00	632	8	31%	635	26.26%	4,146	12%		412	64.9%	21	
100.00 (Default)	348	#	5%	348	100.00%	3,973	14%		247	71.1%	43	
Sub-total	71,996	4,883	44%	74,134	1.15%	189,682	10%		5,689	7.7%	100	134
QRRE												
PD Range												
0.00 to < 0.15	406	8,234	51%	4,629	0.09%	547,066	80%		195	4.2%	3	
0.15 to < 0.25	324	2,279	56%	1,603	0.15%	156,421	81%		109	6.8%	2	
0.25 to < 0.50	#	240	58%	139	0.34%	22,151	90%		21	14.8%	#	
0.50 to < 0.75	342	1,108	56%	965	0.50%	92,078	82%		176	18.3%	4	
0.75 to < 2.50	393	363	68%	639	1.47%	51,782	82%		267	41.8%	8	
2.50 to < 10.00	305	164	77%	431	4.43%	46,335	79%		382	88.6%	15	
10.00 to < 100.00	164	56	99%	219	20.92%	17,461	84%		436	199.1%	38	
100.00 (Default)	14	6	5%	15	100.00%	2,156	81%		-	0.0%	15	
Sub-total	1,948	12,450	54%	8,640	1.16%	935,450	81%		1,586	18.4%	85	40
Other Retail ^{9/}												
PD Range												
0.00 to < 0.15	4,180	10,992	33%	7,775	0.08%	23,628	21%		371	4.8%	1	
0.15 to < 0.25	3,932	14,340	16%	6,164	0.19%	45,313	22%		505	8.2%	2	
0.25 to < 0.50	4,092	365	58%	4,306	0.25%	14,730	31%		631	14.7%	3	
0.50 to < 0.75	4,631	3,630	24%	5,519	0.51%	15,187	24%		946	17.2%	7	
0.75 to < 2.50	6,149	4,363	35%	7,689	1.37%	13,380	23%		1,948	25.3%	23	
2.50 to < 10.00	4,583	2,219	38%	5,422	4.63%	11,052	22%		1,737	32.0%	52	
10.00 to < 100.00	4,534	2,680	53%	5,941	14.52%	5,724	21%		2,185	36.8%	238	
100.00 (Default)	178	1	14%	178	100.00%	1,488	34%		211	118.3%	50	
Sub-total	32,279	38,590	28%	42,994	3.38%	130,502	23%		8,534	19.9%	377	186

12.4 A-IRBA - Credit Exposures by Portfolio and PD Range (continued)

	30 Jun 2025											
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)
Corporate	On- balance sheet ^{1/}	Off- balance sheet ^{2/}	Average CCF	EAD ^{3/}	Average PD ^{4/}	Number of obligors ^{5/}	Average LGD ^{4/}	Average maturity ^{6/} (In years)	RWA	RWA density ^{7/}	EL	TEP ^{8/}
PD Range												
0.00 to < 0.15	20	1,876	25%	493	0.05%	301	6%	1.0	8	2%	#	
0.15 to < 0.25	166	2,442	14%	504	0.20%	292	11%	1.0	36	7%	#	
0.25 to < 0.50	-	-	-	-	-	-	-	-	-	NA	-	
0.50 to < 0.75	190	421	28%	307	0.50%	66	11%	1.0	39	13%	#	
0.75 to < 2.50	892	658	27%	1,070	1.33%	94	11%	1.0	218	20%	2	
2.50 to < 10.00	259	133	14%	277	5.00%	34	9%	1.0	72	26%	1	
10.00 to < 100.00	1,138	433	35%	1,291	13.13%	116	15%	1.0	858	66%	27	
100.00 (Default)	179	-	0%	179	100.00%	3	10%	1.0	177	99%	4	
Sub-total	2,844	5,963	21%	4,121	9.20%	906	12%	1.0	1,408	34%	34	25
Total (all portfolios)	109,067	61,886	34%	129,889	2.14%	1,256,540	19%		17,217	13.3%	596	385

12.4 A-IRBA - Credit Exposures by Portfolio and PD Range (continued)

31 Dec 2024												
Residential Mortgage	(a) On - balance sheet ^{1/}	(b) Off- balance sheet ^{2/}	(c) Average CCF	(d) EAD ^{3/}	(e) Average PD ^{4/}	(f) Number of obligors ^{5/}	(g) Average LGD ^{4/}	(h) Average maturity ^{6/} (In years)	(i) RWA	(j) RWA density ^{7/}	(k) EL	(l) TEP ^{8/}
PD Range												
0.00 to < 0.15	5,964	440	75%	6,294	0.10%	15,468	10%		151	2.4%	2	
0.15 to < 0.25	19,324	1,207	40%	19,811	0.16%	38,572	10%		679	3.4%	3	
0.25 to < 0.50	16,420	987	42%	16,832	0.25%	42,174	10%		815	4.8%	4	
0.50 to < 0.75	16,375	891	40%	16,734	0.50%	49,946	10%		1,360	8.1%	9	
0.75 to < 2.50	8,646	476	43%	8,850	1.12%	28,113	11%		1,296	14.7%	11	
2.50 to < 10.00	1,739	109	30%	1,772	3.71%	5,785	11%		518	29.3%	7	
10.00 to < 100.00	621	10	20%	623	25.37%	4,094	12%		389	62.5%	19	
100.00 (Default)	392	#	5%	392	100.00%	4,427	14%		269	68.6%	50	
Sub-total	69,481	4,120	44%	71,308	1.23%	188,579	10%		5,477	7.7%	105	138
QRRE												
PD Range												
0.00 to < 0.15	421	7,890	51%	4,482	0.08%	537,414	80%		179	4.0%	3	
0.15 to < 0.25	402	2,310	55%	1,680	0.15%	176,850	81%		114	6.8%	2	
0.25 to < 0.50	#	228	58%	133	0.33%	20,769	90%		20	14.8%	#	
0.50 to < 0.75	394	1,020	58%	986	0.50%	96,320	81%		180	18.2%	4	
0.75 to < 2.50	399	320	71%	625	1.47%	54,521	82%		261	41.8%	8	
2.50 to < 10.00	237	128	82%	342	4.48%	40,947	79%		305	89.2%	12	
10.00 to < 100.00	107	44	89%	146	22.31%	13,226	83%		292	200.3%	27	
100.00 (Default)	14	5	5%	14	100.00%	2,123	81%		-	0.0%	14	
Sub-total	1,974	11,945	54%	8,408	0.99%	942,170	81%		1,351	16.1%	70	36
Other Retail ^{9/}												
PD Range												
0.00 to < 0.15	4,143	12,993	32%	8,321	0.07%	23,227	20%		365	4.4%	1	
0.15 to < 0.25	4,888	14,892	18%	7,503	0.18%	48,742	23%		645	8.6%	3	
0.25 to < 0.50	3,983	115	37%	4,025	0.26%	13,675	31%		605	15.0%	3	
0.50 to < 0.75	4,163	3,398	23%	4,953	0.50%	14,224	23%		827	16.7%	6	
0.75 to < 2.50	6,636	4,340	27%	7,815	1.42%	14,426	23%		2,054	26.3%	25	
2.50 to < 10.00	3,514	2,061	34%	4,207	4.69%	8,749	22%		1,350	32.1%	42	
10.00 to < 100.00	4,137	2,010	34%	4,813	15.03%	5,148	20%		1,735	36.0%	191	
100.00 (Default)	190	1	22%	190	100.00%	1,454	34%		248	130.2%	52	
Sub-total	31,654	39,810	26%	41,827	3.06%	129,645	23%		7,829	18.7%	324	179

12.4 A-IRBA - Credit Exposures by Portfolio and PD Range (continued)

	31 Dec 2024											
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)
Corporate	On-balance sheet ^{1/}	Off-balance sheet ^{2/}	Average CCF	EAD ^{3/}	Average PD ^{4/}	Number of obligors ^{5/}	Average LGD ^{4/}	Average maturity ^{6/} (In years)	RWA	RWA density ^{7/}	EL	TEP ^{8/}
PD Range												
0.00 to < 0.15	65	2,244	22%	566	0.05%	314	8%	1.0	11	2%	#	
0.15 to < 0.25	208	2,666	13%	543	0.20%	293	11%	1.0	39	7%	#	
0.25 to < 0.50	-	-	-	-	-	-	-	-	-	NA	-	
0.50 to < 0.75	176	423	27%	289	0.50%	63	11%	1.0	37	13%	#	
0.75 to < 2.50	513	421	13%	567	1.38%	76	11%	1.0	115	20%	1	
2.50 to < 10.00	386	208	18%	423	5.00%	35	11%	1.0	134	32%	2	
10.00 to < 100.00	870	247	29%	943	15.69%	87	17%	1.0	729	77%	27	
100.00 (Default)	15	#	100%	15	100.00%	1	10%	1.0	5	37%	1	
Sub-total	2,233	6,209	18%	3,346	5.81%	869	12%	1.0	1,070	32%	31	18
Total (all portfolios)	105,342	62,084	31%	124,889	1.95%	1,261,263	19%		15,727	12.6%	529	371

^{1/} On-balance sheet refers to the amount of the on-balance sheet exposure gross of impairment allowances (before taking into account the effect of CRM)

^{2/} Off-balance sheet refers to the exposure value without taking into account valuation adjustments and impairment allowances, CCFs and the effect of CRM

^{3/} EAD refers to the amount relevant for the capital requirements calculation, after taking into account the effects of CCFs and CRM

^{4/} Refers to the PD and LGD associated with each obligor grade, weighted by EAD

^{5/} Number of obligors refers to the number of accounts, except for Retail Small Business and Corporate which refers to the number of counterparties

^{6/} Refers to the effective maturity of the exposures to the obligor in years and is not applicable for portfolios under the IRB treatment of Retail asset classes

^{7/} Total RWA divided by the exposures after CCF and after CRM

^{8/} Refers to the total eligible provisions attributed to the respective portfolios

^{9/} Aggregation of Retail Small Business and Other Retail portfolios

Represents amounts of less than \$0.5 million

12.5 Overview of CRM Techniques

The table below provides an overview of the Group's usage of CRM techniques for on-balance sheet exposures to Loans to Customers and Debt Securities, categorised by status followed by form of instrument.

30 Jun 2025					
	(a)	(b)	(c)	(d)	(e)
	Exposures unsecured	Exposures secured ^{1/}	Exposures secured by Collateral	Exposures secured by Financial Guarantees	Exposures secured by Credit Derivatives ^{2/}
1 Loans to Customers	191,848	129,273	116,203	1,126	-
2 Debt Securities	40,901	364	-	364	-
3 Total	232,749	129,637	116,203	1,490	-
4 Of which: Defaulted	876	781	738	5	-

31 Dec 2024					
	(a)	(b)	(c)	(d)	(e)
	Exposures unsecured	Exposures secured ^{1/}	Exposures secured by Collateral	Exposures secured by Financial Guarantees	Exposures secured by Credit Derivatives ^{2/}
1 Loans to Customers	191,838	123,959	111,690	1,153	-
2 Debt Securities	35,797	329	-	329	-
3 Total	227,635	124,288	111,690	1,482	-
4 Of which: Defaulted	839	721	684	10	-

^{1/} Refers to carrying amount of exposures (net of impairment allowances) which have at least one credit risk mitigation mechanism, collateral or financial guarantees associated with them

^{2/} Not applicable since the Group does not recognise credit derivatives as a form of CRM instrument for exposures

12.6 IRBA - Effect on RWA of Credit Derivatives used as CRM

The Group does not recognise credit derivatives as a CRM for exposures under F-IRBA or A-IRBA.

13. IRBA - SPECIALISED LENDING UNDER THE SLOTTING APPROACH

Exposures treated under the Supervisory Slotting Criteria include loans to customers for PF, OF and CF. IPRE exposures are reported under F-IRBA.

30 Jun 2025

Regulatory Categories	Remaining Maturity	On-balance sheet amount ^{1/}	Off-balance sheet amount ^{2/}	Risk weight	EAD ^{3/}					
					PF	OF	CF	Total	RWA	EL
Strong	Less than 2.5 years	-	-	50%	-	-	-	-	-	-
	Equal to or more than 2.5 years	-	-	70%	-	-	-	-	-	-
Good	Less than 2.5 years	-	-	70%	-	-	-	-	-	-
	Equal to or more than 2.5 years	-	-	90%	-	-	-	-	-	-
Satisfactory		2,019	2,991	115%	2,811	-	104	2,915	3,352	82
Weak		259	50	250%	275	-	-	275	689	22
Default		53	7	-	148	-	#	148	-	73
Total		2,331	3,048		3,234	-	104	3,338	4,041	177

31 Dec 2024

Regulatory Categories	Remaining Maturity	On-balance sheet amount ^{1/}	Off-balance sheet amount ^{2/}	Risk weight	EAD ^{3/}					
					PF	OF	CF	Total	RWA	EL
Strong	Less than 2.5 years	-	-	50%	-	-	-	-	-	-
	Equal to or more than 2.5 years	-	-	70%	-	-	-	-	-	-
Good	Less than 2.5 years	-	-	70%	-	-	-	-	-	-
	Equal to or more than 2.5 years	-	-	90%	-	-	-	-	-	-
Satisfactory		1,608	3,299	115%	2,480	-	126	2,606	2,997	73
Weak		237	67	250%	259	-	-	259	647	21
Default		58	7	-	151	-	#	151	-	75
Total		1,903	3,373		2,890	-	126	3,016	3,644	169

^{1/} On-balance sheet refers to the amount of the on-balance sheet exposure net of impairment allowances and write-offs (after taking into account the effect of CRM)

^{2/} Off-balance sheet refers to the exposure value without taking into account the effects of CCFs and CRM

^{3/} EAD refers to the amount relevant for capital requirements calculated by taking into account the effects of CCFs and CRM

Represents amounts of less than \$0.5 million

14. COUNTERPARTY CREDIT RISK

14.1 Analysis of CCR Exposures by Approach

CCR is the risk of a counterparty defaulting before the final settlement of the transaction, which generally represents uncertain exposures that can vary over time with the movement of underlying market factors such as those in OTC derivatives.

The Group currently treats CCR under SA. The table below provides an overview of the CCR for OTC derivatives and SFTs.

30 Jun 2025						
	(a)	(b)	(c)	(d)	(e)	(f)
	Replacement cost	Potential future exposure	Effective EPE	α used for computing regulatory EAD	EAD (post-CRM)	RWA
1 SA-CCR (for derivatives)	2,064	7,877		1.4	13,918	4,156
2 CCR Internal models method (For derivatives and SFTs)			-	-	-	-
3 FC(SA) (for SFTs)					-	-
4 FC(CA) (for SFTs)					4,307 ^{1/}	575
5 VaR for SFTs					-	-
6 Total						4,731

31 Dec 2024						
	(a)	(b)	(c)	(d)	(e)	(f)
	Replacement cost	Potential future exposure	Effective EPE	α used for computing regulatory EAD	EAD (post-CRM)	RWA
1 SA-CCR (for derivatives)	1,857	8,243		1.4	14,139	4,318
2 CCR Internal models method (For derivatives and SFTs)			-	-	-	-
3 FC(SA) (for SFTs)					-	-
4 FC(CA) (for SFTs)					17,979	603
5 VaR for SFTs					-	-
6 Total						4,921

^{1/} Net of financial collateral for SFTs

14.2 Exposures to Central Counterparties

The table below provides an overview of the Group's exposures to CCPs, including all types of exposures due to operations, margins, contributions to default funds and related capital requirements.

30 Jun 2025		
	(a) EAD (post-CRM)	(b) RWA
1 Total exposures to qualifying CCPs		190
2 Exposures to qualifying CCPs (excluding collateral and default fund contributions)	7,590	161
3 arising from: OTC derivative transactions;	7,590	161
4 arising from: Exchange-traded derivative transactions;	-	-
5 arising from: SFTs; and	-	-
6 arising from: Netting sets where cross-product netting has been approved	-	-
7 Segregated collateral ^{1/}	-	
8 Unsegregated collateral	4	-
9 Pre-funded default fund contributions	100	29
10 Unfunded default fund contributions	-	-
11 Total exposures to non-qualifying CCPs		12
12 Exposures to non-qualifying CCPs (excluding collateral and default fund contributions)	11	11
13 arising from: OTC derivative transactions;	4	4
14 arising from: Exchange-traded derivative transactions;	7	7
15 arising from: SFTs; and	-	-
16 arising from: Netting sets where cross-product netting has been approved	-	-
17 Segregated collateral ^{1/}	-	
18 Unsegregated collateral	1	1
19 Pre-funded default fund contributions	-	-
20 Unfunded default fund contributions	-	-

14.2 Exposures to Central Counterparties (continued)

31 Dec 2024		(a) EAD (post-CRM)	(b) RWA
1	Total exposures to qualifying CCPs		258
2	Exposures to qualifying CCPs (excluding collateral and default fund contributions)	11,203	233
3	arising from: OTC derivative transactions;	11,203	233
4	arising from: Exchange-traded derivative transactions;	-	-
5	arising from: SFTs; and	-	-
6	arising from: Netting sets where cross-product netting has been approved	-	-
7	Segregated collateral ^{1/}	-	
8	Unsegregated collateral	-	-
9	Pre-funded default fund contributions	81	25
10	Unfunded default fund contributions	-	-
11	Total exposures to non-qualifying CCPs		14
12	Exposures to non-qualifying CCPs (excluding collateral and default fund contributions)	10	10
13	arising from: OTC derivative transactions;	-	-
14	arising from: Exchange-traded derivative transactions;	10	10
15	arising from: SFTs; and	-	-
16	arising from: Netting sets where cross-product netting has been approved	-	-
17	Segregated collateral ^{1/}	-	
18	Unsegregated collateral	4	4
19	Pre-funded default fund contributions	-	-
20	Unfunded default fund contributions	-	-

^{1/} Refers to collateral which is held in a bankruptcy remote manner

14.3 SA - CCR Exposures by Portfolio and Risk Weights

The table below represents the risk weights used in the calculation of capital for the Group's portfolio, subject to CCR requirements under the SA by asset classes and risk weights.

30 Jun 2025									
Asset classes	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
	Risk weight								Total EAD ^{1/}
	0%	10%	20%	50%	75%	100%	150%	Others	
Central government and central bank	415	-	-	77	-	-	-	-	492
PSE	-	-	-	#	-	-	-	-	#
MDB	-	-	-	-	-	-	-	-	-
Bank	-	-	32	113	-	-	-	32	177
Covered bond	-	-	-	-	-	-	-	-	-
Corporate	-	-	#	115	1	287	-	9	412
Equity and subordinated debt	-	-	-	-	-	-	-	-	-
Regulatory retail	-	-	-	-	-	-	-	-	-
Other retail	-	-	-	-	-	18	12	-	30
Real estate	-	-	-	-	-	-	-	-	-
Other exposures ^{2/}	-	-	-	-	-	53	-	-	53
Total	415	-	32	305	1	358	12	41	1,164

^{1/} EAD refers to the amount relevant for capital requirement calculation, after taking into account the effects of CRM

^{2/} Includes other exposures not included in the above asset classes

Represents amounts of less than \$0.5 million

14.3 SA - CCR Exposures by Portfolio and Risk Weights (continued)

The table below represents the risk weights used in the calculation of capital for the Group's portfolio before the adoption of B3R, subject to CCR requirements under the SA by asset classes and risk weights.

	31 Dec 2024								
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)
	Risk weight								Total EAD ^{1/}
Asset classes	0%	10%	20%	50%	75%	100%	150%	Others	
Central government and central bank	227	-	-	44	-	-	-	-	271
PSE	-	-	-	#	-	-	-	-	#
MDB	-	-	-	-	-	-	-	-	-
Bank	-	-	10	113	-	-	-	25	148
Covered bond	-	-	-	-	-	-	-	-	-
Corporate	-	-	#	67	2	267	-	11	347
Equity and subordinated debt	-	-	-	-	-	-	-	-	-
Regulatory retail	-	-	-	-	#	-	-	-	#
Other retail	-	-	-	-	-	12	10	-	22
Real estate	-	-	-	-	-	-	-	-	-
Other exposures ^{2/}	-	-	-	-	-	603	-	-	603
Total	227	-	10	224	2	882	10	36	1,391

^{1/} EAD refers to the amount relevant for capital requirement calculation, after taking into account the effects of CRM

^{2/} Includes other exposures not included in the above asset classes

Represents amounts of less than \$0.5 million

14.4 F-IRBA - CCR Exposures by Portfolio and PD Range

The table below represents the risk weights used in the calculation of capital for the Group's portfolio, subject to CCR requirements under the F-IRBA by asset classes.

30 Jun 2025							
	(a)	(b)	(c)	(d)	(e)	(f)	(g)
Sovereign	EAD post-CRM ^{1/}	Average PD ^{2/}	Number of obligors ^{3/}	Average LGD ^{2/}	Average maturity ^{4/} (In years)	RWA	RWA density ^{5/}
PD Range							
0.00 to < 0.15	1,952	0.00%	5	45%	0.1	#	0%
0.15 to < 0.25	-	-	-	-	-	-	NA
0.25 to < 0.50	-	-	-	-	-	-	NA
0.50 to < 0.75	-	-	-	-	-	-	NA
0.75 to < 2.50	-	-	-	-	-	-	NA
2.50 to < 10.00	-	-	-	-	-	-	NA
10.00 to < 100.00	-	-	-	-	-	-	NA
100.00 (Default)	-	-	-	-	-	-	NA
Sub-total	1,952	0.00%	5	45%	0.1	#	0%
Bank							
PD Range							
0.00 to < 0.15	8,074	0.06%	135	45%	0.8	1,177	15%
0.15 to < 0.25	-	-	-	-	-	-	NA
0.25 to < 0.50	115	0.37%	10	45%	0.5	58	51%
0.50 to < 0.75	41	0.54%	6	45%	0.7	28	67%
0.75 to < 2.50	4	1.90%	2	45%	0.6	5	111%
2.50 to < 10.00	#	3.20%	1	45%	0.0	#	122%
10.00 to < 100.00	-	-	-	-	-	-	NA
100.00 (Default)	-	-	-	-	-	-	NA
Sub-total	8,234	0.08%	154	45%	0.8	1,268	15%
Corporate							
PD Range							
0.00 to < 0.15	3,350	0.10%	179	44%	1.5	792	24%
0.15 to < 0.25	#	0.20%	3	45%	0.2	#	30%
0.25 to < 0.50	836	0.37%	107	43%	1.7	486	58%
0.50 to < 0.75	424	0.54%	86	40%	2.3	264	62%
0.75 to < 2.50	280	1.37%	122	40%	1.2	210	75%
2.50 to < 10.00	23	3.52%	32	41%	2.0	28	119%
10.00 to < 100.00	23	10.74%	36	40%	2.7	42	186%
100.00 (Default)	-	-	-	-	-	-	NA
Sub-total	4,936	0.27%	565	43%	1.6	1,822	37%

14.4 F-IRBA - CCR Exposures by Portfolio and PD Range (continued)

30 Jun 2025							
	(a)	(b)	(c)	(d)	(e)	(f)	(g)
Corporate IPRE	EAD post-CRM ^{1/}	Average PD ^{2/}	Number of obligors ^{3/}	Average LGD ^{2/}	Average maturity ^{4/} (In years)	RWA	RWA density ^{5/}
PD Range							
0.00 to < 0.15	24	0.12%	2	40%	2.1	6	26%
0.15 to < 0.25	-	-	-	-	-	-	NA
0.25 to < 0.50	33	0.37%	9	40%	2.5	18	54%
0.50 to < 0.75	182	0.54%	37	40%	2.6	120	65%
0.75 to < 2.50	216	1.37%	66	40%	2.5	196	91%
2.50 to < 10.00	14	3.63%	13	40%	3.2	18	128%
10.00 to < 100.00	#	11.10%	2	40%	1.0	1	163%
100.00 (Default)	-	-	-	-	-	-	NA
Sub-total	469	0.99%	129	40%	2.5	359	76%
Corporate Small Business							
PD Range							
0.00 to < 0.15	14	0.11%	18	44%	0.3	2	17%
0.15 to < 0.25	#	0.20%	1	40%	0.0	#	15%
0.25 to < 0.50	2	0.37%	17	40%	0.8	1	32%
0.50 to < 0.75	429	0.54%	21	45%	0.0	178	41%
0.75 to < 2.50	14	1.28%	66	40%	2.6	10	72%
2.50 to < 10.00	2	3.49%	15	40%	0.6	1	89%
10.00 to < 100.00	1	15.57%	9	40%	1.1	1	137%
100.00 (Default)	1	100.00%	2	40%	4.2	-	0%
Sub-total	462	0.79%	149	45%	0.1	193	42%
Total (all portfolios)	16,053	0.18%	1,002	44%	1.0	3,642	23%

14.4 F-IRBA - CCR Exposures by Portfolio and PD Range (continued)

31 Dec 2024							
	(a)	(b)	(c)	(d)	(e)	(f)	(g)
Sovereign	EAD post-CRM ^{1/}	Average PD ^{2/}	Number of obligors ^{3/}	Average LGD ^{2/}	Average maturity ^{4/} (In years)	RWA	RWA density ^{5/}
PD Range							
0.00 to < 0.15	3,157	0.00%	4	28%	0.1	#	0%
0.15 to < 0.25	-	-	-	-	-	-	NA
0.25 to < 0.50	-	-	-	-	-	-	NA
0.50 to < 0.75	-	-	-	-	-	-	NA
0.75 to < 2.50	-	-	-	-	-	-	NA
2.50 to < 10.00	-	-	-	-	-	-	NA
10.00 to < 100.00	-	-	-	-	-	-	NA
100.00 (Default)	-	-	-	-	-	-	NA
Sub-total	3,157	0.00%	4	28%	0.1	#	0%
Bank							
PD Range							
0.00 to < 0.15	18,817	0.05%	138	21%	0.5	1,345	7%
0.15 to < 0.25	-	-	-	-	-	-	NA
0.25 to < 0.50	855	0.37%	7	7%	0.3	64	8%
0.50 to < 0.75	1,157	0.54%	8	3%	0.1	46	4%
0.75 to < 2.50	2	1.11%	1	45%	0.1	1	83%
2.50 to < 10.00	#	3.20%	1	45%	0.0	#	122%
10.00 to < 100.00	2	11.10%	1	45%	0.3	5	204%
100.00 (Default)	-	-	-	-	-	-	NA
Sub-total	20,833	0.10%	156	19%	0.5	1,461	7%
Corporate							
PD Range							
0.00 to < 0.15	4,018	0.10%	182	39%	1.1	841	21%
0.15 to < 0.25	1	0.20%	8	41%	0.7	#	26%
0.25 to < 0.50	933	0.37%	111	39%	1.2	450	48%
0.50 to < 0.75	258	0.54%	77	42%	1.5	153	59%
0.75 to < 2.50	224	1.34%	121	40%	1.5	176	79%
2.50 to < 10.00	15	3.87%	33	40%	2.2	18	122%
10.00 to < 100.00	19	10.52%	25	41%	0.8	30	164%
100.00 (Default)	-	-	-	-	-	-	NA
Sub-total	5,468	0.26%	557	39%	1.1	1,670	31%

14.4 F-IRBA - CCR Exposures by Portfolio and PD Range (continued)

31 Dec 2024							
	(a)	(b)	(c)	(d)	(e)	(f)	(g)
Corporate IPRE	EAD post-CRM ^{1/}	Average PD ^{2/}	Number of obligors ^{3/}	Average LGD ^{2/}	Average maturity ^{4/} (In years)	RWA	RWA density ^{5/}
PD Range							
0.00 to < 0.15	8	0.12%	2	40%	2.5	2	29%
0.15 to < 0.25	-	-	-	-	-	-	NA
0.25 to < 0.50	6	0.37%	6	40%	1.7	3	45%
0.50 to < 0.75	95	0.54%	31	40%	2.6	62	65%
0.75 to < 2.50	86	1.35%	55	40%	2.7	81	93%
2.50 to < 10.00	6	4.95%	10	40%	1.4	7	121%
10.00 to < 100.00	-	-	-	-	-	-	NA
100.00 (Default)	-	-	-	-	-	-	NA
Sub-total	201	0.99%	104	40%	2.6	155	77%
Corporate Small Business							
PD Range							
0.00 to < 0.15	9	0.11%	16	44%	0.3	2	17%
0.15 to < 0.25	#	0.19%	4	40%	0.1	#	15%
0.25 to < 0.50	1	0.37%	16	40%	0.3	#	28%
0.50 to < 0.75	182	0.54%	13	45%	0.0	102	56%
0.75 to < 2.50	8	1.18%	59	40%	2.8	6	72%
2.50 to < 10.00	1	3.23%	10	40%	0.8	1	97%
10.00 to < 100.00	1	15.36%	6	40%	1.3	1	160%
100.00 (Default)	1	100.00%	2	40%	4.7	-	0%
Sub-total	202	0.96%	126	45%	0.2	111	55%
Total (all portfolios)	29,860	0.13%	947	24%	0.6	3,397	11%

^{1/} EAD refers to the amount relevant for capital requirements calculation, after taking into account the effects of CRM

^{2/} Refers to the PD and LGD associated with each obligor grade, weighted by EAD

^{3/} Number of obligors refers to the number of counterparties

^{4/} Refers to the effective maturity of the exposures to the obligor in years, weighted by EAD

^{5/} Total RWA divided by the exposures after CRM

Represents amounts of less than \$0.5 million

14.5 A-IRBA - CCR Exposures by Portfolio and PD Range

The table below represents the risk weights used in the calculation of capital for the Group's portfolio, subject to CCR requirements under the A-IRBA by asset classes.

30 Jun 2025							
	(a)	(b)	(c)	(d)	(e)	(f)	(g)
Other Retail ^{6/}	EAD post-CRM ^{1/}	Average PD ^{2/}	Number of obligors ^{3/}	Average LGD ^{2/}	Average maturity ^{4/} (In years)	RWA	RWA density ^{5/}
PD Range							
0.00 to < 0.15	59	0.05%	291	40%		3	6%
0.15 to < 0.25	92	0.20%	607	40%		15	16%
0.25 to < 0.50	#	0.25%	5	40%		#	19%
0.50 to < 0.75	129	0.50%	331	40%		37	29%
0.75 to < 2.50	230	1.69%	429	40%		111	48%
2.50 to < 10.00	163	5.00%	233	40%		97	59%
10.00 to < 100.00	162	11.79%	371	40%		114	71%
100.00 (Default)	-	-	-	-		-	NA
Sub-total	835	3.83%	2,267	40%		377	45%
Corporate							
PD Range							
0.00 to < 0.15	13	0.05%	37	40%	0.3	1	6%
0.15 to < 0.25	28	0.20%	66	40%	0.5	6	22%
0.25 to < 0.50	-	-	-	-	-	-	NA
0.50 to < 0.75	3	0.50%	32	40%	0.2	1	38%
0.75 to < 2.50	14	1.45%	48	40%	0.4	10	68%
2.50 to < 10.00	11	5.00%	16	40%	0.4	12	110%
10.00 to < 100.00	20	11.96%	58	40%	0.6	32	161%
100.00 (Default)	-	-	-	-	-	-	NA
Sub-total	89	3.61%	257	40%	0.3	62	69%
Total (all portfolios)	924	3.81%	2,524	40%		439	48%

There was no CCR exposure within the other prescribed asset classes (Sovereign and Corporate Small Business) under A-IRBA as at 30 June 2025.

14.5 A-IRBA - CCR Exposures by Portfolio and PD Range (continued)

31 Dec 2024							
	(a)	(b)	(c)	(d)	(e)	(f)	(g)
Other Retail ^{6/}	EAD post-CRM ^{1/}	Average PD ^{2/}	Number of obligors ^{3/}	Average LGD ^{2/}	Average maturity ^{4/} (In years)	RWA	RWA density ^{5/}
PD Range							
0.00 to < 0.15	38	0.05%	313	40%		2	6%
0.15 to < 0.25	58	0.20%	506	40%		9	16%
0.25 to < 0.50	-	-	-	-		-	NA
0.50 to < 0.75	36	0.50%	262	40%		10	29%
0.75 to < 2.50	229	1.48%	390	40%		105	46%
2.50 to < 10.00	176	5.00%	190	40%		104	59%
10.00 to < 100.00	230	13.85%	326	40%		174	76%
100.00 (Default)	-	-	-	-		-	NA
Sub-total	767	5.78%	1,987	40%		405	53%
Corporate							
PD Range							
0.00 to < 0.15	5	0.05%	33	40%	0.3	#	6%
0.15 to < 0.25	13	0.20%	67	40%	0.2	3	20%
0.25 to < 0.50	-	-	-	-	-	-	NA
0.50 to < 0.75	8	0.50%	36	40%	0.2	3	38%
0.75 to < 2.50	12	1.15%	33	40%	0.6	8	63%
2.50 to < 10.00	2	5.00%	13	40%	0.4	3	111%
10.00 to < 100.00	12	12.00%	53	40%	0.3	18	158%
100.00 (Default)	-	-	-	-	-	-	NA
Sub-total	52	3.31%	235	40%	0.3	34	67%
Total (all portfolios)	819	5.62%	2,222	40%		439	54%

^{1/} EAD refers to the amount relevant for capital requirements calculation, after taking into account the effects of CRM

^{2/} Refers to the PD and LGD associated with each obligor grade, weighted by EAD

^{3/} Number of obligors refers to the number of accounts

^{4/} Refers to the maturity of the exposures to the obligor in years, weighted by EAD

^{5/} Total RWA divided by the exposures after CRM

^{6/} Aggregation of Retail Small Business and Other Retail portfolios

Represents amounts of less than \$0.5 million

14.6 Composition of Collateral for CCR Exposure

The table below represents all the types of collateral posted or received by the Group to support or reduce its CCR exposures related to derivatives or SFTs, including transactions cleared CCP.

30 Jun 2025						
	(a)	(b)	(c)	(d)	(e)	(f)
	Collateral used in derivative transactions				Collateral used in SFTs ^{1/}	
	Adjusted fair value of collateral received		Adjusted fair value of collateral posted		Adjusted fair value of collateral received	Adjusted fair value of collateral posted
	Segregated ^{2/}	Unsegregated	Segregated ^{2/}	Unsegregated		
1 Cash	-	2,242	85	2,410	11,561	12,946
2 Debt	66	1,162	441	1,406	11,421	11,115
3 Equity	-	556	-	-	-	-
4 Others ^{3/}	-	551	-	-	-	-
5 Total	66	4,511	526	3,816	22,982	24,061

31 Dec 2024						
	(a)	(b)	(c)	(d)	(e)	(f)
	Collateral used in derivative transactions				Collateral used in SFTs ^{1/}	
	Adjusted fair value of collateral received		Adjusted fair value of collateral posted		Adjusted fair value of collateral received	Adjusted fair value of collateral posted
	Segregated ^{2/}	Unsegregated	Segregated ^{2/}	Unsegregated		
1 Cash	-	3,268	104	2,926	10,147	13,303
2 Debt	68	1,014	338	859	11,568	9,690
3 Equity	-	594	-	-	-	-
4 Others ^{3/}	-	494	-	-	-	-
5 Total	68	5,370	442	3,785	21,715	22,993

^{1/} Refers to SFTs (i.e. Repos and Reverse Repos)

^{2/} Refers to collateral held in a bankruptcy remote manner

^{3/} Includes collateral not reported in the other categories

14.7 Credit Derivative Exposures

The table below presents the Group's exposure to credit derivatives by what had been bought or sold.

		30 Jun 2025		31 Dec 2024	
		(a) Protection Bought	(b) Protection Sold	(a) Protection Bought	(b) Protection Sold
Notionals					
1	Single-name credit default swaps	3,545	3,638	3,454	2,955
2	Index credit default swaps	772	720	995	958
3	Total return swaps	745	36	732	38
4	Other credit derivatives	240	240	195	195
5	Total notionals	5,302	4,634	5,376	4,146
Fair values					
6	Positive fair value (asset)	20	88	17	80
7	Negative fair value (liability)	101	9	96	8

15. SECURITISATION EXPOSURES

The Group has limited exposure to asset-backed securities and collateralised debt obligations and are not active in securitisation activities. As at 30 June 2025, there was no securitisation and re-securitisation exposure in the banking and trading books.

16. MARKET RISK

16.1 Market Risk under SA

The table below represents the components used in the calculation of capital requirements for market risk under the SA(MR) after the adoption of B3R.

30 Jun 2025		(a)
		Capital Requirement
1	General interest rate risk	83
2	Equity risk	58
3	Commodity risk	8
4	Foreign exchange risk	680
5	Credit spread risk – non-securitisations	178
6	Credit spread risk – securitisations (non-correlation trading portfolio)	-
7	Credit spread risk – securitisations (correlation trading portfolio)	-
8	Default risk – non-securitisations	71
9	Default risk – securitisations (non-correlation trading portfolio)	-
10	Default risk – securitisations (correlation trading portfolio)	-
11	Residual risk add-on	12
12	Total	1,090

The table below represents the components used in the calculation of capital requirements for market risk under the SA(MR) before the adoption of B3R.

31 Dec 2024		(a)
		RWA
Notional		
1	Interest rate risk (general and specific)	3,156
2	Equity risk (general and specific)	997
3	Foreign exchange risk	9,112
4	Commodity risk	6
Options		
5	Simplified approach	-
6	Delta-plus method	3,375
7	Scenario approach	824
8	Securitisation	-
9	Total	17,470

There is no Market Risk exposure under IMA as at 30 June 2025.

16.2 CVA Risk Capital Requirements

The CVA is a change in the market value of derivative instruments to account for the possibility of the counterparty's default.

The table below represents the components used in the calculation of CVA Risk capital requirements under the Reduced BA-CVA after the adoption of B3R.

30 Jun 2025		
	(a) Components ^{1/}	(b) CVA risk capital requirement under BA-CVA
1 Aggregation of systematic components of CVA risk	848	
2 Aggregation of idiosyncratic components of CVA risk	119	
3 Total		284

^{1/} This refers to the CVA risk capital requirement under perfect and zero correlation

The table below represents the components used in the calculation of CVA Risk capital requirements under the Standardised Approach before the adoption of B3R.

31 Dec 2024		
	(a) EAD (post- CRM) ^{1/}	(b) RWA
CVA Risk Capital Requirements		
Total portfolios subject to Advanced CVA capital requirement	-	-
1 (i) VaR component (including the three-times multiplier)		-
2 (ii) Stressed VaR component (including the three-times multiplier)		-
3 All portfolios subject to Standardised CVA capital requirement	13,593	3,173
4 Total portfolios subject to the CVA risk capital requirement	13,593	3,173

^{1/} EAD refers to the amount relevant for capital requirements calculation, after taking into account the effects of CRM

17. LIQUIDITY COVERAGE RATIO

The Group is subjected to the Liquidity Coverage Ratio (“LCR”) requirements under the MAS Notice 649. Starting from 1 January 2019, the Group is required to maintain daily all-currency and Singapore dollar (“SGD”) LCR of at least 100% on an ongoing basis.

LCR aims to ensure that the Group maintains an adequate level of unencumbered High Quality Liquid Assets (“HQLA”) that can be quickly and easily converted into cash to meet any liquidity needs for a 30-calendar day liquidity stress scenario.

The following quarterly disclosures are made pursuant to the MAS Notice 651 “Liquidity Coverage Ratio Disclosure”.

For 2Q25, the average SGD and all-currency LCRs for the Group were 272% and 136% respectively. Compared to 1Q25, the SGD LCR decreased by 2 percentage points largely driven by increased outflows from wholesale deposits. The all-currency LCR increased by 4 percentage points due to higher HQLA from government securities.

The Group continues to focus on acquiring stable deposits and on maintaining a mix of HQLA comprising mainly of Level 1 central bank reserves and liquid sovereign bonds. The Asset & Liability Management Desk in Global Markets manages the day-to-day liquidity needs of the Group and is subject to liquidity limits and triggers that serve as risk control on the Group’s liquidity exposure.

17.1 Average Group All Currency LCR

For the Quarter ended 30 June 2025

The data presented in the quantitative disclosure are simple averages of daily observations over the quarter. The number of data points in calculating the average figures is 91.

Group - All Currency (S\$ million)		Total Unweighted Value (Average)	Total Weighted Value (Average)
HQLA			
1	Total HQLA		96,246
Cash Outflows			
2	Retail deposits and deposits from small business customers, of which:	197,747	16,474
3	Stable deposits	62,368	3,118
4	Less stable deposits	135,379	13,356
5	Unsecured wholesale funding, of which:	141,916	69,194
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	42,269	10,224
7	Non-operational deposits (all counterparties)	91,144	50,467
8	Unsecured debt	8,503	8,503
9	Secured wholesale funding		1,031
10	Additional requirements, of which:	59,278	18,880
11	Outflows related to derivative exposures and other collateral requirements	13,351	13,269
12	Outflows related to loss of funding on debt products	164	164
13	Credit and liquidity facilities	45,763	5,447
14	Other contractual funding obligations	1,966	1,966
15	Other contingent funding obligations	17,925	930
16	Total Cash Outflows		108,476
Cash Inflows			
17	Secured lending (e.g. reverse repos)	5,396	2,550
18	Inflows from fully performing exposures	39,849	23,419
19	Other cash inflows	11,850	11,776
20	Total Cash Inflows	57,095	37,746
Total Adjusted Value			
21	Total HQLA		96,246
22	Total NCO		70,730
23	LCR (%)		136

17.2 Average Group SGD LCR

For the Quarter ended 30 June 2025

The data presented in the quantitative disclosure are simple averages of daily observations over the quarter. The number of data points in calculating the average figures is 91.

Group - SGD (\$ million)		Total Unweighted Value (Average)	Total Weighted Value (Average)
HQLA			
1	Total HQLA		40,164
Cash Outflows			
2	Retail deposits and deposits from small business customers, of which:	113,100	8,655
3	Stable deposits	53,093	2,655
4	Less stable deposits	60,007	6,001
5	Unsecured wholesale funding, of which:	34,318	14,124
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	14,068	3,403
7	Non-operational deposits (all counterparties)	19,668	10,139
8	Unsecured debt	582	582
9	Secured wholesale funding		-
10	Additional requirements, of which:	29,028	15,355
11	Outflows related to derivative exposures and other collateral requirements	13,251	13,251
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	15,776	2,104
14	Other contractual funding obligations	1,238	1,238
15	Other contingent funding obligations	2,051	105
16	Total Cash Outflows		39,477
Cash Inflows			
17	Secured lending (e.g. reverse repos)	792	-
18	Inflows from fully performing exposures	6,006	3,548
19	Other cash inflows	20,384	20,358
20	Total Cash Inflows	27,183	23,906
Total Adjusted Value			
21	Total HQLA		40,164
22	Total NCO		15,637
23	LCR (%)		272

18. NET STABLE FUNDING RATIO

The Group is subjected to the NSFR requirements under MAS Notice 652. The Group is required to maintain an all-currency NSFR of at least 100% on an ongoing basis.

NSFR ensures that the Group maintains a stable funding profile in relation to the composition of its assets and off-balance sheet activities. It aims to promote resilience over a longer time horizon by funding its activities with stable sources of funding on an ongoing basis.

The following semi-annual disclosures are made pursuant to the MAS Notice 653 “Net Stable Funding Ratio Disclosure”.

As at 30 June 2025, the all-currency NSFR for the Group was 113%. Compared to 31 March 2025, the all-currency NSFR declined by 1 percentage point due to the decrease in ASF from regulatory capital and higher RSF from loan growth.

The Group continues to maintain a stable funding structure to support its asset growth. Funding strategies have been put in place to provide effective diversification and stability in funding sources across tenors, products and geographies. Liquidity limits and triggers serve as risk controls on the Group’s funding and liquidity exposure.

30 June 2025

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:	52,865	1,265	-	4,561	57,426
2	Regulatory capital	52,865	-	-	4,561	57,426
3	Other capital instruments	-	1,265	-	-	-
4	Retail deposits and deposits from small business customers:	127,096	76,878	1,970	664	189,174
5	Stable deposits	55,049	8,141	19	1	60,050
6	Less stable deposits	72,047	68,737	1,950	663	129,124
7	Wholesale funding:	82,480	143,691	13,656	5,881	81,525
8	Operational deposits	42,485	-	-	-	21,243
9	Other wholesale funding	39,994	143,691	13,656	5,881	60,282
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities:	6,371		8,632		155
12	NSFR derivative liabilities			2,818		
13	All other liabilities and equity not included in the above categories	6,371	5,659	-	155	155
14	Total ASF					328,280
RSF Item						
15	Total NSFR HQLA					8,725
16	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
17	Performing loans and securities:	8,370	128,370	35,735	225,615	253,079
18	Performing loans to financial institutions secured by Level 1 HQLA	81	4,725	527	-	1,166
19	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	2,821	20,823	4,843	13,946	20,235
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:	4,519	83,406	16,364	127,396	155,003
21	With a risk weight of less than or equal to 35% under MAS Notice 637's standardised approach to credit risk	1,183	3,922	755	1,225	4,000
22	Performing residential mortgages, of which:	238	3,029	2,462	71,319	50,979
23	With a risk weight of less than or equal to 35% under MAS Notice 637's standardised approach to credit risk	195	2,567	2,278	65,706	45,849
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	712	16,385	11,539	12,954	25,696
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other assets:	20,411		15,799		25,901
27	Physical trade commodities, including gold	1,266				1,076
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs			1,302		1,107
29	NSFR derivative assets			4,795		1,977
30	NSFR derivative liabilities before deduction of variation margin posted			5,151		258
31	All other assets not included in the above categories	19,145	3,294	46	1,211	21,483
32	Off-balance sheet items			250,903		2,276
33	Total RSF					289,981
34	NSFR (%)					113

31 March 2025

Group - ALL Currency (\$S\$m)		Unweighted value by residual maturity				Weighted value
		No Maturity	< 6 months	6 months to <1 yr	≥ 1yr	
ASF Item						
1	Capital:	54,157	1,319	-	4,690	58,848
2	Regulatory capital	54,157	-	-	4,690	58,848
3	Other capital instruments	-	1,319	-	-	-
4	Retail deposits and deposits from small business customers:	122,008	80,239	2,992	745	188,621
5	Stable deposits	54,494	8,708	18	1	60,059
6	Less stable deposits	67,514	71,532	2,974	744	128,562
7	Wholesale funding:	82,136	142,240	12,399	5,585	81,480
8	Operational deposits	42,796	-	-	-	21,398
9	Other wholesale funding	39,340	142,240	12,399	5,585	60,082
10	Liabilities with matching interdependent assets	-	-	-	-	-
11	Other liabilities:	6,250		8,936		159
12	NSFR derivative liabilities			3,351		
13	All other liabilities and equity not included in the above categories	6,250	5,426	-	159	159
14	Total ASF					329,108
RSF Item						
15	Total NSFR HQLA					8,698
16	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
17	Performing loans and securities:	9,029	132,476	34,848	222,391	251,929
18	Performing loans to financial institutions secured by Level 1 HQLA	31	5,484	467	-	1,133
19	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	3,554	21,097	4,117	14,041	20,315
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:	4,736	86,881	14,943	124,823	153,735
21	With a risk weight of less than or equal to 35% under MAS Notice 637's standardised approach to credit risk	265	1,498	192	1,204	1,944
22	Performing residential mortgages, of which:	242	3,535	1,817	70,456	50,625
23	With a risk weight of less than or equal to 35% under MAS Notice 637's standardised approach to credit risk	198	2,308	1,530	63,863	44,227
24	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	466	15,479	13,504	13,072	26,121
25	Assets with matching interdependent liabilities	-	-	-	-	-
26	Other assets:	20,300		16,625		26,517
27	Physical trade commodities, including gold	1,148				976
28	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs			1,568		1,333
29	NSFR derivative assets			5,698		2,347
30	NSFR derivative liabilities before deduction of variation margin posted			5,246		262
31	All other assets not included in the above categories	19,152	2,581	233	1,299	21,599
32	Off-balance sheet items			251,437		2,256
33	Total RSF					289,401
34	NSFR (%)					114

19. ABBREVIATIONS

These abbreviated terms are used in this document.

Abbreviation	Description
A-IRBA	Advanced Internal Ratings-Based Approach
ADC	Acquisition, Development and Construction
ASF	Available Stable Funding
AT1	Additional Tier 1
B3R	Basel III Reforms
BA-CVA	Basic Approach for CVA
CAR	Capital Adequacy Ratio
CCF	Credit Conversion Factor
CCP	Central Counterparty
CCR	Counterparty Credit Risk
CCyB	Countercyclical Buffer
CET1	Common Equity Tier 1
CF	Commodities Finance
CRE	Commercial Real Estate
CRM	Credit Risk Mitigation
CRWA	Credit Risk Weighted Assets
CVA	Credit Valuation Adjustment
D-SIB	Domestic Systemically Important Bank
EAD	Exposure At Default
EL	Expected Losses
EPE	Expected Positive Exposure
FBA	Fall Back Approach
FC(SA)	Financial Collateral Simple Approach
FC(CA)	Financial Collateral Comprehensive Approach
F-IRBA	Foundation Internal Ratings-Based Approach
FI	Financial Institution
G-SIB	Global Systemically Important Bank
HQLA	High-Quality Liquid Assets

19. ABBREVIATIONS (continued)

Abbreviation	Description
HVCRE	High-volatility Commercial Real Estate
IMA	Internal Models Approach
IPRE	Income-Producing Real Estate
IRBA	Internal Ratings-Based Approach
ISIN	International Securities Identification Number
LCR	Liquidity Coverage Ratio
LGD	Loss Given Default
LTA	Look Through Approach
MAS	Monetary Authority of Singapore
MBA	Mandate-Based Approach
MDB	Multilateral Development Bank
NCO	Net Cash Outflow
NSFR	Net Stable Funding Ratio
OF	Object Finance
OTC	Over-the-Counter
MDB	Multilateral Development Bank
NCO	Net Cash Outflow
NSFR	Net Stable Funding Ratio
OF	Object Finance
OTC	Over-the-Counter
P3	Pillar 3
PD	Probability of Default
PE/VC	Private Equity and Venture Capital
PF	Project Finance
PSE	Public Sector Entity
QRRE	Qualifying Revolving Retail Exposures
RE	Real Estate
Repo	Repurchase Agreements
RRE	Residential Real Estate

19. ABBREVIATIONS (continued)

Abbreviation	Description
RSF	Required Stable Funding
RWA	Risk Weighted Assets
SA	Standardised Approach
SA-CCR	Standardised Approach for Counterparty Credit Risk
SA(CR)	Standardised Approach for Credit Risk
SA(MR)	Standardised Approach for Market Risk
SSA(MR)	Simplified Standardised Approach for Market Risk
SEC-ERBA	Securitisation External Ratings-Based Approach
SEC-IAA	Securitisation Internal Assessment Approach
SEC-IRBA	Securitisation Internal Ratings-Based Approach
SEC-SA	Securitisation Standardised Approach
SF	Securities Firm
SFT	Securities Financing Transaction
SGD	Singapore Dollars
SL	Specialised Lending
SME	Small Medium Enterprise
T1	Tier 1
T2	Tier 2
TEP	Total Eligible Provisions
TLAC	Total Loss-absorbing Capacity
VaR	Value-at-Risk
α	Alpha Factor