

**OCBC Group
Reconciliation of Regulatory Capital
As at September 2013**

S\$'m

	Balance sheet as per published financial statements	Under regulatory scope of consolidation	Reference
EQUITY			
Share capital	9,434		
of which: Paid-up ordinary shares		8,038	a
of which: Transitional: Ineligible AT1 capital instruments		1,396	b
Reserves:			
Capital reserves	387		
Fair value reserves	478		
Revenue reserves	14,162		
Total reserves	15,026		
of which: Retained earnings		13,872	c
of which: Accumulated other comprehensive income and other disclosed reserves		1,141	d
Non-controlling interests	2,863		
of which: Transitional: Ineligible AT1 capital instruments		1,899	e
of which: Minority interest that meets criteria for inclusion in CET1 Capital		135	f
of which: Minority interest that meets criteria for inclusion in AT1 Capital		20	g
Valuation adjustments	-	9	h
Total equity	27,324		
LIABILITIES			
Deposits of non-bank customers	181,268		
Deposits and balances of banks	25,381		
Due to associates	169		
Trading portfolio liabilities	968		
Derivative payables	5,069		
Other liabilities	4,613		
Current tax	947		
Deferred tax	1,079		
of which: Associated with intangible assets		10	i
Debt issued	21,990		
of which: AT1 capital instruments issued by fully-consolidated subsidiaries that meet criteria for inclusion		144	j
of which: Transitional: Ineligible T2 capital instruments		3,260	k
of which: T2 capital instruments issued by fully-consolidated subsidiaries that meet criteria for inclusion		546	l
Life assurance fund liabilities	52,095		
Total liabilities	293,579		
Total equity and liabilities	320,903		
ASSETS			
Cash and placements with central banks	14,464		
Singapore government treasury bills and securities	12,372		
Other government treasury bills and securities	8,925		
Placements with and loans to banks	35,528		
Loans and bills receivable	160,158		
of which: Eligible provision for inclusion in T2 Capital subject to cap in respect of exposures under SA and IRBA		366	m
Debt and equity securities	18,801		
of which: Indirect investments in own shares		171	n
of which: Investments in unconsolidated major stake companies		5,120	o
of which: Investments in unconsolidated non major stake financial institutions		729	p
Derivative and forward securities in non major stake financial institutions		4	q
Assets pledged	2,395		
Assets held for sale	1		
Derivative receivables	5,188		
Other assets	4,141		
Deferred tax	97		
of which: Deferred tax assets before netting		172	r
Associates and joint ventures	357		
of which: Investments in unconsolidated major stake companies		192	s
Property, plant and equipment	1,881		
Investment property	731		
Goodwill and intangible assets	3,760		
of which: Goodwill		3,159	t
of which: Intangible assets		602	u
Life assurance fund investment assets	52,104		
Total assets	320,903		