

**OCBC Group
Pillar 3 Disclosures
As at 30 June 2014**

Accounting and Regulatory Consolidation

Please refer to the basis of consolidation in the Pillar 3 Disclosures as at 30 June 2014.

Reconciliation of Regulatory Capital

S\$'m

	Balance sheet as per published financial statements	Under regulatory scope of consolidation	Reference
EQUITY			
Share capital	9,917		
of which: Paid-up ordinary shares		8,522	a
of which: Transitional: Ineligible AT1 capital instruments		1,396	b
Reserves:			
Capital reserves	467		
Fair value reserves	608		
Revenue reserves	15,901		
Total reserves	16,976		
of which: Retained earnings		15,660	c
of which: Accumulated other comprehensive income and other disclosed reserves		1,282	d
Non-controlling interests	3,022		
of which: Transitional: Ineligible AT1 capital instruments		1,899	e
of which: Minority interest that meets criteria for inclusion in CET1 Capital		200	f
of which: Minority interest that meets criteria for inclusion in AT1 Capital		21	g
Valuation adjustments	-	7	h
Total equity	29,915		
LIABILITIES			
Deposits of non-bank customers	201,297		
Deposits and balances of banks	21,598		
Due to associates	159		
Trading portfolio liabilities	804		
Derivative payables	3,872		
Other liabilities	4,470		
Current tax	960		
Deferred tax	1,182		
of which: Associated with intangible assets		9	i
Debt issued	28,871		
of which: AT1 capital instruments issued by fully-consolidated subsidiaries that meet criteria for inclusion		122	j
of which: T2 capital instruments		2,488	k
of which: Transitional: Ineligible T2 capital instruments		2,515	l
of which: T2 capital instruments issued by fully-consolidated subsidiaries that meet criteria for inclusion		450	m
Life assurance fund liabilities	55,286		
Total liabilities	318,499		
Total equity and liabilities	348,414		
ASSETS			
Cash and placements with central banks	19,498		
Singapore government treasury bills and securities	11,569		
Other government treasury bills and securities	11,034		
Placements with and loans to banks	37,672		
Loans and bills receivable	175,572		
of which: Eligible provision for inclusion in T2 Capital subject to cap in respect of exposures under SA and IRBA		452	n
Debt and equity securities	20,944		
of which: Indirect investments in own shares		6	o
of which: Investments in unconsolidated major stake companies		5,637	p
of which: Investments in unconsolidated non major stake financial institutions		1,173	q
Derivative and forward securities in non major stake financial institutions		9	r
Assets pledged	1,589		
Assets held for sale	2		
Derivative receivables	4,286		
Other assets	3,992		
Deferred tax	83		
of which: Deferred tax assets before netting		157	s
Associates and joint ventures	394		
of which: Investments in unconsolidated major stake companies		239	t
Property, plant and equipment	1,886		
Investment property	747		
Goodwill and intangible assets	3,707		
of which: Goodwill		3,148	u
of which: Intangible assets		559	v
Life assurance fund investment assets	55,439		
Total assets	348,414		