OCBC Group
Third Quarter of 2017

Liquidity Coverage Ratio

For 3Q17, the average Singapore dollar ("SGD") and all-currency liquidity coverage ratios ("LCR") for the Group (excluding OCBC Wing Hang Hong Kong, OCBC Wing Hang Macau and OCBC Yangon which will be included in due course) were 269% and 147% respectively. Compared to 2Q17, the average all-currency LCR was higher by 3 percentage points with lower cash outflow from wholesale funding. The SGD LCR increased by 9 percentage points with higher SGD High Quality Liquid Assets ("HQLA").

The Group continued to focus on acquiring stable deposits and to maintain a mix of HQLA comprising mainly Level 1 central bank reserves and liquid sovereign bonds. The Asset & Liability Management Desk in Global Treasury 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.

Liquidity Coverage Ratio Quantitative Disclosure

The data presented in the quantitative disclosure are simple averages of daily observations over the quarter. For 3Q17, the number of data points in calculating the average figures is 92.

Average Group All-Currency LCR for 3Q17

	Group - ALL Currency (S$'m)	TOTAL UNWEIGHTED VALUE (average)	TOTAL WEIGHTED VALUE (average)
HIGH-QUALITY LIQUID ASSETS			
1	Total high-quality liquid assets (HQLA)		45,852
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:	105,203	8,694
3	Stable deposits	36,523	1,826
4	Less stable deposits	68,680	6,868
5	Unsecured wholesale funding, of which:	96,779	48,821
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	23,146	5,619
7	Non-operational deposits (all counterparties)	64,517	34,085
8	Unsecured debt	9,117	9,117
9	Secured wholesale funding		710
10	Additional requirements, of which:	56,330	35,165
11	Outflows related to derivative exposures and other collateral requirements	32,555	32,555
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	23,775	2,610
14	Other contractual funding obligations	950	950
15	Other contingent funding obligations	10,864	326
16	**TOTAL CASH OUTFLOWS**		94,666
CASH INFLOWS			
17	Secured lending (eg reverse repos)	2,419	1,048
18	Inflows from fully performing exposures	45,688	26,386
19	Other cash inflows	35,181	35,099
20	**TOTAL CASH INFLOWS**	83,288	62,534
			TOTAL ADJUSTED VALUE
21	**TOTAL HQLA**		45,852
22	**TOTAL NET CASH OUTFLOWS**		32,137
23	**LIQUIDITY COVERAGE RATIO**		147%

Average Group SGD LCR for 3Q17

Group - SGD (S$'m)		TOTAL UNWEIGHTED VALUE (average)	TOTAL WEIGHTED VALUE (average)
HIGH-QUALITY LIQUID ASSETS			
1	Total high-quality liquid assets (HQLA)		17,150
CASH OUTFLOWS			
2	Retail deposits and deposits from small business customers, of which:	61,043	4,720
3	Stable deposits	27,683	1,384
4	Less stable deposits	33,360	3,336
5	Unsecured wholesale funding, of which:	24,831	9,778
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks	9,029	2,196
7	Non-operational deposits (all counterparties)	15,777	7,557
8	Unsecured debt	24	24
9	Secured wholesale funding		-
10	Additional requirements, of which:	17,244	10,126
11	Outflows related to derivative exposures and other collateral requirements	9,462	9,462
12	Outflows related to loss of funding on debt products	-	-
13	Credit and liquidity facilities	7,782	664
14	Other contractual funding obligations	571	571
15	Other contingent funding obligations	1,824	55
16	**TOTAL CASH OUTFLOWS**		25,249
CASH INFLOWS			
17	Secured lending (eg reverse repos)	710	4
18	Inflows from fully performing exposures	7,230	3,837
19	Other cash inflows	17,134	17,126
20	**TOTAL CASH INFLOWS**	25,074	20,967
			TOTAL ADJUSTED VALUE
21	**TOTAL HQLA**		17,150
22	**TOTAL NET CASH OUTFLOWS**		6,412
23	**LIQUIDITY COVERAGE RATIO**		269%