

OVERSEA-CHINESE BANKING CORPORATION LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 April 2016

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	6,327	Deposits	7,581,695
Interbank and money market items, net	1,935,902	Interbank and money market items, net	14,911,442
Claims on securities	-	Liabilities payable on demand	150,031
Derivatives assets	874,079	Liabilities to deliver securities	-
Investments - net	30,098,101	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 10,921,943)		Derivatives liabilities	893,781
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	8,982,873	Bank's liabilities under acceptances	-
Accrued interest receivables	16,101	Other liabilities	203,711
Customers' liabilities under acceptances	-	Total Liabilities	23,740,660
Properties foreclosed, net	-		
Premises and equipment, net	13,684	Head office and other branches of the same juristic person's equity	
Other assets, net	313,905	Funds to be maintained as assets under the Act	10,158,769
		Accounts with head office and other branches of the same juristic person, net	7,286,124
		Other reserves	238,815
		Retained earnings	816,404
		equity	18,500,112
Total Assets	42,240,772	juristic person's equity	42,240,772

	Thousand Baht
Non-Performing Loan ¹¹ (net) as of 31 March 2016 (Quarterly)	441,654
(4.96 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 March 2016 (Quarterly)	125,031
Actual provisioning for loan loss, as of 31 March 2016 (Quarterly)	224,173
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	10,389,749
(Capital adequacy ratio = 56.14 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	10,389,749
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 56.14 percents)	
Changes in assets and liabilities this quarter as of 31 March 2016 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	8,321,054
Avails to bills and guarantees of loans	-
Liabilities under unmatured import bills	48,536
Letters of credit	45,768
Other contingencies	6,226,750
¹¹ Non-Performing Loans (gross) as of 31 March 2016 (Quarterly)	502,727
(5.61 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)	

Channel of capital maintenance information disclosure

For Commercial Bank

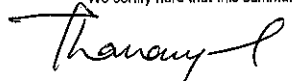
(under the Notification of the Bank of Thailand)

Location of disclosure <http://www.ocbc.com/business-banking/large-c>

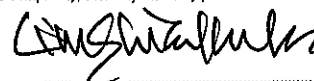
Date of disclosure 29 April 2016

Information as of 31 December 2015

We certify here that this summary statement of assets and liabilities is completely, correctly and truly presented.



(Thananya Songcharoen)
Position Accountant



(Lim Shien Kwok)
Position General Manager