

OVERSEA-CHINESE BANKING CORPORATION LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 August 2015

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	6,456	Deposits	4,959,487
Interbank and money market items, net	391,776	interbank and money market items, net	18,799,363
Claims on securities	-	Liabilities payable on demand	10,704
Derivatives assets	1,624,085	Liabilities to deliver securities	-
Investments - net	34,311,112	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 6,816,474)		Derivatives liabilities	497,551
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	8,980,820	Bank's liabilities under acceptances	-
Accrued interest receivables	14,466	Other liabilities	182,199
Customers' liabilities under acceptances	-	Total Liabilities	24,449,304
Properties foreclosed, net	-		
Premises and equipment, net	14,079	Head office and other branches of the same juristic person's equity	
Other assets, net	356,917	Funds to be maintained as assets under the Act	10,345,949
		Accounts with head office and other branches of the same juristic person, net	9,871,148
		Other reserves	202,712
		Retained earnings	830,578
		equity	21,250,387
Total Assets	45,699,691	juristic person's equity	45,699,691

	Thousand Baht
Non-Performing Loan ^{1/} (net) as of 30 June 2015 (Quarterly)	553,433
(5.64 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 June 2015 (Quarterly)	609,878
Actual provisioning for loan loss, as of 30 June 2015 (Quarterly)	703,551
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	9,927,369
(Capital adequacy ratio = 52.77 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	9,927,369
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 52.77 percents)	
Changes in assets and liabilities this quarter as of 31 August 2015 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	5,929,050
Avals to bills and guarantees of loans	-
Liabilities under unmatured Import bills	13,200
Letters of credit	118,871
Other contingencies	5,796,979
^{1/} Non-Performing Loans (gross) as of 30 June 2015 (Quarterly)	1,083,345
(10.57 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)	

Channel of capital maintenance information disclosure

For Commercial Bank

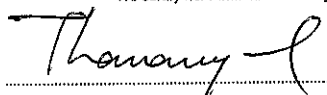
(under the Notification of the Bank of Thailand)

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

Date of disclosure 31 August 2015

Information as of 30 June 2015

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



(Thananya Songcharoen)

Position Accountant



(Phua Siew Gek)

for General Manager