

OVERSEA-CHINESE BANKING CORPORATION LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 August 2016

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	3,882	Deposits	7,761,126
Interbank and money market items, net	930,992	Interbank and money market items, net	7,584,733
Claims on securities	-	Liabilities payable on demand	87,777
Derivatives assets	619,528	Liabilities to deliver securities	-
Investments - net	27,277,692	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 10,799,010)		Derivatives liabilities	811,406
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	8,568,498	Bank's liabilities under acceptances	-
Accrued interest receivables	10,160	Other liabilities	173,434
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>16,398,476</b>
Properties foreclosed, net	-		
Premises and equipment, net	12,392	Head office and other branches of the same juristic person's equity	
Other assets, net	350,063	Funds to be maintained as assets under the Act	10,098,849
		Accounts with head office and other branches of the same juristic person, net	10,281,397
		Other reserves	81,511
		Retained earnings	912,974
		<b>equity</b>	<b>21,374,731</b>
<b>Total Assets</b>	<b>37,773,207</b>	<b>juristic person's equity</b>	<b>37,773,207</b>

Thousand Baht

Non-Performing Loan <sup>11</sup> (net) as of 30 June 2016 (Quarterly)	441,654
(5.12 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 June 2016 (Quarterly)	121,659
Actual provisioning for loan loss, as of 30 June 2016 (Quarterly)	224,173
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	10,208,069
(Capital adequacy ratio = 51.04 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	10,208,069
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 51.04 percents)	
Changes in assets and liabilities this quarter as of 31 August 2016 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	6,431,913
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	29,961
Letters of credit	116,893
Other contingencies	6,285,059

<sup>11</sup> Non-Performing Loans (gross) as of 30 June 2016 (Quarterly) 592,727  
(5.79 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

Channel of capital maintenance information disclosure

For Commercial Bank

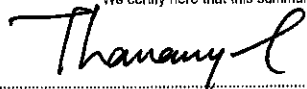
(under the Notification of the Bank of Thailand

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

Date of disclosure 15 August 2016

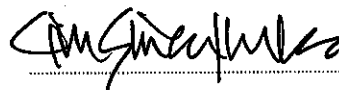
Information as of 30 June 2016

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