

OVERSEA-CHINESE BANKING CORPORATION LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 December 2015

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	6,763	Deposits	6,581,976
Interbank and money market items, net	180,840	Interbank and money market items, net	11,143,216
Claims on securities	-	Liabilities payable on demand	90,184
Derivatives assets	1,042,969	Liabilities to deliver securities	-
Investments - net	33,700,311	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 12,277,509)		Derivatives liabilities	422,493
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	8,815,886	Bank's liabilities under acceptances	-
Accrued interest receivables	14,796	Other liabilities	185,572
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>18,433,441</b>
Properties foreclosed, net	-		
Premises and equipment, net	14,440	Head office and other branches of the same juristic person's equity	
Other assets, net	373,008	Funds to be maintained as assets under the Act	10,389,749
		Accounts with head office and other branches of the same juristic person, net	14,331,734
		Other reserves	207,222
		Retained earnings	766,867
		equity	<b>25,695,572</b>
<b>Total Assets</b>	<b>44,129,013</b>	juristic person's equity	<b>44,129,013</b>

Thousand Baht

Non-Performing Loan <sup>11</sup> (net) as of 31 December 2015 (Quarterly)	441,654
(4.87 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2015 (Quarterly)	127,325
Actual provisioning for loan loss, as of 31 December 2015 (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 = 48.84 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 = 48.84 percents)	
Changes in assets and liabilities this quarter as of 31 December 2015 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	5,915,274
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	88,339
Letters of credit	179,908
Other contingencies	5,647,027

<sup>11</sup> Non-Performing Loans (gross) as of 31 December 2015 (Quarterly) 502,727  
(5.50 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

Channel of capital maintenance information disclosure

For Commercial Bank

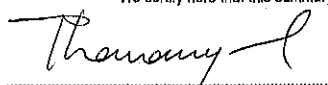
(under the Notification of the Bank of Thailand)

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

Date of disclosure 31 August 2015

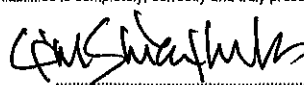
Information as of 30 June 2015

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



(Thananya Songcharoen)

Position Accountant



(Lim Shien Kwok)

Position General Manager