

OVERSEA-CHINESE BANKING CORPORATION LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 December 2016

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	6,536	Deposits	7,656,433
Interbank and money market items, net	1,049,461	Interbank and money market items, net	8,137,657
Claims on securities	-	Liabilities payable on demand	7,266
Derivatives assets	1,017,823	Liabilities to deliver securities	-
Investments - net	27,776,449	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 10,811,412)		Derivatives liabilities	482,871
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	8,285,911	Bank's liabilities under acceptances	-
Accrued interest receivables	19,624	Other liabilities	199,985
Customers' liabilities under acceptances	-	Total Liabilities	16,483,212
Properites foreclosed, net	-		
Premises and equipment, net	12,333	Head office and other branches of the same juristic person's equity	
Other assets, net	310,160	Funds to be maintained as assets under the Act	10,338,169
		Accounts with head office and other branches of the same juristic person, net	10,720,932
		Other reserves	42,290
		Retained earnings	978,274
		equity	21,995,065
Total Assets	38,478,297	juristic person's equity	38,478,297

	Thousand Baht
Non-Performing Loan ¹¹ (net) as of 31 December 2016 (Quarterly)	295,905
(3.27 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2016 (Quarterly)	130,280
Actual provisioning for loan loss, as of 31 December 2016 (Quarterly)	224,173
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	10,338,169
(Capital adequacy ratio = 55.29 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	10,338,169
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 55.29 percents)	
Changes in assets and liabilities this quarter as of 31 December 2016 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	4,643,396
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	31,515
Letters of credit	171,286
Other contingencies	4,440,585
¹¹ Non-Performing Loans (gross) as of 31 December 2016 (Quarterly)	356,978
(3.92 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

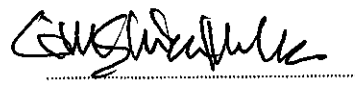
Information as of 30 June 2016

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