

OVERSEA-CHINESE BANKING CORPORATION LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 December 2017

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	4,099	Deposits	8,068,685
Interbank and money market items, net	7,928,945	Interbank and money market items, net	9,008,605
Claims on securities	-	Liabilities payable on demand	50,034
Derivatives assets	451,942	Liabilities to deliver securities	-
Investments - net	25,013,941	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 10,886,594)		Derivatives liabilities	769,057
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	14,595,040	Bank's liabilities under acceptances	-
Accrued interest receivables	25,711	Other liabilities	167,197
Customers' liabilities under acceptances	-	Total Liabilities	18,061,578
Properties foreclosed, net	-		
Premises and equipment, net	10,665	Head office and other branches of the same juristic person's equity	
Other assets, net	198,450	Funds to be maintained as assets under the Act	9,708,209
		Accounts with head office and other branches of the same juristic person, net	20,389,559
		Other reserves	45,321
		Retained earnings	1,024,126
		equity	31,167,215
Total Assets	49,228,793	juristic person's equity	49,228,793

Thousand Baht

Non-Performing Loan ¹¹ (net) as of 31 December 2017 (Quarterly)	279,036
(1.24 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2017 (Quarterly)	268,547
Actual provisioning for loan loss, as of 31 December 2017 (Quarterly)	264,173
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	9,708,209
(Capital adequacy ratio = 31.59 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	9,708,209
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 31.59 percents)	
Changes in assets and liabilities this quarter as of 31 December 2017 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	5,576,613
Avals to bills and guarantees of loans	249,159
Liabilities under unmatured import bills	18,899
Letters of credit	32,803
Other contingencies	5,275,752

¹¹ Non-Performing Loans (gross) as of 31 December 2017 (Quarterly) 340,109

(1.51 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

Channel of capital maintenance information disclosure

For Commercial Bank

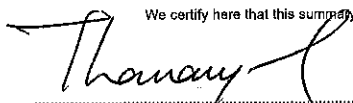
(under the Notification of the Bank of Thailand

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

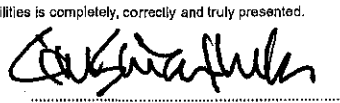
Date of disclosure 31 August 2017

Information as of 30 June 2017

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



(Thananya Songcharoen)
Head of Department - Finance



(Lim Shien Kwok)
General Manager