

OVERSEA-CHINESE BANKING CORPORATION LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 29 February 2016

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	3,776	Deposits	6,937,940
Interbank and money market items, net	957,407	Interbank and money market items, net	13,946,459
Claims on securities	-	Liabilities payable on demand	144,363
Derivatives assets	1,005,960	Liabilities to deliver securities	-
Investments - net	31,882,895	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 12,228,816)		Derivatives liabilities	661,071
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	9,105,829	Bank's liabilities under acceptances	-
Accrued interest receivables	9,998	Other liabilities	225,344
Customers' liabilities under acceptances	-	Total Liabilities	21,915,177
Properties foreclosed, net	-		
Premises and equipment, net	13,791	Head office and other branches of the same juristic person's equity	
Other assets, net	381,514	Funds to be maintained as assets under the Act	10,317,089
		Accounts with head office and other branches of the same juristic person, net	10,070,030
		Other reserves	244,665
		Retained earnings	794,187
		equity	21,425,951
Total Assets	43,341,128	juristic person's equity	43,341,128

	Thousand Baht
Non-Performing Loan ^{1/} (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)	125,750
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 = 54.65 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 = 54.85 percents)	
Changes in assets and liabilities this quarter as of 29 February 2016 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	6,530,694
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	64,301
Letters of credit	130,065
Other contingencies	6,336,328
^{1/} 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

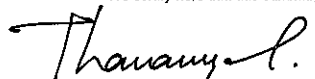
(under the Notification of the Bank of Thailand

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

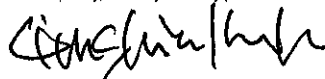
Date of disclosure 31 August 2015

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