

OVERSEA-CHINESE BANKING CORPORATION LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 January 2016

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	6,485	Deposits	6,948,998
Interbank and money market items, net	779,472	Interbank and money market items, net	15,345,090
Claims on securities	-	Liabilities payable on demand	93,816
Derivatives assets	1,048,451	Liabilities to deliver securities	-
Investments - net	33,780,293	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 12,581,893)		Derivatives liabilities	877,655
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	8,459,237	Bank's liabilities under acceptances	-
Accrued interest receivables	18,129	Other liabilities	202,570
Customers' liabilities under acceptances	-	Total Liabilities	23,288,128
Properties foreclosed, net	-		
Premises and equipment, net	14,108	Head office and other branches of the same juristic person's equity	
Other assets, net	349,559	Funds to be maintained as assets under the Act	10,328,069
		Accounts with head office and other branches of the same juristic person, net	9,818,594
		Other reserves	262,658
		Retained earnings	778,284
		equity	21,187,605
Total Assets	44,455,734	juristic person's equity	44,455,734

	Thousand Baht
Non-Performing Loan ¹¹ (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 = 52.70 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 = 52.70 percents)	
Changes in assets and liabilities this quarter as of 31 January 2016 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	8,252,440
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	62,559
Letters of credit	162,474
Other contingencies	6,027,407
¹¹ 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

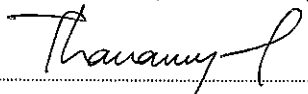
(under the Notification of the Bank of Thailand)

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

Date of disclosure 31 August 2015

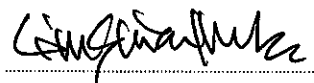
Information as of 30 June 2015

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



(Thananya Songcheroen)

Position Accountant



(Lim Shien Kwok)

Position General Manager