

OVERSEA-CHINESE BANKING CORPORATION LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 July 2015

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	7,154	Deposits	5,367,349
Interbank and money market items, net	731,184	Interbank and money market items, net	17,632,736
Claims on securities	-	Liabilities payable on demand	14,689
Derivatives assets	1,604,920	Liabilities to deliver securities	-
Investments - net	35,805,127	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 12,474,606)		Derivatives liabilities	527,720
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	9,192,435	Bank's liabilities under acceptances	-
Accrued interest receivables	20,247	Other liabilities	202,482
Customers' liabilities under acceptances	-	Total Liabilities	23,744,976
Properties foreclosed, net	-		
Premises and equipment, net	13,453	Head office and other branches of the same juristic person's equity	
Other assets, net	363,241	Funds to be maintained as assets under the Act	10,206,329
		Accounts with head office and other branches of the same juristic person, net	12,793,209
		Other reserves	206,437
		Retained earnings	788,810
		equity	23,992,785
Total Assets	47,737,761	Juristic person's equity	47,737,761

Thousand Baht

Non-Performing Loan ^{iv} (net) as of 30 June 2015 (Quarterly)	553,433
(5.64 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 June 2015 (Quarterly)	609,878
Actual provisioning for loan loss, as of 30 June 2015 (Quarterly)	703,551
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	9,927,389
(Capital adequacy ratio = 46.99 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	9,927,389
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 46.99 percents)	
Changes in assets and liabilities this quarter as of 31 July 2015 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	5,782,090
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	33,763
Letters of credit	129,620
Other contingencies	5,618,707
^{iv} Non-Performing Loans (gross) as of 30 June 2015 (Quarterly)	1,093,345
(10.57 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)	

Channel of capital maintenance information disclosure

For Commercial Bank

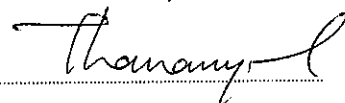
(under the Notification of the Bank of Thailand

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

Date of disclosure 29 April 2015

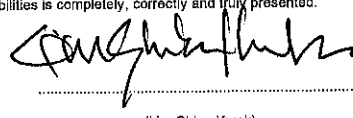
Information as of 31 December 2014

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