

OVERSEA-CHINESE BANKING CORPORATION LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 July 2016

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	3,520	Deposits	7,832,405
interbank and money market items, net	227,710	Interbank and money market items, net	6,397,425
Claims on securities	-	Liabilities payable on demand	58,022
Derivatives assets	706,008	Liabilities to deliver securities	-
Investments - net	27,492,869	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 11,071,090)		Derivatives liabilities	737,769
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	8,999,957	Bank's liabilities under acceptances	-
Accrued interest receivables	16,553	Other liabilities	190,853
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>15,216,474</b>
Properties foreclosed, net	-		
Premises and equipment, net	12,735	Head office and other branches of the same juristic person's equity	
Other assets, net	308,547	Funds to be maintained as assets under the Act	10,147,109
		Accounts with head office and other branches of the same juristic person, net	11,397,059
		Other reserves	104,851
		Retained earnings	902,396
		<b>equity</b>	<b>22,551,425</b>
<b>Total Assets</b>	<b>37,767,899</b>	<b>Juristic person's equity</b>	<b>37,767,899</b>

	Thousand Baht
Non-Performing Loan <sup>11</sup> (net) as of 30 June 2016 (Quarterly)	441,654
(5.12 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 June 2016 (Quarterly)	121,859
Actual provisioning for loan loss, as of 30 June 2016 (Quarterly)	224,173
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	10,208,069
(Capital adequacy ratio = 51.08 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	10,208,069
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 51.08 percents)	
Changes in assets and liabilities this quarter as of 31 July 2016 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	6,190,752
Avails to bills and guarantees of loans	-
Liabilities under unmatured import bills	17,810
Letters of credit	106,618
Other contingencies	6,066,324
<sup>11</sup> Non-Performing Loans (gross) as of 30 June 2016 (Quarterly)	502,727
(5.79 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)	

Channel of capital maintenance information disclosure

For Commercial Bank

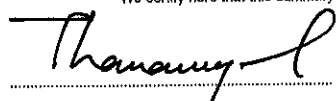
(under the Notification of the Bank of Thailand

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

Date of disclosure 15 August 2016

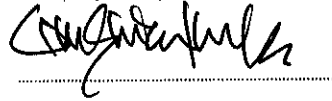
Information as of 30 June 2016

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