

OVERSEA-CHINESE BANKING CORPORATION LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 June 2016

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	3,828	Deposits	7,562,590
interbank and money market items, net	3,969,739	interbank and money market items, net	6,849,701
Claims on securities	-	Liabilities payable on demand	23,507
Derivatives assets	846,276	Liabilities to deliver securities	-
Investments - net	25,626,943	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 10,896,984)		Derivatives liabilities	652,071
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	8,365,907	Bank's liabilities under acceptances	-
Accrued interest receivables	11,407	Other liabilities	186,669
Customers' liabilities under acceptances	-	Total Liabilities	15,074,538
Properties foreclosed, net	-		
Premises and equipment, net	13,080	Head office and other branches of the same juristic person's equity	
Other assets, net	299,809	Funds to be maintained as assets under the Act	10,208,069
		Accounts with head office and other branches of the same juristic person, net	12,870,100
		Other reserves	110,774
		Retained earnings	873,508
		equity	24,062,451
Total Assets	39,136,989	juristic person's equity	39,136,989

	Thousand Baht
Non-Performing Loan ¹¹ (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)	121,659
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 = 46.85 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 = 46.85 percents)	
Changes in assets and liabilities this quarter as of 30 June 2016 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	6,339,580
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	19,184
Letters of credit	64,391
Other contingencies	6,256,005
¹¹ 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

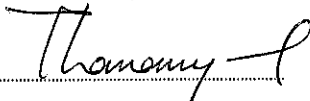
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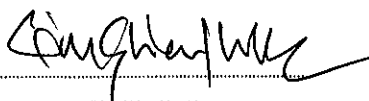
Location of disclosure <http://www.ocbc.com/business-banking/large-c>

Date of disclosure 29 April 2016

Information as of 31 December 2015

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


 (Thananya Songcharoen)
 Position Accountant


 (Lin Shien Kwok)
 Position General Manager