

OVERSEA-CHINESE BANKING CORPORATION LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 March 2016

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	4,606	Deposits	7,360,170
Interbank and money market items, net	351,869	Interbank and money market items, net	11,399,356
Claims on securities	-	Liabilities payable on demand	184,645
Derivatives assets	1,050,837	Liabilities to deliver securities	-
Investments - net	30,812,063	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 11,165,125)		Derivatives liabilities	818,379
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	8,642,059	Bank's liabilities under acceptances	-
Accrued interest receivables	12,861	Other liabilities	203,182
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>19,965,732</b>
Properties foreclosed, net	-		
Premises and equipment, net	14,017	Head office and other branches of the same juristic person's equity	
Other assets, net	284,996	Funds to be maintained as assets under the Act	10,219,869
		Accounts with head office and other branches of the same juristic person, net	9,926,574
		Other reserves	278,833
		Retained earnings	782,300
		<b>equity</b>	<b>21,207,576</b>
<b>Total Assets</b>	<b>41,173,308</b>	<b>juristic person's equity</b>	<b>41,173,308</b>

	Thousand Baht
Non-Performing Loan <sup>11</sup> (net) as of 31 March 2016 (Quarterly)	441,654
(4.96 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 March 2016 (Quarterly)	125,031
Actual provisioning for loan loss, as of 31 March 2016 (Quarterly)	224,173
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	10,389,749
(Capital adequacy ratio = 56.40 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 = 56.40 percents)	
Changes in assets and liabilities this quarter as of 31 March 2016 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	5,890,560
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	57,968
Letters of credit	72,992
Other contingencies	5,859,600
<sup>11</sup> Non-Performing Loans (gross) as of 31 March 2016 (Quarterly)	502,727
(5.61 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)	

Channel of capital maintenance information disclosure

For Commercial Bank

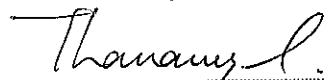
(under the Notification of the Bank of Thailand

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



(Phua Siew Gek)

Position Head of Operation Manager (for)