

OVERSEA-CHINESE BANKING CORPORATION LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 March 2018

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	5,220	Deposits	7,771,216
Interbank and money market items, net	6,629,187	Interbank and money market items, net	12,700,944
Claims on securities	-	Liabilities payable on demand	3,103
Derivatives assets	429,553	Liabilities to deliver securities	-
Investments - net	25,746,513	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 11,981,942)		Derivatives liabilities	1,387,389
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	13,960,659	Bank's liabilities under acceptances	-
Accrued interest receivables	35,654	Other liabilities	162,669
Customers' liabilities under acceptances	-	Total Liabilities	22,025,321
Properties foreclosed, net	-		
Premises and equipment, net	11,362	Head office and other branches of the same juristic person's equity	
Other assets, net	199,219	Funds to be maintained as assets under the Act	9,418,369
		Accounts with head office and other branches of the same juristic person, net	14,415,204
		Other reserves	67,106
		Retained earnings	1,091,347
		equity	24,992,046
Total Assets	47,017,367	juristic person's equity	47,017,367

Thousand Baht

Non-Performing Loan ¹⁷ (net) as of 31 March 2018 (Quarterly)	275,019
(1.36 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 March 2018 (Quarterly)	239,196
Actual provisioning for loan loss, as of 31 March 2018 (Quarterly)	264,173
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	9,708,209
(Capital adequacy ratio = 37.16 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	9,708,209
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 37.16 percents)	
Changes in assets and liabilities this quarter as of 31 March 2018 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	3,211,286
Avails to bills and guarantees of loans	6,858
Liabilities under unmatured import bills	16,331
Letters of credit	24,348
Other contingencies	3,163,749
¹⁷ Non-Performing Loans (gross) as of 31 March 2018 (Quarterly)	338,093
(1.66 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)	

Channel of capital maintenance information disclosure

For Commercial Bank

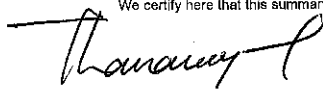
(under the Notification of the Bank of Thailand

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

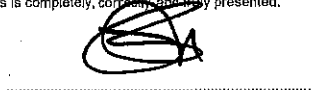
Date of disclosure 31 August 2017

Information as of 30 June 2017

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



(Thananya Songcheroen)
Head of Department - Finance



(Lim Shien Kwok)
General Manager

19 Apr 2018