

OVERSEA-CHINESE BANKING CORPORATION LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 May 2016

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	6,044	Deposits	7,386,884
Interbank and money market items, net	268,898	Interbank and money market items, net	10,968,899
Claims on securities	-	Liabilities payable on demand	107,399
Derivatives assets	1,084,784	Liabilities to deliver securities	-
Investments - net	28,524,065	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 10,937,588)		Derivatives liabilities	651,620
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	8,351,808	Bank's liabilities under acceptances	-
Accrued interest receivables	10,818	Other liabilities	192,546
Customers' liabilities under acceptances	-	Total Liabilities	19,307,348
Properties foreclosed, net	-		
Premises and equipment, net	13,341	Head office and other branches of the same juristic person's equity	
Other assets, net	394,936	Funds to be maintained as assets under the Act	10,317,289
		Accounts with head office and other branches of the same juristic person, net	8,081,981
		Other reserves	69,321
		Retained earnings	858,555
		equity	19,327,146
Total Assets	38,634,484	Juristic person's equity	38,634,494

Thousand Baht

Non-Performing Loan ¹¹ (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 = 58.67 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 = 58.67 percents)	
Changes in assets and liabilities this quarter as of 31 May 2016 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	8,276,387
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	23,387
Letters of credit	59,245
Other contingencies	6,193,755

¹¹ 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

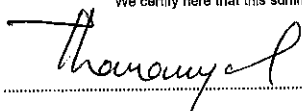
(under the Notification of the Bank of Thailand

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

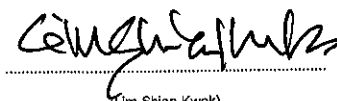
Date of disclosure 29 April 2016

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


 (Lim Shien Kwok)

Position General Manager