

OVERSEA-CHINESE BANKING CORPORATION LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 May 2018

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	3,049	Deposits	8,203,910
Interbank and money market items, net	6,195,080	Interbank and money market items, net	6,488,660
Claims on securities	-	Liabilities payable on demand	2,515
Derivatives assets	502,031	Liabilities to deliver securities	-
Investments - net	24,232,817	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 10,839,842)		Derivatives liabilities	1,548,555
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	12,824,736	Bank's liabilities under acceptances	-
Accrued interest receivables	34,789	Other liabilities	185,904
Customers' liabilities under acceptances	-	Total Liabilities	16,429,444
Properties foreclosed, net	-		
Premises and equipment, net	11,289	Head office and other branches of the same juristic person's equity	
Other assets, net	263,937	Funds to be maintained as assets under the Act	9,576,989
		Accounts with head office and other branches of the same juristic person, net	16,933,384
		Other reserves	58,956
		Retained earnings	1,186,887
		equity	27,638,284
Total Assets	44,067,728	juristic person's equity	44,067,728

Thousand Baht

Non-Performing Loan ¹¹ (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)	239,198
Actual provisioning for loan loss, as of 31 March 2018 (Quarterly)	284,173
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 = 35.22 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 = 35.22 percents)	
Changes in assets and liabilities this quarter as of 31 May 2018 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	3,419,297
Avals to bills and guarantees of loans	244,156
Liabilities under unmatured import bills	12,943
Letters of credit	24,884
Other contingencies	3,137,504

¹¹ Non-Performing Loans (gross) as of 31 March 2018 (Quarterly) 336,093
(1.66 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

Channel of capital maintenance information disclosure

For Commercial Bank

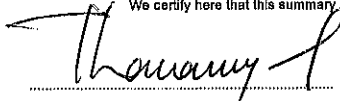
(under the Notification of the Bank of Thailand

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

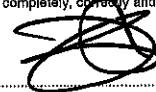
Date of disclosure 27 April 2018

information as of 31 December 2017

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



(Thananya Songcharoen)
Head of Department - Finance



(Lim Shlen Kwok)
General Manager