

**OVERSEA-CHINESE BANKING CORPORATION LIMITED**

**Summary Statement of Assets and Liabilities**

(Not audited/reviewed by Certified Public Accountant)

As of 30 November 2015

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	3,885	Deposits	6,224,426
Interbank and money market items, net	844,308	Interbank and money market items, net	8,859,328
Claims on securities	-	Liabilities payable on demand	50,917
Derivatives assets	971,386	Liabilities to deliver securities	-
Investments - net	33,555,168	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 14,012,014)		Derivatives liabilities	473,155
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	8,649,947	Bank's liabilities under acceptances	-
Accrued interest receivables	11,001	Other liabilities	186,748
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>15,794,574</b>
Properties foreclosed, net	-		
Premises and equipment, net	14,708	Head office and other branches of the same juristic person's equity	
Other assets, net	390,373	Funds to be maintained as assets under the Act	10,350,909
		Accounts with head office and other branches of the same juristic person, net	17,125,633
		Other reserves	197,633
		Retained earnings	772,029
		equity	28,446,204
<b>Total Assets</b>	<b>44,240,776</b>	<b>juristic person's equity</b>	<b>44,240,776</b>

	Thousand Baht
Non-Performing Loan <sup>1/</sup> (net) as of 30 September 2015 (Quarterly)	557,126
(6.06 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2015 (Quarterly)	599,775
Actual provisioning for loan loss, as of 30 September 2015 (Quarterly)	700,126
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	9,927,389
(Capital adequacy ratio = 44.53 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	9,927,389
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 44.53 percents)	
Changes in assets and liabilities this quarter as of 30 November 2015 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	6,310,452
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	8,245
Letters of credit	317,222
Other contingencies	5,984,985
<sup>1/</sup> Non-Performing Loans (gross) as of 30 September 2015 (Quarterly)	1,094,152
(11.25 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)	

**Channel of capital maintenance information disclosure**

For Commercial Bank

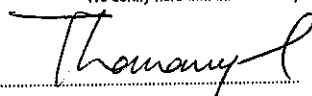
(under the Notification of the Bank of Thailand

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

Date of disclosure 31 August 2015

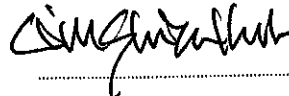
Information as of 30 June 2015

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



(Thananya Songcharoen)

Position Accountant



(Lim Shlen Kwok)

Position General Manager