

**OVERSEA-CHINESE BANKING CORPORATION LIMITED**

**Summary Statement of Assets and Liabilities**

(Not audited/reviewed by Certified Public Accountant)

As of 31 October 2016

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	3,262	Deposits	7,889,217
Interbank and money market items, net	750,243	Interbank and money market items, net	9,511,823
Claims on securities	-	Liabilities payable on demand	16,754
Derivatives assets	688,781	Liabilities to deliver securities	-
Investments - net	27,254,693	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 10,797,805)		Derivatives liabilities	537,466
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	7,046,281	Bank's liabilities under acceptances	-
Accrued interest receivables	14,496	Other liabilities	189,525
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>18,144,785</b>
Properties foreclosed, net	-		
Premises and equipment, net	12,572	<b>Head office and other branches of the same juristic person's equity</b>	
Other assets, net	325,452	Funds to be maintained as assets under the Act	10,176,229
		Accounts with head office and other branches of the same juristic person, net	6,789,596
		Other reserves	58,022
		Retained earnings	928,149
		<b>equity</b>	<b>17,951,995</b>
<b>Total Assets</b>	<b>36,096,760</b>	<b>juristic person's equity</b>	<b>36,096,780</b>

Thousand Baht

Non-Performing Loan <sup>IV</sup> (net) as of 30 September 2016 (Quarterly)	285,905
(3.96 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2016 (Quarterly)	113,166
Actual provisioning for loan loss, as of 30 September 2016 (Quarterly)	224,173
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	10,208,089
(Capital adequacy ratio = 63.81 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	10,208,089
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 63.81 percents)	
Changes in assets and liabilities this quarter as of 31 October 2016 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	5,903,153
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	2,509
Letters of credit	101,191
Other contingencies	5,799,453

<sup>IV</sup> Non-Performing Loans (gross) as of 30 September 2016 (Quarterly) 356,978

(4.74 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

**Channel of capital maintenance information disclosure**

For Commercial Bank

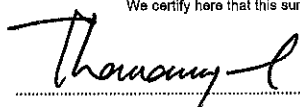
(under the Notification of the Bank of Thailand

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

Date of disclosure 15 August 2016

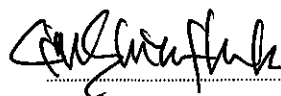
Information as of 30 June 2016

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