

OVERSEA-CHINESE BANKING CORPORATION LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 October 2017

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	3,356	Deposits	8,926,088
Interbank and money market items, net	2,285,495	Interbank and money market items, net	8,704,161
Claims on securities	-	Liabilities payable on demand	7,773
Derivatives assets	274,570	Liabilities to deliver securities	-
Investments - net	26,972,369	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 11,394,166)		Derivatives liabilities	786,427
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	13,550,500	Bank's liabilities under acceptances	-
Accrued interest receivables	35,255	Other liabilities	158,886
Customers' liabilities under acceptances	-	Total Liabilities	18,584,335
Properties foreclosed, net	-		
Premises and equipment, net	10,358	Head office and other branches of the same juristic person's equity	
Other assets, net	250,852	Funds to be maintained as assets under the Act	9,817,889
		Accounts with head office and other branches of the same juristic person, net	13,881,685
		Other reserves	64,583
		Retained earnings	1,034,263
		equity	24,798,420
Total Assets	43,382,755	juristic person's equity	43,382,755

Thousand Baht

Non-Performing Loan ¹¹ (net) as of 30 September 2017 (Quarterly)	282,651
(1.92 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2017 (Quarterly)	189,673
Actual provisioning for loan loss, as of 30 September 2017 (Quarterly)	264,173
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	9,968,309
(Capital adequacy ratio = 42.69 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	9,968,309
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 42.69 percents)	
Changes in assets and liabilities this quarter as of 31 October 2017 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	5,032,884
Avals to bills and guarantees of loans	1,054,166
Liabilities under unmatured import bills	53,758
Letters of credit	60,417
Other contingencies	3,864,543
¹¹ Non-Performing Loans (gross) as of 30 September 2017 (Quarterly)	343,724
(2.33 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)	

Channel of capital maintenance information disclosure

For Commercial Bank

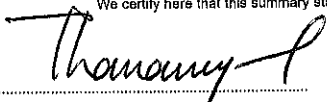
(under the Notification of the Bank of Thailand)

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

Date of disclosure 31 August 2017

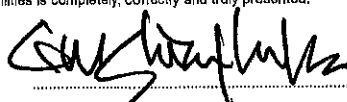
Information as of 30 June 2017

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



(Thananya Songcharoen)

Head of Department - Finance



(Lim Shien Kwok)

General Manager