

OVERSEA-CHINESE BANKING CORPORATION LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 September 2015

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	2,969	Deposits	4,879,848
Interbank and money market items, net	347,506	Interbank and money market items, net	14,396,563
Claims on securities	-	Liabilities payable on demand	164,661
Derivatives assets	1,343,486	Liabilities to deliver securities	-
Investments - net	36,399,291	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 17,598,215)		Derivatives liabilities	511,579
Investments in subsidiaries and associates, net	-	Debits issued and Borrowings	-
Loans to customers, net	8,930,735	Bank's liabilities under acceptances	-
Accrued interest receivables	16,444	Other liabilities	183,309
Customers' liabilities under acceptances	-	Total Liabilities	20,135,960
Properties foreclosed, net	-		
Premises and equipment, net	14,047	Head office and other branches of the same juristic person's equity	
Other assets, net	340,267	Funds to be maintained as assets under the Act	10,445,949
		Accounts with head office and other branches of the same juristic person, net	15,792,344
		Other reserves	177,137
		Retained earnings	843,355
		equity	27,258,785
Total Assets	47,394,745	juristic person's equity	47,394,745

Thousand Baht

Non-Performing Loan ¹¹ (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 = 44.67 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 = 44.67 percents)	
Changes in assets and liabilities this quarter as of 30 September 2015 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	6,262,598
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	21,266
Letters of credit	84,115
Other contingencies	6,147,217
¹¹ 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

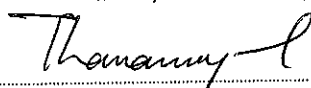
(under the Notification of the Bank of Thailand

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

Date of disclosure 31 August 2015

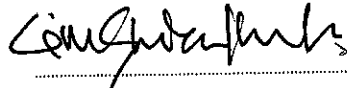
Information as of 30 June 2015

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



(Thananya Songcharoen)

Position Accountant



(Lim Shien Kwok)

Position General Manager