

**OVERSEA-CHINESE BANKING CORPORATION LIMITED**

**Summary Statement of Assets and Liabilities**

(Not audited/reviewed by Certified Public Accountant)

As of 30 September 2016

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	6,977	Deposits	7,805,725
Interbank and money market items, net	613,268	Interbank and money market items, net	4,879,873
Claims on securities	-	Liabilities payable on demand	13,372
Derivatives assets	602,640	Liabilities to deliver securities	-
Investments - net	27,545,010	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 10,897,392)		Derivatives liabilities	613,736
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	7,015,648	Bank's liabilities under acceptances	-
Accrued interest receivables	11,233	Other liabilities	182,776
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>13,295,482</b>
Properties foreclosed, net	-		
Premises and equipment, net	12,065	<b>Head office and other branches of the same juristic person's equity</b>	
Other assets, net	277,061	Funds to be maintained as assets under the Act	10,112,009
		Accounts with head office and other branches of the same juristic person, net	11,845,540
		Other reserves	88,036
		Retained earnings	942,835
		<b>equity</b>	<b>22,788,420</b>
<b>Total Assets</b>	<b>36,083,902</b>	<b>juristic person's equity</b>	<b>36,083,902</b>

	Thousand Baht
Non-Performing Loan <sup>1/</sup> (net) as of 30 September 2016 (Quarterly)	295,805
(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	10,208,069
(Capital adequacy ratio = 51.81 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	10,208,069
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 51.81 percents)	
Changes in assets and liabilities this quarter as of 30 September 2016 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . .	-
Contingent liabilities	7,240,723
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	5,648
Letters of credit	98,340
Other contingencies	7,136,735

<sup>1/</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

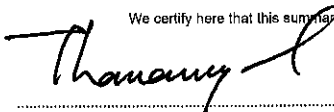
(under the Notification of the Bank of Thailand

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

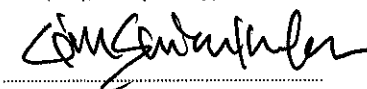
Date of disclosure 15 August 2016

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