

Disclosure under Basel II Pillar III

Purpose of disclosure:

The Notification of the Bank of Thailand No: SorNorSor. 14/2562 dated 07 May 2019, Re: Disclosure of Information on Capital Fund Maintenance for Banks in Thailand (No.2), requires banks in Thailand to disclose the information on Capital Fund maintenance and their risks. This is to enable market participants to assess the scope of application, capital, risk exposure, risk assessment process and the capital adequacy of the banks.

This disclosure reflects only information associated solely to the activities of Bangkok branch. Please refer to disclosure under Basel II Pillar III for OCBC group as per link appended below.

<https://www.ocbc.com/iwov-resources/sq/ocbc/gbc/pdf/investors/capital-and-regulatory-disclosures/pillar-3/2025/pillar%203%20disclosures%20as%20at%2031%20december%202025.pdf>

	Item	31/12/2025	30/06/2025
Available capital (unit: In million Baht)			
1	Common equity tier 1 (CET1)	-	-
1A	Fully loaded ECL ^{1/} CET1	-	-
2	Tier 1	-	-
2A	Fully loaded ECL tier 1	-	-
3	Total capital	9,489	9,683
3A	Fully loaded ECL total capital	9,489	9,683
Risk-weighted assets (unit:In million Baht)			
4	Total risk-weighted assets (RWA)	28,712	22,981
Risk-based capital ratios as a percentage of RWA (%)			
5	CET1 ratio	-	-
5A	Fully loaded ECL CET1 ratio	-	-
6	Tier 1 ratio	-	-
6A	Fully loaded ECL tier 1 ratio	-	-
7	Total capital ratio	33.1	42.1
7A	Fully loaded ECL total capital ratio	33.1	42.1
Capital buffer ratios a percentage of RWA (%)			
8	Conservation buffer ratio	2.5	2.5
9	Countercyclical buffer ratio	-	-
10	Higher loss absorbency ratio	-	-
11	Total capital buffer ratio (the sum of Item 8 to Item 10)	-	-
12	Ratio of CET1 available after meeting the commercial bank's minimum capital requirements ^{2/}	30.6	39.6
Liquidity coverage ratio (LCR) (%)			
		Q4' 2025	Q2' 2025
13	Total high-quality liquid assets (Total HQLA) (unit:In million Baht)	16,830	19,066
14	Total net cash outflows (within a 30-day period) (unit:In million Baht)	11,557	14,856
15	LCR ratio (%)	146	129

^{1/} Expected credit losses according to the Thai Financial Reporting Standard No.9 - Financial Instruments

^{2/} Ratio of CET1 available after meeting the commercial bank's minimum capital requirements is not necessarily equal to the difference between the CET1 ratio (Item 5) and the minimum CET1 ratio requirement of 4.5% since the CET1 ratio may be attributable to the minimum tier 1 ratio requirement of 6% and/or the minimum total capital ratio requirement of 8.5%.
Example: If a bank has RWA = 100, CET1 = 10, AT1 = 1.5 and T2 = 0, the bank's CET1 is therefore used for maintaining the total capital ratio of 8.5%, then the remaining CET1 (after meeting the minimum capital requirements) = 10 - 4.5 - 2.5 = 3.

Impairment of financial assets

Impairment allowances for financial assets are assessed using a forward-looking expected credit loss (“ECL”) model in accordance with the requirements of TFRS 9.

Scope

Under TFRS 9, the ECL model is applied to debt financial assets measured at amortised cost or FVOCI and most off-balance sheet loan commitments and financial guarantees

Expected Credit Loss Impairment Model

Under TFRS 9, credit loss allowances are measured on each reporting date according to a three-stage expected credit loss impairment model:

- Stage 1 - On initial recognition, expected credit loss will be that resulting from default events that are possible over the next 12 months.
- Stage 2 - Following a significant increase in credit risk of the financial assets since its initial recognition, the credit loss allowance will be that resulting from default events that are possible over the expected life of the asset.
- Stage 3 - When a financial asset exhibits objective evidence of impairment and is considered to be credit-impaired, the credit loss allowance will be the full lifetime expected credit loss.

Measurement

ECLs are a probability-weighted estimate of credit losses. They are measured as follows:

- (a) Financial assets that are not credit-impaired at the reporting date: as the present value of all cash shortfalls, which is the difference between the cash flows due to the entity in accordance with the contract and the cash flows that the Branch expects to receive;
- (b) Financial assets that are credit-impaired at the reporting date: as the difference between the gross carrying amount and the present value of estimated future cash flows;
- (c) Undrawn loan commitments: as the present value of the difference between the contractual cash flows that are due to the Branch if the commitment is drawn down and the cash flows that the Branch expects to receive; and
- (d) Financial guarantee contracts: the expected payments to reimburse the holder less any amounts that the Branch expects to recover.

The key inputs used in the measurement of ECL are:

- Probability of default (“PD”) - This is an estimate of the likelihood of default over a given time horizon.
- Exposure at default (“EAD”) - This is an estimate of the exposure at a future default date, taking into account expected changes in the exposure after the reporting date, including repayments of principal and interest as well as expected drawdowns on committed facilities.
- Loss given default (“LGD”) - This is an estimate of the loss arising on default. It is based on the difference between the contractual cash flows due and those that the Group would expect to receive, including from any collateral.

ECL for exposures in Stage 1 is calculated by multiplying the 12-month PD by LGD and EAD. Lifetime ECL is calculated by multiplying lifetime PD by LGD and EAD.

All key inputs (PD, LGD and EAD) used to estimate Stage 1 and Stage 2 credit loss allowances are modelled based on three macroeconomic scenarios (or changes in macroeconomic variables) that are most closely correlated with credit losses in the relevant portfolio.

The three macroeconomic scenarios represent a most likely “Base” outcome, and two other less likely “Upside” and “Downside” scenarios. These scenarios are probability-weighted and underlying key macroeconomic assumptions are based on independent external and in-house views. The assumptions are subject to regular management reviews to reflect current economic situations.

Each macroeconomic scenario used in the expected credit loss calculation includes a projection of all relevant macroeconomic variables used in the models for the lifetime period, reverting to long-run averages generally after 3 to 5 years periods. Depending on their usage in the models, macroeconomic variables are projected at a country or more granular level which differ by portfolio. The primary macroeconomic variables adopted are Gross Domestic Product, Unemployment rate, Property Price Index and Interest rate.

The definition of default used in the measurement of expected credit losses is consistent with the definition of default used for credit risk management purposes. The default definition has been applied consistently to model the PD, LGD and EAD throughout Branch’s expected credit loss calculations.

The Branch considers a financial asset to be in default by assessing both quantitative and qualitative criteria such as days past due and the terms of financial covenants. A default occurs when the borrower or bond issuer is unlikely to pay its credit obligations to the Branch in full, without recourse by the Branch to actions such as realising security (if any is held) or when the financial asset is more than 90 days past due.

The maximum period considered when estimating ECLs is the maximum contractual period over which the Branch is exposed to credit risk.

Financial assets are written off against their related impairment allowances when all feasible recovery actions have been exhausted or when the recovery prospects are considered remote.

Movement Between Stages

Movements between Stage 1 and Stage 2 are based on whether an instrument's credit risk as at the reporting date has increased significantly since its initial recognition.

In accordance with TFRS 9, financial assets are classified in Stage 2 where there is a significant increase in credit risk since initial recognition, where the credit loss allowance will be measured using lifetime ECL.

The Branch considers both qualitative and quantitative parameters in the assessment of whether this is a significant increase in credit risk. These include the following:

- (a) The Branch has established thresholds for significant increases in credit risk based on both a relative and absolute change in lifetime PD relative to initial recognition.
- (b) The Branch conducts qualitative assessment to ascertain if there has been significant increase in credit risk.
- (c) The Branch uses days past due as a further indication of significant increase in credit risk.

Movements between Stage 2 and Stage 3 are based on whether financial assets are credit-impaired as at the reporting date. The determination of whether a financial asset is credit-impaired under TFRS 9 will be based on objective evidence of impairment.

The assessments for a significant increase in credit risk since initial recognition and credit-impairment are performed independently as at each reporting period. Assets can move in both directions through the stages of the impairment model. After a financial asset has migrated to Stage 2, if it is no longer considered that credit risk has significantly increased relative to initial recognition in a subsequent reporting period, it will move back to Stage 1. A modification of the terms of a financial asset that does not result in derecognition will result in the financial asset being transferred out of Stage 3 if the indicators of it being identified as credit-impaired is no longer met and that the evidence for its transfer out of Stage 3 solely relates to events such as up-to-date and timely payment occurring in the subsequent periods.

If a modified financial asset results in derecognition, the new financial asset will be recognised under Stage 1, unless it is assessed to be credit-impaired at time of the modification.

Surplus reserve

The Branch measures the surplus reserve on the date of adoption for new financial reporting standards related to financial instruments by comparing the difference between allowance for expected credit losses according to requirement under new financial reporting standards related to financial instruments and total reserves that the Branch had on 31 December 2025. In which, the Branch will amortise the surplus reverse using straight-line method by 5 years consecutively in accordance with notification to utilise surplus reserve from Bank of Thailand dated on 6 November 2019.

Capital

Section 1: Capital Structure

Oversea-Chinese Banking Corporation Limited-Bangkok Branch (“Bangkok Branch”) is a Branch of Oversea-Chinese Banking Corporation Limited (OCBC Bank) incorporated and domiciled in Singapore.

According to the Section 32 of the Financial Institution Business Act, B.E. 2551, branches of foreign commercial banks licensed to operate business as prescribed in the Act shall maintain assets in Thailand or hold securities in other countries in accordance with the regulation prescribed in the notification of the Bank of Thailand. The said assets and securities shall be considered as capital funds under the Act.

As of 31 December 2025, “Bangkok Branch’ has the capital fund structure according to Section 32 of Financial Institution Business Act, B.E. 2551 as follows:

Capital

Item 1 : Capital Structure

Structure of capital fund of Oversea-Chinese Banking Corporation Limited-Bangkok Branch

Unit: In million Baht

Item	31/12/2025	30/06/2025
1. Assets required to be maintained under Section 32	11,060	11,076
2 Sum of net capital for maintenance of assets under Section 32 and net balance of inter-office accounts (2.1+2.2)	9,547	10,897
2.1 Capital for maintenance of assets under Section 32	9,489	9,683
2.2 Net balance of inter-office accounts which the branch is the debtor (the creditor) to the head office and other branches located in other countries, the parent company and subsidiaries of the head office.	58	1,214
3. Total regulatory capital (3.1-3.2)	9,489	9,683
3.1 Total regulatory capital before deductions (The lowest amount among item 1 item 2 and item 2.1)	9,489	9,683
3.2 Deductions	-	-

Details of assets maintained under Section 32 as mentioned above are as follow:

Details of assets maintained under section 32	Outstanding Amount Per Book
Assets maintained under Section 32	11,060
Government bonds	10,461
Bank of Thailand bonds	-
Non-central government public sector entities: PSEs Bonds	-
Bonds guaranteed by Ministry of Finance	599
Immovable properties	-

Section 2: Capital Adequacy

To promote the banks to establish a good risk management system and to maintain sufficient capital to cope with unexpected loss in the future, the Bank of Thailand has stipulated capital supervisory guidelines for the banks which are stipulated in the Notification no. Sor.Nor.Sor.12/2555, Re: Regulations on Capital Supervision for Commercial Banks. The Notification requires foreign bank branches to maintain minimum capital requirements at no less than 11.000% of aggregated risk weighted assets of the three major risks, i.e. credit risk, market risk and operational risk (known as Basel II Pillar I).

The computation of risk-weighted assets for credit risk of Bangkok Branch includes credit risk, counterparty credit risk and Non-delivery versus payment of the following exposures:

- Assets and off-balance sheet items in banking book,
- Off-balance items pertaining to OTC derivatives and repo style transactions for trading book items calculated for counterparty credit risk,
- Position pertaining to unsettled payment and non-delivery (unsettled transaction),
- Assets and off-balance sheets items in trading book that do not meet the threshold level as stipulated in the Notification of the Bank of Thailand Re:Supervisory Guideline on Market Risk and Capital Maintenance to cope with Market risk of the banks.

The approach adopted for calculation of the credit risk weighted assets presently is Standardized Approach as the Branch's size is relatively small as compared to the OCBC Group.

For market risks, the risks may arise from movements of interest rate, foreign exchange rates and prices of instruments in the money and capital markets which may negatively affect the Bank. The minimum capital requirement for market risk is required for positions in trading book, including interest rate risk from interest rate exposure in trading account, equity instrument price risk from exposures pertaining to equity instrument in trading account, foreign exchange risk from all exposures pertaining to foreign currencies and commodity price risk from all exposures pertaining to commodity products.

OCBC Bangkok has selected the Standardized method for calculating the capital requirements for market risks as the transactions in trading book are neither complicated nor significant.

For operational risks, the Bank of Thailand permits banks to use 3 methods for calculation of equivalent risk-weighted asset: Basic Indicator Approach (BIA) and Standardized Approach (SA-OR) / ASA and Advance Measurement Approach (AMA). OCBC Bangkok has selected to use the Standardized Approach for calculation of the capital charge for operational risks.

The following tables are minimum capital requirement for each type of risk

Capital

Item 2 : Capital adequacy

Table 3 Minimum capital requirement for credit risk classified by type of assets under the SA

Unit : Million Baht

Minimum capital requirement for credit risk classified by type of assets under the SA	31/12/2025	30/06/2025
Performing claims		
1. Claims on sovereigns and central banks, multilateral development banks (MDBs), and non-central government public sector entities (PSEs) treated as claims on sovereigns	15	8
2. Claims on financial institutions , non-central government public sector entities (PSEs) treated as claims on financial institutions, and securities firms	619	97
3. Claims on corporates , non-central government public sector entities (PSEs) treated as claims on corporate	2,304	2,159
4. Claims on retail portfolios	-	-
5. Claims on housing loans	-	-
6. Other assets	10	11
Non-performing claims	-	-
First-to-default credit derivatives and Securitisation		
Total minimum capital requirement for credit risk under the SA	2,949	2,275

Table 6 Minimum capital requirement for market risk for positions in the trading book (Standardized measurement approach)

Unit: In million Baht

Minimum capital requirement for market risk (positions in the trading book)	31/12/2025	30/06/2025
1. Standardised approach	76	121
2. Internal model approach	-	-
Total minimum capital requirement for market risk	76	121

Table 7 Minimum capital requirement for operational risk (BIA / SA / ASA)

Unit: In million Baht

Minimum capital requirement for operational risk	31/12/2025	30/06/2025
1. Calculate by Basic Indicator Approach	-	-
2. Calculate by Standardised Approach	118	116
3. Calculate by Alternative Standardised Approach	-	-
4. Calculate by Advance Measurement Approach	-	-
Total minimum capital requirement for operational risk	118	116

Table 8 Total risk-weighted capital ratio and Tier 1 risk-weighted capital ratio

Ratio	Curent period	
	31/12/2025	Minimum requirement
1. Total capital to risk-weighted assets	33.1	11.0
2. Tier 1 capital to risk-weighted assets *		
3. Tier 1 capital of equity part to risk-weighted assets *		

Risk exposure and assessment of banks

As a Branch of OCBC Bank, Bangkok Branch adopts and is guided by our Head Office on risk management policies, processes as well as risk measurement and monitoring.

Credit risk disclosure

Definition of Default

A borrower is recognized to be in default when evidenced by either non-payment (failure to pay any sum due), unlikely to repay in full or to meet any criteria as prescribed in the Notification of the Bank of Thailand no. SorNorSor. 23/2561 please refer to the BOT website as per link appended)

<https://www.bot.or.th/Thai/FIPCS/Documents/FPG/2561/EngPDF/25610276.pdf>

Impairment

The carrying amounts of the Branch's assets are reviewed at each reporting date to determine whether there is any indication of impairment. If any such indication exists, the assets' recoverable amounts are estimated.

An impairment loss is recognised if the carrying amount of an asset or its cash-generating unit exceeds its recoverable amount. The impairment loss is recognised in profit or loss unless it reverses a previous revaluation credited to the accounts with head office and other branches of the same juristic person, in which case it is charged to the accounts with head office and other branches of the same juristic person.

Calculation of recoverable amount

The recoverable amount of a non-financial asset is the greater of the asset's value in use and fair value less costs to sell. In assessing value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset. For an asset that does not generate cash inflows largely independent of those from other assets, the recoverable amount is determined for the cash-generating unit to which the asset belongs.

Reversals of impairment

Impairment losses recognised in prior periods in respect of other non-financial assets are assessed at each reporting date for any indications that the loss has decreased or no longer exists. An impairment loss is reversed if there has been a change in the estimates used to determine the recoverable amount. An impairment loss is reversed only to the extent that the asset's carrying amount does not exceed the carrying amount that would have been determined, net of depreciation or amortisation, if no impairment loss had been recognised.

Set C : Risk exposure and assessment of commercial banks

Credit risk

Item 1 General information on credit risk*

Table 9 Outstanding amounts of significant on-balance sheet assets and off-balance sheet items before adjustments by credit risk mitigation

Unit: In million Baht

	Average outstanding balance	Ending Balance	Ending Balance
Item	31/12/2025	31/12/2025	31/12/2024
1. On-balance sheet assets (1.1 + 1.2 + 1.3)	47,932	46,670	52,656
1.1 Loans and accrued interest receivable (net) 1/	22,759	22,662	26,944
1.2 Net investments in debt securities 2/	24,567	23,419	25,133
1.3 Deposits and accrued interest receivable (net) 3/	329	301	252
1.4 Derivatives	277	289	327
2. Off-balance sheet items ^{3/} (2.1 + 2.2 + 2.3)	52,388	46,778	69,087
2.1 Aval of bills, guarantees, and letters of credit	1,989	4,860	634
2.2 OTC derivatives 5/	48,695	36,285	68,058
2.3 Undrawn committed lines	1,704	5,634	395

* Commercial banks shall disclose positions in both banking book and trading book, where on-balance sheet assets shall exclude equity exposures and off-balance sheet items shall include equity exposures.

** If the period-end outstanding amount is not significantly different from the average outstanding amount during the period, commercial banks may not disclose the average outstanding amount during the period.

1/ Including accrued interest income, net of deferred interest income, gains or losses due to changes in the conditions, and reserves for expected credit losses; including loans and accrued interest receivable of interbank and money market items

2/ Including investments in receivables but excluding accrued interest receivable and net of reserves for adjustments of security values and reserves for expected credit losses

3/ Including accrued interest income, net of reserves for expected credit losses

4/ Before multiplying by credit conversion factors

5/ Including equity-related derivatives

Table 10 Outstanding amounts of on-balance sheet assets and off-balance sheet items before adjustments by credit risk mitigation classified by country or geographic area of debtor*

2025

Unit: In million Baht

Country or geographic area of debtor	On-balance sheet assets					Off-balance sheet items ^{3/}			
	Total	Net loans ^{1/}	Net Investment in debt securities ^{2/}	Deposits (including accrued interest receivables)	Derivative assets	Total	Aval of bills, guarantees of borrowings, and letter of credits	OTC derivatives	Undrawn committed line
1. Thailand	45,848	22,662	22,655	274	257	42,582	4,860	32,088	5,634
2. Asia Pacific (exclude	798		763	3	31	2,991		2,991	
3. North America and Latin	21			21	-	202		202	
4. Africa and Middle East	-					-			
5. Europe	4			3	1	1,003		1,003	
Total	46,670	22,662	23,419	301	289	46,778	4,860	36,285	5,634

2024

Unit: In million Baht

Country or geographic area of debtor	On-balance sheet assets					Off-balance sheet items ^{3/}			
	Total	Net loans ^{1/}	Net Investment in debt securities ^{2/}	Deposits (including accrued interest receivables)	Derivative assets	Total	Aval of bills, guarantees of borrowings, and letter of credits	OTC derivatives	Undrawn committed line
1. Thailand	51,466	26,944	24,008	232	283	65,405	634	64,376	395
2. Asia Pacific (exclude	1,167		1,125	1	40	2,961		2,961	
3. North America and Latin	16			16	-	2		2	
4. Africa and Middle East	-					-			
5. Europe	8			4	4	719		719	
Total	52,656	26,944	25,133	252	327	69,087	634	68,058	395

* Commercial banks shall classify countries or geographic areas according to guidelines used in their internal management and shall explain supporting reasons

1/ Including accrued interest income, net of deferred interest income, gains or losses due to changes in the conditions, and reserves for expected credit losses; including loans and accrued interest receivable of interbank and money market items

2/ Including investments in receivables but excluding accrued interest receivable and net of reserves for adjustments of security values and reserves for expected credit losses

3/ Including accrued interest income, net of reserves for expected credit losses

4/ Before multiplying by credit conversion factors

5/ Including equity-related derivatives

Table 11 Outstanding amounts of on-balance sheet assets and off balance sheet items before credit risk mitigation classified by residual maturity

Unit: In million Baht

Unit: In million Baht

Item	31/12/2025			31/12/2024		
	Maturity not exceeding 1 year	Maturity exceeding 1 year	Total	Maturity not exceeding 1 year	Maturity exceeding 1 year	Total
1. On-balance sheet assets (1.1 + 1.2 + 1.3+1.4)	18,438	28,232	46,670	18,056	34,600	52,656
1.1 Loans and accrued interest receivable (net) 1/	11,288	11,374	22,662	15,284	11,659	26,944
1.2 Net investments in debt securities 2/	6,825	16,593	23,419	2,341	22,792	25,133
1.3 Deposits and accrued interest receivable (net) 3/	301		301	252		252
1.4 Derivatives	24	265	289	177	150	327
2. Off-balance sheet items ^{3/} (2.1 + 2.2 + 2.3)	22,749	24,029	46,778	43,114	25,973	69,087
2.1 Aval of bills, guarantees, and letters of credit	4,860		4,860	634		634
2.2 OTC derivatives 5/	17,889	18,395	36,285	42,480	25,578	68,058
2.3 Undrawn committed lines		5,634	5,634		395	395

1/ Including accrued interest income, net of deferred interest income, gains or losses due to changes in the conditions, and reserves for expected credit losses; including loans and accrued interest receivable of interbank and money market items

2/ Including investments in receivables but excluding accrued interest receivable and net of reserves for adjustments of security values and reserves for expected credit losses

3/ Including accrued interest income, net of reserves for expected credit losses

4/ Before multiplying by credit conversion factors

5/ Including equity-related derivatives

Table 12: Outstanding amounts of financial instruments* before the recognition of credit risk mitigation and provisions (General provision and specific provisions)

2025

Unit: In million Baht

Item	Outstanding amount		Amount of provisions ^{2/}	Provisions ^{2/} for exposures under the SA		Provisions ^{2/} for exposures under the IRB	Net amount ^{3/}
	Defaulted exposures ^{1/}	Non-defaulted exposures ^{1/}		General provisions	Specific provisions		
1. Loans and accrued interest receivable ^{3/}	-	22,908	246	246	-	-	22,662
2. Investments in debt securities ^{4/}	-	23,420	1	1	-	-	23,419
3. Deposits and accrued interest receivable ^{5/}	-	301	0	0	-	-	301
4. Committed lines and financial guarantees ^{6/}	-	10,493	42	42	-	-	10,451
Total	-	57,122	289	289	-	-	56,833

2024

Unit: In million Baht

Item	Outstanding amount		Amount of provisions ^{2/}	Provisions ^{2/} for exposures under the SA		Provisions ^{2/} for exposures under the IRB	Net amount ^{3/}
	Defaulted exposures ^{1/}	Non-defaulted exposures ^{1/}		General provisions	Specific provisions		
1. Loans and accrued interest receivable ^{3/}	-	27,170	226	226	-	-	26,944
2. Investments in debt securities ^{4/}	-	25,134	1	1	-	-	25,133
3. Deposits and accrued interest receivable ^{5/}	-	252	0	0	-	-	252
4. Committed lines and financial guarantees ^{6/}	-	1,029	5	5	-	-	1,023
Total	-	53,585	233	233	-	-	53,352

* Only financial instruments subject to impairment requirements according to the Thai Financial Reporting Standard No.9 - Financial Instruments (TFRS 9)

** For the first year that this Notification comes into effect, commercial banks shall disclose only the data of the current year (the comparison with the previous year data is not required)

^{1/} Depending on the approach used by the reporting bank, namely (1) SA: Non-performing claims and performing claims; and (2) IRB: Defaulted exposures and non-defaulted exposures. In determining if any exposure is a "defaulted" exposure, commercial banks shall refer to the definition of credit-impaired assets (non-performing) as specified in the Bank of Thailand Notification Re: Asset Classification and Provisioning of Financial Institutions.

^{2/} means reserves for expected credit losses according to TFRS 9. For financial instruments designated at fair value through other comprehensive income, the amount of provisions may not be disclosed according to the Thai Financial Reporting Standard No.7 - Disclosure Requirements for Financial Instruments (TFRS 7). And, the outstanding amounts of those instruments will be the amounts net of provisions.

^{3/} Net amount = Outstanding amount - Provisions

^{4/} Including accrued interest income, net of deferred income and gains or losses due to changes in the conditions, and including loans and accrued interest receivable of interbank and money market items

^{5/} Excluding accrued interest receivable, net of reserves for adjustments of security values, and excluding investments in receivables

^{6/} Including accrued interest income

^{7/} Before multiplying by credit conversion factors

Table 13: Outstanding amounts of loans including accrued interest receivable and investments in debt securities before the recognition of credit risk mitigation classified by country or geographic area of debtors* and asset classifications as specified by the Bank of Thailand

2025

Unit: In million Baht

Country or geographic area of debtors	Loans including accrued interest receivable ^{1/}					Investments in debt securities ^{2/}				
	With an insignificant increase in credit risk	With a significant change in credit risk	Credit-impaired	Purchased and originated credit-impaired	Total	With an insignificant increase in credit risk	With a significant change in credit risk	Credit-impaired	Purchased and originated credit-impaired	Total
1. Thailand	21,235	1,673			22,908	22,656				22,656
2. Asia Pacific (excluding Thailand)						764				764
3. North America and Latin America										
4. Africa and Middle East										
5. Europe										
Total	21,235	1,673	-	-	22,908	23,420	-	-	-	23,420

2024

Unit: In million Baht

Country or geographic area of debtors	Loans including accrued interest receivable ^{1/}					Investments in debt securities ^{2/}				
	With an insignificant increase in credit risk	With a significant change in credit risk	Credit-impaired	Purchased and originated credit-impaired	Total	With an insignificant increase in credit risk	With a significant change in credit risk	Credit-impaired	Purchased and originated credit-impaired	Total
1. Thailand	24,886	2,284			27,170	24,008				24,008
2. Asia Pacific (excluding Thailand)						1,125				1,125
3. North America and Latin America										
4. Africa and Middle East										
5. Europe										
Total	24,886	2,284	-	-	27,170	25,134	-	-	-	25,134

* Commercial banks shall classify countries or geographic areas according to their internal guidelines and shall explain supporting reasons.

** For the first year that this Notification comes into effect, commercial banks shall disclose only the data of the current year (the comparison with the previous year data is not required)

^{1/} Including accrued interest income, net of deferred income and gains or losses due to changes in the conditions, and including loans and accrued interest receivable of interbank and money market items

^{2/} Excluding accrued interest receivable, net of reserves for adjustments of security values, and excluding investments in receivables

Table 13A: Provisions (General provision and Specific provision) and write-offs during the period for loans including accrued interest receivable and investments in debt securities classified by country or geographic area of debtors*

2025

Unit: In million Baht

Country or geographic area of debtors	Loans including accrued interest receivable ^{1/}				Investments in debt securities ^{2/}			
	Provisions ^{3/} for exposures under the SA		Provisions ^{3/} for exposures under the IRB	Write-offs during the period	Provisions ^{3/} for exposures under the SA		Provisions ^{3/} for exposures under the IRB	Write-offs during the period
	General provisions ^{4/}	Specific provisions			General provisions ^{4/}	Specific provisions		
1. Thailand		-	-	-		-	-	-
2. Asia Pacific (excluding Thailand)		-	-	-		-	-	-
3. North America and Latin America		-	-	-		-	-	-
4. Africa and Middle East		-	-	-		-	-	-
5. Europe		-	-	-		-	-	-
Total	246	-	-	-	1	-	-	-

2024

Unit: In million Baht

Country or geographic area of debtors	Loans including accrued interest receivable ^{1/}				Investments in debt securities ^{2/}			
	Provisions ^{3/} for exposures under the SA		Provisions ^{3/} for exposures under the IRB	Write-offs during the period	Provisions ^{3/} for exposures under the SA		Provisions ^{3/} for exposures under the IRB	Write-offs during the period
	General provisions ^{4/}	Specific provisions			General provisions ^{4/}	Specific provisions		
1. Thailand		-	-	-		-	-	-
2. Asia Pacific (excluding Thailand)		-	-	-		-	-	-
3. North America and Latin America		-	-	-		-	-	-
4. Africa and Middle East		-	-	-		-	-	-
5. Europe		-	-	-		-	-	-
Total	222	-	-	-	1	-	-	-

* Commercial banks shall classify countries or geographic areas according to their internal guidelines and shall explain supporting reasons.

^{1/} Including the amounts of provisions and write-offs during the period for loans including accrued interest receivable of interbank and money market items

^{2/} Excluding investments in receivables

^{3/} Reserves for expected credit losses

^{4/} Total amount will be disclosed

Table 14: Outstanding amounts of loans including accrued interest receivable* before the recognition of credit risk mitigation classified by type of business and asset classifications as specified by the Bank of Thailand

2025

Unit: In million Baht

Type of business	With an insignificant increase in credit risk	With a significant change in credit risk	Credit-impaired	Purchased and originated credit-impaired	Total
- Agriculture and mining					-
- Manufacturing and commerce	5,554	589	-	-	6,143
- Real estate business and construction	1,518	-	-	-	1,518
- Public utilities and services	6,266	806	-	-	7,072
- Housing loans			-	-	-
- Others (Commercial banks shall use their own discretion to determine significance)	7,897	278	-	-	8,175
-					
-					
Total	21,235	1,673	-	-	22,908

2024

Unit: In million Baht

Type of business	With an insignificant increase in credit risk	With a significant change in credit risk	Credit-impaired	Purchased and originated credit-impaired	Total
- Agriculture and mining			-	-	-
- Manufacturing and commerce	4,634	1,561	-	-	6,195
- Real estate business and construction	1,684	-	-	-	1,684
- Public utilities and services	6,172	723	-	-	6,895
- Housing loans			-	-	-
- Others (Commercial banks shall use their own discretion to determine significance)	12,395	-	-	-	12,395
-					
-					
Total	24,886	2,284	-	-	27,170

* Including accrued interest income, net of deferred income and gains or losses due to changes in the conditions, and including loans and accrued interest receivable of interbank and money market items

^{1/} For the first year that this Notification comes into effect, commercial banks shall disclose only the data of the current year (the comparison with the previous year data is not required)

Type of business	ISIC Codes/Personal Consumption Codes *
- Agriculture and mining	all A000000 all B000000 and all C000000
- Manufacturing and commerce	all D000000 and all G000000
- Real estate business and construction	all K000000 and all F000000
- Public utilities and services	all D000000 all E000000 all H000000 all I000000 all J000000 all M000000 all N000000 all P000000 all Q000000 all R000000 and all S000000
- Housing loans	cl personal consumption : 241002-3 241007-8 241010-11 and 241013-15
- Others (Commercial banks shall use their own discretion to determine significance)	all K000000 all O000000 all T000000 all U000000 and cl personal consumption : 241004, 241017-19 and 241021-26

* Commercial banks shall refer to ISIC-BOT Version 4.0. This is to clarify business type classification for commercial banks and to ensure consistency of business type classification disclosure. Commercial banks may not disclose the ISIC codes/Personal Consumption Codes

Table 15: General provisions and specific provisions and write-offs during the period for loans and accrued interest receivable * classified by business of debtors

Unit: In million Baht

Item	2025				2024			
	Provisions ^{1/} for exposures under the SA		Provisions ^{1/} for exposures under the IRB	Write-offs during the period	Provisions ^{1/} for exposures under the SA		Provisions ^{1/} for exposures under the IRB	Write-offs during the period
	General provisions ^{2/}	Specific provisions			General provisions ^{2/}	Specific provisions		
- Agriculture and mining		-	-	-			-	-
- Manufacturing and commerce		-	-	-		-	-	-
- Real estate business and construction		-	-	-		-	-	-
- Public utilities and services		-	-	-		-	-	-
- Housing loans		-	-	-		-	-	-
- Others (Commercial banks shall use their own's discretion to determine significance)		-	-	-		-	-	-
Total	246	-	-	-	222	-	-	-

* Including the amount of provisions and write-offs during the period for loans and accrued interest receivable of interbank and money market items

^{1/} Reserves for expected credit losses

^{2/} Total amount of the provisions will be disclosed

Table 16: Reconciliation of changes in available provisions (General provisions and specific provisions) for loans including accrued interest receivable *

Unit: In million Baht

Item	2025				2024			
	Provisions ^{1/} for exposures under the SA		Provisions ^{1/} for exposures under the IRB	Total	Provisions ^{1/} for exposures under the SA		Provisions ^{1/} for exposures under the IRB	Total
	General provisions	Specific provisions			General provisions	Specific provisions		
Provisions at the beginning of the period	222	0	0	222	151	0	0	151
Increases or decreases in provisions during the period ^{2/}	24			24	71			71
Other provisions (provisions for FX losses, provisions for mergers and sales of businesses)		0	0	0		0		0
Write-offs during the period								0
Provisions at the end of the period	246	0	0	246	222	0	0	222

* Including the amount of provisions for loans and accrued interest receivable of interbank and money market items

^{1/} Reserves for expected credit losses

^{2/} Excluding expected credit losses of financial instruments designated at fair value through other comprehensive income

Credit Risk Exposures

In compliance with the Notification of the Bank of Thailand, no. No.: SorNorSor. 3/2563, Re: Regulations for Credit Risk Asset Calculations for Commercial Banks using the Standardised Approach (SA Approach), OCBC Bangkok Branch has classified the assets of the Branch into 9 categories as follows:-

- (1.1) Claims on sovereigns and central banks
- (1.2) Claims on provincial administrations, government entities, and state enterprises (PSEs)
- (1.3) Claims on multilateral development banks (MDBs) (N/A)
- (1.4) Claims on financial institutions
- (1.5) Claims on securities firms
- (1.6) Claims on corporates
- (1.7) Claims in the retail portfolios (NA)
- (1.8) Residential mortgage loans (NA)
- (1.9) Other assets

OCBC Bangkok Branch uses the country risk rating of either Moody's Investors Service, Standard and Poor's or Fitch Rating for the computation of risk weighted assets of claims on Banks/Financial Institutions or PSEs that are classified as financial institutions, as well as claims on corporates according to the Notification of the Bank of Thailand No. SorNorSor. 3/2563.

Table 17 Outstanding amounts of on-balance sheet assets and off-balance sheet items* classified by type of assets under the SA

Type of asset	Unit: In million Baht			Unit: In million Baht		
	2025		Total	2024		Total
	On balance sheet assets	Off-balance sheet items 1/		On balance sheet assets	Off-balance sheet items 1/	
1. Performing claims			-			
1.1 Claims on sovereigns and central banks, multilateral development banks (MDBs), and non-central government public sector entities (PSEs) treated as claims on sovereigns	22,186		22,186	23,502		23,502
1.2 Claims on financial institutions , non-central government public sector entities (PSEs) treated as claims on financial institutions, and securities firms	6,380	565	6,945	7,938	906	8,844
1.3 Claims on corporates , non-central government public sector entities (PSEs) treated as claims on corporate	17,981	5,189	23,171	21,068	1,747	22,815
1.4 Claims on retail portfolios			-			-
1.5 Housing loans			-			-
1.6 Other assets	436		436	468		468
2. Non-performing claims			-			-
3. First-to-default credit derivatives and Securitisation			-			-
Total	46,983	5,754	52,738	52,976	2,653	55,629

1/ Including all repo-style transactions (as well as reverse repo transactions)

Table 19 Outstanding amount of net on-balance sheet assets and off-balance sheet items after adjustments by credit risk mitigation for each type of asset, classified by risk weight under the SA**

Type of asset	Unit: In million Baht													
	2025													
	Rated outstanding amount					Unrated outstanding amount								
Risk weight (%)	0	20	50	100	150	0	20	50	35	75	100	625	937.5	100/8.5% ^{2/}
Performing claims														
1. Claims on sovereigns and central banks, multilateral development banks (MDBs), and non-central government public sector entities (PSEs) treated as claims on sovereigns	22,718		269											
2 Claims on financial institutions , non-central government public sector entities (PSEs) treated as claims on financial institutions, and securities firms		302	543	5,298										
3. Claims on corporates , non-central government public sector entities (PSEs) treated as claims on corporate			2,576	19,660										
4. Claims on retail portfolios														
5. Claims on housing loans														
6. Other assets						344					93			
Risk weight (%)			50	100	150					75				
Non-performing claims^{1/}			0	-	-									
Capital deduction items prescribed by the Bank of Thailand														

Type of asset	Unit: In million Baht													
	2024													
	Rated outstanding amount					Unrated outstanding amount								
Risk weight (%)	0	20	50	100	150	0	20	50	35	75	100	625	937.5	100/8.5% ^{2/}
Performing claims														
1. Claims on sovereigns and central banks, multilateral development banks (MDBs), and non-central government public sector entities (PSEs) treated as claims on sovereigns	23,873		227											
2 Claims on financial institutions , non-central government public sector entities (PSEs) treated as claims on financial institutions, and securities firms		654	681	6,909										
3. Claims on corporates , non-central government public sector entities (PSEs) treated as claims on corporate			3,174	18,649										
4. Claims on retail portfolios														
5. Claims on housing loans														
6. Other assets						395					73			
Risk weight (%)			50	100	150					75				
Non-performing claims^{1/}			0	-	-									
Capital deduction items prescribed by the Bank of Thailand														

* Including insignificant credit portfolios using the SA of the commerc

** After multiplying credit conversion factor

^{1/} For the portion claims with no credit risk mitigation of which risk weight are determined by the proportion of provision to total amount of claims

^{2/} For foreign bank branches, the risk weight shall be equal to 100 divided by 7.5%

Credit Risk Mitigation

The Notification of the Bank of Thailand no. SorNorSor. 3/2563 permits banks to use credit risk mitigation for Standardized Approach as follow:

1. Financial Collateral
2. On-Balance Sheet Netting (netting method between assets (loans) and debts (deposits) with the same counterparty as prescribed under attachment 6 of the Notification)
3. Guarantees and Credit Derivatives (banks shall meet criteria as prescribed under attachment 10 of the Notification).

The credit risk mitigation that is being used in OCBC Bangkok Branch presently are Financial Collaterals and Guarantees.

Item 3 Credit risk mitigation under SA and IRB

Quantity disclosure

3.1 Credit risk mitigation* under SA

Part of outstanding that is secured by collateral** under SA classified by type of assets and collateral

Type of asset	Unit: In million Baht		Unit: In million Baht	
	31/12/2025		31/12/2024	
	Eligible financial collateral ^{1/}	Guarantee and credit derivatives	Eligible financial collateral ^{1/}	Guarantee and credit derivatives
Performing assets				
1 Claims on sovereigns and central banks, multilateral development banks (MDBs), and non-central government public sector entities (PSEs) treated as claims on sovereigns	802	-	599	-
2 Claims on financial institutions, non-central government public sector entities (PSEs) treated as claims on financial institutions, and securities firms	-	-	-	-
3 Claims on corporates, non-central government public sector entities (PSEs) treated as claims on corporate	519	415	546	446
4 Claims on retail portfolios	-	-	-	-
5 Claims on housing loans	-	-	-	-
6 Other assets	-	-	-	-
Substandard assets				
Total	1,322	415	1,145	446

* Excluding securitisation.

** Values after on-balance sheets and off-balance sheets netting

^{1/} Eligible financial collateral that the Bank of Thailand allows to use for risk mitigation. Commercial banks applying the comprehensive approach shall disclose the value after haircut.

Disclosure on market risks for trading book position

Market Risk” refer to the risks which banks may encounter due to the changes on the on and off balance sheet positions as a result of the variation in interest rate, price of equity instruments, foreign exchange rate and price of commodities. The variation in interest rate and price of equity instrument may be caused by general market risk and/or specific risk of the issuers.

OCBC Bangkok Branch does not engage in commodity and debt instruments for trading purposes. However, according to the notification of the Bank of Thailand no. SorNorSor. 94/2551, Re: Guideline on Supervision of Market Risk and Capital Requirement for Market Risk of Financial Institutions, OCBC Bangkok Branch is required to calculate risk weighted assets for transactions relating to foreign exchange

and interest rate risks. OCBC Bangkok Branch has adopted the Standardized Approach for computation of the risk weighted assets for market risk.

4.1 Market risk under the Standardised Approach

Table 30 Minimum capital requirements for each type of market risk under the Standardised Approach

Unit: In million Baht

Minimum capital requirements for market risk under the Standardized Approach	31/12/2024	30/06/2024
Interest rate risk	73	135
Equity position risk	-	-
Foreign exchange rate risk	3	18
Commodity risk	-	-
Total minimum capital requirements	76	153

Item 6 : Equity exposures in banking book

Table 32 Equity exposures in banking book

Unit :In million Baht

Equity exposures	31/12/2025	31/12/2024
1 Equity exposures	NIL	NIL
1 Equities listed and publicly traded in the Stock Exchange		
- Book value		
- Fair value		
1 Other equities (both within the country and abroad)		
2 Gains (losses) of sale of equities in the reporting period	NIL	NIL
3 Net surplus (deficit) from revaluation of available for sale equities		
4 Minimum capital requirements for equity exposures classified by the calculation methods		
- SA	-	-
- IRB		
5 Equity values for commercial banks applying IRB which the Bank of Thailand allows to use SA	NIL	NIL

Item 7 Interest rate risk in the banking book

Table 33 The effect of changes in interest rates* to net earnings

Unit: In million Baht Jnit: In million Baht

Currency	2025	2024
	Effect to net	Effect to net
Baht	-17	-80
USD	57	53
JPY	0	0
Others	0	0
Total effect of interest rate changes	40	-26
Percentage to net earnings in next 1 year	8%	86%

* Commercial banks shall use the percentage changes in interest rates of 100 bps .

Disclosure on operational risks

Operational risks refer to the potential risks from damages that may arise from inadequacy or impairment of the Bank's internal controls, processes, personal and work system or due to external events, including legal risk but excluding strategic risk and reputation risk.

Under the Bank of Thailand's notification no.SorNorSor 95/2551 and no.SorNorSor 5/2555, there are 3 methods i.e. Basic Indicator Approach (BIA), Standardized Approach (SA-OR) and ASA or Advance Measurement Approach (AMA) for the computation of risk weighted assets for operational risks.

OCBC Bangkok Branch has adopted SA-OR for the computation of risk weighted assets. To obtain the risk weighted assets for operational risk, OCBC Bangkok Branch allocates gross income to each business as prescribed by the Bank of Thailand and apply constant beta value to its respective business line.

Remark: Please refer to the information of Basel II Pillar III Disclosure of Oversea-Chinese Banking Corporation Limited as per link appended below.

<https://www.ocbc.com/business-banking/international/thailand.page>