

OVERSEA-CHINESE BANKING CORPORATION LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 April 2019

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	3,268	Deposits	6,983,588
Interbank and money market items, net	2,820,578	Interbank and money market items, net	13,100,202
Claims on securities	-	Liabilities payable on demand	633
Derivatives assets	316,659	Liabilities to deliver securities	-
Investments - net	27,055,182	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 10,466,308)		Derivatives liabilities	911,518
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	13,475,190	Bank's liabilities under acceptances	-
Accrued interest receivables	49,963	Other liabilities	151,495
Customers' liabilities under acceptances	-	Total Liabilities	21,147,416
Properties foreclosed, net	-		
Premises and equipment, net	10,112	Head office and other branches of the same juristic person's equity	
Other assets, net	285,471	Funds to be maintained as assets under the Act	9,558,789
		Accounts with head office and other branches of the same juristic person, net	12,124,704
		Other reserves	8,622
		Retained earnings	1,195,136
		equity	22,870,007
Total Assets	44,017,423	juristic person's equity	44,017,423

	Thousand Baht
Non-Performing Loan ^{1/} (net) as of 31 March 2019 (Quarterly)	196,492
(1.50 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 March 2019 (Quarterly)	231,029
Actual provisioning for loan loss, as of 31 March 2019 (Quarterly)	334,875
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	9,661,669
(Capital adequacy ratio = 43.26 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	9,661,669
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 43.26 percents)	
Changes in assets and liabilities this quarter as of 30 April 2019 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	3,473,161
Avals to bills and guarantees of loans	243,463
Liabilities under unmatured import bills	9,514
Letters of credit	69,930
Other contingencies	3,150,254
^{1/} Non-Performing Loans (gross) as of 31 March 2019 (Quarterly)	326,088
(2.48 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)	

Channel of capital maintenance information disclosure

For Commercial Bank

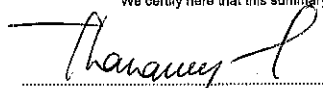
(under the Notification of the Bank of Thailand

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

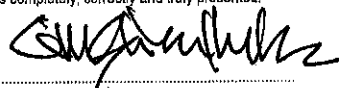
Date of disclosure 25 April 2019

Information as of 31 December 2018

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