

**OVERSEA-CHINESE BANKING CORPORATION LIMITED**

**Summary Statement of Assets and Liabilities**

(Not audited/reviewed by Certified Public Accountant)

As of 31 August 2018

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	3,118	Deposits	8,288,295
Interbank and money market items, net	2,034,107	Interbank and money market items, net	4,688,575
Claims on securities	-	Liabilities payable on demand	41,771
Derivatives assets	535,364	Liabilities to deliver securities	-
Investments - net	21,881,488	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 10,919,461)		Derivatives liabilities	1,078,473
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	13,420,666	Bank's liabilities under acceptances	-
Accrued interest receivables	27,177	Other liabilities	143,043
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>14,240,157</b>
Properties foreclosed, net	-		
Premises and equipment, net	11,495	Head office and other branches of the same juristic person's equity	
Other assets, net	253,122	Funds to be maintained as assets under the Act	9,722,369
		Accounts with head office and other branches of the same juristic person, net	13,205,546
		Other reserves	88,943
		Retained earnings	1,197,436
		equity	24,036,410
<b>Total Assets</b>	<b>38,276,567</b>	juristic person's equity	<b>38,276,567</b>

	Thousand Baht
Non-Performing Loan <sup>11</sup> (net) as of 30 June 2018 (Quarterly)	271,405
(1.60 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 June 2018 (Quarterly)	207,228
Actual provisioning for loan loss, as of 30 June 2018 (Quarterly)	264,173
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	9,805,469
(Capital adequacy ratio = 39.29 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	9,805,469
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 39.29 percents)	
Changes in assets and liabilities this quarter as of 31 August 2018 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	3,472,354
Avals to bills and guarantees of loans	249,699
Liabilities under unmatured import bills	3,145
Letters of credit	18,885
Other contingencies	3,200,625
<sup>11</sup> Non-Performing Loans (gross) as of 30 June 2018 (Quarterly)	332,478
(1.95 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)	

**Channel of capital maintenance information disclosure**

For Commercial Bank

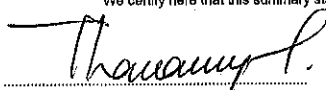
(under the Notification of the Bank of Thailand

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

Date of disclosure 27 April 2018

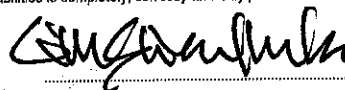
Information as of 31 December 2017

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