

OVERSEA-CHINESE BANKING CORPORATION LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 August 2019

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	3,181	Deposits	7,006,029
Interbank and money market items, net	1,114,815	Interbank and money market items, net	5,763,646
Claims on securities	-	Liabilities payable on demand	11,415
Derivatives assets	719,533	Liabilities to deliver securities	-
Investments - net	30,029,231	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 10,422,601)		Derivatives liabilities	2,103,682
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	11,776,196	Bank's liabilities under acceptances	-
Accrued interest receivables	22,674	Other liabilities	116,913
Customers' liabilities under acceptances	-	Total Liabilities	15,001,685
Properties foreclosed, net	-		
Premises and equipment, net	9,621	Head office and other branches of the same juristic person's equity	
Other assets, net	238,767	Funds to be maintained as assets under the Act	9,300,889
		Accounts with head office and other branches of the same juristic person, net	18,338,121
		Other reserves	105,369
		Retained earnings	1,167,954
		equity	28,912,333
Total Assets	43,914,018	juristic person's equity	43,914,018

	Thousand Baht
Non-Performing Loan ^{1/} (net) as of 30 June 2019 (Quarterly)	194,992
(1.44 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 June 2019 (Quarterly)	235,635
Actual provisioning for loan loss, as of 30 June 2019 (Quarterly)	334,675
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	9,320,889
(Capital adequacy ratio = 36.88 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	9,320,889
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 36.88 percents)	
Changes in assets and liabilities this quarter as of 31 August 2019 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	5,029,921
Avals to bills and guarantees of loans	233,632
Liabilities under unmatured import bills	8,520
Letters of credit	38,057
Other contingencies	4,749,712
^{1/} Non-Performing Loans (gross) as of 30 June 2019 (Quarterly)	326,568
(2.39 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)	

Channel of capital maintenance information disclosure

For Commercial Bank

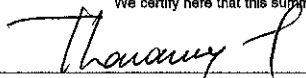
(under the Notification of the Bank of Thailand

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

Date of disclosure 22 August 2019

Information as of 30 June 2019

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





(Thananya Songcharoen)

(Lim Shien Kwok)

Head of Department - Finance

General Manager