

OVERSEA-CHINESE BANKING CORPORATION LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 December 2019

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	2,894	Deposits	6,892,960
Interbank and money market items, net	1,718,682	Interbank and money market items, net	10,392,478
Claims on securities	-	Liabilities payable on demand	5,466
Derivatives assets	837,211	Liabilities to deliver securities	-
Investments - net	32,782,153	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 10,434,709)		Derivatives liabilities	1,649,755
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	11,389,844	Bank's liabilities under acceptances	-
Accrued interest receivables	26,420	Other liabilities	182,883
Customers' liabilities under acceptances	-	Total Liabilities	19,123,542
Properties foreclosed, net	-		
Premises and equipment, net	6,364	Head office and other branches of the same juristic person's equity	
Other assets, net	183,742	Funds to be maintained as assets under the Act	9,202,829
		Accounts with head office and other branches of the same juristic person, net	17,237,478
		Other reserves	104,914
		Retained earnings	1,278,547
		Total Head office and other branches of the same juristic person's	27,823,768
		Total Liabilities and Head office and other branches of the	
Total Assets	46,947,310	same	46,947,310

	Thousand Baht
Non-Performing Loan ^{1/} (net) as of 31 December 2019 (Quarterly)	194,492
(1.48 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2019 (Quarterly)	232,520
Actual provisioning for loan loss, as of 31 December 2019 (Quarterly)	334,675
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	9,202,829
(Capital adequacy ratio = 38.28 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	9,202,829
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 38.28 percents)	
Changes in assets and liabilities this quarter as of 31 December 2019 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	2,281,435
Avals to bills and guarantees of loans	229,894
Liabilities under unmatured import bills	4,452
Letters of credit	28,826
Other contingencies	2,018,263

^{1/} Non-Performing Loans (gross) as of 31 December 2019 (Quarterly) 326,068
(2.45 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)

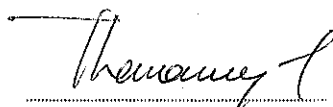
Re: Public disclosure of Capital Maintenance for Commercial Banks

Location of disclosure <https://www.ocbc.com/business-banking/large-corporates/international-presence-thailand.html>

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)

Head of Department - Finance



(Lim Shien Kwok)

General Manager