

**OVERSEA-CHINESE BANKING CORPORATION LIMITED**

**Summary Statement of Assets and Liabilities**

**(Not audited/reviewed by Certified Public Accountant)**

**As of 28 February 2019**

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	3,323	Deposits	6,330,003
Interbank and money market items, net	1,578,876	Interbank and money market items, net	11,678,310
Claims on securities	-	Liabilities payable on demand	41,839
Derivatives assets	238,652	Liabilities to deliver securities	-
Investments - net	26,768,501	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 10,850,261)		Derivatives liabilities	1,618,615
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	12,548,184	Bank's liabilities under acceptances	-
Accrued interest receivables	26,710	Other liabilities	196,745
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>19,863,512</b>
Properties foreclosed, net	-		
Premises and equipment, net	10,514	Head office and other branches of the same juristic person's equity	-
Other assets, net	268,079	Funds to be maintained as assets under the Act	9,467,389
		Accounts with head office and other branches of the same juristic person, net	10,844,970
		Other reserves	6,824
		Retained earnings	1,168,812
		<b>equity</b>	<b>21,575,327</b>
<b>Total Assets</b>	<b>41,438,839</b>	<b>juristic person's equity</b>	<b>41,438,839</b>

	Thousand Baht
Non-Performing Loan <sup>1/</sup> (net) as of 31 December 2018 (Quarterly)	197,992
(1.45 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2018 (Quarterly)	230,735
Actual provisioning for loan loss, as of 31 December 2018 (Quarterly)	334,675
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	9,661,989
(Capital adequacy ratio = 47.31 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	9,661,989
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 47.31 percents)	
Changes in assets and liabilities this quarter as of 28 February 2019 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	3,442,310
Avals to bills and guarantees of loans	239,878
Liabilities under unmatured import bills	968
Letters of credit	18,080
Other contingencies	3,183,286
<sup>1/</sup> Non-Performing Loans (gross) as of 31 December 2018 (Quarterly)	329,566
(2.41 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)	

**Channel of capital maintenance information disclosure**

For Commercial Bank

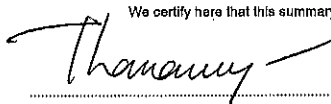
(under the Notification of the Bank of Thailand

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

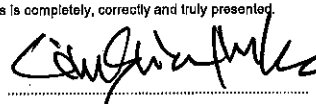
Date of disclosure 30 September 2018

Information as of 30 June 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