

OVERSEA-CHINESE BANKING CORPORATION LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 January 2019

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	4,039	Deposits	6,373,036
interbank and money market items, net	1,009,161	Interbank and money market items, net	6,590,583
Claims on securities	-	Liabilities payable on demand	30,739
Derivatives assets	482,327	Liabilities to deliver securities	-
Investments - net	25,686,220	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 10,951,093)		Derivatives liabilities	1,819,118
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	11,013,757	Bank's liabilities under acceptances	-
Accrued interest receivables	25,940	Other liabilities	189,977
Customers' liabilities under acceptances	-	Total Liabilities	15,003,453
Properties foreclosed, net	-		
Premises and equipment, net	10,822	Head office and other branches of the same juristic person's equity	
Other assets, net	261,721	Funds to be maintained as assets under the Act	9,421,189
		Accounts with head office and other branches of the same juristic person, net	12,939,466
		Other reserves	11,907
		Retained earnings	1,141,566
		equity	23,490,334
Total Assets	38,493,787	juristic person's equity	38,493,787

	Thousand Baht
Non-Performing Loan ^{1/} (net) as of 31 December 2018 (Quarterly)	197,992
(1.48 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 = 47.02 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	6,661,989
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 47.02 percents)	
Changes in assets and liabilities this quarter as of 31 January 2019 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	3,439,062
Avals to bills and guarantees of loans	238,218
Liabilities under unmatured import bills	2,259
Letters of credit	17,643
Other contingencies	3,180,942
^{1/} Non-Performing Loans (gross) as of 31 December 2018 (Quarterly)	329,588
(2.41 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)	

Channel of capital maintenance information disclosure

For Commercial Bank

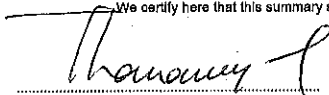
(under the Notification of the Bank of Thailand

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

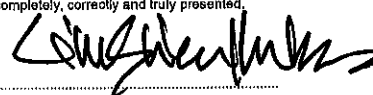
Date of disclosure 30 September 2018

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