

OVERSEA-CHINESE BANKING CORPORATION LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 July 2018

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	3,291	Deposits	9,176,415
Interbank and money market items, net	3,662,975	Interbank and money market items, net	3,791,827
Claims on securities	-	Liabilities payable on demand	1,751
Derivatives assets	950,857	Liabilities to deliver securities	-
Investments - net	22,674,305	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 11,144,265)		Derivatives liabilities	1,104,601
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	12,784,438	Bank's liabilities under acceptances	-
Accrued interest receivables	19,541	Other liabilities	170,576
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>14,245,170</b>
Properties foreclosed, net	-		
Premises and equipment, net	11,205	Head office and other branches of the same juristic person's equity	-
Other assets, net	258,527	Funds to be maintained as assets under the Act	9,833,889
		Accounts with head office and other branches of the same juristic person, net	15,138,269
		Other reserves	51,264
		Retained earnings	1,199,075
		<b>equity</b>	<b>26,119,969</b>
<b>Total Assets</b>	<b>40,365,139</b>	<b>Juristic person's equity</b>	<b>40,365,139</b>

Thousand Baht

Non-Performing Loan <sup>1/</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)	284,173
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 = 37.61 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 = 37.61 percents)	
Changes in assets and liabilities this quarter as of 31 July 2018 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	3,531,170
Avails to bills and guarantees of loans	253,950
Liabilities under unmatured import bills	6,184
Letters of credit	30,831
Other contingencies	3,240,205

<sup>1/</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

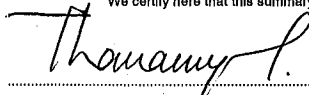
(under the Notification of the Bank of Thailand

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

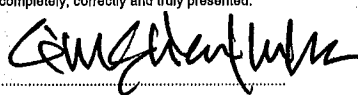
Date of disclosure 27 April 2018

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