

OVERSEA-CHINESE BANKING CORPORATION LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 October 2018

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	3,777	Deposits	9,049,232
interbank and money market items, net	5,864,239	interbank and money market items, net	4,478,129
Claims on securities	-	Liabilities payable on demand	19,079
Derivatives assets	538,357	Liabilities to deliver securities	-
Investments - net	24,115,598	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 10,941,878)		Derivatives liabilities	1,169,918
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	13,604,597	Bank's liabilities under acceptances	-
Accrued interest receivables	40,381	Other liabilities	168,992
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>14,885,350</b>
Properties foreclosed, net	-		
Premises and equipment, net	11,226	<b>Head office and other branches of the same juristic person's equity</b>	
Other assets, net	267,032	Funds to be maintained as assets under the Act	9,826,309
		Accounts with head office and other branches of the same juristic person, net	18,741,475
		Other reserves	104,801
		Retained earnings	1,196,872
		<b>equity</b>	<b>29,669,855</b>
<b>Total Assets</b>	<b>44,645,205</b>	<b>Juristic person's equity</b>	<b>44,545,205</b>

	Thousand Baht
Non-Performing Loan <sup>11</sup> (net) as of 30 September 2018 (Quarterly)	289,700
(1.72 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2018 (Quarterly)	188,747
Actual provisioning for loan loss, as of 30 September 2018 (Quarterly)	264,173
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 = 34.10 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 = 34.10 percents)	
Changes in assets and liabilities this quarter as of 31 October 2018 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	3,537,706
Avals to bills and guarantees of loans	253,661
Liabilities under unmatured Import bills	4,249
Letters of credit	9,953
Other contingencies	3,289,843

<sup>11</sup> Non-Performing Loans (gross) as of 30 September 2018 (Quarterly) 330,773  
(2.11 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

Channel of capital maintenance information disclosure

For Commercial Bank

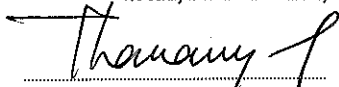
(under the Notification of the Bank of Thailand

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.



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(Lim Shien Kwok)  
General Manager