

OVERSEA-CHINESE BANKING CORPORATION LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 September 2019

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	4,399	Deposits	7,385,418
Interbank and money market items, net	1,070,454	Interbank and money market items, net	8,507,241
Claims on securities	-	Liabilities payable on demand	616
Derivatives assets	711,227	Liabilities to deliver securities	-
Investments - net	32,390,449	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 10,915,900)		Derivatives liabilities	1,903,332
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	11,712,364	Bank's liabilities under acceptances	-
Accrued interest receivables	25,673	Other liabilities	121,572
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>17,918,179</b>
Properties foreclosed, net	-		
Premises and equipment, net	9,366	<b>Head office and other branches of the same juristic person's equity</b>	
Other assets, net	140,597	Funds to be maintained as assets under the Act	9,290,409
		Accounts with head office and other branches of the same juristic person, net	17,555,429
		Other reserves	91,074
		Retained earnings	1,209,438
		<b>Total Head office and other branches of the same juristic person's</b>	<b>28,146,350</b>
		<b>Total Liabilities and Head office and other branches of the</b>	
<b>Total Assets</b>	<b>46,064,529</b>	<b>same</b>	<b>46,064,529</b>

	Thousand Baht
Non-Performing Loan <sup>iv</sup> (net) as of 30 September 2019 (Quarterly)	194,492
(1.51 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2019 (Quarterly)	229,989
Actual provisioning for loan loss, as of 30 September 2019 (Quarterly)	334,675
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	9,320,889
(Capital adequacy ratio = 40.11 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	9,320,889
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 40.11 percents)	
Changes in assets and liabilities this quarter as of 30 September 2019 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	2,241,050
Avals to bills and guarantees of loans	233,233
Liabilities under unmatured import bills	-
Letters of credit	26,596
Other contingencies	1,981,221
<sup>iv</sup> Non-Performing Loans (gross) as of 30 September 2019 (Quarterly)	326,068
(2.50 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)

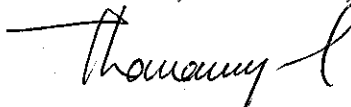
Re: Public disclosure of Capital Maintenance for Commercial Banks)

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