

OVERSEA-CHINESE BANKING CORPORATION LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 July 2019

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	4,290	Deposits	7,022,692
Interbank and money market items, net	2,468,884	Interbank and money market items, net	5,716,794
Claims on securities	-	Liabilities payable on demand	1,398
Derivatives assets	579,373	Liabilities to deliver securities	-
Investments - net	27,960,438	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 10,380,426)		Derivatives liabilities	1,670,156
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	11,335,103	Bank's liabilities under acceptances	-
Accrued interest receivables	37,738	Other liabilities	126,342
Customers' liabilities under acceptances	-	Total Liabilities	14,537,382
Properties foreclosed, net	-		
Premises and equipment, net	9,343	Head office and other branches of the same juristic person's equity	
Other assets, net	251,523	Funds to be maintained as assets under the Act	9,331,329
		Accounts with head office and other branches of the same juristic person, net	17,592,566
		Other reserves	1,453
		Retained earnings	1,183,962
		equity	28,109,310
Total Assets	42,646,892	juristic person's equity	42,646,692

	Thousand Baht
Non-Performing Loan ¹¹ (net) as of 30 June 2019 (Quarterly)	194,992
(1.44 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 June 2019 (Quarterly)	235,635
Actual provisioning for loan loss, as of 30 June 2019 (Quarterly)	334,875
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 = 37.69 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 = 37.69 percents)	
Changes in assets and liabilities this quarter as of 31 July 2019 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	3,632,284
Avals to bills and guarantees of loans	234,793
Liabilities under unmatured import bills	13,100
Letters of credit	25,623
Other contingencies	3,358,768
¹¹ Non-Performing Loans (gross) as of 30 June 2019 (Quarterly)	326,588
(2.39 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)	

Channel of capital maintenance information disclosure

For Commercial Bank

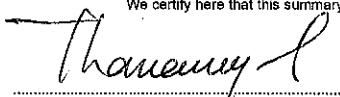
(under the Notification of the Bank of Thailand

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

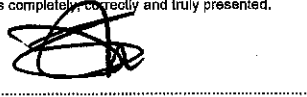
Date of disclosure 25 April 2019

Information as of 31 December 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