

OVER SEA-CHINESE BANKING CORPORATION LIMITED

Summary Statement of Assets and Liabilities

(has not been audited by a certified public accountant)

As of 31 January 2020

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	2,670	Deposits	7,037,954
Interbank and money market items	2,029,567	Interbank and money market items	11,451,764
Financial assets measured at fair value	1,937,137	Liability payable on demand	7,733
Derivatives assets	1,367,304	Financial liabilities measured at fair value through profit or loss	-
Investments - net	30,760,815	Derivatives Liabilities	1,706,811
Investments in subsidiaries and associates	-	Debt issued and borrowings	-
Loans to customers and accrued interest	13,962,141	Other liabilities	238,839
Properties for sale - net	-	Total Liabilities	20,441,101
Premises and equipment - net	20,432	Head office and other branches of the same juristic person's equity	
Other assets - net	250,287	Funds brought in to maintain assets under the Act	9,398,169
		Accounts with head office and other branches of the same juristic person - net	19,087,794
		Other components of equity of head office and other branches of the same juristic person	105,857
		Retained earnings	1,297,412
		Total head office and other branches of the same juristic person's equity	29,889,232
Total assets	50,330,333	Total liabilities and head office and other branches of the same juristic person's equity	50,330,333

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 31 December 2019 (2.45 percents of total loans before deducting allowance for expected credit losses)	326,068
Allowance for debtors as prescribed by the BOT for the quarter ended 31 December 2019	232,520
Regulatory capital (33.55 (percents) ratio of total capital to risk weighted assets)	9,202,829
Capital after deducting capital add-ons for loans to large exposures (33.55 (percents) ratio of total capital after deducting capital add-ons to risk weighted assets)	9,202,829
Changes in assets and liabilities during the quarter ended 31 January 2020 resulting from penalties for violation of the Financial Institutions Business Act B.E. 2551 (2008), Section	

Channels for disclosure of information on capital requirement

(under the Notification of the Bank of Thailand

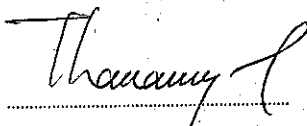
Re: Disclosure Requirement on Capital Adequacy for Commercial Banks)

Channel for disclosure <https://www.ocbc.com/business-banking/large-corporates/international-presence-thailand.html>

Date 22 August 2019

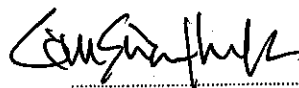
Inform 30 June 2019

We hereby certify 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