

**OVER SEA-CHINESE BANKING CORPORATION LIMITED**

**Summary Statement of Assets and Liabilities**

(has not been audited by a certified public accountant)

As of 31 May 2020

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	2,990	Deposits	7,825,753
Interbank and money market items	1,077,927	Interbank and money market items	12,584,174
Financial assets measured at fair	1,714,366	Liability payable on demand	23,886
Derivatives assets	1,323,744	Financial liabilities measured at fair value through profit or loss	-
Investments - net	28,018,423	Derivatives Liabilities	1,966,039
Investments in subsidiaries and ass	-	Debt issued and borrowings	-
Loans to customers and accrued int	17,644,240	Other liabilities	244,720
Properties for sale - net	-	<b>Total liabilities</b>	<b>22,644,572</b>
Premises and equipment - net	18,168		
Other assets - net	245,816	<b>Head office and other branches of the same juristic person's equ</b>	
		Funds brought in to maintain assets under the Act	9,541,029
		Accounts with head office and other branches of the same juristic person - net	16,456,671
		Other components of equity of head office and other branches of the same juristic person	68,772
		Retained earnings	1,334,630
		<b>Total head office and other branches of the same Juristic person's equity</b>	<b>27,401,102</b>
<b>Total assets</b>	<b>50,045,674</b>	<b>Total liabilities and head office and other branches of the same</b>	<b>50,045,674</b>
		<b>Juristic person's equity</b>	

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 31 March 2020	326,068
(1.97 percents of total loans before deducting allowance for expected credit losses)	
Allowance for debtors as prescribed by the BOT for the quarter ended 31 March 2020	281,717
Regulatory capital	9,202,829
(34.63 (percents) ratio of total capital to risk weighted assets)	
Capital after deducting capital add-ons for loans to large exposures	9,202,829
(34.63 (percents) ratio of total capital after deducting capital add-ons to risk weighted assets)	
Changes in assets and liabilities during the quarter ended 31 May 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

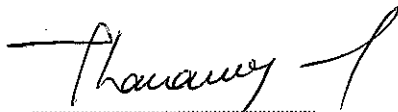
Re: Disclosure Requirement on Capital Adequacy for Commercial Banks)

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

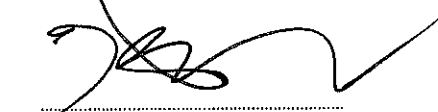
Date 2 April 2020

Inform 31 December 2019

We hereby certify that this Summary Statement of Assets and Liabilities is completely, correctly and truly presented.



(Thananya Songcharoen)  
Head of Department - Finance



(Phua Yeo Chuan)  
General Manager