

OVERSEA-CHINESE BANKING CORPORATION LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 March 2019

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	3,767	Deposits	6,884,630
Interbank and money market items, net	807,432	Interbank and money market items, net	8,111,634
Claims on securities	-	Liabilities payable on demand	79,248
Derivatives assets	305,588	Liabilities to deliver securities	-
Investments - net	27,079,304	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 10,908,186)		Derivatives liabilities	1,231,373
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	12,178,603	Bank's liabilities under acceptances	-
Accrued interest receivables	35,386	Other liabilities ^{1/}	154,108
Customers' liabilities under acceptances	-	Total Liabilities	16,460,993
Properties foreclosed, net	-		
Premises and equipment, net	10,399	Head office and other branches of the same juristic person's equity	-
Other assets, net	257,202	Funds to be maintained as assets under the Act	9,534,369
		Accounts with head office and other branches of the same juristic person, net	13,542,617
		Other reserves	716
		Retained earnings	1,140,418
		equity	24,216,688
Total Assets	40,877,681	Juristic person's equity	40,877,681

	Thousand Baht
Non-Performing Loan ^{1/} (net) as of 31 March 2019 (Quarterly)	198,492
(1.50 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 March 2019 (Quarterly)	231,029
Actual provisioning for loan loss, as of 31 March 2019 (Quarterly)	334,675
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	9,861,989
(Capital adequacy ratio = 43.38 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	9,861,989
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 43.38 percents)	
Changes in assets and liabilities this quarter as of 31 March 2019 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	3,482,192
Avails to bills and guarantees of loans	242,632
Liabilities under unmatured import bills	3,898
Letters of credit	57,351
Other contingencies	3,178,411

^{1/} Non-Performing Loans (gross) as of 31 March 2019 (Quarterly) 328,068
(2.48 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

Channel of capital maintenance information disclosure ...

For Commercial Bank

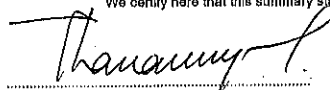
(under the Notification of the Bank of Thailand)

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

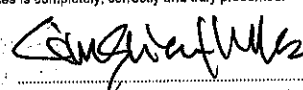
Date of disclosure 30 September 2018

Information as of 30 June 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