

OVERSEA-CHINESE BANKING CORPORATION LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 April 2017

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	5,897	Deposits	8,041,379
Interbank and money market items, net	3,471,625	Interbank and money market items, net	11,219,912
Claims on securities	-	Liabilities payable on demand	10,992
Derivatives assets	621,163	Liabilities to deliver securities	-
Investments - net	28,232,490	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 11,053,468)		Derivatives liabilities	574,869
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	13,690,028	Bank's liabilities under acceptances	-
Accrued interest receivables	24,844	Other liabilities	159,096
Customers' liabilities under acceptances	-	Total Liabilities	20,008,248
Properties foreclosed, net	-		
Premises and equipment, net	11,006	Head office and other branches of the same juristic person's equity	
Other assets, net	315,720	Funds to be maintained as assets under the Act	10,097,049
		Accounts with head office and other branches of the same juristic person, net	15,262,995
		Other reserves	4,263
		Retained earnings	990,744
		equity	26,366,525
Total Assets	46,372,773	juristic person's equity	46,372,773

	Thousand Baht
Non-Performing Loan ^{iv} (net) as of 31 March 2017 (Quarterly)	287,263
(1.40 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 March 2017 (Quarterly)	248,377
Actual provisioning for loan loss, as of 31 March 2017 (Quarterly)	264,173
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	10,338,169
(Capital adequacy ratio = 42.75 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	10,338,169
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 42.75 percents)	
Changes in assets and liabilities this quarter as of 30 April 2017 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	5,912,548
Avals to bills and guarantees of loans	1,410,073
Liabilities under unmatured import bills	13,812
Letters of credit	148,168
Other contingencies	4,340,495
^{iv} Non-Performing Loans (gross) as of 31 March 2017 (Quarterly)	350,954
(1.71 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)	

Channel of capital maintenance information disclosure

For Commercial Bank

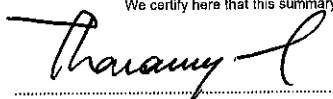
(under the Notification of the Bank of Thailand

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

Date of disclosure 28 April 2017

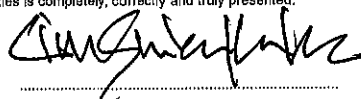
Information as of 31 December 2016

We certify here that this summary statement of assets and liabilities is completely, correctly and truly presented.



(Thananya Songcharoen)

Position Accountant



(Lim Shien Kwok)

Position General Manager