

OVERSEA-CHINESE BANKING CORPORATION LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 December 2018

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	4,681	Deposits	6,904,811
Interbank and money market items, net	1,480,429	Interbank and money market items, net	8,287,176
Claims on securities	-	Liabilities payable on demand	27,572
Derivatives assets	320,069	Liabilities to deliver securities	-
Investments - net	25,814,185	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 11,057,698)		Derivatives liabilities	1,049,754
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	12,036,606	Bank's liabilities under acceptances	-
Accrued interest receivables	20,655	Other liabilities	177,385
Customers' liabilities under acceptances	-	Total Liabilities	14,448,698
Properties foreclosed, net	-		
Premises and equipment, net	10,886	Head office and other branches of the same Juristic person's equity	
Other assets, net	212,137	Funds to be maintained as assets under the Act	9,661,989
		Accounts with head office and other branches of the same juristic person, net	14,698,923
		Other reserves	22,019
		Retained earnings	1,114,057
		equity	25,452,950
Total Assets	39,899,648	Juristic person's equity	39,899,648

	Thousand Baht
Non-Performing Loan ^{1/} (net) as of 31 December 2018 (Quarterly)	197,892
(1.46 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2018 (Quarterly)	230,735
Actual provisioning for loan loss, as of 31 December 2018 (Quarterly)	334,675
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	9,661,989
(Capital adequacy ratio = 43.84 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	9,661,989
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 43.84 percents)	
Changes in assets and liabilities this quarter as of 31 December 2018 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	3,517,597
Avals to bills and guarantees of loans	247,397
Liabilities under unmatured import bills	1,310
Letters of credit	21,673
Other contingencies	3,247,217

^{1/} Non-Performing Loans (gross) as of 31 December 2018 (Quarterly) 329,568
 (2.41 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

Channel of capital maintenance information disclosure

For Commercial Bank

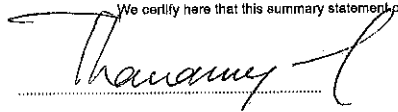
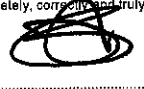
(under the Notification of the Bank of Thailand)

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) (Lim Shien Kwok)
 Head of Department - Finance General Manager