

OVERSEA-CHINESE BANKING CORPORATION LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 28 February 2017

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	3,172	Deposits	7,714,204
Interbank and money market items, net	7,791,904	Interbank and money market items, net	9,444,742
Claims on securities	-	Liabilities payable on demand	68,181
Derivatives assets	575,582	Liabilities to deliver securities	-
Investments - net	26,166,775	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 10,886,727)		Derivatives liabilities	569,801
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	13,503,912	Bank's liabilities under acceptances	-
Accrued interest receivables	13,755	Other liabilities	193,679
Customers' liabilities under acceptances	-	Total Liabilities	17,990,607
Properties foreclosed, net	-		
Premises and equipment, net	11,681	Head office and other branches of the same juristic person's equity	
Other assets, net	304,668	Funds to be maintained as assets under the Act	10,148,409
		Accounts with head office and other branches of the same juristic person, net	19,252,286
		Other reserves	12,972
		Retained earnings	995,129
		equity	30,382,852
Total Assets	48,373,459	juristic person's equity	48,373,459

	Thousand Baht
Non-Performing Loan ¹¹ (net) as of 31 December 2016 (Quarterly)	295,905
(3.27 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2016 (Quarterly)	130,280
Actual provisioning for loan loss, as of 31 December 2016 (Quarterly)	224,173
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 = 36.48 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 = 36.48 percents)	
Changes in assets and liabilities this quarter as of 28 February 2017 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	4,889,878
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	97,545
Letters of credit	77,934
Other contingencies	4,714,399
¹¹ Non-Performing Loans (gross) as of 31 December 2016 (Quarterly)	356,978
(3.92 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)	

Channel of capital maintenance information disclosure

For Commercial Bank

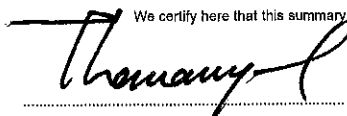
(under the Notification of the Bank of Thailand)

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

Date of disclosure 15 August 2016

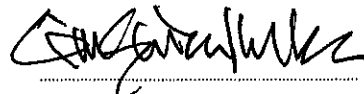
Information as of 30 June 2016

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