

**OVERSEA-CHINESE BANKING CORPORATION LIMITED**

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 28 February 2018

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	5,161	Deposits	6,121,776
Interbank and money market items, net	14,052,407	Interbank and money market items, net	14,309,954
Claims on securities	-	Liabilities payable on demand	5,791
Derivatives assets	752,279	Liabilities to deliver securities	-
Investments - net	27,933,143	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 11,038,742)		Derivatives liabilities	1,848,656
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	15,408,542	Bank's liabilities under acceptances	-
Accrued interest receivables	26,289	Other liabilities	164,937
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>24,451,114</b>
Properties foreclosed, net	-		
Premises and equipment, net	11,366	Head office and other branches of the same juristic person's equity	
Other assets, net	228,976	Funds to be maintained as assets under the Act	9,464,569
		Accounts with head office and other branches of the same juristic person, net	23,393,247
		Other reserves	54,019
		Retained earnings	1,055,214
		equity	<b>33,967,049</b>
<b>Total Assets</b>	<b>58,418,163</b>	juristic person's equity	<b>58,418,163</b>

	Thousand Baht
Non-Performing Loan <sup>iv</sup> (net) as of 31 December 2017 (Quarterly)	279,036
(1.24 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2017 (Quarterly)	258,547
Actual provisioning for loan loss, as of 31 December 2017 (Quarterly)	264,173
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	9,708,209
(Capital adequacy ratio = 26.78 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	9,708,209
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 26.78 percents)	
Changes in assets and liabilities this quarter as of 28 February 2018 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	3,224,551
Avals to bills and guarantees of loans	239,872
Liabilities under unmatured import bills	15,755
Letters of credit	23,131
Other contingencies	2,945,793
<sup>iv</sup> Non-Performing Loans (gross) as of 31 December 2017 (Quarterly)	340,109
(1.51 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)	

**Channel of capital maintenance information disclosure**

For Commercial Bank

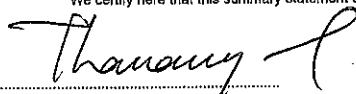
(under the Notification of the Bank of Thailand)

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

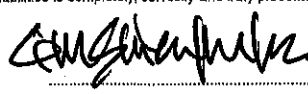
Date of disclosure 31 August 2017

Information as of 30 June 2017

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