

OVERSEA-CHINESE BANKING CORPORATION LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 January 2017

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	5,926	Deposits	7,302,502
Interbank and money market items, net	4,213,682	Interbank and money market items, net	7,500,479
Claims on securities	-	Liabilities payable on demand	49,417
Derivatives assets	623,873	Liabilities to deliver securities	-
Investments - net	27,358,276	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 11,075,573)		Derivatives liabilities	501,897
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	10,685,922	Bank's liabilities under acceptances	-
Accrued interest receivables	16,874	Other liabilities	184,817
Customers' liabilities under acceptances	-	Total Liabilities	15,539,112
Properties foreclosed, net	-		
Premises and equipment, net	11,952	Head office and other branches of the same juristic person's equity	
Other assets, net	325,372	Funds to be maintained as assets under the Act	10,210,189
		Accounts with head office and other branches of the same juristic person, net	16,525,115
		Other reserves	29,086
		Retained earnings	996,527
		equity	27,702,745
Total Assets	43,241,857	Juristic person's equity	43,241,857

	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 = 44.80 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 = 44.80 percents)	
Changes in assets and liabilities this quarter as of 31 January 2017 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	4,578,842
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	105,227
Letters of credit	103,005
Other contingencies	4,370,610
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

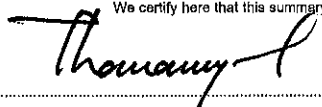
(under the Notification of the Bank of Thailand)

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

Date of disclosure 15 August 2016

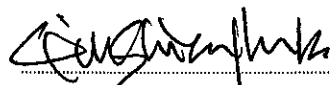
information as of 30 June 2016

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