

OVERSEA-CHINESE BANKING CORPORATION LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 January 2018

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	3,307	Deposits	7,210,513
Interbank and money market items, net	7,877,533	Interbank and money market items, net	8,277,155
Claims on securities	-	Liabilities payable on demand	94,098
Derivatives assets	1,068,134	Liabilities to deliver securities	-
Investments - net	27,231,039	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 11,193,903)		Derivatives liabilities	2,211,906
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	14,369,772	Bank's liabilities under acceptances	-
Accrued interest receivables	30,293	Other liabilities	171,734
Customers' liabilities under acceptances	-	Total Liabilities	17,965,408
Properties foreclosed, net	-		
Premises and equipment, net	10,441	Head office and other branches of the same juristic person's equity	
Other assets, net	235,474	Funds to be maintained as assets under the Act	9,447,269
		Accounts with head office and other branches of the same juristic person, net	22,079,820
		Other reserves	66,694
		Retained earnings	1,066,804
		equity	32,660,587
Total Assets	50,625,993	juristic person's equity	50,625,993

	Thousand Baht
Non-Performing Loan ^{iv} (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 = 31.28 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 = 31.28 percents)	
Changes in assets and liabilities this quarter as of 31 January 2018 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	3,661,183
Avails to bills and guarantees of loans	239,212
Liabilities under unmatured import bills	981
Letters of credit	39,545
Other contingencies	3,381,445
^{iv} 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

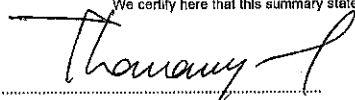
(under the Notification of the Bank of Thailand

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

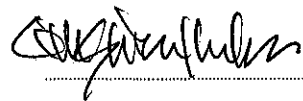
Date of disclosure: 31 August 2017

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