

OVERSEA-CHINESE BANKING CORPORATION LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 July 2017

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	3,930	Deposits	7,919,759
Interbank and money market items, net	3,802,585	Interbank and money market items, net	7,036,572
Claims on securities	-	Liabilities payable on demand	11,022
Derivatives assets	695,700	Liabilities to deliver securities	-
Investments - net	25,517,759	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 11,093,164)		Derivatives liabilities	905,077
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	13,469,158	Bank's liabilities under acceptances	-
Accrued interest receivables	25,746	Other liabilities	145,542
Customers' liabilities under acceptances	-	Total Liabilities	16,017,972
Properties foreclosed, net	-		
Premises and equipment, net	11,231	Head office and other branches of the same juristic person's equity	
Other assets, net	256,309	Funds to be maintained as assets under the Act	9,837,489
		Accounts with head office and other branches of the same juristic person, net	16,905,511
		Other reserves	45,681
		Retained earnings	974,765
		equity	27,764,446
Total Assets	43,782,418	juristic person's equity	43,782,418

Thousand Baht

Non-Performing Loan ¹¹ (net) as of 30 June 2017 (Quarterly)	286,266
(1.91 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 June 2017 (Quarterly)	192,149
Actual provisioning for loan loss, as of 30 June 2017 (Quarterly)	264,173
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	9,988,309
(Capital adequacy ratio = 41.00 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	9,968,309
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 41.00 percents)	
Changes in assets and liabilities this quarter as of 31 July 2017 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	5,249,019
Avals to bills and guarantees of loans	1,207,248
Liabilities under unmatured import bills	97,279
Letters of credit	266,115
Other contingencies	3,678,377
¹¹ Non-Performing Loans (gross) as of 30 June 2017 (Quarterly)	347,339
(2.31 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)	

Channel of capital maintenance information disclosure

For Commercial Bank

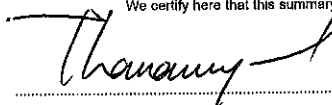
(under the Notification of the Bank of Thailand)

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

Date of disclosure 28 April 2017

Information as of 31 December 2016

We certify here that this summary statement of assets and liabilities is completely, correctly and truly presented.



(Thananya Songcharoen)

Head of Department - Finance



(Phua Siew Gek)

Head of Department - Operation Manager