

**OVERSEA-CHINESE BANKING CORPORATION LIMITED**

**Summary Statement of Assets and Liabilities**

(Not audited/reviewed by Certified Public Accountant)

As of 30 June 2017

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	5,949	Deposits	7,839,888
Interbank and money market items, net	1,329,163	Interbank and money market items, net	9,129,446
Claims on securities	-	Liabilities payable on demand	11,385
Derivatives assets	458,318	Liabilities to deliver securities	-
Investments - net	25,907,206	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 11,522,328)		Derivatives liabilities	494,110
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	13,589,859	Bank's liabilities under acceptances	-
Accrued interest receivables	21,584	Other liabilities	160,367
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>17,634,996</b>
Properties foreclosed, net	-		
Premises and equipment, net	11,552	<b>Head office and other branches of the same juristic person's equity</b>	
Other assets, net	230,805	Funds to be maintained as assets under the Act	9,968,309
		Accounts with head office and other branches of the same juristic person, net	12,930,557
		Other reserves	27,447
		Retained earnings	993,127
		<b>equity</b>	<b>23,919,440</b>
<b>Total Assets</b>	<b>41,554,436</b>	<b>juristic person's equity</b>	<b>41,554,436</b>

	Thousand Baht
Non-Performing Loan <sup>11</sup> (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)	284,173
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	9,968,309
(Capital adequacy ratio = 48.31 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 = 48.31 percents)	
Changes in assets and liabilities this quarter as of 30 June 2017 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	5,377,576
Avals to bills and guarantees of loans	1,230,942
Liabilities under unmatured import bills	39,463
Letters of credit	330,471
Other contingencies	3,776,700
<sup>11</sup> 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

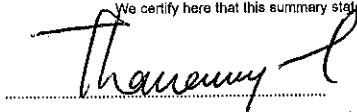
(under the Notification of the Bank of Thailand

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

Date of disclosure 28 April 2017

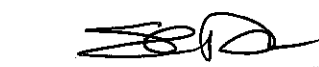
Information as of 31 December 2016

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



(Thananya Songcharoen)

Position Accountant



(Piu Siew Gek)

Position Head of Operation Manager (for