

OVERSEA-CHINESE BANKING CORPORATION LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 June 2018

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	4,671	Deposits	8,064,582
Interbank and money market items, net	3,767,882	Interbank and money market items, net	4,335,185
Claims on securities	-	Liabilities payable on demand	2,965
Derivatives assets	1,089,276	Liabilities to deliver securities	-
Investments - net	22,913,413	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 11,042,805)		Derivatives liabilities	1,608,686
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	13,221,554	Bank's liabilities under acceptances	-
Accrued interest receivables	20,764	Other liabilities	178,274
Customers' liabilities under acceptances	-	Total Liabilities	14,189,694
Properties foreclosed, net	-		
Premises and equipment, net	11,464	Head office and other branches of the same juristic person's equity	
Other assets, net	204,566	Funds to be maintained as assets under the Act	9,805,469
		Accounts with head office and other branches of the same juristic person, net	16,078,752
		Other reserves	40,153
		Retained earnings	1,199,848
		equity	27,043,916
Total Assets	41,233,610	juristic person's equity	41,233,610

Thousand Baht

Non-Performing Loan ^{1/} (net) as of 30 June 2018 (Quarterly)	271,405
(1.60 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 June 2018 (Quarterly)	207,331
Actual provisioning for loan loss, as of 30 June 2018 (Quarterly)	264,173
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	9,805,469
(Capital adequacy ratio = 36.75 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	9,805,469
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 36.75 percents)	
Changes in assets and liabilities this quarter as of 30 June 2018 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	3,521,367
Avals to bills and guarantees of loans	252,867
Liabilities under unmatured import bills	2,602
Letters of credit	24,586
Other contingencies	3,241,310

^{1/} Non-Performing Loans (gross) as of 30 June 2018 (Quarterly) 332,476

(1.95 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

Channel of capital maintenance information disclosure

For Commercial Bank

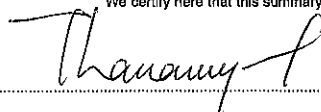
(under the Notification of the Bank of Thailand

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

Date of disclosure 27 April 2018

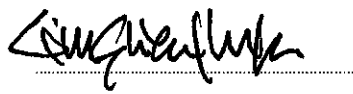
Information as of 31 December 2017

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