

OVERSEA-CHINESE BANKING CORPORATION LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 June 2019

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	3,609	Deposits	7,423,830
Interbank and money market items, net	1,812,244	Interbank and money market items, net	5,708,181
Claims on securities	-	Liabilities payable on demand	21,154
Derivatives assets	618,199	Liabilities to deliver securities	-
Investments - net	28,172,771	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 10,384,219)		Derivatives liabilities	1,393,262
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	11,609,749	Bank's liabilities under acceptances	-
Accrued interest receivables	26,869	Other liabilities	159,429
Customers' liabilities under acceptances	-	Total Liabilities	14,705,856
Properties foreclosed, net	-		
Premises and equipment, net	9,599	Head office and other branches of the same juristic person's equity	
Other assets, net	202,787	Funds to be maintained as assets under the Act	9,320,889
		Accounts with head office and other branches of the same juristic person, net	15,243,908
		Other reserves	1,364
		Retained earnings	1,186,528
		equity	25,749,971
Total Assets	40,455,827	juristic person's equity	40,455,827

	Thousand Baht
Non-Performing Loan ^{iv} (net) as of 30 June 2019 (Quarterly)	194,992
(1.44 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 June 2019 (Quarterly)	235,635
Actual provisioning for loan loss, as of 30 June 2019 (Quarterly)	334,675
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	9,320,889
(Capital adequacy ratio = 40.84 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	9,320,889
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 40.84 percents)	
Changes in assets and liabilities this quarter as of 30 June 2019 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	3,691,751
Avals to bills and guarantees of loans	234,395
Liabilities under unmatured import bills	13,798
Letters of credit	46,053
Other contingencies	3,397,495
^{iv} Non-Performing Loans (gross) as of 30 June 2019 (Quarterly)	326,568
(2.39 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)	

Channel of capital maintenance information disclosure

For Commercial Bank

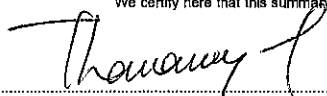
(under the Notification of the Bank of Thailand)

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


Date of disclosure 25 April 2019

Information as of 31 December 2018

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