

OVERSEA-CHINESE BANKING CORPORATION LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 March 2017

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	4,810	Deposits	7,803,916
Interbank and money market items, net	7,252,620	Interbank and money market items, net	9,227,127
Claims on securities	-	Liabilities payable on demand	9,962
Derivatives assets	618,360	Liabilities to deliver securities	-
Investments - net	27,166,905	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 11,179,491)		Derivatives liabilities	766,547
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	13,180,598	Bank's liabilities under acceptances	-
Accrued interest receivables	22,716	Other liabilities	166,887
Customers' liabilities under acceptances	-	Total Liabilities	17,974,439
Properties foreclosed, net	-		
Premises and equipment, net	11,338	Head office and other branches of the same juristic person's equity	
Other assets, net	281,533	Funds to be maintained as assets under the Act	10,062,049
		Accounts with head office and other branches of the same juristic person, net	19,495,992
		Other reserves	19,177
		Retained earnings	995,577
		equity	30,534,441
Total Assets	48,508,880	juristic person's equity	48,508,880

	Thousand Baht
Non-Performing Loan ¹¹ (net) as of 31 March 2017 (Quarterly)	287,263
(1.40 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 March 2017 (Quarterly)	248,377
Actual provisioning for loan loss, as of 31 March 2017 (Quarterly)	264,173
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	10,338,169
(Capital adequacy ratio = 37.91 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	10,338,169
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 37.91 percents)	
Changes in assets and liabilities this quarter as of 31 March 2017 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	4,754,752
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	25,799
Letters of credit	89,436
Other contingencies	4,659,517

¹¹ Non-Performing Loans (gross) as of 31 March 2017 (Quarterly) 350,954
 (1.71 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

Channel of capital maintenance information disclosure

For Commercial Bank

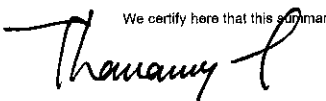
(under the Notification of the Bank of Thailand)

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

Date of disclosure 15 August 2016

Information as of 30 June 2016

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



(Thananya Songcharoen)

Position Accountant



(Phua Siew Gek)

Position Head of Operation Manager (for)