

OVERSEA-CHINESE BANKING CORPORATION LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 May 2019

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	3,998	Deposits	7,088,897
Interbank and money market items, net	1,691,288	Interbank and money market items, net	17,036,242
Claims on securities	-	Liabilities payable on demand	1,445
Derivatives assets	343,140	Liabilities to deliver securities	-
Investments - net	29,756,236	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 12,845,604)		Derivatives liabilities	872,212
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	13,921,043	Bank's liabilities under acceptances	-
Accrued interest receivables	38,781	Other liabilities	151,319
Customers' liabilities under acceptances	-	Total Liabilities	25,150,115
Properties foreclosed, net	-		
Premises and equipment, net	9,838	Head office and other branches of the same Juristic person's equity	
Other assets, net	308,658	Funds to be maintained as assets under the Act	9,523,089
		Accounts with head office and other branches of the same juristic person, net	10,243,702
		Other reserves	2,525
		Retained earnings	1,158,577
		equity	20,922,843
Total Assets	46,072,958	Juristic person's equity	46,072,958

	Thousand Baht
Non-Performing Loan ^{1/} (net) as of 31 March 2019 (Quarterly)	198,492
(1.50 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 March 2019 (Quarterly)	231,029
Actual provisioning for loan loss, as of 31 March 2019 (Quarterly)	334,875
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	9,661,989
(Capital adequacy ratio = 48.90 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	9,661,989
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 48.90 percents)	
Changes in assets and liabilities this quarter as of 31 May 2019 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	3,496,980
Avals to bills and guarantees of loans	242,102
Liabilities under unmatured Import bills	14,879
Letters of credit	63,678
Other contingencies	3,176,501
^{1/} Non-Performing Loans (gross) as of 31 March 2019 (Quarterly)	328,068
(2.48 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)	

Channel of capital maintenance information disclosure

For Commercial Bank

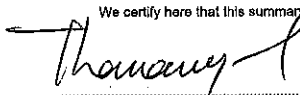
(under the Notification of the Bank of Thailand

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

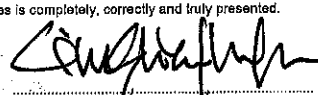
Date of disclosure 25 April 2019

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