

OVERSEA-CHINESE BANKING CORPORATION LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 November 2017

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	4,371	Deposits	9,267,525
Interbank and money market items, net	5,085,107	Interbank and money market items, net	13,566,198
Claims on securities	-	Liabilities payable on demand	65,372
Derivatives assets	290,829	Liabilities to deliver securities	-
Investments - net	26,455,638	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 10,945,314)		Derivatives liabilities	930,814
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	15,238,184	Bank's liabilities under acceptances	-
Accrued interest receivables	31,913	Other liabilities	170,855
Customers' liabilities under acceptances	-	Total Liabilities	24,020,764
Properties foreclosed, net	-		
Premises and equipment, net	10,024	Head office and other branches of the same juristic person's equity	
Other assets, net	261,271	Funds to be maintained as assets under the Act	9,692,069
		Accounts with head office and other branches of the same juristic person, net	12,587,200
		Other reserves	38,950
		Retained earnings	1,038,354
		equity	23,356,573
Total Assets	47,377,337	Juristic person's equity	47,377,337

Thousand Baht

Non-Performing Loan ¹¹ (net) as of 30 September 2017 (Quarterly)	282,651
(1.92 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2017 (Quarterly)	189,673
Actual provisioning for loan loss, as of 30 September 2017 (Quarterly)	264,173
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 = 36.79 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 = 36.79 percents)	
Changes in assets and liabilities this quarter as of 30 November 2017 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	5,296,636
Avals to bills and guarantees of loans	246,544
Liabilities under unmatured import bills	26,514
Letters of credit	52,030
Other contingencies	4,969,548

¹¹ Non-Performing Loans (gross) as of 30 September 2017 (Quarterly) 343,724
(2.33 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

Channel of capital maintenance information disclosure

For Commercial Bank

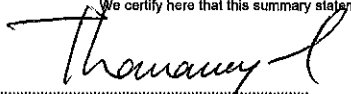
(under the Notification of the Bank of Thailand

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

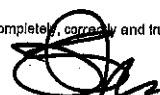
Date of disclosure 31 August 2017

Information as of 30 June 2017

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



(Thananya Songcharoen)
Head of Department - Finance



(Lim Shien Kwok)
General Manager