

OVERSEA-CHINESE BANKING CORPORATION LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 November 2018

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	4,022	Deposits	7,951,602
Interbank and money market items, net	1,528,514	Interbank and money market items, net	4,757,449
Claims on securities	-	Liabilities payable on demand	18,275
Derivatives assets	335,707	Liabilities to deliver securities	-
Investments - net (with obligations Thousand Baht 10,725,065)	24,471,196	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	-	Derivatives liabilities	812,605
Loans to customers, net	13,711,906	Debts issued and Borrowings	-
Accrued interest receivables	33,923	Bank's liabilities under acceptances	-
Customers' liabilities under acceptances	-	Other liabilities	171,422
Properties foreclosed, net	-	<b>Total Liabilities</b>	<b>13,711,353</b>
Premises and equipment, net	10,955	<b>Head office and other branches of the same juristic person's equity</b>	
Other assets, net	259,588	Funds to be maintained as assets under the Act	9,755,589
		Accounts with head office and other branches of the same juristic person, net	15,773,474
		Other reserves	58,434
		Retained earnings	1,181,829
		<b>equity</b>	<b>26,652,458</b>
<b>Total Assets</b>	<b>40,363,811</b>	<b>juristic person's equity</b>	<b>40,363,811</b>

	Thousand Baht
Non-Performing Loan <sup>1/</sup> (net) as of 30 September 2018 (Quarterly)	289,700
(1.72 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2018 (Quarterly)	188,747
Actual provisioning for loan loss, as of 30 September 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 = 39.63 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 = 39.63 percents)	
Changes in assets and liabilities this quarter as of 30 November 2018 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	3,537,878
Avals to bills and guarantees of loans	260,986
Liabilities under unmatured import bills	1,165
Letters of credit	14,219
Other contingencies	3,271,529
<sup>1/</sup> Non-Performing Loans (gross) as of 30 September 2018 (Quarterly)	330,773
(2.11 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)	

Channel of capital maintenance information disclosure

For Commercial Bank

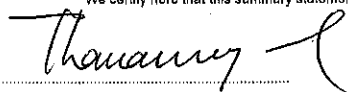
(under the Notification of the Bank of Thailand

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

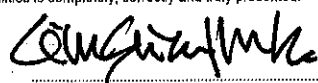
Date of disclosure 30 September 2018

Information as of 30 June 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