

OVERSEA-CHINESE BANKING CORPORATION LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 November 2019

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	3,505	Deposits	8,045,170
Interbank and money market items, net	2,239,117	Interbank and money market items, net	11,356,752
Claims on securities	-	Liabilities payable on demand	2,509
Derivatives assets	713,132	Liabilities to deliver securities	-
Investments - net	33,127,288	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 10,755,283)		Derivatives liabilities	1,750,542
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	11,752,024	Bank's liabilities under acceptances	-
Accrued interest receivables	24,460	Other liabilities	169,806
Customers' liabilities under acceptances	-	Total Liabilities	21,324,779
Properties foreclosed, net	-		
Premises and equipment, net	8,864	Head office and other branches of the same juristic person's equity	
Other assets, net	222,469	Funds to be maintained as assets under the Act	9,217,309
		Accounts with head office and other branches of the same juristic person, net	16,216,713
		Other reserves	74,131
		Retained earnings	1,257,927
		Total Head office and other branches of the same juristic person's	26,766,080
		Total Liabilities and Head office and other branches of the	
Total Assets	48,090,859	same	48,090,859

	Thousand Baht
Non-Performing Loan ^{1/} (net) as of 30 September 2019 (Quarterly)	194,492
(1.51 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2019 (Quarterly)	229,989
Actual provisioning for loan loss, as of 30 September 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 = 36.51 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 = 36.51 percents)	
Changes in assets and liabilities this quarter as of 30 November 2019 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	2,292,108
Avals to bills and guarantees of loans	230,446
Liabilities under unmatured import bills	2,516
Letters of credit	28,115
Other contingencies	2,031,031
^{1/} Non-Performing Loans (gross) as of 30 September 2019 (Quarterly)	326,068
(2.50 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

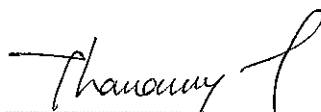
Re: Public disclosure of Capital Maintenance for Commercial Banks)

Location of disclosure <https://www.ocbc.com/business-banking/large-corporates/international-presence-thailand.html>


Date of disclosure 22 August 2019

Information as of 30 June 2019

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