

OVERSEA-CHINESE BANKING CORPORATION LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 October 2019

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	3,486	Deposits	8,079,965
Interbank and money market items, net	1,937,358	Interbank and money market items, net	16,382,686
Claims on securities	-	Liabilities payable on demand	26,827
Derivatives assets	671,359	Liabilities to deliver securities	-
Investments - net	33,367,796	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 10,731,170)		Derivatives liabilities	1,608,994
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	14,710,900	Bank's liabilities under acceptances	-
Accrued interest receivables	37,771	Other liabilities	166,470
Customers' liabilities under acceptances	-	Total Liabilities	26,264,942
Properties foreclosed, net	-		
Premises and equipment, net	9,109	Head office and other branches of the same juristic person's equity	
Other assets, net	195,877	Funds to be maintained as assets under the Act	9,208,609
		Accounts with head office and other branches of the same juristic person, net	14,142,000
		Other reserves	57,253
		Retained earnings	1,260,852
		Total Head office and other branches of the same juristic person's	24,668,714
		Total Liabilities and Head office and other branches of the	
Total Assets	50,933,656	same	50,933,656

	Thousand Baht
Non-Performing Loan ^v (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 = 38.77 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 = 38.77 percents)	
Changes in assets and liabilities this quarter as of 31 October 2019 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	2,234,572
Avals to bills and guarantees of loans	230,114
Liabilities under unmatured import bills	2,530
Letters of credit	26,112
Other contingencies	1,975,816
^v 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)

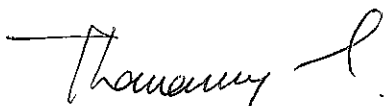
Re: Public disclosure of Capital Maintenance for Commercial Banks)

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