

**OVERSEA-CHINESE BANKING CORPORATION LIMITED**

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 September 2017

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	4,815	Deposits	8,609,809
Interbank and money market items, net	2,134,341	Interbank and money market items, net	10,713,531
Claims on securities	-	Liabilities payable on demand	6,345
Derivatives assets	532,191	Liabilities to deliver securities	-
Investments - net	26,740,918	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 11,244,181)		Derivatives liabilities	648,275
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	12,815,294	Bank's liabilities under acceptances	-
Accrued interest receivables	31,099	Other liabilities	155,598
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>20,133,558</b>
Properties foreclosed, net	-		
Premises and equipment, net	10,707	Head office and other branches of the same juristic person's equity	
Other assets, net	207,773	Funds to be maintained as assets under the Act	9,845,709
		Accounts with head office and other branches of the same juristic person, net	11,224,811
		Other reserves	86,439
		Retained earnings	1,006,621
		<b>equity</b>	<b>22,143,580</b>
<b>Total Assets</b>	<b>42,277,138</b>	<b>juristic person's equity</b>	<b>42,277,138</b>

	Thousand Baht
Non-Performing Loan <sup>iv</sup> (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 = 48.26 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 = 48.26 percents)	
Changes in assets and liabilities this quarter as of 30 September 2017 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	5,159,967
Avals to bills and guarantees of loans	1,069,579
Liabilities under unmatured import bills	70,566
Letters of credit	96,510
Other contingencies	3,934,312
<sup>iv</sup> 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

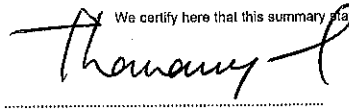
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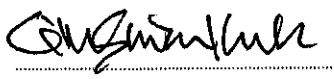
Location of disclosure <http://www.ocbc.com/business-banking/large-c>

Date of disclosure 31 August 2017

Information as of 30 June 2017

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





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