

OVERSEA-CHINESE BANKING CORPORATION LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 September 2018

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	2,807	Deposits	8,995,902
Interbank and money market items, net	2,411,444	Interbank and money market items, net	4,191,133
Claims on securities	-	Liabilities payable on demand	2,821
Derivatives assets	382,449	Liabilities to deliver securities	-
Investments - net	22,026,280	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 10,908,308)		Derivatives liabilities	1,263,969
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	13,286,561	Bank's liabilities under acceptances	-
Accrued interest receivables	33,793	Other liabilities	133,139
Customers' liabilities under acceptances	-	Total Liabilities	14,586,964
Properties foreclosed, net	-		
Premises and equipment, net	11,126	Head office and other branches of the same juristic person's equity	
Other assets, net	234,467	Funds to be maintained as assets under the Act	9,653,349
		Accounts with head office and other branches of the same juristic person, net	13,074,687
		Other reserves	83,638
		Retained earnings	1,157,465
		equity	23,801,963
Total Assets	38,388,927	juristic person's equity	38,388,927

	Thousand Baht
Non-Performing Loan ¹¹ (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)	284,173
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 = 41.01 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 = 41.01 percents)	
Changes in assets and liabilities this quarter as of 30 September 2018 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	3,517,330
Avals to bills and guarantees of loans	199,177
Liabilities under unmatured import bills	9,748
Letters of credit	17,463
Other contingencies	3,290,942
¹¹ 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

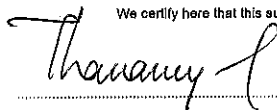
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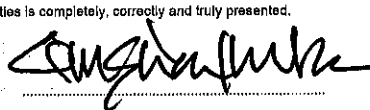
Location of disclosure <http://www.ocbc.com/business-banking/large->

Date of disclosure 27 April 2018

Information as of 31 December 2017

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


 (Thananya Songharaen)
 Head of Department - Finance


 (Lim Shien Kwok)
 General Manager