

**OVER SEA-CHINESE BANKING CORPORATION LIMITED**

**Summary Statement of Assets and Liabilities**

(has not been audited by a certified public accountant)

As of 30 June 2020

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	2,631	Deposits	7,826,265
Interbank and money market items	682,625	Interbank and money market items	12,174,865
Financial assets measured at fair	1,674,788	Liability payable on demand	17,124
Derivatives assets	1,376,317	Financial liabilities measured at fair value through profit or loss	-
Investments - net	26,427,313	Derivatives Liabilities	2,315,350
Investments in subsidiaries and ass	-	Debt issued and borrowings	-
Loans to customers and accrued int	16,509,842	Other liabilities	250,656
Properties for sale - net	-	<b>Total liabilities</b>	<b>22,584,260</b>
Premises and equipment - net	17,549	<b>Head office and other branches of the same juristic person's equ</b>	
Other assets - net	211,042	Funds brought in to maintain assets under the Act	9,350,129
		Accounts with head office and other branches of the same juristic person - net	13,541,832
		Other components of equity of head office and other branches of the same juristic person	97,865
		Retained earnings	1,328,021
		<b>Total head office and other branches of the same juristic person's equity</b>	<b>24,317,847</b>
<b>Total assets</b>	<b>46,902,107</b>	<b>Total liabilities and head office and other branches of the same</b>	<b>46,902,107</b>
		<b>juristic person's equity</b>	

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 30 June 2020	326,068
(1.88 percents of total loans before deducting allowance for expected credit losses)	
Allowance for debtors as prescribed by the BOT for the quarter ended 30 June 2020	326,581
Regulatory capital	9,350,129
(36.13 (percents) ratio of total capital to risk weighted assets)	
Capital after deducting capital add-ons for loans to large exposures	9,350,129
(36.13 (percents) ratio of total capital after deducting capital add-ons to risk weighted assets)	
Changes in assets and liabilities during the quarter ended 30 June 2020 resulting from penalties for violation of the Financial Institutions Business Act B.E. 2551 (2008), Section .....	

**Channels for disclosure of information on capital requirement**

(under the Notification of the Bank of Thailand

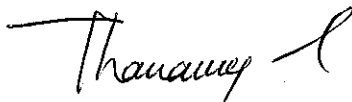
Re: Disclosure Requirement on Capital Adequacy for Commercial Banks)

Channel for disclosure <https://www.ocbc.com/business-banking/large-corporates/international-presence-thailand.htm>

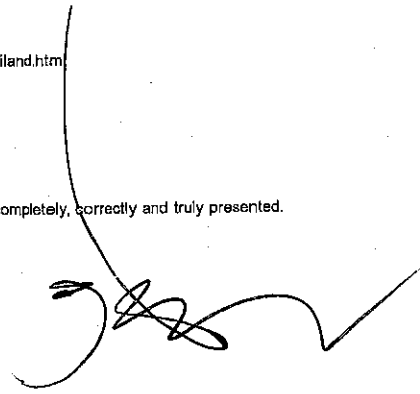
Date 2 April 2020

Inform 31 December 2019

We hereby certify that this Summary Statement of Assets and Liabilities is completely, correctly and truly presented.



(Thananya Songcharoen)  
Head of Department - Finance



(Phua Yeo Chuan )  
General Manager