

(Revised Version)
OVERSEA-CHINESE BANKING CORPORATION LIMITED
Summary Statement of Assets and Liabilities
(Audited/reviewed by Certified Public Accountant)
As of 31 December 2011

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	8,010	Deposits	4,519,818
Interbank and money market items, net	4,201,574	Interbank and money market items, net	4,755,072
Claims on securities	-	Liabilities payable on demand	8,763
Derivatives assets	87,768	Liabilities to deliver securities	-
Investments - net	5,036,382	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 596,930)		Derivatives liabilities	22,237
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	2,884,124
Loans to customers, net	9,001,874	Bank's liabilities under acceptances	-
Accrued interest receivables	23,972	Other liabilities	96,070
Customers' liabilities under acceptances	-	Total Liabilities	12,286,084
Properties foreclosed, net	19,911		
Premises and equipment, net	10,209	Head office and other branches of the same juristic person's equity	
Other assets, net	63,611	Funds to be maintained as assets under the Act	3,001,173
		Accounts with head office and other branches of the same juristic person, net	3,000,923
		Other reserves	10,225
		Retained earnings	154,906
		equity	6,167,227
		Total Liabilities and Head office and other branches of the same juristic person's equity	18,453,311
Total Assets	18,453,311		

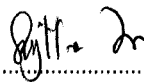
	Thousand Baht
Non-Performing Loan ^{1/} (net) as of 31 December 2011 (Quarterly)	946,291
(10.19 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2011 (Quarterly)	1,039,905
Actual provisioning for loan loss, as of 31 December 2011 (Quarterly)	1,060,613
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	3,001,173
(Capital adequacy ratio = 22.45 percents)	
Changes in assets and liabilities this quarter as of 31 December 2011 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	2,760,373
Avals to bills and guarantees of loans	54,553
Liabilities under unmatured import bills	26,210
Letters of credit	429,582
Other contingencies	2,250,028

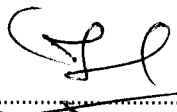
^{1/} Non-Performing Loans (gross) as of 31 December 2011 (Quarterly) 1,914,303
(18.66 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

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 <http://www.ocbc.com/business-banking/large>
Date of disclosure 27 April 2012
Information as of 31 December 2011

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


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(Sujittra Liewsaree.)
Position Accountant


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(Tan Piak Chiau Daniel)
Position General Manager