

(Revised Version)
OVERSEA-CHINESE BANKING CORPORATION LIMITED
Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 29 February 2012

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	9,030	Deposits	4,384,801
Interbank and money market items, net	2,815,030	Interbank and money market items, net	3,505,113
Claims on securities	-	Liabilities payable on demand	54,989
Derivatives assets	8,793	Liabilities to deliver securities	-
Investments - net	6,125,109	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 598,093)		Derivatives liabilities	83,000
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	2,558,206
Loans to customers, net	7,206,872	Bank's liabilities under acceptances	-
Accrued interest receivables	10,544	Other liabilities	113,748
Customers' liabilities under acceptances	-	Total Liabilities	10,699,857
Properties foreclosed, net	19,911		
Premises and equipment, net	9,501	Head office and other branches of the same juristic person's equity	
Other assets, net	67,504	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	2,386,652
		Other reserves	49
		Retained earnings	184,661
		equity	5,572,437
Total Assets	16,272,294	Total Liabilities and Head office and other branches of the same juristic person's equity	16,272,294

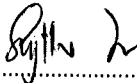
	Thousand Baht
Non-Performing Loan ^{1/} (net) as of 31 December 2011 (Quarterly) (10.19 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	946,291
Required provisioning for loan loss, as of 31 December 2011 (Quarterly)	1,039,905
Actual provisioning for loan loss, as 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 (Capital adequacy ratio = 24.53 percents)	3,001,173
Changes in assets and liabilities this quarter as of 29 February 2012 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	4,781,026
Avals to bills and guarantees of loans	52,053
Liabilities under unmatured import bills	73,781
Letters of credit	270,003
Other contingencies	4,385,189


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

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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(Sujitra Liewsaree.)
Position Accountant


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(Tan Piak Chiau Daniel)
Position General Manager