

(Revised Version)
OVERSEA-CHINESE BANKING CORPORATION LIMITED
Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 31 January 2012

| Assets | Thousand Baht | Liabilities | Thousand Baht |
|---|-------------------|--|-------------------|
| Cash | 8,046 | Deposits | 4,647,906 |
| Interbank and money market items, net | 3,574,933 | Interbank and money market items, net | 3,567,205 |
| Claims on securities | - | Liabilities payable on demand | 6,356 |
| Derivatives assets | 11,969 | Liabilities to deliver securities | - |
| Investments - net | 5,424,293 | Financial liabilities designated at fair value through profit or loss | - |
| (with obligations Thousand Baht 598,295) | | Derivatives liabilities | 43,617 |
| Investments in subsidiaries and associates, net | - | Debts issued and Borrowings | 2,502,827 |
| Loans to customers, net | 8,439,633 | Bank's liabilities under acceptances | - |
| Accrued interest receivables | 20,826 | Other liabilities | 100,818 |
| Customers' liabilities under acceptances | - | Total Liabilities | 10,868,729 |
| Properties foreclosed, net | 19,911 | | |
| Premises and equipment, net | 9,834 | Head office and other branches of the same juristic person's equity | |
| Other assets, net | 69,032 | 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 | 3,534,135 |
| | | Other reserves | 5,801 |
| | | Retained earnings | 168,639 |
| | | | 6,709,748 |
| Total Assets | 17,578,477 | Total Liabilities and Head office and other branches of the same juristic person's equity | 17,578,477 |

| | 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 = 23.61 percents) | 3,001,173 |
| Changes in assets and liabilities this quarter as of 31 January 2012 due to fine from violating the Financial Institution Business Act B.E. 2551, Section | - |
| Contingent liabilities | |
| Avals to bills and guarantees of loans | 2,649,313 |
| Liabilities under unmatured import bills | 53,412 |
| Letters of credit | 82,766 |
| Other contingencies | 276,674 |
| | 2,236,461 |

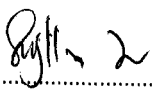
^{1/} Non-Performing Loans (gross) as of 31 December 2011 (Quarterly)
(18.66 percents of total loans before allowance for doubtful accounts of Non-Performing Loans) 1,914,303

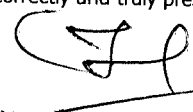
Channel of capital maintenance information disclosure

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