

(Revised Version)

OVERSEA-CHINESE BANKING CORPORATION LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 April 2015

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	4,732	Deposits	5,054,446
Interbank and money market items, net	575,362	Interbank and money market items, net	8,134,325
Claims on securities	-	Liabilities payable on demand	12,373
Derivatives assets	233,387	Liabilities to deliver securities	-
Investments - net	38,680,851	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 11,261,359)		Derivatives liabilities	497,183
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	7,373,441	Bank's liabilities under acceptances	-
Accrued interest receivables	13,081	Other liabilities	157,512
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>13,855,839</b>
Properties foreclosed, net	-		
Premises and equipment, net	13,716	Head office and other branches of the same juristic person's equity	
Other assets, net	294,591	Funds to be maintained as assets under the Act	9,744,709
		Accounts with head office and other branches of the same juristic person, net	22,687,455
		Other reserves	315,005
		Retained earnings	586,133
		<b>equity</b>	<b>33,333,302</b>
<b>Total Assets</b>	<b>47,189,141</b>	<b>juristic person's equity</b>	<b>47,189,141</b>

	Thousand Baht
Non-Performing Loan <sup>11</sup> (net) as of 31 March 2015 (Quarterly)	549,271
(6.93 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 March 2015 (Quarterly)	595,874
Actual provisioning for loan loss, as of 31 March 2015 (Quarterly)	705,968
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	9,764,629
(Capital adequacy ratio = 38.67 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	9,764,629
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 38.67 percents)	
Changes in assets and liabilities this quarter as of 30 April 2015 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	6,174,464
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	35,605
Letters of credit	80,196
Other contingencies	6,058,663
<sup>11</sup> Non-Performing Loans (gross) as of 31 March 2015 (Quarterly)	1,091,981
(12.90 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)	

Channel of capital maintenance information disclosure

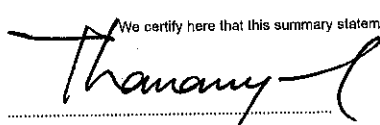
For Commercial Bank

(under the Notification of the Bank of Thailand

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

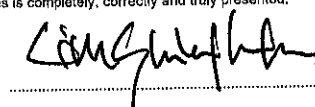
Date of disclosure 29 April 2015

Information as of 31 December 2014



(Thananya Songcharoen)

Position Accountant



(Lin Shien Kwok)

Position General Manager