

**OVERSEA-CHINESE BANKING CORPORATION LIMITED**

**Summary Statement of Assets and Liabilities  
(Not audited/reviewed by Certified Public Accountant)  
As of 31 December 2012**

<b>Assets</b>	Thousand Baht	<b>Liabilities</b>	Thousand Baht
Cash	7,791	Deposits	4,767,376
Interbank and money market items, net	3,026,189	Interbank and money market items, net	1,015,972
Claims on securities	-	Liabilities payable on demand	21,641
Derivatives assets	3,011	Liabilities to deliver securities	-
Investments - net	23,845,747	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 3,800,494)		Derivatives liabilities	274,600
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	18,500
Loans to customers, net	9,588,150	Bank's liabilities under acceptances	-
Accrued interest receivables	25,842	Other liabilities	113,890
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>6,211,979</b>
Properties foreclosed, net	-		
Premises and equipment, net	12,066	<b>Head office and other branches of the same juristic person's equity</b>	
Other assets, net	160,798	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	27,158,432
		Other reserves	28,152
		Retained earnings	269,858
		<b>equity</b>	<b>30,457,615</b>
<b>Total Assets</b>	<b>36,669,594</b>	<b>Total Liabilities and Head office and other branches of the same juristic person's equity</b>	<b>36,669,594</b>

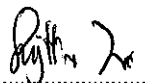
	Thousand Baht
Non-Performing Loan <sup>1/</sup> (net) as of 31 December 2012 (Quarterly)	877,877
(8.49 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2012 (Quarterly)	898,590
Actual provisioning for loan loss, as of 31 December 2012 (Quarterly)	1,030,137
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 = 14.26 percents)	
Changes in assets and liabilities this quarter as of 31 December 2012 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	4,721,356
Avals to bills and guarantees of loans	53,505
Liabilities under unmaturing import bills	41,448
Letters of credit	267,002
Other contingencies	4,359,401

<sup>1/</sup> Non-Performing Loans (gross) as of 31 December 2012 (Quarterly) 1,703,139  
(15.26 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

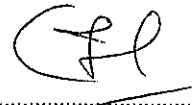
**Channel of capital maintenance information disclosure**

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 September 2012  
Information as of 30 June 2012

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



(Sujittra Liewsaree.)  
Position Accountant



(Tan Piak Chiau Daniel)  
Position General Manager