

## OVERSEA-CHINESE BANKING CORPORATION LIMITED

## Summary Statement of Assets and Liabilities

(Audited/reviewed by Certified Public Accountant)

As of 31 December 2014

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	7,020	Deposits	4,119,227
Interbank and money market items, net	411,923	Interbank and money market items, net	2,539,907
Claims on securities	-	Liabilities payable on demand	18,645
Derivatives assets	442,821	Liabilities to deliver securities	-
Investments - net	46,768,478	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 11,186,253)		Derivatives liabilities	315,624
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	8,269,301	Bank's liabilities under acceptances	-
Accrued interest receivables	15,926	Other liabilities	135,578
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>7,127,981</b>
Properties foreclosed, net	-		
Premises and equipment, net	13,438	<b>Head office and other branches of the same juristic person's equity</b>	
Other assets, net	532,944	Funds to be maintained as assets under the Act	9,764,629
		Accounts with head office and other branches of the same juristic person, net	38,928,928
		Other reserves	138,523
		Retained earnings	501,790
		<b>equity</b>	<b>48,333,870</b>
<b>Total Assets</b>	<b>56,461,851</b>	<b>Juristic person's equity</b>	<b>56,461,851</b>

	Thousand Baht
Non-Performing Loan <sup>iv</sup> (net) as of 31 December 2014 (Quarterly)	546,541
(6.48 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2014 (Quarterly)	598,820
Actual provisioning for loan loss, as of 31 December 2014 (Quarterly)	708,540
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 = 29.74 percents)	
Changes in assets and liabilities this quarter as of 31 December 2014 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	6,738,301
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	39,220
Letters of credit	681,239
Other contingencies	6,017,842
<sup>iv</sup> Non-Performing Loans (gross) as of 31 December 2014 (Quarterly)	1,091,981
(12.16 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)	

## Channel of capital maintenance information disclosure

For Commercial Bank

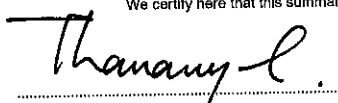
(under the Notification of the Bank of Thailand

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

Date of disclosure 30 September 2014

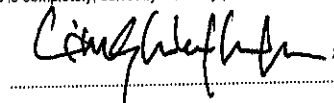
Information as of 30 June 2014

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



(Thananya Songcharoen)

Position Accountant



(Lim Shien Kwok)

Position General Manager