

OVERSEA-CHINESE BANKING CORPORATION LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 December 2013

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	7,071	Deposits	4,988,185
Interbank and money market items, net	902,729	Interbank and money market items, net	2,399,708
Claims on securities	-	Liabilities payable on demand	5,507
Derivatives assets	2,031,101	Liabilities to deliver securities	-
Investments - net	36,094,746	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 10,482,434)		Derivatives liabilities	157,777
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	8,164,571	Bank's liabilities under acceptances	-
Accrued interest receivables	17,224	Other liabilities	95,548
Customers' liabilities under acceptances	-	Total Liabilities	7,646,725
Properties foreclosed, net	-		
Premises and equipment, net	14,907	Head office and other branches of the same juristic person's equity	
Other assets, net	454,365	Funds to be maintained as assets under the Act	9,563,893
		Accounts with head office and other branches of the same juristic person, net	30,074,467
		Other reserves	68,514
		Retained earnings	333,115
		equity	40,039,989
Total Assets	47,686,714	Total Liabilities and Head office and other branches of the same juristic person's equity	47,686,714

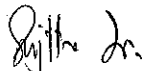
	Thousand Baht
Non-Performing Loan ^{1/} (net) as of 31 December 2013 (Quarterly)	517,019
(6.22 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2013 (Quarterly)	1,279,148
Actual provisioning for loan loss, as of 31 December 2013 (Quarterly)	1,375,486
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	9,563,893
(Capital adequacy ratio = 40.00 percents)	
Changes in assets and liabilities this quarter as of 31 December 2013 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	6,734,172
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	62,080
Letters of credit	183,614
Other contingencies	6,488,478

^{1/} Non-Performing Loans (gross) as of 31 December 2013 (Quarterly) 1,746,871
 (18.31 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

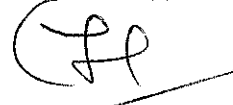
Channel of capital maintenance information disclosure

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 30 September 2013
 Information as of 30 June 2013

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