

**OVERSEA-CHINESE BANKING CORPORATION LIMITED**

**Summary Statement of Assets and Liabilities  
(Not audited/reviewed by Certified Public Accountant)  
As of 28 February 2014**

<b>Assets</b>	Thousand Baht	<b>Liabilities</b>	Thousand Baht
Cash	7,495	Deposits	4,726,447
Interbank and money market items, net	2,299,343	Interbank and money market items, net	1,528,204
Claims on securities	-	Liabilities payable on demand	24,127
Derivatives assets	1,068,783	Liabilities to deliver securities	-
Investments - net	45,870,545	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 11,046,990)		Derivatives liabilities	266,543
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	9,320,402	Bank's liabilities under acceptances	-
Accrued interest receivables	11,245	Other liabilities	109,298
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>6,654,619</b>
Properties foreclosed, net	-		
Premises and equipment, net	14,543	<b>Head office and other branches of the same juristic person's equity</b>	
Other assets, net	369,856	Funds to be maintained as assets under the Act	9,524,773
		Accounts with head office and other branches of the same juristic person, net	42,284,448
		Other reserves	139,791
		Retained earnings	358,581
		<b>Total Head office and other branches of the same juristic person's equity</b>	<b>52,307,593</b>
<b>Total Assets</b>	<b>58,962,212</b>	<b>Total Liabilities and Head office and other branches of the same juristic person's equity</b>	<b>58,962,212</b>

	Thousand Baht
Non-Performing Loan <sup>1/</sup> (net) as of 31 December 2013 (Quarterly)	516,919
(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	9,524,773
(Capital adequacy ratio = 31.11 percents)	
Changes in assets and liabilities this quarter as of 28 February 2014 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	6,931,583
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	37,322
Letters of credit	134,584
Other contingencies	6,759,677
<sup>1/</sup> 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

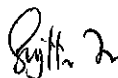
Re: Public disclosure of Capital Maintenance for Commercial Banks)

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

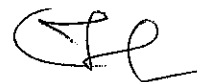
Date of disclosure 30 September 2013

Information as of 30 June 2013

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



(Sujitra Liewsaree)  
Position Accountant



(Tan-Plak Chiau Daniel)  
Position General Manager