

(Revised Version)

OVERSEA-CHINESE BANKING CORPORATION LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 28 February 2015

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	5,043	Deposits	4,382,956
Interbank and money market items, net	1,901,247	Interbank and money market items, net	11,735,830
Claims on securities	-	Liabilities payable on demand	18,685
Derivatives assets	199,933	Liabilities to deliver securities	-
Investments - net	38,110,106	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 11,169,948)		Derivatives liabilities	773,233
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	7,750,145	Bank's liabilities under acceptances	-
Accrued interest receivables	10,086	Other liabilities	161,820
Customers' liabilities under acceptances	-	Total Liabilities	17,072,524
Properties foreclosed, net	-		
Premises and equipment, net	12,844	Head office and other branches of the same juristic person's equity	
Other assets, net	342,511	Funds to be maintained as assets under the Act	9,647,449
		Accounts with head office and other branches of the same juristic person, net	20,847,733
		Other reserves	170,599
		Retained earnings	593,610
		equity	31,259,391
Total Assets	48,331,915	juristic person's equity	48,331,915

Thousand Baht

Non-Performing Loan ¹¹ (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)	588,820
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 = 39.04 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 = 39.04 percents)	
Changes in assets and liabilities this quarter as of 28 February 2015 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	6,257,761
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	47,772
Letters of credit	128,335
Other contingencies	6,083,654
¹¹ 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

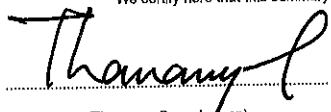
(under the Notification of the Bank of Thailand

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

Date of disclosure 30 September 2014

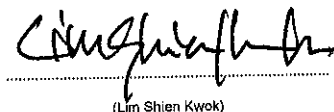
Information as of 30 June 2014

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