

OVERSEA-CHINESE BANKING CORPORATION LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 January 2013

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	5,834	Deposits	4,482,639
Interbank and money market items, net	1,942,560	Interbank and money market items, net	3,836,459
Claims on securities	-	Liabilities payable on demand	20,902
Derivatives assets	4,057	Liabilities to deliver securities	-
Investments - net	22,813,121	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 3,804,372)		Derivatives liabilities	496,520
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	18,500
Loans to customers, net	9,659,038	Bank's liabilities under acceptances	-
Accrued interest receivables	15,976	Other liabilities	102,718
Customers' liabilities under acceptances	-	Total Liabilities	8,957,738
Properties foreclosed, net	-		
Premises and equipment, net	12,005	Head office and other branches of the same juristic person's equity	
Other assets, net	171,577	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	22,315,074
		Other reserves	12,208
		Retained earnings	337,975
		equity	25,666,430
Total Assets	34,624,168	Total Liabilities and Head office and other branches of the same juristic person's equity	34,624,168

	Thousand Baht
Non-Performing Loan ^{1/} (net) as of 31 December 2012 (Quarterly) (8.49 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	877,877
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 (Capital adequacy ratio = 16.66 percents)	3,001,173
Changes in assets and liabilities this quarter as of 31 January 2013 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	4,564,068
Avals to bills and guarantees of loans	52,048
Liabilities under unmatured import bills	30,071
Letters of credit	211,565
Other contingencies	4,270,384

^{1/} 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.

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(Sujitra Liewsaree.)
Position Accountant

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(Lim Keat Cheong)
for General Manager