

**OVERSEA-CHINESE BANKING CORPORATION LIMITED**

**Summary Statement of Assets and Liabilities**

**(Not audited/reviewed by Certified Public Accountant)**

**As of 31 January 2014**

<b>Assets</b>	<b>Thousand Baht</b>	<b>Liabilities</b>	<b>Thousand Baht</b>
Cash	9,730	Deposits	4,985,463
Interbank and money market items, net	2,066,515	Interbank and money market items, net	2,938,277
Claims on securities	-	Liabilities payable on demand	22,643
Derivatives assets	1,574,507	Liabilities to deliver securities	-
Investments - net	42,145,640	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 10,510,675)		Derivatives liabilities	160,263
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	8,204,503	Bank's liabilities under acceptances	-
Accrued interest receivables	13,413	Other liabilities	85,965
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>8,192,611</b>
Properties foreclosed, net	-		
Premises and equipment, net	14,786	<b>Head office and other branches of the same juristic person's equity</b>	
Other assets, net	485,312	Funds to be maintained as assets under the Act	9,600,673
		Accounts with head office and other branches of the same juristic person, net	36,270,952
		Other reserves	111,916
		Retained earnings	338,254
		<b>equity</b>	<b>46,321,795</b>
<b>Total Assets</b>	<b>54,514,406</b>	<b>Total Liabilities and Head office and other branches of the same juristic person's equity</b>	<b>54,514,406</b>

	<b>Thousand Baht</b>
Non-Performing Loan <sup>1/</sup> (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	9,600,673
(Capital adequacy ratio = 34.89 percents)	
Changes in assets and liabilities this quarter as of 31 January 2014 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	6,732,120
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	43,811
Letters of credit	154,005
Other contingencies	6,534,304
<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

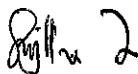
Re: Public disclosure of Capital Maintenance for Commercial Banks)

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.



(Sujittra Liewsaree)  
Position Accountant



(Tan Piak Chiau Daniel)  
Position General Manager