

(Revised Version)

OVERSEA-CHINESE BANKING CORPORATION LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 January 2015

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	3,452	Deposits	4,869,312
Interbank and money market items, net	1,774,014	Interbank and money market items, net	8,946,759
Claims on securities	-	Liabilities payable on demand	15,602
Derivatives assets	242,303	Liabilities to deliver securities	-
Investments - net	44,281,470	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 11,189,505)		Derivatives liabilities	473,086
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	7,946,624	Bank's liabilities under acceptances	-
Accrued interest receivables	13,880	Other liabilities	139,809
Customers' liabilities under acceptances	-	Total Liabilities	14,444,568
Properties foreclosed, net	-		
Premises and equipment, net	13,085	Head office and other branches of the same juristic person's equity	
Other assets, net	447,988	Funds to be maintained as assets under the Act	9,715,929
		Accounts with head office and other branches of the same juristic person, net	29,821,855
		Other reserves	193,264
		Retained earnings	547,200
		equity	40,276,248
Total Assets	54,722,816	Juristic person's equity	54,722,816

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)	598,820
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 = 30.23 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 = 30.23 percents)	
Changes in assets and liabilities this quarter as of 31 January 2015 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	6,494,417
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	50,160
Letters of credit	376,485
Other contingencies	6,067,772
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

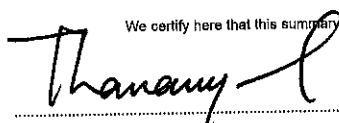
(under the Notification of the Bank of Thailand

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

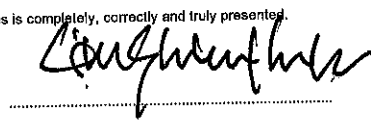
Date of disclosure 30 September 2014

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