

OVERSEA-CHINESE BANKING CORPORATION LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 July 2014

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	6,789	Deposits	4,961,631
Interbank and money market items, net	2,220,805	Interbank and money market items, net	3,203,841
Claims on securities	-	Liabilities payable on demand	9,159
Derivatives assets	273,366	Liabilities to deliver securities	-
Investments - net	47,540,446	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 11,066,787)		Derivatives liabilities	680,008
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	7,951,355	Bank's liabilities under acceptances	-
Accrued interest receivables	11,087	Other liabilities	117,324
Customers' liabilities under acceptances	-	Total Liabilities	8,971,963
Properties foreclosed, net	-		
Premises and equipment, net	14,282	Head office and other branches of the same juristic person's equity	
Other assets, net	470,164	Funds to be maintained as assets under the Act	9,399,213
		Accounts with head office and other branches of the same juristic person, net	39,480,943
		Other reserves	112,280
		Retained earnings	523,895
		Total Head office and other branches of the same juristic person's equity	49,516,331
		Total Liabilities and Head office and other branches of the same juristic person's equity	58,488,294
Total Assets	58,488,294		

	Thousand Baht
Non-Performing Loan ^{1/} (net) as of 30 June 2014 (Quarterly)	522,133
(6.62 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 June 2014 (Quarterly)	623,356
Actual provisioning for loan loss, as of 30 June 2014 (Quarterly)	714,000
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	9,492,173
(Capital adequacy ratio = 30.55 percents)	
Changes in assets and liabilities this quarter as of 31 July 2014 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	6,692,507
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	44,263
Letters of credit	136,934
Other contingencies	6,511,310
	1,090,599

^{1/} Non-Performing Loans (gross) as of 30 June 2014 (Quarterly)
(12.89 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

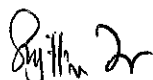
Re: Public disclosure of Capital Maintenance for Commercial Banks)

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

Date of disclosure 30 April 2014

Information as of 31 December 2013

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



(Sujittra Liwsaree)
Position Accountant



(Tan Biak Chiau Daniel)
Position General Manager