

# OVERSEA-CHINESE BANKING CORPORATION LIMITED

## Summary Statement of Assets and Liabilities (Not audited/reviewed by Certified Public Accountant) As of 30 June 2014

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	5,876	Deposits	4,461,450
Interbank and money market items, net	2,068,664	Interbank and money market items, net	242,253
Claims on securities	-	Liabilities payable on demand	15,789
Derivatives assets	358,758	Liabilities to deliver securities	-
Investments - net	47,223,073	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 11,060,215)		Derivatives liabilities	274,487
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	7,647,447	Bank's liabilities under acceptances	-
Accrued interest receivables	9,620	Other liabilities	111,198
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>5,105,177</b>
Properties foreclosed, net	-		
Premises and equipment, net	14,545	<b>Head office and other branches of the same juristic person's equity</b>	
Other assets, net	552,195	Funds to be maintained as assets under the Act	9,492,173
		Accounts with head office and other branches of the same juristic person, net	42,715,294
		Other reserves	108,594
		Retained earnings	458,940
		<b>Total Head office and other branches of the same juristic person's equity</b>	<b>52,775,001</b>
		<b>Total Liabilities and Head office and other branches of the same juristic person's equity</b>	<b>57,880,178</b>
<b>Total Assets</b>	<b>57,880,178</b>		

	Thousand Baht
Non-Performing Loan <sup>1/</sup> (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 = 30.85 percents)	
Changes in assets and liabilities this quarter as of 30 June 2014 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	6,764,565
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	56,523
Letters of credit	143,908
Other contingencies	6,564,134
	1,090,599

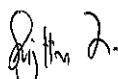
<sup>1/</sup> Non-Performing Loans (gross) as of 30 June 2014 (Quarterly)  
(12.89 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

### 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 Liewsaree)  
Position Accountant



(Tan Piak Chiau Daniel)  
Position General Manager