

(Revised Version)

OVERSEA-CHINESE BANKING CORPORATION LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 March 2015

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	3,893	Deposits	4,464,206
Interbank and money market items, net	284,145	Interbank and money market items, net	8,322,765
Claims on securities	-	Liabilities payable on demand	70,847
Derivatives assets	208,821	Liabilities to deliver securities	-
Investments - net	40,130,013	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 11,200,482)		Derivatives liabilities	638,178
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	7,662,952	Bank's liabilities under acceptances	-
Accrued interest receivables	11,193	Other liabilities	143,749
Customers' liabilities under acceptances	-	Total Liabilities	13,639,745
Properties foreclosed, net	-		
Premises and equipment, net	13,306	Head office and other branches of the same juristic person's equity	
Other assets, net	242,000	Funds to be maintained as assets under the Act	9,683,049
		Accounts with head office and other branches of the same juristic person, net	24,415,239
		Other reserves	239,398
		Retained earnings	576,892
		equity	34,914,578
		juristic person's equity	48,554,323
Total Assets	48,554,323		

Thousand Baht

Non-Performing Loan ^{1/} (net) as of 31 March 2015 (Quarterly)	549,271
(6.93 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 March 2015 (Quarterly)	595,674
Actual provisioning for loan loss, as of 31 March 2015 (Quarterly)	705,868
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 = 37.87 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 = 37.87 percents)	
Changes in assets and liabilities this quarter as of 31 March 2015 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	6,238,878
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	37,082
Letters of credit	102,996
Other contingencies	6,098,800
^{1/} Non-Performing Loans (gross) as of 31 March 2015 (Quarterly)	1,091,981
(12.90 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)	

Channel of capital maintenance information disclosure

For Commercial Bank

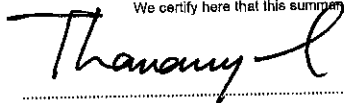
(under the Notification of the Bank of Thailand

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

Date of disclosure 30 September 2014

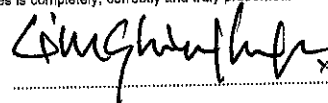
Information as of 30 June 2014

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