

OVERSEA-CHINESE BANKING CORPORATION LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 May 2015

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	5,998	Deposits	5,947,250
Interbank and money market items, net	252,168	Interbank and money market items, net	11,991,206
Claims on securities	-	Liabilities payable on demand	13,766
Derivatives assets	720,765	Liabilities to deliver securities	-
Investments - net	40,706,386	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 11,244,762)		Derivatives liabilities	422,910
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	8,352,325	Bank's liabilities under acceptances	-
Accrued interest receivables	11,750	Other liabilities	161,695
Customers' liabilities under acceptances	-	Total Liabilities	18,536,827
Properties foreclosed, net	-		
Premises and equipment, net	13,446	Head office and other branches of the same juristic person's equity	
Other assets, net	376,257	Funds to be maintained as assets under the Act	9,919,209
		Accounts with head office and other branches of the same juristic person, net	21,077,508
		Other reserves	312,225
		Retained earnings	593,326
		equity	31,902,268
Total Assets	50,439,095	juristic person's equity	50,439,095

	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)	705,968
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 = 38.93 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 = 38.93 percents)	
Changes in assets and liabilities this quarter as of 31 May 2015 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	5,530,549
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	13,793
Letters of credit	93,901
Other contingencies	5,422,855
^{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

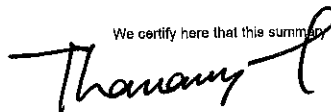
(under the Notification of the Bank of Thailand

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

Date of disclosure 29 April 2015

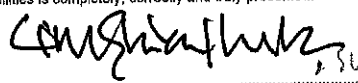
Information as of 31 December 2014

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