

**OVERSEA-CHINESE BANKING CORPORATION LIMITED**

**Summary Statement of Assets and Liabilities  
(Not audited/reviewed by Certified Public Accountant)  
As of 30 November 2012**

<b>Assets</b>	Thousand Baht	<b>Liabilities</b>	Thousand Baht
Cash	5,092	Deposits	4,429,664
Interbank and money market items, net	1,663,585	Interbank and money market items, net	2,338,848
Claims on securities	-	Liabilities payable on demand	25,828
Derivatives assets	2,247	Liabilities to deliver securities	-
Investments - net	24,671,748	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 3,799,736)		Derivatives liabilities	312,985
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	18,500
Loans to customers, net	9,931,312	Bank's liabilities under acceptances	-
Accrued interest receivables	17,147	Other liabilities	116,137
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>7,241,962</b>
Properites foreclosed, net	-		
Premises and equipment, net	6,922	<b>Head office and other branches of the same juristic person's equity</b>	
Other assets, net	119,963	Funds to be maintained as assets under the Act	3,001,173
		Accounts with head office and other branches of the same juristic person, net	25,849,653
		Other reserves	45,719
		Retained earnings	279,509
		<b>equity</b>	<b>29,176,054</b>
<b>Total Assets</b>	<b>36,418,016</b>	<b>Total Liabilities and Head office and other branches of the same juristic person's equity</b>	<b>36,418,016</b>

	Thousand Baht
Non-Performing Loan <sup>1/</sup> (net) as of 30 September 2012 (Quarterly)	968,731
(10.04 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2012 (Quarterly)	819,715
Actual provisioning for loan loss, as of 30 September 2012 (Quarterly)	956,014
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	3,001,173
(Capital adequacy ratio = 13.11 percents)	
Changes in assets and liabilities this quarter as of 30 November 2012 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	4,785,521
Avals to bills and guarantees of loans	53,617
Liabilities under unmatured import bills	10,027
Letters of credit	325,569
Other contingencies	4,396,308

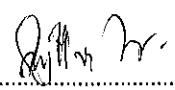
<sup>1/</sup> Non-Performing Loans (gross) as of 30 September 2012 (Quarterly) 1,707,079  
(16.44 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)


**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 27 September 2012  
Information as of 30 June 2012

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

  
 .....  
 (Sujitra Liwsaree.)  
 Position Accountant

  
 .....  
 (Lim Keat Cheong)  
 for General Manager