

**OVERSEA-CHINESE BANKING CORPORATION LIMITED**

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

<b>Assets</b>	<b>Thousand Baht</b>	<b>Liabilities</b>	<b>Thousand Baht</b>
Cash	7,705	Deposits	3,990,868
Interbank and money market items, net	1,004,721	Interbank and money market items, net	4,803,605
Claims on securities	-	Liabilities payable on demand	17,499
Derivatives assets	494,174	Liabilities to deliver securities	-
Investments - net	46,515,531	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 11,183,879)		Derivatives liabilities	392,015
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	8,434,959	Bank's liabilities under acceptances	-
Accrued interest receivables	11,124	Other liabilities	147,484
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>9,351,471</b>
Properites foreclosed, net	-		
Premises and equipment, net	13,789	<b>Head office and other branches of the same juristic person's equity</b>	
Other assets, net	446,946	Funds to be maintained as assets under the Act	9,562,873
		Accounts with head office and other branches of the same juristic person, net	37,394,840
		Other reserves	120,259
		Retained earnings	499,506
			<b>47,577,478</b>
		<b>equity</b>	
		<b>Total Liabilities and Head office and other branches of the same juristic person's equity</b>	<b>56,928,949</b>
<b>Total Assets</b>	<b>56,928,949</b>		

	<b>Thousand Baht</b>
Non-Performing Loan <sup>1/</sup> (net) as of 30 September 2014 (Quarterly)	543,327
(7.09 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2014 (Quarterly)	598,429
Actual provisioning for loan loss, as of 30 September 2014 (Quarterly)	711,293
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 = 28.83 percents)	
Changes in assets and liabilities this quarter as of 30 November 2014 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	7,309,535
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	14,040
Letters of credit	665,064
Other contingencies	6,630,431

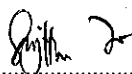
<sup>1/</sup> Non-Performing Loans (gross) as of 30 September 2014 (Quarterly) 1,091,521  
(13.30 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

**Channel of capital maintenance information disclosure**

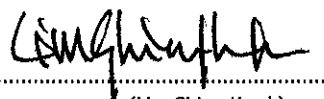
For Commercial Bank  
(under the Notification of the Bank of Thailand)  
Re: Public disclosure of Capital Maintenance for Commercial Banks)

Location of disclosure <http://www.ocbc.com/business-banking/large>  
Date of disclosure 30 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.



(Sujittra Liewsaree)  
Position Accountant



(Lim Shien Kwok)  
Position General Manager