

OVERSEA-CHINESE BANKING CORPORATION LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 October 2014

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	6,148	Deposits	4,374,207
Interbank and money market items, net	765,593	Interbank and money market items, net	2,318,524
Claims on securities	-	Liabilities payable on demand	13,219
Derivatives assets	448,392	Liabilities to deliver securities	-
Investments - net	42,447,211	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 11,123,542)		Derivatives liabilities	304,079
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	8,050,392	Bank's liabilities under acceptances	-
Accrued interest receivables	10,750	Other liabilities	131,111
Customers' liabilities under acceptances	-	Total Liabilities	7,141,140
Properties foreclosed, net	-		
Premises and equipment, net	14,088	Head office and other branches of the same juristic person's equity	
Other assets, net	366,954	Funds to be maintained as assets under the Act	9,503,793
		Accounts with head office and other branches of the same juristic person, net	34,839,186
		Other reserves	87,175
		Retained earnings	538,234
		equity	44,968,388
Total Assets	52,109,528	Total Liabilities and Head office and other branches of the same juristic person's equity	52,109,528

	Thousand Baht
Non-Performing Loan ^{1/} (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 = 33.80 percents)	
Changes in assets and liabilities this quarter as of 31 October 2014 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	6,768,510
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	16,645
Letters of credit	172,431
Other contingencies	6,579,434

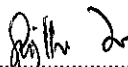
^{1/} Non-Performing Loans (gross) as of 30 September 2014 (Quarterly) 1,091,521
 (13.30 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

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