

OVERSEA-CHINESE BANKING CORPORATION LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 September 2014

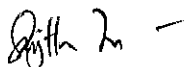
Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	6,720	Deposits	4,618,127
Interbank and money market items, net	690,872	Interbank and money market items, net	1,324,455
Claims on securities	-	Liabilities payable on demand	96,493
Derivatives assets	389,712	Liabilities to deliver securities	-
Investments - net	45,926,708	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 11,085,443)		Derivatives liabilities	256,747
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	7,201,563	Bank's liabilities under acceptances	-
Accrued interest receivables	9,206	Other liabilities	120,264
Customers' liabilities under acceptances	-	Total Liabilities	6,416,086
Properties foreclosed, net	-		
Premises and equipment, net	13,925	Head office and other branches of the same juristic person's equity	
Other assets, net	342,275	Funds to be maintained as assets under the Act	9,475,833
		Accounts with head office and other branches of the same juristic person, net	38,057,397
		Other reserves	90,649
		Retained earnings	541,016
		equity	48,164,895
Total Assets	54,580,981	Total Liabilities and Head office and other branches of the same juristic person's equity	54,580,981

	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 = 33.65 percents)	
Changes in assets and liabilities this quarter as of 30 September 2014 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	6,929,146
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	26,660
Letters of credit	102,642
Other contingencies	6,799,844
^{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)	

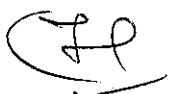
Channel of capital maintenance information disclosure

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



 (Tan Piak Chiau Daniel)
 Position General Manager