

**OVERSEA-CHINESE BANKING CORPORATION LIMITED**

**Summary Statement of Assets and Liabilities  
(Not audited/reviewed by Certified Public Accountant)  
As of 28 February 2013**

<b>Assets</b>	<b>Thousand Baht</b>	<b>Liabilities</b>	<b>Thousand Baht</b>
Cash	7,933	Deposits	3,893,106
Interbank and money market items, net	1,585,576	Interbank and money market items, net	4,906,288
Claims on securities	-	Liabilities payable on demand	18,375
Derivatives assets	12,192	Liabilities to deliver securities	-
Investments - net	24,552,182	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 3,808,818)		Derivatives liabilities	342,643
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	18,500
Loans to customers, net	8,963,267	Bank's liabilities under acceptances	-
Accrued interest receivables	13,497	Other liabilities	107,966
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>9,286,878</b>
Properties foreclosed, net	-		
Premises and equipment, net	11,891	<b>Head office and other branches of the same juristic person's equity</b>	
Other assets, net	169,250	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	22,700,459
		Other reserves	2,543
		Retained earnings	329,821
		<b>equity</b>	<b>26,028,910</b>
<b>Total Assets</b>	<b>35,315,788</b>	<b>Total Liabilities and Head office and other branches of the same juristic person's equity</b>	<b>35,315,788</b>

	<b>Thousand Baht</b>
Non-Performing Loan <sup>1/</sup> (net) as of 31 December 2012 (Quarterly)	877,877
(8.49 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2012 (Quarterly)	898,590
Actual provisioning for loan loss, as of 31 December 2012 (Quarterly)	1,030,137
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 = 16.50 percents)	
Changes in assets and liabilities this quarter as of 28 February 2013 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	4,641,683
Avals to bills and guarantees of loans	52,055
Liabilities under unmatured import bills	25,332
Letters of credit	279,360
Other contingencies	4,284,936

<sup>1/</sup> Non-Performing Loans (gross) as of 31 December 2012 (Quarterly) 1,703,139  
(15.26 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 Liewsaree.)  
Position Accountant



(Tan Piak Chiau Daniel)  
Position General Manager