

**OVERSEA-CHINESE BANKING CORPORATION LIMITED**

**Summary Statement of Assets and Liabilities**

**(Not audited/reviewed by Certified Public Accountant)**

**As of 31 October 2012**

<b>Assets</b>	<b>Thousand Baht</b>	<b>Liabilities</b>	<b>Thousand Baht</b>
Cash	6,708	Deposits	3,998,789
Interbank and money market items, net	2,596,181	Interbank and money market items, net	5,680,995
Claims on securities	-	Liabilities payable on demand	10,474
Derivatives assets	2,805	Liabilities to deliver securities	-
Investments - net	26,656,927	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 3,789,749)		Derivatives liabilities	524,741
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	48,500
Loans to customers, net	10,350,620	Bank's liabilities under acceptances	-
Accrued interest receivables	18,816	Other liabilities	107,580
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>10,371,079</b>
Properties foreclosed, net	-		
Premises and equipment, net	7,178	<b>Head office and other branches of the same juristic person's equity</b>	
Other assets, net	140,678	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	26,075,164
		Other reserves	48,238
		Retained earnings	284,259
		<b>equity</b>	<b>29,408,834</b>
<b>Total Assets</b>	<b>39,779,913</b>	<b>Total Liabilities and Head office and other branches of the same juristic person's equity</b>	<b>39,779,913</b>

	<b>Thousand Baht</b>
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 = 11.71 percents)	
Changes in assets and liabilities this quarter as of 31 October 2012 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	4,730,106
Avals to bills and guarantees of loans	53,614
Liabilities under unmatured import bills	11,833
Letters of credit	196,575
Other contingencies	4,468,084

<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

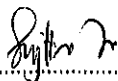
Re: Public disclosure of Capital Maintenance for Commercial Banks)

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

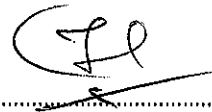
Date of disclosure 27 September 2012

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



(Tan Piak Chiau Daniel)  
Position General Manager