

OVERSEA-CHINESE BANKING CORPORATION LIMITED

**Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 30 November 2013**

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	6,636	Deposits	4,686,458
Interbank and money market items, net	1,946,863	Interbank and money market items, net	3,251,727
Claims on securities	-	Liabilities payable on demand	4,519
Derivatives assets	1,627,249	Liabilities to deliver securities	-
Investments - net	31,340,904	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 3,909,075)		Derivatives liabilities	87,046
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	8,113,355	Bank's liabilities under acceptances	-
Accrued interest receivables	12,267	Other liabilities	97,445
Customers' liabilities under acceptances	-	Total Liabilities	8,127,195
Properties foreclosed, net	-		
Premises and equipment, net	15,164	Head office and other branches of the same juristic person's equity	
Other assets, net	357,574	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	31,941,814
		Other reserves	49,725
		Retained earnings	300,105
		equity	35,292,817
		Total Liabilities and Head office and other branches of the same juristic person's equity	43,420,012
Total Assets	43,420,012		

	Thousand Baht
Non-Performing Loan ^{1/} (net) as of 30 September 2013 (Quarterly)	514,319
(6.49 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2013 (Quarterly)	1,253,116
Actual provisioning for loan loss, as of 30 September 2013 (Quarterly)	1,471,874
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 = 12.12 percents)	
Changes in assets and liabilities this quarter as of 30 November 2013 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	6,140,700
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	25,388
Letters of credit	211,207
Other contingencies	5,904,105

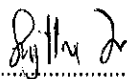
^{1/} Non-Performing Loans (gross) as of 30 September 2013 (Quarterly) 1,718,299
(18.83 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

Channel of capital maintenance information disclosure

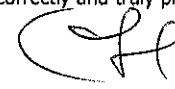
For Commercial Bank
(under the Notification of the Bank of Thailand
Re: Public disclosure of Capital Maintenance for Commercial Banks)

Location of disclosure <http://www.ocbc.com/business-banking/large>
Date of disclosure 30 September 2013
Information as of 30 June 2013

We certify here that this summary statement of assets and liabilities is completely, correctly and truly presented.



(Sujittra Liwsaree)
Position Accountant



(Tan Piak Chiau Daniel)
Position General Manager