

OVERSEA-CHINESE BANKING CORPORATION LIMITED

**Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 31 August 2012**

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	7,481	Deposits	7,048,044
Interbank and money market items, net	3,344,294	Interbank and money market items, net	3,036,687
Claims on securities	-	Liabilities payable on demand	9,779
Derivatives assets	10,555	Liabilities to deliver securities	-
Investments - net	22,561,324	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 601,958)		Derivatives liabilities	244,261
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	198,500
Loans to customers, net	7,681,530	Bank's liabilities under acceptances	-
Accrued interest receivables	13,118	Other liabilities	96,211
Customers' liabilities under acceptances	-	Total Liabilities	10,633,482
Properites foreclosed, net	8,336		
Premises and equipment, net	7,517	Head office and other branches of the same juristic person's equity	
Other assets, net	125,068	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	19,848,319
		Other reserves	62,261
		Retained earnings	213,988
		equity	23,125,741
		Total Liabilities and Head office and other branches of the same juristic person's equity	33,759,223
Total Assets	33,759,223		

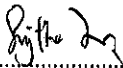
	Thousand Baht
Non-Performing Loan ^{1/} (net) as of 30 June 2012 (Quarterly) (10.84 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	932,756
Required provisioning for loan loss, as of 30 June 2012 (Quarterly)	1,032,366
Actual provisioning for loan loss, as of 30 June 2012 (Quarterly)	1,068,887
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 = 15.25 percents)	
Changes in assets and liabilities this quarter as of 31 August 2012 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	5,039,281
Avals to bills and guarantees of loans	73,335
Liabilities under unmatured import bills	27,236
Letters of credit	378,222
Other contingencies	4,560,488

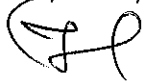
^{1/} Non-Performing Loans (gross) as of 30 June 2012 (Quarterly) 1,902,143
(19.87 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

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 April 2012
Information as of 31 December 2011

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

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(Sujittra Liwsaree.)
Position Accountant

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(Tan Piak Chiau Daniel)
Position General Manager