

**OVERSEA-CHINESE BANKING CORPORATION LIMITED**

**Summary Statement of Assets and Liabilities  
(Not audited/reviewed by Certified Public Accountant)  
As of 30 September 2012**

<b>Assets</b>	Thousand Baht	<b>Liabilities</b>	Thousand Baht
Cash	7,225	Deposits	7,116,485
Interbank and money market items, net	2,882,329	Interbank and money market items, net	5,628,067
Claims on securities	-	Liabilities payable on demand	10,583
Derivatives assets	4,321	Liabilities to deliver securities	-
Investments - net	25,883,425	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 600,083)		Derivatives liabilities	648,422
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	48,500
Loans to customers, net	8,963,814	Bank's liabilities under acceptances	-
Accrued interest receivables	15,486	Other liabilities	104,600
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>13,556,657</b>
Properties foreclosed, net	8,336		
Premises and equipment, net	7,165	<b>Head office and other branches of the same juristic person's equity</b>	
Other assets, net	165,549	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	21,144,824
		Other reserves	1,372
		Retained earnings	236,368
		<b>equity</b>	<b>24,380,993</b>
<b>Total Assets</b>	<b>37,937,650</b>	<b>Total Liabilities and Head office and other branches of the same juristic person's equity</b>	<b>37,937,650</b>

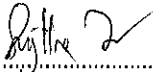
	Thousand Baht
Non-Performing Loan <sup>1/</sup> (net) as of 30 September 2012 (Quarterly) (10.04 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	968,731
Required provisioning for loan loss, as of 30 September 2012 (Quarterly)	819,715
Actual provisioning for loan 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 (Capital adequacy ratio = 13.26 percents)	3,001,173
Changes in assets and liabilities this quarter as of 30 September 2012 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	4,775,814
Avals to bills and guarantees of loans	53,850
Liabilities under unmatured import bills	27,399
Letters of credit	199,330
Other contingencies	4,495,235

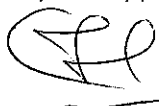
<sup>1/</sup> Non-Performing Loans (gross) as of 30 September 2012 (Quarterly) 1,707,079  
(16.44 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

**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.

  
.....  
(Sujittra Liewsaree.)  
Position Accountant

  
.....  
(Tan Plak Chiau Daniel)  
Position General Manager