

OVERSEA-CHINESE BANKING CORPORATION LIMITED

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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	7,941	Deposits	4,506,113
Interbank and money market items, net	1,763,213	Interbank and money market items, net	2,866,653
Claims on securities	-	Liabilities payable on demand	28,997
Derivatives assets	51,854	Liabilities to deliver securities	-
Investments - net	29,254,298	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 3,819,682)		Derivatives liabilities	459,974
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	8,333,196	Bank's liabilities under acceptances	-
Accrued interest receivables	20,097	Other liabilities	77,699
Customers' liabilities under acceptances	-	Total Liabilities	7,939,436
Properites foreclosed, net	-		
Premises and equipment, net	10,679	Head office and other branches of the same juristic person's equity	
Other assets, net	288,305	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	28,323,554
		Other reserves	4,554
		Retained earnings	469,974
		equity	31,790,147
Total Assets	39,729,583	Total Liabilities and Head office and other branches of the same juristic person's equity	39,729,583

	Thousand Baht
Non-Performing Loan ^{1/} (net) as of 31 March 2013 (Quarterly) (8.65 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	818,536
Required provisioning for loan loss, as of 31 March 2013 (Quarterly)	921,551
Actual provisioning for loan loss, as of 31 March 2013 (Quarterly)	1,003,637
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital (Capital adequacy ratio = 15.15 percents)	3,001,173
Changes in assets and liabilities this quarter as of 30 April 2013 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	4,676,641
Avals to bills and guarantees of loans	18,481
Liabilities under unmatured import bills	37,161
Letters of credit	141,430
Other contingencies	4,479,569

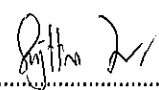
^{1/} Non-Performing Loans (gross) as of 31 March 2013 (Quarterly)
(16.25 percents of total loans before allowance for doubtful accounts of Non-Performing Loans) 1,676,639

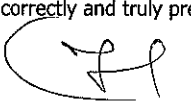
Channel of capital maintenance information disclosure

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 29 April 2013
Information as of 31 December 2012

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