

OVERSEA-CHINESE BANKING CORPORATION LIMITED

**Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 31 March 2013**

| Assets | Thousand Baht | Liabilities | Thousand Baht |
|---|----------------------|--|----------------------|
| Cash | 7,692 | Deposits | 4,866,804 |
| Interbank and money market items, net | 2,641,952 | Interbank and money market items, net | 1,721,031 |
| Claims on securities | - | Liabilities payable on demand | 23,955 |
| Derivatives assets | 5,379 | Liabilities to deliver securities | - |
| Investments - net | 25,385,674 | Financial liabilities designated at fair value through profit or loss | - |
| (with obligations Thousand Baht 3,821,501) | | Derivatives liabilities | 545,489 |
| Investments in subsidiaries and associates, net | - | Debts issued and Borrowings | 7,000 |
| Loans to customers, net | 8,723,249 | Bank's liabilities under acceptances | - |
| Accrued interest receivables | 20,779 | Other liabilities | 89,027 |
| Customers' liabilities under acceptances | - | Total Liabilities | 7,253,306 |
| Properties foreclosed, net | - | | |
| Premises and equipment, net | 10,893 | Head office and other branches of the same juristic person's equity | |
| Other assets, net | 186,120 | 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 | 26,352,557 |
| | | Other reserves | 11,388 |
| | | Retained earnings | 386,085 |
| | | equity | 29,728,432 |
| | | Total Liabilities and Head office and other branches of the same juristic person's equity | 36,981,738 |
| Total Assets | 36,981,738 | | |

| | 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 = 15.39 percents) | 3,001,173 |
| Changes in assets and liabilities this quarter as of 31 March 2013 due to fine from violating the Financial Institution Business Act B.E. 2551, Section | - |
| Contingent liabilities | 4,483,235 |
| Avals to bills and guarantees of loans | 41,902 |
| Liabilities under unmaturred import bills | 36,235 |
| Letters of credit | 172,350 |
| Other contingencies | 4,232,748 |

^{1/} Non-Performing Loans (gross) as of 31 March 2013 (Quarterly) 1,676,639
(16.25 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.

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(Sujittra Liewsaree.)
Position Accountant

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(Fan Piak Chiau Daniel)
Position General Manager