

**OVERSEA-CHINESE BANKING CORPORATION LIMITED**

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

<b>Assets</b>	<b>Thousand Baht</b>	<b>Liabilities</b>	<b>Thousand Baht</b>
Cash	8,546	Deposits	4,295,155
Interbank and money market items, net	1,780,862	Interbank and money market items, net	1,874,885
Claims on securities	-	Liabilities payable on demand	28,375
Derivatives assets	1,500,166	Liabilities to deliver securities	-
Investments - net	32,258,595	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 3,819,794)		Derivatives liabilities	16,173
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	9,445,058	Bank's liabilities under acceptances	-
Accrued interest receivables	21,410	Other liabilities	73,476
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>6,288,064</b>
Properites foreclosed, net	-		
Premises and equipment, net	13,852	<b>Head office and other branches of the same juristic person's equity</b>	
Other assets, net	358,092	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	35,614,093
		Other reserves	8,230
		Retained earnings	491,481
		<b>equity</b>	<b>39,098,517</b>
		<b>Total Liabilities and Head office and other branches of the same juristic person's equity</b>	<b>45,386,581</b>
<b>Total Assets</b>	<b>45,386,581</b>		

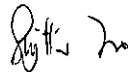
	<b>Thousand Baht</b>
Non-Performing Loan <sup>1/</sup> (net) as of 30 June 2013 (Quarterly) (8.28 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	818,536
Required provisioning for loan loss, as of 30 June 2013 (Quarterly)	946,128
Actual provisioning for loan loss, as of 30 June 2013 (Quarterly)	1,040,337
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital (Capital adequacy ratio = 11.89 percents)	3,001,173
Changes in assets and liabilities this quarter as of 31 July 2013 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	5,224,964
Avals to bills and guarantees of loans	19,755
Liabilities under unmatured import bills	69,211
Letters of credit	340,335
Other contingencies	4,795,663

<sup>1/</sup> Non-Performing Loans (gross) as of 30 June 2013 (Quarterly) 1,713,339  
(15.90 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 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.



(Sujittra Liewsaree.)  
Position Accountant



(Tan Plak-Chau Daniel)  
Position General Manager