

OVERSEA-CHINESE BANKING CORPORATION LIMITED

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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	8,075	Deposits	4,143,986
Interbank and money market items, net	2,525,773	Interbank and money market items, net	1,965,773
Claims on securities	-	Liabilities payable on demand	41,928
Derivatives assets	1,306,452	Liabilities to deliver securities	-
Investments - net	31,031,646	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 3,820,726)		Derivatives liabilities	23,856
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	9,472,058	Bank's liabilities under acceptances	-
Accrued interest receivables	19,958	Other liabilities	79,808
Customers' liabilities under acceptances	-	Total Liabilities	6,255,351
Properties foreclosed, net	-		
Premises and equipment, net	11,124	Head office and other branches of the same juristic person's equity	
Other assets, net	335,840	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	35,049,772
		Other reserves	8,535
		Retained earnings	413,165
			38,455,575
		equity	
		Total Liabilities and Head office and other branches of the same juristic person's equity	44,710,926
Total Assets	44,710,926		

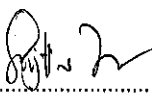
	Thousand Baht
Non-Performing Loan ^{1/} (net) as of 30 June 2013 (Quarterly)	818,536
(8.28 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 June 2013 (Quarterly)	946,128
Actual provisioning for loan loss, as of 30 June 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	3,001,173
(Capital adequacy ratio = 11.78 percents)	
Changes in assets and liabilities this quarter as of 30 June 2013 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	5,069,529
Avals to bills and guarantees of loans	19,616
Liabilities under unmatured import bills	45,694
Letters of credit	248,631
Other contingencies	4,755,588

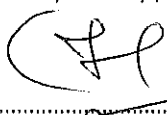
^{1/} Non-Performing Loans (gross) as of 30 June 2013 (Quarterly) 1,713,339
(15.90 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

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.


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(Sujitra Liewsaree.)
Position Accountant


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(Tan Piak Chiau Daniel)
Position General Manager