

OVERSEA-CHINESE BANKING CORPORATION LIMITED

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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	7,000	Deposits	4,351,805
Interbank and money market items, net	1,120,521	Interbank and money market items, net	3,559,576
Claims on securities	-	Liabilities payable on demand	9,810
Derivatives assets	1,021,165	Liabilities to deliver securities	-
Investments - net	32,327,433	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 3,815,587)		Derivatives liabilities	182,261
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	7,882,297	Bank's liabilities under acceptances	-
Accrued interest receivables	14,495	Other liabilities	88,312
Customers' liabilities under acceptances	-	Total Liabilities	8,191,764
Properties foreclosed, net	-		
Premises and equipment, net	15,413	Head office and other branches of the same juristic person's equity	
Other assets, net	357,629	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	31,220,960
		Other reserves	13,722
		Retained earnings	318,334
		equity	34,554,189
		Total Liabilities and Head office and other branches of the same juristic person's equity	42,745,953
Total Assets	42,745,953		

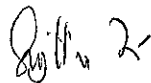
	Thousand Baht
Non-Performing Loan ^{1/} (net) as of 30 September 2013 (Quarterly)	514,319
(6.49 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2013 (Quarterly)	1,253,116
Actual provisioning for loan loss, as of 30 September 2013 (Quarterly)	1,471,874
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 = 12.59 percents)	
Changes in assets and liabilities this quarter as of 31 October 2013 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	5,677,673
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	34,342
Letters of credit	242,405
Other contingencies	5,400,926

^{1/} Non-Performing Loans (gross) as of 30 September 2013 (Quarterly) 1,718,299
(18.83 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 30 September 2013
Information as of 30 June 2013

We certify here that this summary statement of assets and liabilities is completely, correctly and truly presented.



(Sujitra Liewsaree)
Position Accountant



(Tan Plak Chiau Daniel)
Position General Manager