

**OVERSEA-CHINESE BANKING CORPORATION LIMITED**

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

<b>Assets</b>	Thousand Baht	<b>Liabilities</b>	Thousand Baht
Cash	6,994	Deposits	4,236,762
Interbank and money market items, net	1,341,158	Interbank and money market items, net	1,921,152
Claims on securities	-	Liabilities payable on demand	22,478
Derivatives assets	1,410,430	Liabilities to deliver securities	-
Investments - net	32,991,233	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 3,816,315)		Derivatives liabilities	83,849
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	7,456,459	Bank's liabilities under acceptances	-
Accrued interest receivables	14,696	Other liabilities	85,599
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>6,349,840</b>
Properties foreclosed, net	-		
Premises and equipment, net	15,533	<b>Head office and other branches of the same juristic person's equity</b>	
Other assets, net	440,538	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	34,175,668
		Other reserves	15,994
		Retained earnings	166,354
		<b>equity</b>	<b>37,327,201</b>
<b>Total Assets</b>	<b>43,677,041</b>	<b>Total Liabilities and Head office and other branches of the same juristic person's equity</b>	<b>43,677,041</b>

	Thousand Baht
Non-Performing Loan <sup>1/</sup> (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 = 12.48 percents)	
Changes in assets and liabilities this quarter as of 30 September 2013 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	5,030,008
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	40,251
Letters of credit	253,412
Other contingencies	4,736,345

<sup>1/</sup> 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.



(Sujittra Liwsaree.)  
Position Accountant



(Tan Piak Chiau Daniel)  
Position General Manager