

**OVERSEA-CHINESE BANKING CORPORATION LIMITED**

**Summary Statement of Assets and Liabilities**

**(Not audited/reviewed by Certified Public Accountant)**

**As of 31 August 2011**

<b>Assets</b>	<b>Thousand Baht</b>	<b>Liabilities</b>	<b>Thousand Baht</b>
Cash	8,840	Deposits	3,169,683
Interbank and money market items, net	3,933,073	Interbank and money market items, net	4,106,260
Claims on securities	-	Liabilities payable on demand	102,552
Derivatives assets	19,429	Liabilities to deliver securities	-
Investments - net	4,239,226	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 848,863)		Derivatives liabilities	45,416
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	2,334,936
Loans to customers, net	8,139,021	Bank's liabilities under acceptances	-
Accrued interest receivables	23,707	Other liabilities	113,371
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>9,872,218</b>
Properties foreclosed, net	19,911		
Premises and equipment, net	10,811	<b>Head office and other branches of the same juristic person's equity</b>	
Other assets, net	20,259	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	2,820,920
		Other reserves	684
		Retained earnings	719,282
		<b>equity</b>	<b>6,542,059</b>
		<b>Total Liabilities and Head office and other branches of the same juristic person's equity</b>	<b>16,414,277</b>
<b>Total Assets</b>	<b>16,414,277</b>		

	<b>Thousand Baht</b>
Non-Performing Loan <sup>1/</sup> (net) as of 30 June 2011 (Quarterly)	308,709
(3.60 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 June 2011 (Quarterly)	359,208
Actual provisioning for loan loss, as of 30 June 2011 (Quarterly)	376,681
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 = 28.20 percents)	
Changes in assets and liabilities this quarter as of 31 August 2011 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	1,183,008
Avals to bills and guarantees of loans	118,586
Liabilities under unmatured import bills	29,043
Letters of credit	190,255
Other contingencies	845,124

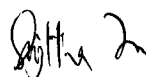
<sup>1/</sup> Non-Performing Loans (gross) as of 30 June 2011 (Quarterly) 582,798  
 (6.59 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

**Channel of capital maintenance information disclosure**

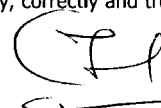
For Commercial Bank  
 (under the Notification of the Bank of Thailand  
 Re: Public disclosure of Capital Maintenance for Commercial Banks)

Location of disclosure <http://www.ocbc.com.sg/global/countries/Gco>  
 Date of disclosure 29 April 2011  
 Information as of 31 December 2010

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



(Sujittra Liewsaree.)  
 Position Accountant



(Tan Piak Chiau Daniel)  
 Position General Manager