

OVERSEA-CHINESE BANKING CORPORATION LIMITED

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 November 2011

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	9,754	Deposits	4,702,835
Interbank and money market items, net	4,660,641	Interbank and money market items, net	4,281,492
Claims on securities	-	Liabilities payable on demand	26,296
Derivatives assets	63,266	Liabilities to deliver securities	-
Investments - net	4,850,087	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 596,004)		Derivatives liabilities	20,072
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	1,380,449
Loans to customers, net	8,630,024	Bank's liabilities under acceptances	-
Accrued interest receivables	26,165	Other liabilities	104,542
Customers' liabilities under acceptances	-	Total Liabilities	10,515,686
Properties foreclosed, net	19,911		
Premises and equipment, net	10,057	Head office and other branches of the same juristic person's equity	
Other assets, net	50,852	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	4,124,315
		Other reserves	5,293
		Retained earnings	674,290
		equity	7,805,071
		Total Liabilities and Head office and other branches of the same juristic person's equity	18,320,757
Total Assets	18,320,757		

	Thousand Baht
Non-Performing Loan ^{1/} (net) as of 30 September 2011 (Quarterly)	295,640
(3.34 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2011 (Quarterly)	378,476
Actual provisioning for loan loss, as of 30 September 2011 (Quarterly)	395,704
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 = 21.49 percents)	
Changes in assets and liabilities this quarter as of 30 November 2011 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	2,592,760
Avals to bills and guarantees of loans	106,368
Liabilities under unmatured import bills	15,519
Letters of credit	204,491
Other contingencies	2,266,382

^{1/} Non-Performing Loans (gross) as of 30 September 2011 (Quarterly) 582,745
 (6.37 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

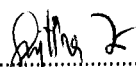
Re: Public disclosure of Capital Maintenance for Commercial Banks)

Location of disclosure <http://www.ocbc.com.sg/global/countries/Gco>

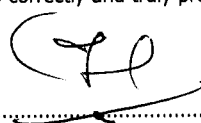
Date of disclosure 27 September 2011

Information as of 30 June 2011

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



 (Sujitra Liwsaree.)
 Position Accountant



 (Tan Piak Chiau Daniel)
 Position General Manager