

**OVERSEA-CHINESE BANKING CORPORATION LIMITED**

**Summary Statement of Assets and Liabilities**

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

**As of 30 September 2011**

<b>Assets</b>	<b>Thousand Baht</b>	<b>Liabilities</b>	<b>Thousand Baht</b>
Cash	8,215	Deposits	4,569,664
Interbank and money market items, net	10,658,631	Interbank and money market items, net	3,792,938
Claims on securities	-	Liabilities payable on demand	72,163
Derivatives assets	162,464	Liabilities to deliver securities	-
Investments - net	4,862,488	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 1,466,836)		Derivatives liabilities	33,235
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	2,745,186
Loans to customers, net	8,753,289	Bank's liabilities under acceptances	-
Accrued interest receivables	15,825	Other liabilities	120,232
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>11,333,418</b>
Properties foreclosed, net	19,911		
Premises and equipment, net	10,571	<b>Head office and other branches of the same juristic person's equity</b>	
Other assets, net	35,516	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	9,484,376
		Other reserves	9,142
		Retained earnings	698,801
			<b>13,193,492</b>
		<b>equity</b>	
		<b>Total Liabilities and Head office and other branches of the same juristic person's equity</b>	<b>24,526,910</b>
<b>Total Assets</b>	<b>24,526,910</b>		

	<b>Thousand Baht</b>
Non-Performing Loan <sup>1/</sup> (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 = 18.10 percents)	
Changes in assets and liabilities this quarter as of 30 September 2011 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	1,138,348
Avals to bills and guarantees of loans	106,174
Liabilities under unmatured import bills	19,129
Letters of credit	146,790
Other contingencies	866,255

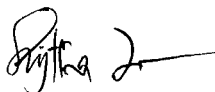
<sup>1/</sup> Non-Performing Loans (gross) as of 30 September 2011 (Quarterly) 582,745  
 (6.37 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

**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.



(Sujittra Liewsaree.)  
 Position Accountant



(Tan Piak Chiau Dantel)  
 Position General Manager