

CREDIT RATINGS

Oversea-Chinese Banking Corporation Limited

Standard & Poor's	
Long-Term Counterparty Credit	A+
Short-Term Counterparty Credit	A-1
Long-Term Rating Outlook	Stable
Moody's Investors Service	
Long-Term Bank Deposits	Aa3
Short-Term Bank Deposits	Prime-1
Bank Financial Strength	B
Rating Outlook	Stable
Fitch Ratings	
Long-Term	AA-
Short-Term	F1+
Individual	B
Support	2
Outlook	Stable