

(Revised Version 2)

## OVERSEA-CHINESE BANKING CORPORATION LIMITED

Summary Statement of Assets and Liabilities <sup>1/</sup>

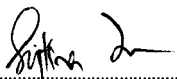
As of 31 January 2009

Assets	Baht	Liabilities	Baht
Cash	9,638,194.05	Deposits	2,115,903,435.85
Interbank and money market items	26,404,028.79	Interbank and money market items	6,474,210,780.74
Investments, net (with obligations Baht 153,223,694.33)	4,310,645,841.47	Liabilities payable on demand	1,553,780.34
Credit advances (net of allowance for doubtful accounts)	8,017,324,358.47	Borrowings	126,748,848.24
Accrued interest receivables	22,127,456.64	Financial institution's liabilities under acceptances	-
Properties foreclosed, net	52,699,999.42	Other liabilities	126,748,848.24
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>8,718,416,845.17</b>
Premises and equipment, net	21,922,699.27	<b>Equity of Head Office and Other Branches of the Same Legal Entity</b>	
Other assets, net	130,927,833.86	(Regulatory capital Baht 3,001,172,901.85)	
		Funds to be maintained as assets under Section 32	3,001,172,901.85
		Net loss not yet compensated by head office	(.....)
		Net funds to be maintained as assets under Section 32	3,001,172,901.85
		Net inter-office balance which branch is debtor (creditor) of the head office and other branches of the same legal entity	243,789,414.46
		Net balance which branch is debtor of the head office and other branches of the same legal entity	3,244,962,316.31
		Profit and loss account and others	628,311,250.49
		<b>Total Equity of Head Office and Other Branches of the Same Legal Entity</b>	<b>3,873,273,566.80</b>
		<b>Total Liabilities and Equity of Head Office and Other Branches of the Same Legal Entity</b>	<b>12,591,690,411.97</b>
<b>Total Assets</b>	<b>12,591,690,411.97</b>	Financial institution's liabilities under unmatured bills	13,479,641.75
Customers' liabilities under unmatured bills	13,479,641.75	<b>Total</b>	<b>12,605,170,053.72</b>
<b>Total</b>	<b>12,605,170,053.72</b>		

Non-Performing Loans <sup>2/</sup> (net) as of 31 December 2008 (Quarterly)	285,772,164.61
( 3.19 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2008 (Quarterly)	390,288,637.83
Actual provisioning for loan loss	405,490,651.81
Loans to related parties	65,000,000.00
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Changes in assets and liabilities this quarter as of 31 January 2008	
due to fine from violating the Financial Institution Business Act B.E.2551, Section	-
Significant contingent liabilities	
Avals to bills and guarantees of loans	217,051,495.65
Letters of credit	189,182,041.04
	588,671,712.16

<sup>1/</sup>This Summary Statement has not been audited by Certified Public Accountant<sup>2/</sup> Non-Performing Loans (gross) as of ..... (Quarterly)

( 6.36 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

  
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 Accountant

  
 (Tan Plak Chiau Daniel)  
 General Manager