

OVERSEA-CHINESE BANKING CORPORATION LIMITED

**Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 28 February 2011**

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	8,663	Deposits	3,190,821
Interbank and money market items, net	7,634,330	Interbank and money market items, net	3,748,236
Claims on securities	-	Liabilities payable on demand	28,641
Derivatives assets	65,505	Liabilities to deliver securities	-
Investments - net	5,306,550	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 1,853,994)		Derivatives liabilities	21,831
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	1,287,511
Loans to customers, net	9,804,645	Bank's liabilities under acceptances	-
Accrued interest receivables	25,756	Other liabilities	114,278
Customers' liabilities under acceptances	-	Total Liabilities	8,391,318
Properties foreclosed, net	19,911		
Premises and equipment, net	12,070	Head office and other branches of the same juristic person's equity	
Other assets, net	22,784	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	10,828,596
		Other reserves	8,530
		Retained earnings	670,597
		equity	14,508,896
		Total Liabilities and Head office and other branches of the same juristic person's equity	22,900,214
Total Assets	22,900,214		

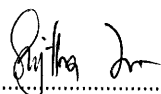
	Thousand Baht
Non-Performing Loan ^{1/} (net) as of 31 December 2010 (Quarterly)	315,920
(3.40 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2010 (Quarterly)	358,274
Actual provisioning for loan loss, as of 31 December 2010 (Quarterly)	368,662
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 = 21.60 percents)	
Changes in assets and liabilities this quarter as of 28 February 2011 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	861,869
Avals to bills and guarantees of loans	166,760
Liabilities under unmatured import bills	14,228
Letters of credit	182,207
Other contingencies	498,674

^{1/} Non-Performing Loans (gross) as of 31 December 2010 (Quarterly) 583,039
 (6.09 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

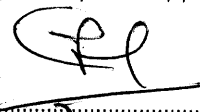
Channel of capital maintenance information disclosure

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 28 September 2010
 Information as of 30 June 2010

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



(Sujittra Liwsaree.)
 Position Accountant



(Tan Piak Chiau Daniel)
 Position General Manager