

(Revised Version 1)

## OVERSEA-CHINESE BANKING CORPORATION LIMITED

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

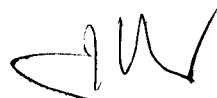
As of 30 September 2008

Assets	Baht	Liabilities	Baht
Cash	8,435,023.55	Deposits	2,365,636,639.40
Interbank and money market items	26,735,922.96	Interbank and money market items	5,968,645,584.40
Investments, net (with obligations Baht 149,649,726.17)	4,033,089,717.42	Liabilities payable on demand	3,179,311.37
Credit advances (net of allowance for doubtful accounts)	7,849,764,369.23	Borrowings	-
Accrued interest receivables	29,323,474.49	Financial institution's liabilities under acceptances	-
Properties foreclosed, net	63,949,999.42	Other liabilities	139,559,177.85
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>8,477,020,713.02</b>
Premises and equipment, net	23,397,308.11	<b>Equity of Head Office and Other Branches of the Same Legal Entity</b>	
Other assets, net	59,889,187.70	(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	212,609,912.60
		Net balance which branch is debtor of the head office and other branches of the same legal entity	3,213,782,814.45
		Profit and loss account and others	403,781,475.41
		<b>Total Equity of Head Office and Other Branches of the Same Legal Entity</b>	<b>3,617,564,289.86</b>
		<b>Total Liabilities and Equity of Head Office and Other Branches of the Same Legal Entity</b>	<b>12,094,585,002.88</b>
<b>Total Assets</b>	<b>12,094,585,002.88</b>	Financial institution's liabilities under unmatured bills	29,184,977.43
Customers' liabilities under unmatured bills	29,184,977.43	<b>Total</b>	<b>12,123,769,980.31</b>
<b>Total</b>	<b>12,123,769,980.31</b>		

Non-Performing Loans <sup>2/</sup> (net) as of 30 September 2008 (Quarterly)	268,699,028.87
( 3.38 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2008 (Quarterly)	379,054,012.84
Actual provisioning for loan loss	390,188,141.25
Loans to related parties	70,000,000.00
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Changes in assets and liabilities this quarter as of 30 September 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	358,817,877.64
Letters of credit	82,725,979.68
	574,996,065.86

<sup>1/</sup>This Summary Statement has not been audited by Certified Public Accountant<sup>2/</sup> Non-Performing Loans (gross) as of 30 September 2008 (Quarterly)

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


(Sujitra Liewsaree)  
Accountant

(Tan Piak Chiau Daniel)  
General Manager