

## United Overseas Bank (Thai) Public Company Limited

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

As of 31 August 2008

C.B.1.1

Assets	Baht	Liabilities	Baht
Cash	2,299,424,352.65	Deposits	171,002,319,520.27
Interbank and money market items	13,700,584,723.18	Interbank and money market items	5,116,801,481.74
Investments, net	25,682,405,167.90	Liabilities payable on demand	2,302,788,044.82
(with obligations Baht 35,389,310.28)	0.00	Borrowings	3,612,334,902.88
Credit advances (net of allowance for doubtful accounts)	155,404,097,890.03	Financial institution's liabilities under acceptances	125,158,579.38
Accrued interest receivables	530,233,030.45	Other liabilities	6,478,421,949.01
Properties foreclosed, net	8,938,084,718.28		
Customers' liabilities under acceptances	125,158,579.38	<b>Total Liabilities</b>	<b>188,637,824,478.10</b>
Premises and equipment, net	3,895,152,754.71		
Other assets, net	5,416,068,005.92	<b>Shareholders' Equity</b>	
		Paid-up share capital	24,856,613,050.00
		(registered share capital Baht 24,856,613,050.00)	
		Reserves and net profit after appropriation	(15,678,402.28)
		Other reserves and profit and loss account	2,512,450,096.68
		<b>Total Shareholders' Equity</b>	<b>27,353,384,744.40</b>
<b>Total Assets</b>	<b>215,991,209,222.50</b>	<b>Total Liabilities and Shareholders' Equity</b>	<b>215,991,209,222.50</b>
Customers' liabilities under unmatured bills	1,373,174,348.15	Financial Institution's liabilities under unmatured bills	1,373,174,348.15
<b>Total</b>	<b>217,364,383,570.65</b>	<b>Total</b>	<b>217,364,383,570.65</b>

	Baht
Non-Performing Loans <sup>2/</sup> ( <b>net</b> ) As of 30 June 2008 (Quarterly) ( 2.13 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	3,311,251,433.38
Required provisioning for loan loss, as of 30 June 2008 (Quarterly)	
Actual provisioning for Loan Loss	
Loans to related parties	2,032,565,574.67
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Borrowings as part of subordinated debentures cum preferred shares to be included in the Tier 1 Capital, permitted by the Bank of Thailand	-
Regulatory capital	26,704,693,658.83
Changes in assets and liabilities this quarter as of 30 June 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	1,505,187,899.75
Letters of credit	3,630,971,137.54

<sup>1/</sup> This Summary Statement has not been reviewed or audited by Certified Public Accountant

<sup>2/</sup> Non-Performing Loans (gross) As of 30 June 2008 (Quarterly) 7,596,883,820.78  
 ( 4.76 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)