

(Revised Version)

United Overseas Bank (Thai) Public Company Limited

Summary Statement of Assets and Liabilities ^{1/}

As of 31 December 2008

C.B.1.1

Assets	Baht	Liabilities	Baht
Cash	3,794,846,062.53	Deposits	161,903,119,807.94
Interbank and money market items	25,519,486,301.50	Interbank and money market items	8,288,034,029.90
Investments, net	12,346,528,126.32	Liabilities payable on demand	1,892,634,287.36
(with obligations Baht 37,899,862.35)		Borrowings	6,589,896,156.62
Credit advances (net of allowance for doubtful accounts)	152,550,294,449.07	Financial institution's liabilities under acceptances	74,918,587.01
Accrued interest receivables	517,462,903.79	Other liabilities	10,335,387,277.13
Properties foreclosed, net	8,304,127,626.95		
Customers' liabilities under acceptances	74,918,587.01	Total Liabilities	189,083,990,145.96
Premises and equipment, net	3,861,579,458.27		
Other assets, net	9,565,697,447.01	Shareholders' Equity	
		Paid-up share capital	24,856,613,050.00
		(registered share capital Baht 24,856,613,050.00)	
		Reserves and net profit after appropriation	49,321,597.72
		Other reserves and profit and loss account	2,545,016,168.77
		Total Shareholders' Equity	27,450,950,816.49
Total Assets	216,534,940,962.45	Total Liabilities and Shareholders' Equity	216,534,940,962.45
Customers' liabilities under unmatured bills	1,114,260,877.14	Financial Institution's liabilities under unmatured bills	1,114,260,877.14
Total	217,649,201,839.59	Total	217,649,201,839.59

Baht

Non-Performing Loans ^{2/} (net) As of 31 December 2008 (Quarterly)	3,947,403,144.97
(2.23 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2008 (Quarterly)	4,943,595,449.47
Actual provisioning for Loan Loss	5,893,596,553.75
Loans to related parties	1,880,323,352.25
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	27,131,632,058.08
Changes in assets and liabilities this quarter as of 31 December 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	1,696,926,721.42
Letters of credit	1,509,405,806.48

^{1/} This Summary Statement has not been reviewed or audited by Certified Public Accountant^{2/} Non-Performing Loans (gross) As of 31 December 2008 (Quarterly)

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

8,313,999,832.49