

United Overseas Bank (Thai) Public Company Limited

 Summary Statement of Assets and Liabilities ^{1/}

As of 31 January 2009

C.B.1.1

Assets	Baht	Liabilities	Baht
Cash	2,665,599,742.37	Deposits	165,241,350,797.41
Interbank and money market items	36,498,027,110.12	Interbank and money market items	5,300,243,017.49
Investments, net	9,798,167,895.44	Liabilities payable on demand	1,683,955,021.54
(with obligations Baht 37,752,838.02)		Borrowings	8,097,167,387.58
Credit advances (net of allowance for doubtful accounts)	147,214,501,703.50	Financial institution's liabilities under acceptances	89,140,292.51
Accrued interest receivables	472,777,625.89	Other liabilities	9,779,421,372.10
Properties foreclosed, net	8,217,508,647.41		
Customers' liabilities under acceptances	89,140,292.51	Total Liabilities	190,191,277,888.63
Premises and equipment, net	3,831,336,446.94		
Other assets, net	8,834,048,975.38	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	2,523,895,903.21
		Total Shareholders' Equity	27,429,830,550.93
Total Assets	217,621,108,439.56	Total Liabilities and Shareholders' Equity	217,621,108,439.56
Customers' liabilities under unmaturing bills	1,067,171,021.81	Financial Institution's liabilities under unmaturing bills	1,067,171,021.81
Total	218,688,279,461.37	Total	218,688,279,461.37

	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	1,895,220,997.99
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	27,131,368,180.08
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	1,692,505,935.25
Letters of credit	1,010,280,460.52

^{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