

United Overseas Bank (Thai) Public Company Limited

 Summary Statement of Assets and Liabilities ^{1/}

As of 31 October 2009

C.B.1.1

Assets	Baht	Liabilities	Baht
Cash	2,437,350,762.96	Deposits	148,442,026,500.20
Interbank and money market items	25,361,701,463.51	Interbank and money market items	5,432,121,280.21
Investments, net	23,444,732,872.22	Liabilities payable on demand	1,862,537,782.71
(with obligations Baht 36,346,812.46)		Borrowings	10,215,093,865.04
Credit advances (net of allowance for doubtful accounts)	132,946,972,294.11	Financial institution's liabilities under acceptances	36,947,000.00
Accrued interest receivables	332,881,842.07	Other liabilities	5,985,720,693.57
Properties foreclosed, net	6,584,293,348.65		
Customers' liabilities under acceptances	36,947,000.00	Total Liabilities	<u>171,974,447,121.73</u>
Premises and equipment, net	3,798,419,596.50		
Other assets, net	6,474,444,420.23	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	3,270,578,388.54
		Other reserves and profit and loss account	1,316,105,039.98
		Total Shareholders' Equity	<u>29,443,296,478.52</u>
Total Assets	<u>201,417,743,600.25</u>	Total Liabilities and Shareholders' Equity	<u>201,417,743,600.25</u>
Customers' liabilities under unmatured bills	649,087,421.19	Financial Institution's liabilities under unmatured bills	649,087,421.19
Total	<u>202,066,831,021.44</u>	Total	<u>202,066,831,021.44</u>

	Baht
Non-Performing Loans ^{2/} (net) as of 30 September 2009 (Quarterly)	4,094,569,155.35
(2.52 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2009 (Quarterly)	5,171,384,967.85
Actual provisioning for Loan Loss	5,905,399,424.37
Loans to related parties	1,928,026,034.69
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	28,074,312,261.06
Changes in assets and liabilities this quarter as of 31 October 2009 due to fine from violating the Financial Institution Business Act B.E.2551, Section	-
Significant contingent liabilities	
Avals to bills and guarantees of loans	1,680,200,142.04
Letters of credit	1,429,338,490.02

^{1/} This Summary Statement has not been reviewed or audited by Certified Public Accountant

^{2/} Non-Performing Loans (gross) as of 30 September 2009 (Quarterly) 8,767,413,926.69

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

Disclosure of capital maintenance information under the Notification of the Bank of Thailand

Re : Public Disclosure of Capital Maintenance for Commercial Banks

Location of disclosure Website Date of disclosure 18 September 2009 Information as of 30 June 2009