

United Overseas Bank (Thai) Public Company Limited

 Summary Statement of Assets and Liabilities ^{1/}

As of 30 November 2007

Thor.Phor.1.1

Assets	Baht	Liabilities	Baht
Cash	2,626,921,350.99	Deposits	172,870,490,280.34
Interbank and money market items	23,578,215,679.77	Interbank and money market items	4,543,607,337.37
Securities purchased under resale agreements	1,600,000,000.00	Liabilities payable on demand	1,756,212,420.07
Investments in securities, net (with obligations Baht 35,271,030.48)	27,507,734,505.24	Securities sold under repurchase agreements	-
Credit advances (net of allowance for doubtful accounts)	138,684,730,424.34	Borrowings	4,495,385,777.51
Accrued interest receivables	336,110,784.19	Bank's liabilities under acceptances	209,847,718.27
Properties foreclosed	11,086,286,160.88	Other liabilities	5,310,481,391.71
Customers' liabilities under acceptances	209,847,718.27	Total Liabilities	189,186,024,925.27
Premises and equipment, net	4,003,920,324.20	Shareholders' Equity	
Other assets	3,265,774,785.43	Paid-up share capital	82,170,621,660.00
		(registered share capital Baht 82,170,621,660.00)	
		Reserves and net profit after appropriation	(50,272,815,029.51)
		Other reserves and profit and loss account	(8,184,289,822.45)
		Total Shareholders' Equity	23,713,516,808.04
Total Assets	212,899,541,733.31	Total Liabilities and Shareholders' Equity	212,899,541,733.31
Customers' liabilities under unmatured bills	1,431,791,095.17	Bank's liabilities under unmatured bills	1,431,791,095.17
Total	214,331,332,828.48	Total	214,331,332,828.48

	Baht
Non-Performing Loans ^{2/} (net) As of 30 September 2007 (Quarterly) (2.67 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	3,804,398,882.30
Required provisioning for loan loss, as of 30 September 2007 (Quarterly)	4,578,125,205.26
Actual allowance for doubtful accounts	5,153,974,048.17
Loans to related parties	2,042,367,927.89
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 I Capital, permitted by the Bank of Thailand	-
Legal capital fund	23,706,144,523.81
Changes in assets and liabilities this month due to the penalty expenses from violating the Commercial Banking Act B.E.2505 and amended Act, section	-
Significant contingent liabilities	
Avals to bills and guarantees of loans	912,792,365.61
Letters of credit	3,130,703,111.01

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

^{2/} Non-Performing Loans (gross) As of 30 September 2007 (Quarterly)
(5.37 percents of total loans before allowance for doubtful accounts)