

United Overseas Bank (Thai) Public Company Limited

 Summary Statement of Assets and Liabilities ^{1/}

As of 30 September 2007

Thor.Phor.1.1

Assets	Baht	Liabilities	Baht
Cash	2,610,612,668.46	Deposits	175,275,531,422.87
Interbank and money market items	33,462,489,479.47	Interbank and money market items	12,855,887,857.03
Securities purchased under resale agreements	-	Liabilities payable on demand	2,262,016,770.47
Investments in securities, net (with obligations Baht 1,869,651,495.00)	25,661,695,807.98	Securities sold under repurchase agreements	-
Credit advances (net of allowance for doubtful accounts)	138,694,791,218.53	Borrowings	784,659,750.66
Accrued interest receivables	454,883,109.21	Bank's liabilities under acceptances	116,205,687.31
Properties foreclosed	11,173,661,597.63	Other liabilities	5,026,276,975.32
Customers' liabilities under acceptances	116,205,687.31	Total Liabilities	196,320,578,463.66
Premises and equipment, net	4,041,204,380.89	Shareholders' Equity	
Other assets	3,619,149,422.28	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	(8,383,691,722.39)
		Total Shareholders' Equity	23,514,114,908.10
Total Assets	219,834,693,371.76	Total Liabilities and Shareholders' Equity	219,834,693,371.76
Customers' liabilities under unmatured bills	1,081,803,055.89	Bank's liabilities under unmatured bills	1,081,803,055.89
Total	220,916,496,427.65	Total	220,916,496,427.65

	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	5,183,101,030.38
Loans to related parties	2,064,006,246.55
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	-
Legal capital fund	23,709,027,330.31
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	852,019,896.24
Letters of credit	3,508,870,428.29

^{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)