

United Overseas Bank (Thai) Public Company Limited

 Summary Statement of Assets and Liabilities ^{1/}

As of 31 October 2006

Thor.Phor.1.1

Assets	Baht	Liabilities	Baht
Cash	4,485,385,402.15	Deposits	154,855,815,309.22
Interbank and money market items	10,754,745,316.35	Interbank and money market items	18,161,318,714.82
Securities purchased under resale agreements	200,000,000.00	Liabilities payable on demand	2,219,230,495.06
Investments in securities, net (with obligations Baht -)	20,510,560,113.33	Securities sold under repurchase agreements	0.00
Credit advances (net of allowance for doubtful accounts)	149,542,676,328.38	Borrowings	17,103,682.44
Accrued interest receivables	985,425,318.17	Bank's liabilities under acceptances	102,633,912.12
Properties foreclosed	12,191,202,981.74	Other liabilities	3,560,256,176.82
Customers' liabilities under acceptances	102,633,912.12	Total Liabilities	<u>178,916,358,290.48</u>
Premises and equipment, net	3,468,090,182.56		
Other assets	1,550,170,372.02	Shareholders' Equity	
		Paid-up share capital	82,170,621,660.00
		(registered share capital Baht 82,170,621,660.00)	
		Reserves and net profit after appropriation	(50,482,584,485.68)
		Other reserves and profit and loss account	(6,813,505,537.98)
		Total Shareholders' Equity	<u>24,874,531,636.34</u>
Total Assets	<u>203,790,889,926.82</u>	Total Liabilities and Shareholders' Equity	<u>203,790,889,926.82</u>
Customers' liabilities under unmatured bills	1,381,665,864.86	Bank's liabilities under unmatured bills	1,381,665,864.86
Total	<u>205,172,555,791.68</u>	Total	<u>205,172,555,791.68</u>

	Baht
Non-Performing Loans As of 30 September 2006 (13.21 percents of total loans before allowance for doubtful accounts)	21,270,058,899.58
Required provisioning for loan loss, as of 30 September 2006	8,732,957,732.14
Actual allowance for doubtful accounts	11,028,822,712.44
Loans to related parties	3,321,660,664.26
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	1,853,181,157.39
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	24,758,616,494.68
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	-
International Banking Facility's assets and liabilities	
Total assets	-
Total liabilities	-
Significant contingent liabilities	
Avals to bills and guarantees of loans	1,041,844,358.71
Letters of credit	2,319,657,247.00

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