

United Overseas Bank (Thai) Public Company Limited

 Summary Statement of Assets and Liabilities ^{1/}

As of 31 July 2007

Thor.Phor.1.1

| Assets | Baht | Liabilities | Baht |
|--|----------------------------------|---|----------------------------------|
| Cash | 4,220,281,301.88 | Deposits | 177,498,797,568.25 |
| Interbank and money market items | 35,995,721,416.13 | Interbank and money market items | 5,045,380,136.79 |
| Securities purchased under resale agreements | 800,000,000.00 | Liabilities payable on demand | 1,714,815,313.90 |
| Investments in securities, net (with obligations Baht 35,780,392.85) | 18,329,321,130.42 | Securities sold under repurchase agreements | - |
| Credit advances (net of allowance for doubtful accounts) | 135,996,399,964.19 | Borrowings | 2,420,109,579.20 |
| Accrued interest receivables | 337,753,200.51 | Bank's liabilities under acceptances | 124,282,218.27 |
| Properties foreclosed | 11,443,423,829.92 | Other liabilities | 5,590,201,329.17 |
| Customers' liabilities under acceptances | 124,282,218.27 | Total Liabilities | <u>192,393,586,145.58</u> |
| Premises and equipment, net | 4,077,636,515.67 | Shareholders' Equity | |
| Other assets | 4,391,644,651.54 | 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 | <u>(8,574,928,547.54)</u> |
| | | Total Shareholders' Equity | <u>23,322,878,082.95</u> |
| Total Assets | <u>215,716,464,228.53</u> | Total Liabilities and Shareholders' Equity | <u>215,716,464,228.53</u> |
| Customers' liabilities under unmatured bills | 969,110,960.18 | Bank's liabilities under unmatured bills | 969,110,960.18 |
| Total | <u>216,685,575,188.71</u> | Total | <u>216,685,575,188.71</u> |

| | Baht |
|--|-------------------|
| Non-Performing Loans ^{2/} (net) As of 30 June 2007 (Quarterly) (2.65 percents of total loans after allowance for doubtful accounts of Non-Performing Loans) | 3,692,638,742.86 |
| Required provisioning for loan loss, as of 30 June 2007 (Quarterly) | 4,580,923,475.18 |
| Actual allowance for doubtful accounts | 5,267,782,253.72 |
| Loans to related parties | 2,220,492,299.98 |
| 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 | 23,485,609,494.31 |
| 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 | 774,906,602.33 |
| Letters of credit | 2,359,200,636.98 |

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

^{2/} Non-Performing Loans (gross) As of 30 June 2007 (Quarterly) 7,773,614,730.39
(5.43 percents of total loans before allowance for doubtful accounts)