

United Overseas Bank (Thai) Public Company Limited

 Summary Statement of Assets and Liabilities ^{1/}

As of 31 January 2007

Thor.Phor.1.1

Assets	Baht	Liabilities	Baht
Cash	4,179,227,687.64	Deposits	166,632,440,765.44
Interbank and money market items	22,991,854,722.28	Interbank and money market items	9,517,703,811.33
Securities purchased under resale agreements	600,000,000.00	Liabilities payable on demand	1,344,074,766.72
Investments in securities, net (with obligations Baht -)	14,626,419,219.40	Securities sold under repurchase agreements	-
Credit advances (net of allowance for doubtful accounts)	144,665,848,566.33	Borrowings	901,264,683.45
Accrued interest receivables	927,849,087.69	Bank's liabilities under acceptances	149,592,038.38
Properties foreclosed	12,127,702,260.25	Other liabilities	3,388,776,713.85
Customers' liabilities under acceptances	149,592,038.38	Total Liabilities	<u>181,933,852,779.17</u>
Premises and equipment, net	3,845,037,538.91	Shareholders' Equity	
Other assets	1,836,479,723.28	Paid-up share capital	82,170,621,660.00
		(registered share capital Baht 82,170,621,660.00)	
		Reserves and net profit after appropriation	(50,878,273,906.57)
		Other reserves and profit and loss account	(7,276,189,688.44)
		Total Shareholders' Equity	<u>24,016,158,064.99</u>
Total Assets	<u>205,950,010,844.16</u>	Total Liabilities and Shareholders' Equity	<u>205,950,010,844.16</u>
Customers' liabilities under unmatured bills	1,184,748,645.07	Bank's liabilities under unmatured bills	1,184,748,645.07
Total	<u><u>207,134,759,489.23</u></u>	Total	<u><u>207,134,759,489.23</u></u>

	Baht
Non-Performing Loans ^{2/} (net) As of 31 December 2006 (Quarterly) (5.13 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	7,559,169,613.59
Required provisioning for loan loss, as of 31 December 2006 (Quarterly)	11,286,910,622.31
Actual allowance for doubtful accounts	11,830,619,257.47
Loans to related parties	3,090,552,684.89
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 1 Capital, permitted by the Bank of Thailand	-
Legal capital fund	23,283,293,012.69
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	983,159,776.78
Letters of credit	2,150,672,651.12
^{1/} This Summary Statement has not been reviewed or audited by Certified Public Accountant	
^{2/} Non-Performing Loans (gross) As of 31 December 2006 (Quarterly) (11.55 percents of total loans before allowance for doubtful accounts)	18,277,232,197.79