

## United Overseas Bank (Thai) Public Company Limited

 Summary Statement of Assets and Liabilities <sup>1/</sup>

As of 31 July 2009

C.B.1.1

Assets	Baht	Liabilities	Baht
Cash	2,201,491,675.59	Deposits	147,383,427,390.72
Interbank and money market items	36,429,591,319.30	Interbank and money market items	9,008,429,173.77
Investments, net (with obligations Baht 36,940,136.92 )	13,120,782,809.27	Liabilities payable on demand	1,760,337,589.30
Credit advances (net of allowance for doubtful accounts)	132,518,849,123.28	Borrowings	8,842,873,564.23
Accrued interest receivables	236,308,413.30	Financial institution's liabilities under acceptances	70,513,135.99
Properties foreclosed, net	7,677,584,849.87	Other liabilities	6,072,345,087.12
Customers' liabilities under acceptances	70,513,135.99	<b>Total Liabilities</b>	<b>173,137,925,941.13</b>
Premises and equipment, net	3,862,053,375.05		
Other assets, net	6,377,167,109.78	<b>Shareholders' Equity</b>	
		Paid-up share capital	24,856,613,050.00
		(registered share capital Baht 24,856,613,050.00)	
		Reserves and net profit after appropriation	1,250,397,194.70
		Other reserves and profit and loss account	3,249,405,625.60
		<b>Total Shareholders' Equity</b>	<b>29,356,415,870.30</b>
<b>Total Assets</b>	<b>202,494,341,811.43</b>	<b>Total Liabilities and Shareholders' Equity</b>	<b>202,494,341,811.43</b>
Customers' liabilities under unmatured bills	490,819,490.98	Financial Institution's liabilities under unmatured bills	490,819,490.98
<b>Total</b>	<b>202,985,161,302.41</b>	<b>Total</b>	<b>202,985,161,302.41</b>

 Non-Performing Loans <sup>2/</sup> (net) As of 30 June 2009 (Quarterly)

 ( 2.63 percents of total loans after allowance for doubtful accounts  
of Non-Performing Loans)

Required provisioning for loan loss, as of 30 June 2009 (Quarterly)

Actual provisioning for Loan Loss

Loans to related parties

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

Regulatory capital

Changes in assets and liabilities this quarter as of 31 July 2009

 due to fine from violating the Financial Institution Business Act B.E.2551,  
Section

Significant contingent liabilities

Avals to bills and guarantees of loans

Letters of credit

 Baht  
4,407,214,437.49

5,130,706,252.28

5,939,722,559.07

2,011,102,226.51

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28,167,302,416.03

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1,795,437,422.87

1,466,912,754.60

9,012,745,929.26

<sup>1/</sup> This Summary Statement has not been reviewed or audited by Certified Public Accountant

<sup>2/</sup> Non-Performing Loans (gross) As of 30 June 2009 (Quarterly)

( 5.24 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

The Bank will disclose additional information in accordance with BASEL II Pillar 3 disclosure for the position as of June 2009 at the Bank's Website in September.