

United Overseas Bank (Thai) Public Company Limited

 Summary Statement of Assets and Liabilities ^{1/}

As of 30 September 2009

C.B.1.1

Assets	Baht	Liabilities	Baht
Cash	2,187,269,509.93	Deposits	152,417,231,333.42
Interbank and money market items	30,171,953,238.99	Interbank and money market items	5,080,135,205.38
Investments, net	20,468,502,003.64	Liabilities payable on demand	1,981,895,390.86
(with obligations Baht 36,593,441.15)		Borrowings	10,025,320,381.19
Credit advances (net of allowance for doubtful accounts)	134,183,148,493.65	Financial institution's liabilities under acceptances	99,027,575.02
Accrued interest receivables	224,633,424.09	Other liabilities	6,236,527,127.01
Properties foreclosed, net	7,345,152,852.56		
Customers' liabilities under acceptances	99,027,575.02	Total Liabilities	<u>175,840,137,012.88</u>
Premises and equipment, net	3,824,828,435.83		
Other assets, net	6,812,401,666.62	Shareholders' Equity	
		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	<u>3,369,769,942.75</u>
		Total Shareholders' Equity	<u>29,476,780,187.45</u>
Total Assets	<u>205,316,917,200.33</u>	Total Liabilities and Shareholders' Equity	<u>205,316,917,200.33</u>
Customers' liabilities under unmaturing bills	<u>635,426,249.49</u>	Financial Institution's liabilities under unmaturing bills	<u>635,426,249.49</u>
Total	<u>205,952,343,449.82</u>	Total	<u>205,952,343,449.82</u>

	Baht
Non-Performing Loans ^{2/} (net) As of 30 September 2009 (Quarterly) (2.52 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	4,094,569,155.35
Required provisioning for loan loss, as of 30 September 2009 (Quarterly)	5,171,384,967.85
Actual provisioning for Loan Loss	5,905,399,424.37
Loans to related parties	2,008,029,936.70
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	28,074,557,549.56
Changes in assets and liabilities this quarter as of 30 September 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	1,718,490,441.31
Letters of credit	1,686,034,881.19

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

^{2/} Non-Performing Loans (gross) As of 30 September 2009 (Quarterly)
(5.24 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)
The Bank disclosed additional information in accordance with BASEL II Pillar 3 disclosure for the position as of 30 June 2009
at the Bank's Website on 18 September 2009.