

United Overseas Bank (Thai) Public Company Limited

 Summary Statement of Assets and Liabilities ^{1/}

As of 31 January 2010

C.B.I.1

Assets	Baht	Liabilities	Baht
Cash	2,376,649,419.53	Deposits	149,246,885,920.19
Interbank and money market items	46,482,129,845.74	Interbank and money market items	35,488,826,943.79
Investments, net	29,423,913,181.54	Liabilities payable on demand	1,895,373,019.98
(with obligations Baht 36,539,191.37)		Borrowings	7,025,010,956.99
Credit advances (net of allowance for doubtful accounts)	134,794,687,692.56	Financial institution's liabilities under acceptances	36,196,218.07
Accrued interest receivables	304,705,082.81	Other liabilities	6,153,335,754.90
Properties foreclosed, net	5,957,180,023.68		
Customers' liabilities under acceptances	36,196,218.07	Total Liabilities	199,845,628,813.92
Premises and equipment, net	3,733,622,780.95		
Other assets, net	6,525,069,129.92	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	3,305,578,388.54
		Other reserves and profit and loss account	1,626,333,122.34
		Total Shareholders' Equity	29,788,524,560.88
Total Assets	229,634,153,374.80	Total Liabilities and Shareholders' Equity	229,634,153,374.80
Customers' liabilities under unmaturing bills	840,199,864.64	Financial Institution's liabilities under unmaturing bills	840,199,864.64
Total	230,474,353,239.44	Total	230,474,353,239.44

Non-Performing Loans ^{2/} (net) as of 31 December 2009 (Quarterly)
 (2.19 percents of total loans after allowance for doubtful accounts
 of Non-Performing Loans)

Baht
3,973,627,328.65

Required provisioning for loan loss, as of 31 December 2009 (Quarterly)

5,153,985,650.66

Actual provisioning for Loan Loss

6,048,989,732.44

Loans to related parties

1,995,818,866.88

Loans to related asset management companies

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Loans to related parties due to debt restructuring

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Borrowings as part of subordinated debentures cum preferred shares to be
 included in the Tier 1 Capital, permitted by the Bank of Thailand

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Regulatory capital

28,346,941,950.05

Changes in assets and liabilities this quarter as of 31 January 2010
 due to fine from violating the Financial Institution Business Act B.E.2551,
 Section

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Significant contingent liabilities

Avals to bills and guarantees of loans

1,662,340,439.42

Letters of credit

1,948,909,013.70

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

^{2/} Non-Performing Loans (gross) as of 31 December 2009 (Quarterly)
 (4.64 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

8,632,019,911.75

Disclosure of capital maintenance information under the Notification of the Bank of Thailand

Re : Public Disclosure of Capital Maintenance for Commercial Banks

Location of disclosure Website Date of disclosure 18 September 2009 Information as of 30 June 2009