

United Overseas Bank (Thai) Public Company Limited

 Summary Statement of Assets and Liabilities ^{1/}

As of 30 September 2010

C.B.1.1

Assets	Baht	Liabilities	Baht
Cash	2,132,591,238.35	Deposits	150,003,248,165.53
Interbank and money market items	39,361,847,165.87	Interbank and money market items	31,761,975,715.09
Investments, net (with obligations Baht 35,923,117.76)	35,435,255,526.91	Liabilities payable on demand	2,103,993,133.56
Credit advances (net of allowance for doubtful accounts)	140,436,309,140.26	Borrowings	9,646,184,994.10
Accrued interest receivables	197,629,667.63	Financial institution's liabilities under acceptances	30,000,000.00
Properties foreclosed, net	5,231,383,046.32	Other liabilities	11,783,041,528.87
Customers' liabilities under acceptances	30,000,000.00	Total Liabilities	<u>205,328,443,537.15</u>
Premises and equipment, net	3,570,844,998.75		
Other assets, net	10,147,185,482.02	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	3,924,610,753.30
		Other reserves and profit and loss account	2,433,378,925.66
		Total Shareholders' Equity	<u>31,214,602,728.96</u>
Total Assets	<u>236,543,046,266.11</u>	Total Liabilities and Shareholders' Equity	<u>236,543,046,266.11</u>
Customers' liabilities under unmatured bills	769,833,639.38	Financial Institution's liabilities under unmatured bills	769,833,639.38
Total	<u>237,312,879,905.49</u>	Total	<u>237,312,879,905.49</u>

	Baht
Non-Performing Loans ^{2/} (net) as of 30 September 2010 (Quarterly) (2.32 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	3,798,925,341.10
Required provisioning for loan loss, as of 30 September 2010 (Quarterly)	5,090,703,473.25
Actual provisioning for Loan Loss	6,086,144,049.49
Loans to related parties	2,536,458,833.74
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	28,051,274,822.85
Changes in assets and liabilities this quarter as of 30 September 2010 due to fine from violating the Financial Institution Business Act B.E.2551, Section	-
Significant contingent liabilities	
Avals to bills and guarantees of loans	2,029,018,847.84
Letters of credit	1,659,696,553.56

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

^{2/} Non-Performing Loans (gross) as of 30 September 2010 (Quarterly) 8,431,267,003.66

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

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 October 2010 Information as of 30 June 2010