

United Overseas Bank (Thai) Public Company Limited
Summary Statement of Assets and Liabilities
C.B.1.1
As of 31 December 2011

(Not audited/reviewed by certified public accountant)

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	3,401,227	Deposits	166,358,717
Interbank and money market items, net	59,235,184	Interbank and money market items, net	44,937,750
Claims on securities	1,009,497	Liabilities payable on demand	2,034,943
Derivatives assets	4,112,621	Liabilities to deliver securities	1,009,497
Investments - net	34,037,681	Financial liabilities designated at fair value through profit or loss	-
(With obligations Thousand Baht 2,991,673)		Derivatives liabilities	4,383,280
Investments in subsidiaries and associates, net	332,636	Debts issued and Borrowings	42,318,210
Loans to customers, net	183,361,775	Bank's liabilities under acceptances	124,183
Accrued interest receivables	540,816	Other Liabilities	5,478,120
Customers' liabilities under acceptances	124,183	Total Liabilities	266,644,700
Properties foreclosed, net	3,142,181	Shareholders' equity	
Premises and equipment - net	4,967,174	Equity Portion ^{1/}	24,856,613
Other assets - net	4,306,223	Other reserves	1,928,857
		Retained earnings	5,141,028
		Total shareholders' equity	31,926,498
Total Assets	298,571,198	Total Liabilities and Shareholders' equity	298,571,198

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 31 December 2011(Quarterly)	3,501,805
(1.47 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2011(Quarterly)	4,649,894
Actual provisioning for loan loss,as of 31 December 2011(Quarterly)	5,774,898
Loans to related parties	29,792
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	29,033,696
(Capital adequacy ratio 16.69 percents)	
Changes in assets and liabilities this quarter as of 31 December 2011 due to fine from violating the Financial Institution Business Act B.E 2551, Section.....	-
Contingent liabilities	
Avals to bills and guarantees of loans	2,613,889
Liabilities under unmatured import bills	798,545
Letters of credit	2,632,625
Other contingencies	35,898,414
^{1/} Equity portion is referred to the sum of issued and paid -up share capital, stock rights/warrants/options, premium or discount on share capital, and premium on treasury shares less treasury shares	
^{2/} Non-Performing Loans (gross) as of 31 December 2011 (Quarterly)	7,502,675
(3.10 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)	

Channel of capital maintenance information disclosure
For commercial banks

(Under the Notification of the Bank of Thailand)

Re: Public disclosure of Capital Maintenance for Commercial Banks)

Location of disclosure www.uob.co.th
Date of disclosure 21 October 2011
Information as of 30 June 2011

For financial Group

(Under the Notification of the Bank of Thailand)

Re: Consolidated Supervision)

Location of disclosure www.uob.co.th
Date of disclosure 21 October 2011
Information as of 30 June 2011

We certify here that this summary statement of assets and liabilities is completely, correctly and truly presented.