

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

(Not audited/reviewed by certified public accountant)

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	3,485,788	Deposits	147,596,553
Interbank and money market items, net	18,412,384	Interbank and money market items, net	42,561,478
Claims on securities	-	Liabilities payable on demand	2,426,827
Derivatives assets	4,336,710	Liabilities to deliver securities	-
Investments - net	47,013,178	Financial liabilities designated at fair value through profit or loss	-
(With obligations Thousand Baht 35,256)		Derivatives liabilities	4,533,320
Investments in subsidiaries and associates, net	749,343	Debts issued and Borrowings	11,176,532
Loans to customers, net	157,887,365	Bank's liabilities under acceptances	1,112
Accrued interest receivables	231,900	Other Liabilities	4,966,939
Customers' liabilities under acceptances	1,112	Total Liabilities	213,262,761
Properties foreclosed, net	4,364,379	Shareholders' equity	
Premises and equipment - net	3,524,292	Equity Portion ^{1/}	24,856,613
Other assets - net	4,473,633	Other reserves	865,917
		Retained earnings	5,494,793
		Total shareholders' equity	31,217,323
Total Assets	244,480,084	Total Liabilities and Shareholders' equity	244,480,084

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 31 December 2010(Quarterly)	3,725,585
(2.21 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2010(Quarterly)	5,412,673
Actual provisioning for loan loss,as of 31 December 2010(Quarterly)	6,158,102
Loans to related parties	20,605
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	27,788,875
(Capital adequacy ratio 17.83 percents)	
Changes in assets and liabilities this quarter as of 31 January 2011 due to fine from violating the Financial Institution Business Act B.E 2551, Section.....	-
Contingent liabilities	
Avals to bills and guarantees of loans	2,828,018
Liabilities under unmatured import bills	917,008
Letters of credit	2,549,698
Other contingencies	32,565,162
^{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 2010 (Quarterly)	8,620,119
(4.98 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 18 October 2010
 Information as of 30 June 2010

For financial Group
 (Under the Notification of the Bank of Thailand
 Re: Consolidated Supervision)
 Location of disclosure.....
 Date of disclosure.....
 Information as of.....

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