

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

(Not audited/reviewed by certified public accountant)

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	2,235,320	Deposits	137,225,084
Interbank and money market items, net	31,458,055	Interbank and money market items, net	57,790,953
Claims on securities	-	Liabilities payable on demand	2,346,294
Derivatives assets	3,075,056	Liabilities to deliver securities	-
Investments - net	49,689,958	Financial liabilities designated at fair value through profit or loss	-
(With obligations Thousand Baht 35,071)		Derivatives liabilities	4,114,222
Investments in subsidiaries and associates, net	435,004	Debts issued and Borrowings	22,730,201
Loans to customers, net	161,440,202	Bank's liabilities under acceptances	51,632
Accrued interest receivables	227,269	Other Liabilities	5,053,145
Customers' liabilities under acceptances	51,632	Total Liabilities	229,311,531
Properties foreclosed, net	4,281,346	Shareholders' equity	
Premises and equipment - net	3,514,915	Equity Portion ^{1/}	24,856,613
Other assets - net	4,455,710	Other reserves	917,661
		Retained earnings	5,778,662
		Total shareholders' equity	31,552,936
Total Assets	260,864,467	Total Liabilities and Shareholders' equity	260,864,467

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 31 March 2011(Quarterly)	3,566,228
(1.99 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 March 2011(Quarterly)	4,480,232
Actual provisioning for loan loss,as of 31 March 2011(Quarterly)	5,270,237
Loans to related parties	19,131
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	27,842,341
(Capital adequacy ratio 17.70 percents)	
Changes in assets and liabilities this quarter as of 31 March 2011 due to fine from violating the Financial Institution Business Act B.E 2551, Section.....	-
Contingent liabilities	
Avals to bills and guarantees of loans	2,886,233
Liabilities under unmatured import bills	972,261
Letters of credit	2,845,754
Other contingencies	33,110,436
^{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 March 2011 (Quarterly)	7,464,309
(4.07 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 11 April 2011
Information as of 31 December 2010

For financial Group
(Under the Notification of the Bank of Thailand)
Re: Consolidated Supervision)

Location of disclosure www.uob.co.th
Date of disclosure 11 April 2011
Information as of 31 December 2010

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