

**United Overseas Bank (Thai) Public Company Limited**
**Summary Statement of Assets and Liabilities**
**C.B.1.1**
**As of 30 September 2011**

(Not audited/reviewed by certified public accountant)

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	2,620,257	Deposits	128,234,955
Interbank and money market items, net	44,414,467	Interbank and money market items, net	68,721,165
Claims on securities	-	Liabilities payable on demand	2,281,588
Derivatives assets	4,102,869	Liabilities to deliver securities	-
Investments - net	51,123,006	Financial liabilities designated at fair value through profit or loss	-
(With obligations Thousand Baht 3,174,097 )		Derivatives liabilities	4,361,970
Investments in subsidiaries and associates, net	453,754	Debts issued and Borrowings	51,845,264
Loans to customers, net	177,356,502	Bank's liabilities under acceptances	131,366
Accrued interest receivables	316,899	Other Liabilities	4,982,376
Customers' liabilities under acceptances	131,366	Total Liabilities	260,558,684
Properties foreclosed, net	3,390,257	Shareholders' equity	
Premises and equipment - net	3,557,553	Equity Portion <sup>1/</sup>	24,856,613
Other assets - net	4,830,640	Other reserves	874,416
		Retained earnings	6,007,857
		Total shareholders' equity	31,738,886
Total Assets	292,297,570	Total Liabilities and Shareholders' equity	292,297,570

	Thousand Baht
Non-Performing Loan <sup>2/</sup> (net) as of 30 September 2011( Quarterly)	3,314,110
( 1.56 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2011(Quarterly)	4,436,476
Actual provisioning for loan loss,as of 30 September 2011(Quarterly)	5,226,483
Loans to related parties	28,036
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	28,871,198
(Capital adequacy ratio 16.99 percents)	
Changes in assets and liabilities this quarter as of 30 September 2011 due to fine from violating the Financial Institution Business Act B.E 2551, Section.....	-
Contingent liabilities	
Avals to bills and guarantees of loans	2,390,539
Liabilities under unmatured import bills	1,053,353
Letters of credit	3,093,287
Other contingencies	35,339,711
<sup>1/</sup> 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	
<sup>2/</sup> Non-Performing Loans (gross) as of 30 September 2011 (Quarterly)	7,119,032
( 3.29 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.