

United Overseas Bank (Thai) Public Company Limited
Summary Statement of Assets and Liabilities
C.B.1.1
As of 28 February 2011

(Not audited/reviewed by certified public accountant)

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	3,330,742	Deposits	143,331,303
Interbank and money market items, net	35,568,249	Interbank and money market items, net	55,897,597
Claims on securities	-	Liabilities payable on demand	2,890,459
Derivatives assets	3,295,861	Liabilities to deliver securities	-
Investments - net	52,449,480	Financial liabilities designated at fair value through profit or loss	-
(With obligations Thousand Baht 35,134)		Derivatives liabilities	4,104,970
Investments in subsidiaries and associates, net	749,343	Debts issued and Borrowings	22,925,772
Loans to customers, net	157,800,386	Bank's liabilities under acceptances	127,777
Accrued interest receivables	225,848	Other Liabilities	5,243,589
Customers' liabilities under acceptances	127,777	Total Liabilities	234,521,467
Properties foreclosed, net	4,267,438	Shareholders' equity	
Premises and equipment - net	3,521,060	Equity Portion ^{1/}	24,856,613
Other assets - net	4,520,465	Other reserves	885,978
		Retained earnings	5,592,591
		Total shareholders' equity	31,335,182
Total Assets	265,856,649	Total Liabilities and Shareholders' equity	265,856,649

	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	20,186
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	27,788,653
(Capital adequacy ratio 17.91 percents)	
Changes in assets and liabilities this quarter as of 28 February 2011 due to fine from violating the Financial Institution Business Act B.E 2551, Section.....	-
Contingent liabilities	
Avals to bills and guarantees of loans	2,843,214
Liabilities under unmatured import bills	735,564
Letters of credit	2,377,107
Other contingencies	32,740,811
^{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.