

**United Overseas Bank (Thai) Public Company Limited**
**Summary Statement of Assets and Liabilities**
**C.B.1.1**
**As of 31 December 2012**

(Not audited/reviewed by certified public accountant)

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	4,665,078	Deposits	201,933,782
Interbank and money market items, net	55,511,458	Interbank and money market items, net	82,846,579
Claims on securities	-	Liabilities payable on demand	3,566,822
Derivatives assets	2,979,265	Liabilities to deliver securities	-
Investments - net	72,158,671	Financial liabilities designated at fair value through profit or loss	-
(With obligations Thousand Baht 1,294,967 )		Derivatives liabilities	4,136,102
Investments in subsidiaries and associates, net	332,636	Debts issued and Borrowings	22,904,765
Loans to customers, net	207,679,208	Bank's liabilities under acceptances	92,059
Accrued interest receivables	608,161	Other Liabilities	6,311,541
Customers' liabilities under acceptances	92,059	<b>Total Liabilities</b>	<b>321,791,650</b>
Properties foreclosed, net	1,869,098	<b>Shareholders' equity</b>	
Premises and equipment - net	5,196,951	Equity Portion <sup>1/</sup>	24,856,613
Other assets - net	4,866,627	Other reserves	1,995,955
		Retained earnings	7,314,994
		<b>Total shareholders' equity</b>	<b>34,167,562</b>
<b>Total Assets</b>	<b>355,959,212</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>355,959,212</b>

	Thousand Baht
Non-Performing Loan <sup>2/</sup> (net) as of 31 December 2012( Quarterly)	2,939,445
( 1.13 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2012(Quarterly)	3,405,238
Actual provisioning for loan loss,as of 31 December 2012(Quarterly)	5,221,646
Loans to related parties	44,908
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	31,273,325
(Capital adequacy ratio 15.98 percents)	
Changes in assets and liabilities this quarter as of 31 December 2012 due to fine from violating the Financial Institution Business Act B.E 2551, Section.....	-
Contingent liabilities	
Avals to bills and guarantees of loans	3,374,661
Liabilities under unmatured import bills	1,445,199
Letters of credit	3,515,930
Other contingencies	39,610,470
<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 31 December 2012 (Quarterly)	5,570,923
( 2.12 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)	

## Channel of capital maintenance information disclosure

For commercial banks

For financial Group

(Under the Notification of the Bank of Thailand

(Under the Notification of the Bank of Thailand

Re: Public disclosure of Capital Maintenance for Commercial Banks)

Re: Consolidated Supervision)

Location of disclosure www.uob.co.th

Location of disclosure www.uob.co.th

Date of disclosure 19 October 2012

Date of disclosure 19 October 2012

Information as of 30 June 2012

Information as of 30 June 2012

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