

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

(Not audited/reviewed by certified public accountant)

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	4,101,749	Deposits	140,486,345
Interbank and money market items, net	27,699,522	Interbank and money market items, net	43,647,568
Claims on securities	-	Liabilities payable on demand	2,716,378
Derivatives assets	2,711,744	Liabilities to deliver securities	-
Investments - net	40,714,731	Financial liabilities designated at fair value through profit or loss	-
(With obligations Thousand Baht 2,998,620 )		Derivatives liabilities	3,626,580
Investments in subsidiaries and associates, net	332,636	Debts issued and Borrowings	42,881,237
Loans to customers, net	182,337,643	Bank's liabilities under acceptances	144,017
Accrued interest receivables	403,947	Other Liabilities	5,304,059
Customers' liabilities under acceptances	144,017	<b>Total Liabilities</b>	<b>238,806,184</b>
Properties foreclosed, net	3,116,935	Shareholders' equity	
Premises and equipment - net	4,993,456	Equity Portion <sup>1/</sup>	24,856,613
Other assets - net	4,282,632	Other reserves	1,895,633
		Retained earnings	5,280,582
		<b>Total shareholders' equity</b>	<b>32,032,828</b>
<b>Total Assets</b>	<b>270,839,012</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>270,839,012</b>

	Thousand Baht
Non-Performing Loan <sup>2/</sup> (net) as of 31 December 2011( Quarterly)	3,501,805
( 1.47 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2011(Quarterly)	4,649,894
Actual provisioning for loan loss,as of 31 December 2011(Quarterly)	5,774,898
Loans to related parties	35,426
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	29,033,469
(Capital adequacy ratio 16.88 percents)	
Changes in assets and liabilities this quarter as of 31 January 2012 due to fine from violating the Financial Institution Business Act B.E 2551, Section.....	-
Contingent liabilities	
Avals to bills and guarantees of loans	2,579,910
Liabilities under unmatured import bills	871,319
Letters of credit	2,152,384
Other contingencies	36,114,825
<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 2011 (Quarterly)	7,502,675
( 3.10 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 21 October 2011

Date of disclosure 21 October 2011

Information as of 30 June 2011

Information as of 30 June 2011

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