

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

(Not audited/reviewed by certified public accountant)

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	3,442,058	Deposits	172,287,090
Interbank and money market items, net	45,602,284	Interbank and money market items, net	84,382,485
Claims on securities	-	Liabilities payable on demand	2,928,835
Derivatives assets	2,953,397	Liabilities to deliver securities	-
Investments - net	74,710,620	Financial liabilities designated at fair value through profit or loss	-
(With obligations Thousand Baht 4,760,297 )		Derivatives liabilities	3,560,346
Investments in subsidiaries and associates, net	332,636	Debts issued and Borrowings	27,159,259
Loans to customers, net	190,310,631	Bank's liabilities under acceptances	58,684
Accrued interest receivables	377,231	Other Liabilities	6,555,418
Customers' liabilities under acceptances	58,684	<b>Total Liabilities</b>	<b>296,932,117</b>
Properties foreclosed, net	2,825,821	Shareholders' equity	
Premises and equipment - net	5,093,548	Equity Portion <sup>1/</sup>	24,856,613
Other assets - net	4,293,354	Other reserves	1,967,676
		Retained earnings	6,243,858
		<b>Total shareholders' equity</b>	<b>33,068,147</b>
<b>Total Assets</b>	<b>330,000,264</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>330,000,264</b>

	Thousand Baht
Non-Performing Loan <sup>2/</sup> (net) as of 30 June 2012( Quarterly)	3,494,591
( 1.56 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 June 2012(Quarterly)	5,006,361
Actual provisioning for loan loss,as of 30 June 2012(Quarterly)	6,642,175
Loans to related parties	30,473
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	31,004,574
(Capital adequacy ratio 16.68 percents)	
Changes in assets and liabilities this quarter as of 31 July 2012 due to fine from violating the Financial Institution Business Act B.E 2551, Section.....	-
Contingent liabilities	
Avals to bills and guarantees of loans	3,215,095
Liabilities under unmatured import bills	968,829
Letters of credit	2,883,988
Other contingencies	38,891,992
<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 June 2012 (Quarterly)	7,801,483
( 3.41 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	27 April 2012
Information as of	31 December 2011

For financial Group	
(Under the Notification of the Bank of Thailand)	
Re: Consolidated Supervision)	
Location of disclosure	www.uob.co.th
Date of disclosure	27 April 2012
Information as of	31 December 2011

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