

**United Overseas Bank (Thai) Public Company Limited**
**Summary Statement of Assets and Liabilities**
**C.B.1.1**
**As of 30 June 2012**

(Not audited/reviewed by certified public accountant)

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	2,754,370	Deposits	166,688,183
Interbank and money market items, net	36,625,842	Interbank and money market items, net	71,041,599
Claims on securities	-	Liabilities payable on demand	3,401,670
Derivatives assets	3,360,521	Liabilities to deliver securities	-
Investments - net	66,571,119	Financial liabilities designated at fair value through profit or loss	-
(With obligations Thousand Baht 899,689 )		Derivatives liabilities	3,592,557
Investments in subsidiaries and associates, net	332,636	Debts issued and Borrowings	27,608,646
Loans to customers, net	188,540,172	Bank's liabilities under acceptances	44,305
Accrued interest receivables	529,392	Other Liabilities	5,606,809
Customers' liabilities under acceptances	44,305	<b>Total Liabilities</b>	<b>277,983,769</b>
Properties foreclosed, net	2,854,972	<b>Shareholders' equity</b>	
Premises and equipment - net	5,038,132	Equity Portion <sup>1/</sup>	24,856,613
Other assets - net	4,200,523	Other reserves	1,953,168
		Retained earnings	6,058,434
		<b>Total shareholders' equity</b>	<b>32,868,215</b>
<b>Total Assets</b>	<b>310,851,984</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>310,851,984</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	30,667
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	31,005,199
(Capital adequacy ratio 17.04 percents)	
Changes in assets and liabilities this quarter as of 30 June 2012 due to fine from violating the Financial Institution Business Act B.E 2551, Section.....	-
Contingent liabilities	
Avals to bills and guarantees of loans	3,165,906
Liabilities under unmatured import bills	1,386,690
Letters of credit	2,765,795
Other contingencies	39,022,691
<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.