

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

(Not audited/reviewed by certified public accountant)

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	3,330,160	Deposits	182,242,055
Interbank and money market items, net	33,824,182	Interbank and money market items, net	74,152,818
Claims on securities	-	Liabilities payable on demand	3,346,240
Derivatives assets	3,079,847	Liabilities to deliver securities	-
Investments - net	73,314,586	Financial liabilities designated at fair value through profit or loss	-
(With obligations Thousand Baht 8,428,724)		Derivatives liabilities	4,580,739
Investments in subsidiaries and associates, net	332,636	Debts issued and Borrowings	23,592,018
Loans to customers, net	202,523,911	Bank's liabilities under acceptances	30,925
Accrued interest receivables	407,759	Other Liabilities	6,783,102
Customers' liabilities under acceptances	30,925	Total Liabilities	294,727,897
Properties foreclosed, net	2,057,394	Shareholders' equity	
Premises and equipment - net	5,141,466	Equity Portion ^{1/}	24,856,613
Other assets - net	4,682,862	Other reserves	1,933,510
		Retained earnings	7,207,708
		Total shareholders' equity	33,997,831
Total Assets	328,725,728	Total Liabilities and Shareholders' equity	328,725,728

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 30 September 2012(Quarterly)	3,583,881
(1.52 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2012(Quarterly)	4,884,713
Actual provisioning for loan loss,as of 30 September 2012(Quarterly)	6,700,516
Loans to related parties	41,103
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	31,105,053
(Capital adequacy ratio 16.05 percents)	
Changes in assets and liabilities this quarter as of 30 November 2012 due to fine from violating the Financial Institution Business Act B.E 2551, Section.....	-
Contingent liabilities	
Avals to bills and guarantees of loans	3,404,518
Liabilities under unmatured import bills	1,225,958
Letters of credit	3,489,816
Other contingencies	39,925,107
^{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 30 September 2012 (Quarterly)	7,680,995
(3.20 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	19 October 2012
Information as of	30 June 2012

For financial Group	
(Under the Notification of the Bank of Thailand)	
Re: Consolidated Supervision)	
Location of disclosure	www.uob.co.th
Date of disclosure	19 October 2012
Information as of	30 June 2012

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