

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

(Not audited/reviewed by certified public accountant)

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	3,573,476	Deposits	186,956,696
Interbank and money market items, net	48,717,435	Interbank and money market items, net	79,054,167
Claims on securities	1,021,329	Liabilities payable on demand	3,075,078
Derivatives assets	3,459,472	Liabilities to deliver securities	1,021,329
Investments - net	71,891,458	Financial liabilities designated at fair value through profit or loss	-
(With obligations Thousand Baht 6,960,670 )		Derivatives liabilities	5,313,248
Investments in subsidiaries and associates, net	332,636	Debts issued and Borrowings	23,945,366
Loans to customers, net	198,416,531	Bank's liabilities under acceptances	20,178
Accrued interest receivables	440,299	Other Liabilities	6,678,680
Customers' liabilities under acceptances	20,178	<b>Total Liabilities</b>	<b>306,064,742</b>
Properties foreclosed, net	2,070,253	Shareholders' equity	
Premises and equipment - net	5,129,597	Equity Portion <sup>1/</sup>	24,856,613
Other assets - net	4,822,732	Other reserves	1,927,134
		Retained earnings	7,046,907
		<b>Total shareholders' equity</b>	<b>33,830,654</b>
<b>Total Assets</b>	<b>339,895,396</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>339,895,396</b>

	Thousand Baht
Non-Performing Loan <sup>2/</sup> (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	38,306
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	31,105,645
(Capital adequacy ratio 16.28 percents)	
Changes in assets and liabilities this quarter as of 31 October 2012 due to fine from violating the Financial Institution Business Act B.E 2551, Section.....	-
Contingent liabilities	
Avals to bills and guarantees of loans	3,441,819
Liabilities under unmatured import bills	1,153,757
Letters of credit	2,412,404
Other contingencies	38,892,942
<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 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.