

**United Overseas Bank (Thai) Public Company Limited**
**Summary Statement of Assets and Liabilities**
**C.B.1.1**
**As of 31 January 2013**

(Not audited/reviewed by certified public accountant)

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	5,213,347	Deposits	194,990,544
Interbank and money market items, net	34,897,086	Interbank and money market items, net	59,705,789
Claims on securities	-	Liabilities payable on demand	2,945,203
Derivatives assets	4,161,088	Liabilities to deliver securities	-
Investments - net	65,139,068	Financial liabilities designated at fair value through profit or loss	-
(With obligations Thousand Baht 3,478,420 )		Derivatives liabilities	5,575,373
Investments in subsidiaries and associates, net	332,636	Debts issued and Borrowings	22,694,613
Loans to customers, net	204,750,246	Bank's liabilities under acceptances	30,075
Accrued interest receivables	443,476	Other Liabilities	5,966,397
Customers' liabilities under acceptances	30,075	<b>Total Liabilities</b>	<b>291,907,994</b>
Properties foreclosed, net	1,864,433	<b>Shareholders' equity</b>	
Premises and equipment - net	5,206,775	Equity Portion <sup>1/</sup>	24,856,613
Other assets - net	4,363,253	Other reserves	2,036,540
		Retained earnings	7,600,336
		<b>Total shareholders' equity</b>	<b>34,493,489</b>
<b>Total Assets</b>	<b>326,401,483</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>326,401,483</b>

	Thousand Baht
Non-Performing Loan <sup>2/</sup> (net) as of 31 December 2012( Quarterly)	2,939,445
( 1.13 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2012(Quarterly)	3,405,238
Actual provisioning for loan loss,as of 31 December 2012(Quarterly)	5,221,646
Loans to related parties	43,035
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	31,678,607
(Capital adequacy ratio 16.31 percents)	
Changes in assets and liabilities this quarter as of 31 January 2013 due to fine from violating the Financial Institution Business Act B.E 2551, Section.....	-
Contingent liabilities	
Avals to bills and guarantees of loans	3,398,133
Liabilities under unmatured import bills	1,660,713
Letters of credit	2,606,826
Other contingencies	40,242,581
<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 2012 (Quarterly)	5,570,923
( 2.12 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.