

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

(Not audited/reviewed by certified public accountant)

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	3,708,408	Deposits	211,611,630
Interbank and money market items, net	55,978,258	Interbank and money market items, net	82,864,118
Claims on securities	-	Liabilities payable on demand	2,738,899
Derivatives assets	6,015,818	Liabilities to deliver securities	-
Investments - net	73,960,344	Financial liabilities designated at fair value through profit or loss	-
(With obligations Thousand Baht 1,997,293)		Derivatives liabilities	4,296,688
Investments in subsidiaries and associates, net	306,911	Debts issued and Borrowings	27,772,480
Loans to customers, net	219,589,683	Bank's liabilities under acceptances	31,175
Accrued interest receivables	477,467	Other Liabilities	5,549,603
Customers' liabilities under acceptances	31,175	Total Liabilities	334,864,593
Properties foreclosed, net	2,124,887	Shareholders' equity	
Premises and equipment - net	5,094,821	Equity Portion ^{1/}	24,856,613
Other assets - net	3,748,330	Other reserves	1,934,564
		Retained earnings	9,380,332
		Total shareholders' equity	36,171,509
Total Assets	371,036,102	Total Liabilities and Shareholders' equity	371,036,102

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 30 June 2013(Quarterly)	2,781,365
(0.95 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 June 2013(Quarterly)	3,265,303
Actual provisioning for loan loss,as of 30 June 2013(Quarterly)	6,230,310
Loans to related parties	303,808
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	38,627,749
(Capital adequacy ratio 17.79 percents)	
Changes in assets and liabilities this quarter as of 31 July 2013 due to fine from violating the Financial Institution Business Act B.E 2551, Section.....	-
Contingent liabilities	
Avals to bills and guarantees of loans	4,391,561
Liabilities under unmatured import bills	804,113
Letters of credit	3,511,568
Other contingencies	40,169,661
^{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 June 2013 (Quarterly)	5,162,846
(1.75 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 29 April 2013
Information as of 31 December 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 29 April 2013
Information as of 31 December 2012

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