

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

(Not audited/reviewed by certified public accountant)

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	3,892,166	Deposits	198,514,765
Interbank and money market items, net	71,056,696	Interbank and money market items, net	92,551,877
Claims on securities	-	Liabilities payable on demand	2,626,911
Derivatives assets	4,006,828	Liabilities to deliver securities	-
Investments - net	65,288,259	Financial liabilities designated at fair value through profit or loss	-
(With obligations Thousand Baht 10,430,809 )		Derivatives liabilities	5,343,778
Investments in subsidiaries and associates, net	332,636	Debts issued and Borrowings	27,421,320
Loans to customers, net	210,251,351	Bank's liabilities under acceptances	31,065
Accrued interest receivables	646,947	Other Liabilities	5,822,867
Customers' liabilities under acceptances	31,065	<b>Total Liabilities</b>	<b>332,312,583</b>
Properties foreclosed, net	1,912,490	<b>Shareholders' equity</b>	
Premises and equipment - net	5,116,164	Equity Portion <sup>1/</sup>	24,856,613
Other assets - net	4,670,569	Other reserves	1,994,637
		Retained earnings	8,041,338
		<b>Total shareholders' equity</b>	<b>34,892,588</b>
<b>Total Assets</b>	<b>367,205,171</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>367,205,171</b>

	Thousand Baht
Non-Performing Loan <sup>2/</sup> (net) as of 31 March 2013( Quarterly)	2,924,318
( 1.04 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 March 2013(Quarterly)	3,513,216
Actual provisioning for loan loss,as of 31 March 2013(Quarterly)	5,568,228
Loans to related parties	41,497
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	31,524,629
(Capital adequacy ratio 15.66 percents)	
Changes in assets and liabilities this quarter as of 31 March 2013 due to fine from violating the Financial Institution Business Act B.E 2551, Section.....	-
<b>Contingent liabilities</b>	
Avals to bills and guarantees of loans	3,584,577
Liabilities under unmatured import bills	1,629,129
Letters of credit	2,897,649
Other contingencies	39,088,783
<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 March 2013 (Quarterly)	5,583,490
( 1.97 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.