

United Overseas Bank (Thai) Public Company Limited
Summary Statement of Assets and Liabilities
C.B.1.1
As of 31 December 2014

(Not audited/reviewed by certified public accountant)

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	6,177,949	Deposits	268,682,903
Interbank and money market items, net	25,983,920	Interbank and money market items, net	61,928,704
Claims on securities	-	Liabilities payable on demand	2,614,628
Derivatives assets	6,221,291	Liabilities to deliver securities	-
Investments - net	88,353,882	Financial liabilities designated at fair value through profit or loss	-
(With obligations Thousand Baht 3,014,164)		Derivatives liabilities	6,245,157
Investments in subsidiaries and associates, net	196,911	Debts issued and Borrowings	11,603,710
Loans to customers, net	258,220,847	Bank's liabilities under acceptances	1,648
Accrued interest receivables	781,609	Other Liabilities	7,035,468
Customers' liabilities under acceptances	1,648	Total Liabilities	358,112,218
Properties foreclosed, net	1,773,925	Shareholders' equity	
Premises and equipment, net	5,522,846	Equity Portion ^{1/}	24,856,613
Other assets, net	4,608,624	Other reserves	2,035,821
		Retained earnings	12,838,800
		Total shareholders' equity	39,731,234
Total Assets	397,843,452	Total Liabilities and Shareholders' equity	397,843,452

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 31 December 2014(Quarterly)	3,463,697
(1.22 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2014(Quarterly)	4,122,123
Actual provisioning for loan loss,as of 31 December 2014(Quarterly)	8,066,273
Loans to related parties	109,851
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	43,707,018
(Capital adequacy ratio 18.04 percents)	
Changes in assets and liabilities this quarter as of 31 December 2014 due to fine from violating the Financial Institution Business Act B.E 2551, Section.....	-
Contingent liabilities	
Avals to bills and guarantees of loans	6,010,009
Liabilities under unmatured import bills	878,990
Letters of credit	4,647,619
Other contingencies	43,418,525
^{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 31 December 2014 (Quarterly)	6,638,312
(2.31 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)	

Channel of capital maintenance information disclosure

For commercial banks

For financial Group

(Under the Notification of the Bank of Thailand

(Under the Notification of the Bank of Thailand

Re: Public disclosure of Capital Maintenance for Commercial Banks)

Re: Consolidated Supervision)

Location of disclosure www.uob.co.th

Location of disclosure www.uob.co.th

Date of disclosure 29 October 2014

Date of disclosure 29 October 2014

Information as of 30 June 2014

Information as of 30 June 2014

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