

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

(Not audited/reviewed by certified public accountant)

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	4,895,595	Deposits	225,584,795
Interbank and money market items, net	37,446,337	Interbank and money market items, net	65,966,559
Claims on securities	-	Liabilities payable on demand	2,509,620
Derivatives assets	8,384,965	Liabilities to deliver securities	-
Investments - net	67,130,867	Financial liabilities designated at fair value through profit or loss	-
(With obligations Thousand Baht 1,788,277)		Derivatives liabilities	7,251,427
Investments in subsidiaries and associates, net	199,911	Debts issued and Borrowings	28,051,518
Loans to customers, net	244,522,323	Bank's liabilities under acceptances	198,418
Accrued interest receivables	535,318	Other Liabilities	6,890,980
Customers' liabilities under acceptances	198,418	<b>Total Liabilities</b>	<b>336,453,317</b>
Properties foreclosed, net	1,886,749	<b>Shareholders' equity</b>	
Premises and equipment - net	5,101,161	Equity Portion <sup>1/</sup>	24,856,613
Other assets - net	3,729,156	Other reserves	1,989,728
		Retained earnings	10,731,142
		<b>Total shareholders' equity</b>	<b>37,577,483</b>
<b>Total Assets</b>	<b>374,030,800</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>374,030,800</b>

	Thousand Baht
Non-Performing Loan <sup>2/</sup> (net) as of 31 December 2013( Quarterly)	2,791,275
( 0.91 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2013(Quarterly)	3,461,341
Actual provisioning for loan loss,as of 31 December 2013(Quarterly)	6,987,678
Loans to related parties	119,180
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	38,803,697
(Capital adequacy ratio 15.98 percents)	
Changes in assets and liabilities this quarter as of 31 January 2014 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	5,034,895
Liabilities under unmatured import bills	813,239
Letters of credit	4,721,378
Other contingencies	46,362,301
<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 2013 (Quarterly)	5,262,264
( 1.69 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        30 October 2013  
Information as of         30 June 2013

**For financial Group**

(Under the Notification of the Bank of Thailand)

Re: Consolidated Supervision)

Location of disclosure    www.uob.co.th  
Date of disclosure        30 October 2013  
Information as of         30 June 2013

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