

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

(Not audited/reviewed by certified public accountant)

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	4,842,660	Deposits	246,741,919
Interbank and money market items, net	36,653,044	Interbank and money market items, net	69,835,508
Claims on securities	-	Liabilities payable on demand	2,970,984
Derivatives assets	6,608,921	Liabilities to deliver securities	-
Investments - net	70,619,699	Financial liabilities designated at fair value through profit or loss	-
(With obligations Thousand Baht 3,016,044)		Derivatives liabilities	7,059,416
Investments in subsidiaries and associates, net	196,910	Debts issued and Borrowings	11,527,227
Loans to customers, net	252,924,784	Bank's liabilities under acceptances	12,545
Accrued interest receivables	591,866	Other Liabilities	6,467,642
Customers' liabilities under acceptances	12,545	Total Liabilities	344,615,241
Properties foreclosed, net	1,879,099	Shareholders' equity	
Premises and equipment, net	5,536,257	Equity Portion ^{1/}	24,856,613
Other assets, net	4,109,372	Other reserves	1,980,074
		Retained earnings	12,523,229
		Total shareholders' equity	39,359,916
Total Assets	383,975,157	Total Liabilities and Shareholders' equity	383,975,157

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 30 September 2014(Quarterly)	3,523,435
(1.20 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2014(Quarterly)	4,095,842
Actual provisioning for loan loss, as of 30 September 2014(Quarterly)	7,706,137
Loans to related parties	98,294
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	43,529,879
(Capital adequacy ratio 17.54 percents)	
Changes in assets and liabilities this quarter as of 31 October 2014 due to fine from violating the Financial Institution Business Act B.E 2551, Section.....	-
Contingent liabilities	
Avals to bills and guarantees of loans	6,020,524
Liabilities under unmatured import bills	1,189,046
Letters of credit	3,172,452
Other contingencies	44,702,360
^{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 September 2014 (Quarterly)	6,586,542
(2.22 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 October 2014
Information as of	30 June 2014

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 October 2014
Information as of	30 June 2014

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