

**United Overseas Bank (Thai) Public Company Limited**
**Summary Statement of Assets and Liabilities**
**C.B.1.1**
**As of 30 September 2014**

(Not audited/reviewed by certified public accountant)

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	5,247,277	Deposits	254,837,666
Interbank and money market items, net	36,487,323	Interbank and money market items, net	66,744,450
Claims on securities	-	Liabilities payable on demand	2,681,708
Derivatives assets	6,051,386	Liabilities to deliver securities	-
Investments - net	72,350,377	Financial liabilities designated at fair value through profit or loss	-
(With obligations Thousand Baht 3,005,951 )		Derivatives liabilities	6,007,706
Investments in subsidiaries and associates, net	200,845	Debts issued and Borrowings	11,507,848
Loans to customers, net	254,951,088	Bank's liabilities under acceptances	11,864
Accrued interest receivables	545,072	Other Liabilities	6,390,463
Customers' liabilities under acceptances	11,864	<b>Total Liabilities</b>	<b>348,181,705</b>
Properties foreclosed, net	1,927,952	Shareholders' equity	
Premises and equipment, net	5,543,671	Equity Portion <sup>1/</sup>	24,856,613
Other assets, net	3,954,514	Other reserves	1,940,007
		Retained earnings	12,293,044
		<b>Total shareholders' equity</b>	<b>39,089,664</b>
<b>Total Assets</b>	<b>387,271,369</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>387,271,369</b>

	Thousand Baht
Non-Performing Loan <sup>2/</sup> (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	92,676
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	43,513,773
(Capital adequacy ratio 17.36 percents)	
Changes in assets and liabilities this quarter as of 30 September 2014 due to fine from violating the Financial Institution Business Act B.E 2551, Section.....	-
Contingent liabilities	
Avals to bills and guarantees of loans	6,081,268
Liabilities under unmatured import bills	917,363
Letters of credit	3,801,862
Other contingencies	43,437,831
<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 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

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 28 April 2014

Date of disclosure 28 April 2014

Information as of 31 December 2013

Information as of 31 December 2013

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