

**United Overseas Bank (Thai) Public Company Limited**
**Summary Statement of Assets and Liabilities**
**C.B.1.1**
**As of 30 April 2015**

(Not audited/reviewed by certified public accountant)

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	4,594,875	Deposits	263,925,021
Interbank and money market items, net	64,506,410	Interbank and money market items, net	69,014,996
Claims on securities	-	Liabilities payable on demand	2,664,362
Derivatives assets	5,162,836	Liabilities to deliver securities	-
Investments - net	52,103,855	Financial liabilities designated at fair value through profit or loss	-
(With obligations Thousand Baht - )		Derivatives liabilities	5,333,722
Investments in subsidiaries and associates, net	196,911	Debts issued and Borrowings	11,586,778
Loans to customers, net	261,519,319	Bank's liabilities under acceptances	59
Accrued interest receivables	696,090	Other Liabilities	7,030,235
Customers' liabilities under acceptances	59	<b>Total Liabilities</b>	<b>359,555,173</b>
Properties foreclosed, net	1,747,305	Shareholders' equity	
Premises and equipment, net	5,455,433	Equity Portion <sup>1/</sup>	24,856,613
Other assets, net	4,629,075	Other reserves	2,188,936
		Retained earnings	14,011,446
		<b>Total shareholders' equity</b>	<b>41,056,995</b>
<b>Total Assets</b>	<b>400,612,168</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>400,612,168</b>

	Thousand Baht
Non-Performing Loan <sup>2/</sup> (net) as of 31 March 2015( Quarterly)	3,575,859
( 1.10 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 March 2015(Quarterly)	4,258,288
Actual provisioning for loan loss,as of 31 March 2015(Quarterly)	8,226,089
Loans to related parties	76,783
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	45,374,357
(Capital adequacy ratio 18.64 percents)	
Regulatory capital after deducting capital add-on arising from Single Limit	45,374,357
(Capital adequacy ratio after deducting capital add-on arising from Single Limit 18.64 percents)	
Changes in assets and liabilities this quarter as of 30 April 2015 due to fine from violating the Financial Institution Business Act B.E 2551, Section.....	-
Contingent liabilities	
Avals to bills and guarantees of loans	7,566,785
Liabilities under unmatured import bills	1,111,768
Letters of credit	2,444,815
Other contingencies	65,045,528
<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 2015 (Quarterly)	6,900,694
( 2.11 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 April 2015

Date of disclosure 29 April 2015

Information as of 31 December 2014

Information as of 31 December 2014

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