

**United Overseas Bank (Thai) Public Company Limited**
**Summary Statement of Assets and Liabilities**
**C.B.1.1**
**As of 31 December 2015**

(Not audited/reviewed by certified public accountant)

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	5,228,144	Deposits	302,238,809
Interbank and money market items, net	41,352,364	Interbank and money market items, net	50,028,875
Claims on securities	4,074,958	Liabilities payable on demand	2,366,171
Derivatives assets	9,067,543	Liabilities to deliver securities	4,074,958
Investments - net	76,133,794	Financial liabilities designated at fair value through profit or loss	-
(With obligations Thousand Baht 2,000,000 )		Derivatives liabilities	9,318,566
Investments in subsidiaries and associates, net	176,250	Debts issued and Borrowings	12,135,054
Loans to customers, net	283,015,951	Bank's liabilities under acceptances	-
Accrued interest receivables	846,424	Other Liabilities	9,449,229
Customers' liabilities under acceptances	-	Total Liabilities	389,611,662
Properties foreclosed, net	407,708	Shareholders' equity	
Premises and equipment, net	8,441,818	Equity Portion <sup>1/</sup>	24,856,613
Other assets, net	5,807,283	Other reserves	4,169,831
		Retained earnings	15,914,131
		Total shareholders' equity	44,940,575
Total Assets	434,552,237	Total Liabilities and Shareholders' equity	434,552,237

**Thousand Baht**

Non-Performing Loan <sup>2/</sup> (net) as of 31 December 2015( Quarterly)	4,046,271
( 1.24 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2015(Quarterly)	3,207,314
Actual provisioning for loan loss,as of 31 December 2015(Quarterly)	7,717,326
Loans to related parties	63,727
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	49,769,101
(Capital adequacy ratio 18.84 percents)	
Regulatory capital after deducting capital add-on arising from Single Limit	49,769,101
(Capital adequacy ratio after deducting capital add-on arising from Single Limit 18.84 percents)	
Changes in assets and liabilities this quarter as of 31 December 2015 due to fine from violating the Financial Institution Business Act B.E 2551, Section.....	-
Contingent liabilities	
Avals to bills and guarantees of loans	8,256,965
Liabilities under unmatured import bills	976,500
Letters of credit	1,887,042
Other contingencies	57,352,474
<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 2015 (Quarterly)	6,348,549
( 1.93 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 2015

Date of disclosure 29 October 2015

Information as of 30 June 2015

Information as of 30 June 2015

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