

**United Overseas Bank (Thai) Public Company Limited**
**Summary Statement of Assets and Liabilities**
**C.B.1.1**
**As of 28 February 2015**

(Not audited/reviewed by certified public accountant)

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	4,399,692	Deposits	256,443,922
Interbank and money market items, net	45,478,258	Interbank and money market items, net	72,838,831
Claims on securities	-	Liabilities payable on demand	3,035,493
Derivatives assets	5,530,783	Liabilities to deliver securities	-
Investments - net	71,565,670	Financial liabilities designated at fair value through profit or loss	-
(With obligations Thousand Baht - )		Derivatives liabilities	6,007,327
Investments in subsidiaries and associates, net	196,911	Debts issued and Borrowings	11,504,098
Loans to customers, net	257,571,878	Bank's liabilities under acceptances	328
Accrued interest receivables	823,506	Other Liabilities	6,875,930
Customers' liabilities under acceptances	328	<b>Total Liabilities</b>	<b>356,705,929</b>
Properties foreclosed, net	1,763,815	Shareholders' equity	
Premises and equipment, net	5,476,797	Equity Portion <sup>1/</sup>	24,856,613
Other assets, net	4,237,987	Other reserves	2,090,694
		Retained earnings	13,392,389
		<b>Total shareholders' equity</b>	<b>40,339,696</b>
<b>Total Assets</b>	<b>397,045,625</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>397,045,625</b>

	Thousand Baht
Non-Performing Loan <sup>2/</sup> (net) as of 31 December 2014( Quarterly)	3,463,697
( 1.22 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2014(Quarterly)	4,122,123
Actual provisioning for loan loss,as of 31 December 2014(Quarterly)	8,066,273
Loans to related parties	115,904
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	43,604,326
(Capital adequacy ratio 18.01 percents)	
Regulatory capital after deducting capital add-on arising from Single Limit	43,604,326
(Capital adequacy ratio after deducting capital add-on arising from Single Limit 18.01 percents)	
Changes in assets and liabilities this quarter as of 28 February 2015 due to fine from violating the Financial Institution Business Act B.E 2551, Section.....	-
Contingent liabilities	
Avals to bills and guarantees of loans	7,445,820
Liabilities under unmatured import bills	875,450
Letters of credit	2,354,896
Other contingencies	43,546,372
<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 2014 (Quarterly)	6,638,312
( 2.31 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.