

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

(Not audited/reviewed by certified public accountant)

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	4,248,452	Deposits	253,016,078
Interbank and money market items, net	33,216,668	Interbank and money market items, net	64,417,000
Claims on securities	-	Liabilities payable on demand	4,716,530
Derivatives assets	5,546,179	Liabilities to deliver securities	-
Investments - net	74,226,155	Financial liabilities designated at fair value through profit or loss	-
(With obligations Thousand Baht - )		Derivatives liabilities	5,706,216
Investments in subsidiaries and associates, net	196,911	Debts issued and Borrowings	11,562,315
Loans to customers, net	255,895,370	Bank's liabilities under acceptances	1,155
Accrued interest receivables	808,784	Other Liabilities	6,460,526
Customers' liabilities under acceptances	1,155	<b>Total Liabilities</b>	<b>345,879,820</b>
Properties foreclosed, net	1,763,020	<b>Shareholders' equity</b>	
Premises and equipment, net	5,497,264	Equity Portion <sup>1/</sup>	24,856,613
Other assets, net	4,537,072	Other reserves	2,032,825
		Retained earnings	13,167,772
		<b>Total shareholders' equity</b>	<b>40,057,210</b>
<b>Total Assets</b>	<b>385,937,030</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>385,937,030</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	122,379
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	43,533,862
(Capital adequacy ratio 18.11 percents)	
Regulatory capital after deducting capital add-on arising from Single Limit	43,533,862
(Capital adequacy ratio after deducting capital add-on arising from Single Limit 18.11 percents)	
Changes in assets and liabilities this quarter as of 31 January 2015 due to fine from violating the Financial Institution Business Act B.E 2551, Section.....	-
Contingent liabilities	
Avals to bills and guarantees of loans	7,527,276
Liabilities under unmatured import bills	888,490
Letters of credit	3,591,961
Other contingencies	43,558,238
<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

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 2014

Date of disclosure 29 October 2014

Information as of 30 June 2014

Information as of 30 June 2014

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