

Summary Statement of Assets and Liabilities
C.B.1.1
As of 31 July 2015

(Not audited/reviewed by certified public accountant)

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	4,928,868	Deposits	275,576,932
Interbank and money market items, net	34,006,519	Interbank and money market items, net	53,289,003
Claims on securities	3,540,354	Liabilities payable on demand	2,691,077
Derivatives assets	17,644,137	Liabilities to deliver securities	3,540,354
Investments - net (With obligations Thousand Baht -)	73,140,455	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	191,250	Derivatives liabilities	15,266,454
Loans to customers, net	266,593,159	Debts issued and Borrowings	11,979,155
Accrued interest receivables	684,090	Bank's liabilities under acceptances	-
Customers' liabilities under acceptances	-	Other Liabilities	9,068,904
Properties foreclosed, net	1,592,979	Total Liabilities	371,411,879
Premises and equipment, net	5,444,079	Shareholders' equity	
Other assets, net	5,530,658	Equity Portion ^{1/}	24,856,613
		Other reserves	2,211,314
		Retained earnings	14,816,742
		Total shareholders' equity	41,884,669
Total Assets	413,296,548	Total Liabilities and Shareholders' equity	413,296,548

	Thousand Baht
Non-Performing Loan ^{2/} (net) as of 30 June 2015(Quarterly)	3,883,943
(1.27 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 June 2015(Quarterly)	4,274,975
Actual provisioning for loan loss,as of 30 June 2015(Quarterly)	8,340,741
Loans to related parties	79,167
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	45,497,645
(Capital adequacy ratio 17.97 percents)	
Regulatory capital after deducting capital add-on arising from Single Limit	45,497,645
(Capital adequacy ratio after deducting capital add-on arising from Single Limit 17.97 percents)	
Changes in assets and liabilities this quarter as of 31 July 2015 due to fine from violating the Financial Institution Business Act B.E 2551, Section.....	-
Contingent liabilities	
Avals to bills and guarantees of loans	7,587,510
Liabilities under unmatured import bills	1,014,761
Letters of credit	2,378,303
Other contingencies	46,771,646
^{1/} 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	
^{2/} Non-Performing Loans (gross) as of 30 June 2015 (Quarterly)	7,266,473
(2.34 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 April 2015
Information as of 31 December 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 April 2015
Information as of 31 December 2014

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