

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

(Not audited/reviewed by certified public accountant)

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	5,164,463	Deposits	266,973,341
Interbank and money market items, net	63,122,994	Interbank and money market items, net	70,047,080
Claims on securities	-	Liabilities payable on demand	2,516,285
Derivatives assets	5,213,456	Liabilities to deliver securities	-
Investments - net	57,950,269	Financial liabilities designated at fair value through profit or loss	-
(With obligations Thousand Baht - )		Derivatives liabilities	5,704,901
Investments in subsidiaries and associates, net	196,911	Debts issued and Borrowings	11,534,367
Loans to customers, net	259,864,701	Bank's liabilities under acceptances	208
Accrued interest receivables	692,006	Other Liabilities	6,469,883
Customers' liabilities under acceptances	208	<b>Total Liabilities</b>	<b>363,246,065</b>
Properties foreclosed, net	1,766,888	Shareholders' equity	
Premises and equipment, net	5,459,468	Equity Portion <sup>1/</sup>	24,856,613
Other assets, net	4,484,819	Other reserves	2,098,222
		Retained earnings	13,715,283
		<b>Total shareholders' equity</b>	<b>40,670,118</b>
<b>Total Assets</b>	<b>403,916,183</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>403,916,183</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	106,833
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	43,561,514
(Capital adequacy ratio 18.11 percents)	
Regulatory capital after deducting capital add-on arising from Single Limit	43,561,514
(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 March 2015 due to fine from violating the Financial Institution Business Act B.E 2551, Section.....	-
Contingent liabilities	
Avals to bills and guarantees of loans	7,429,641
Liabilities under unmatured import bills	1,129,037
Letters of credit	2,488,522
Other contingencies	48,269,350
<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

(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.