

United Overseas Bank (Thai) Public Company Limited
Summary Statement of Assets and Liabilities
C.B.1.1
As of 30 November 2015

(Not audited/reviewed by certified public accountant)

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	5,221,700	Deposits	295,572,254
Interbank and money market items, net	51,523,283	Interbank and money market items, net	55,491,795
Claims on securities	10,719,324	Liabilities payable on demand	3,032,368
Derivatives assets	9,148,469	Liabilities to deliver securities	10,719,324
Investments - net	70,653,449	Financial liabilities designated at fair value through profit or loss	-
(With obligations Thousand Baht -)		Derivatives liabilities	9,568,237
Investments in subsidiaries and associates, net	191,250	Debts issued and Borrowings	12,102,048
Loans to customers, net	277,680,002	Bank's liabilities under acceptances	-
Accrued interest receivables	705,590	Other Liabilities	8,637,241
Customers' liabilities under acceptances	-	Total Liabilities	395,123,267
Properties foreclosed, net	1,552,959	Shareholders' equity	
Premises and equipment, net	8,303,882	Equity Portion ^{1/}	24,856,613
Other assets, net	4,346,338	Other reserves	4,147,321
		Retained earnings	15,919,045
		Total shareholders' equity	44,922,979
Total Assets	440,046,246	Total Liabilities and Shareholders' equity	440,046,246

Thousand Baht

Non-Performing Loan ^{2/} (net) as of 30 September 2015(Quarterly)	3,887,116
(1.24 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2015(Quarterly)	3,076,728
Actual provisioning for loan loss,as of 30 September 2015(Quarterly)	7,316,738
Loans to related parties	61,122
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	47,314,442
(Capital adequacy ratio 17.86 percents)	
Regulatory capital after deducting capital add-on arising from Single Limit	47,314,442
(Capital adequacy ratio after deducting capital add-on arising from Single Limit 17.86 percents)	
Changes in assets and liabilities this quarter as of 30 November 2015 due to fine from violating the Financial Institution Business Act B.E 2551, Section.....	-
Contingent liabilities	
Avals to bills and guarantees of loans	8,435,072
Liabilities under unmatured import bills	947,942
Letters of credit	2,494,133
Other contingencies	47,733,791
^{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 September 2015 (Quarterly)	6,064,007
(1.92 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.