

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

(Not audited/reviewed by certified public accountant)

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	4,243,868	Deposits	287,128,489
Interbank and money market items, net	49,373,460	Interbank and money market items, net	52,312,997
Claims on securities	12,642,826	Liabilities payable on demand	3,023,917
Derivatives assets	8,987,593	Liabilities to deliver securities	12,642,826
Investments - net	64,456,279	Financial liabilities designated at fair value through profit or loss	-
(With obligations Thousand Baht -)		Derivatives liabilities	10,473,863
Investments in subsidiaries and associates, net	191,250	Debts issued and Borrowings	12,052,391
Loans to customers, net	275,108,459	Bank's liabilities under acceptances	-
Accrued interest receivables	900,415	Other Liabilities	8,031,645
Customers' liabilities under acceptances	-	Total Liabilities	385,666,128
Properties foreclosed, net	1,566,254	Shareholders' equity	
Premises and equipment, net	8,305,497	Equity Portion ^{1/}	24,856,613
Other assets, net	4,566,603	Other reserves	4,116,389
		Retained earnings	15,703,374
		Total shareholders' equity	44,676,376
Total Assets	430,342,504	Total Liabilities and Shareholders' equity	430,342,504

	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	72,974
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	47,207,864
(Capital adequacy ratio 18.51 percents)	
Regulatory capital after deducting capital add-on arising from Single Limit	47,207,864
(Capital adequacy ratio after deducting capital add-on arising from Single Limit 18.51 percents)	
Changes in assets and liabilities this quarter as of 31 October 2015 due to fine from violating the Financial Institution Business Act B.E 2551, Section.....	-
Contingent liabilities	
Avals to bills and guarantees of loans	8,377,659
Liabilities under unmatured import bills	1,036,130
Letters of credit	1,981,890
Other contingencies	48,922,001
^{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.