

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

(Not audited/reviewed by certified public accountant)

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	4,414,922	Deposits	281,858,406
Interbank and money market items, net	35,437,911	Interbank and money market items, net	48,686,965
Claims on securities	4,581,438	Liabilities payable on demand	2,629,075
Derivatives assets	15,436,658	Liabilities to deliver securities	4,581,438
Investments - net	68,058,247	Financial liabilities designated at fair value through profit or loss	-
(With obligations Thousand Baht - )		Derivatives liabilities	17,045,895
Investments in subsidiaries and associates, net	191,250	Debts issued and Borrowings	12,182,832
Loans to customers, net	275,699,831	Bank's liabilities under acceptances	-
Accrued interest receivables	683,871	Other Liabilities	9,984,669
Customers' liabilities under acceptances	-	Total Liabilities	376,969,280
Properties foreclosed, net	1,575,450	Shareholders' equity	
Premises and equipment, net	5,449,141	Equity Portion <sup>1/</sup>	24,856,613
Other assets, net	7,603,380	Other reserves	1,886,140
		Retained earnings	15,420,066
		Total shareholders' equity	42,162,819
Total Assets	419,132,099	Total Liabilities and Shareholders' equity	419,132,099

**Thousand Baht**

Non-Performing Loan <sup>2/</sup> (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)	3,067,728
Actual provisioning for loan loss,as of 30 September 2015(Quarterly)	7,316,738
Loans to related parties	80,495
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	47,231,268
(Capital adequacy ratio 18.67 percents)	
Regulatory capital after deducting capital add-on arising from Single Limit	47,231,268
(Capital adequacy ratio after deducting capital add-on arising from Single Limit 18.67 percents)	
Changes in assets and liabilities this quarter as of 30 September 2015 due to fine from violating the Financial Institution Business Act B.E 2551, Section.....	-
Contingent liabilities	
Avals to bills and guarantees of loans	8,608,773
Liabilities under unmatured import bills	1,164,581
Letters of credit	1,918,957
Other contingencies	47,744,982
<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 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	
(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.