

**United Overseas Bank (Thai) Public Company Limited**
**Summary Statement of Assets and Liabilities**
**C.B.1.1**
**As of 31 January 2016**

(Not audited/reviewed by certified public accountant)

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	4,146,979	Deposits	304,826,190
Interbank and money market items, net	37,677,607	Interbank and money market items, net	32,875,600
Claims on securities	-	Liabilities payable on demand	2,849,331
Derivatives assets	8,402,537	Liabilities to deliver securities	-
Investments - net	67,940,288	Financial liabilities designated at fair value through profit or loss	-
(With obligations Thousand Baht - )		Derivatives liabilities	8,812,691
Investments in subsidiaries and associates, net	176,250	Debts issued and Borrowings	12,082,634
Loans to customers, net	282,092,185	Bank's liabilities under acceptances	-
Accrued interest receivables	907,418	Other Liabilities	9,483,355
Customers' liabilities under acceptances	-	Total Liabilities	370,929,801
Properties foreclosed, net	426,055	Shareholders' equity	
Premises and equipment, net	8,432,100	Equity Portion <sup>1/</sup>	24,856,613
Other assets, net	5,994,867	Other reserves	4,221,239
		Retained earnings	16,188,633
		Total shareholders' equity	45,266,485
Total Assets	416,196,286	Total Liabilities and Shareholders' equity	416,196,286

	Thousand Baht
Non-Performing Loan <sup>2/</sup> (net) as of 31 December 2015( Quarterly)	4,046,271
( 1.24 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2015(Quarterly)	3,207,314
Actual provisioning for loan loss,as of 31 December 2015(Quarterly)	7,717,326
Loans to related parties	59,836
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	49,659,149
(Capital adequacy ratio 18.84 percents)	
Regulatory capital after deducting capital add-on arising from Single Limit	49,659,149
(Capital adequacy ratio after deducting capital add-on arising from Single Limit 18.84 percents)	
Changes in assets and liabilities this quarter as of 31 January 2016 due to fine from violating the Financial Institution Business Act B.E 2551, Section.....	-
Contingent liabilities	
Avals to bills and guarantees of loans	8,387,062
Liabilities under unmatured import bills	871,209
Letters of credit	2,207,142
Other contingencies	59,801,463
<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 December 2015 (Quarterly)	6,348,549
( 1.93 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.