

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

(Not audited/reviewed by certified public accountant)

| Assets | Thousand Baht | Liabilities | Thousand Baht |
|---|---------------|---|---------------|
| Cash | 4,505,824 | Deposits | 309,829,763 |
| Interbank and money market items, net | 53,880,941 | Interbank and money market items, net | 32,671,198 |
| Claims on securities | - | Liabilities payable on demand | 3,094,103 |
| Derivatives assets | 7,384,030 | Liabilities to deliver securities | - |
| Investments - net | 61,951,797 | Financial liabilities designated at fair value through profit or loss | - |
| (With obligations Thousand Baht -) | | Derivatives liabilities | 8,362,568 |
| Investments in subsidiaries and associates, net | 176,250 | Debts issued and Borrowings | 21,990,655 |
| Loans to customers, net | 286,961,312 | Bank's liabilities under acceptances | - |
| Accrued interest receivables | 742,383 | Other Liabilities | 8,019,221 |
| Customers' liabilities under acceptances | - | Total Liabilities | 383,967,508 |
| Properties foreclosed, net | 414,331 | Shareholders' equity | |
| Premises and equipment, net | 8,472,172 | Equity Portion ^{1/} | 24,856,613 |
| Other assets, net | 5,130,128 | Other reserves | 4,222,794 |
| | | Retained earnings | 16,572,253 |
| | | Total shareholders' equity | 45,651,660 |
| Total Assets | 429,619,168 | Total Liabilities and Shareholders' equity | 429,619,168 |

| | Thousand Baht |
|---|---------------|
| Non-Performing Loan ^{2/} (net) as of 31 March 2016 (Quarterly) | 4,084,925 |
| (1.21 percents of total loans after allowance for doubtful accounts of Non-Performing Loans) | |
| Required provisioning for loan loss, as of 31 March 2016 (Quarterly) | 3,338,085 |
| Actual provisioning for loan loss, as of 31 March 2016 (Quarterly) | 8,048,091 |
| Loans to related parties | 64,824 |
| Loans to related asset management companies | - |
| Loans to related parties due to debt restructuring | - |
| Regulatory capital | 49,704,800 |
| (Capital adequacy ratio 19.34 percents) | |
| Regulatory capital after deducting capital add-on arising from Single Limit | 49,704,800 |
| (Capital adequacy ratio after deducting capital add-on arising from Single Limit 19.34 percents) | |
| Changes in assets and liabilities this quarter as of 31 March 2016 due to fine from violating the Financial Institution Business Act B.E 2551, Section..... | - |
| Contingent liabilities | |
| Avals to bills and guarantees of loans | 8,362,635 |
| Liabilities under unmaturing import bills | 783,738 |
| Letters of credit | 3,443,500 |
| Other contingencies | 57,194,703 |
| ^{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 31 March 2016 (Quarterly) | 6,529,416 |
| (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 October 2015 |
| Information as of | 30 June 2015 |

| 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 2015 |
| Information as of | 30 June 2015 |

We certify here that this summary statement of assets and liabilities is completely, correctly and truly presented.