

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

(Not audited/reviewed by certified public accountant)

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	5,767,627	Deposits	314,972,898
Interbank and money market items, net	33,722,311	Interbank and money market items, net	27,203,731
Claims on securities	-	Liabilities payable on demand	2,934,129
Derivatives assets	6,898,141	Liabilities to deliver securities	-
Investments - net	66,213,060	Financial liabilities designated at fair value through profit or loss	-
(With obligations Thousand Baht - )		Derivatives liabilities	5,988,760
Investments in subsidiaries and associates, net	176,250	Debts issued and Borrowings	18,453,561
Loans to customers, net	299,313,729	Bank's liabilities under acceptances	-
Accrued interest receivables	789,263	Other Liabilities	8,746,163
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>378,299,242</b>
Properties foreclosed, net	446,856	<b>Shareholders' equity</b>	
Premises and equipment, net	8,977,709	Equity Portion <sup>1/</sup>	24,856,613
Other assets, net	3,531,455	Other reserves	3,936,081
		Retained earnings	18,744,465
		<b>Total shareholders' equity</b>	<b>47,537,159</b>
<b>Total Assets</b>	<b>425,836,401</b>	<b>Total Liabilities and Shareholders' equity</b>	<b>425,836,401</b>

	Thousand Baht
Non-Performing Loan <sup>2/</sup> (net) as of 30 September 2016 (Quarterly)	4,801,689
( 1.45 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 30 September 2016 (Quarterly)	3,545,518
Actual provisioning for loan loss, as of 30 September 2016 (Quarterly)	8,855,533
Loans to related parties	70,255
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	52,151,843
(Capital adequacy ratio 19.15 percents)	
Regulatory capital after deducting capital add-on arising from Single Limit	52,151,843
(Capital adequacy ratio after deducting capital add-on arising from Single Limit 19.15 percents)	
Changes in assets and liabilities this quarter as of 31 October 2016 due to fine from violating the Financial Institution Business Act B.E 2551, Section.....	-
Contingent liabilities	
Avals to bills and guarantees of loans	8,136,008
Liabilities under unmatured import bills	989,382
Letters of credit	2,581,599
Other contingencies	62,188,974
<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 2016 (Quarterly)	7,450,639
( 2.23 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 27 October 2016

Date of disclosure 27 October 2016

Information as of 30 June 2016

Information as of 30 June 2016

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