

**United Overseas Bank (Thai) Public Company Limited**
**Summary Statement of Assets and Liabilities**
**C.B.1.1**
**As of 31 October 2017**

(Not audited/reviewed by certified public accountant)

| Assets  | Thousand Baht      | Liabilities   | Thousand Baht      |
|---|--------------------|---|--------------------|
| Cash  | 5,320,449          | Deposits  | 367,228,360        |
| Interbank and money market items, net           | 85,107,640         | Interbank and money market items, net                                 | 48,933,783         |
| Claims on securities                            | -                  | Liabilities payable on demand   | 4,369,273          |
| Derivatives assets                              | 7,810,159          | Liabilities to deliver securities                                     | -                  |
| Investments - net                               | 64,889,271         | Financial liabilities designated at fair value through profit or loss | -                  |
| (With obligations Thousand Baht 73,000 )        |                    | Derivatives liabilities   | 7,567,449          |
| Investments in subsidiaries and associates, net | 171,250            | Debts issued and Borrowings   | 21,648,981         |
| Loans to customers, net                         | 332,714,774        | Bank's liabilities under acceptances                                  | -                  |
| Accrued interest receivables                    | 885,132            | Other Liabilities   | 10,329,978         |
| Customers' liabilities under acceptances        | -                  | <b>Total Liabilities</b>  | <b>460,077,824</b> |
| Properties foreclosed, net                      | 284,626            | Shareholders' equity  |                    |
| Premises and equipment, net                     | 9,780,337          | Equity Portion <sup>1/</sup>  | 24,856,613         |
| Other assets, net                               | 4,461,377          | Other reserves  | 3,840,745          |
|   |                    | Retained Earnings   | 22,649,833         |
|   |                    | <b>Total Shareholders' equity</b>                                     | <b>51,347,191</b>  |
| <b>Total Assets</b>                             | <b>511,425,015</b> | <b>Total Liabilities and Shareholders' equity</b>                     | <b>511,425,015</b> |

**Thousand Baht**

|   |            |
|---|------------|
| Non-Performing Loan <sup>2/</sup> (net) as of 30 September 2017 (Quarterly)   | 5,923,112  |
| (1.40 percents of total loans after allowance for doubtful accounts of non-performing loans)  |            |
| Required provisioning for loan loss, as of 30 September 2017 (Quarterly)  | 4,567,704  |
| Actual provisioning for loan loss, as of 30 September 2017 (Quarterly)  | 10,079,716 |
| Loans to related parties  | 531,613    |
| Loans to related asset management companies   | -          |
| Loans to related parties due to debt restructuring  | -          |
| Regulatory capital  | 61,562,409 |
| (Capital adequacy ratio 20.00 percents)   |            |
| Regulatory capital after deducting capital add-on arising from Single Limit   | 61,562,409 |
| (Capital adequacy ratio after deducting capital add-on arising from Single Limit 20.00 percents)  |            |
| Changes in assets and liabilities this quarter as of 31 October 2017 due to fine from violating the Financial Institution Business Act B.E 2551, Section.....   | -          |
| Contingent liabilities  |            |
| Avals to bills and guarantees of loans  | 6,475,439  |
| Liabilities under unmatured import bills  | 1,062,300  |
| Letters of credit   | 2,411,154  |
| Other contingencies   | 68,595,309 |
| <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 2017 (Quarterly)  | 9,460,845  |
| (2.22 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 20 October 2017

Date of disclosure 20 October 2017

Information as of 30 June 2017

Information as of 30 June 2017

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

