

United Overseas Bank (Thai) Public Company Limited
Summary Statement of Assets and Liabilities
C.B.1.1
As of 31 December 2018

(Not audited/reviewed by certified public accountant)

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	4,597,830	Deposits	405,299,282
Interbank and money market items, net	57,773,984	Interbank and money market items, net	29,690,284
Claims on securities	-	Liabilities payable on demand	3,448,649
Derivatives assets	4,770,781	Liabilities to deliver securities	-
Investments - net	70,202,967	Financial liabilities designated at fair value through profit or loss	-
(With obligations Thousand Baht 73,000)		Derivatives liabilities	4,979,706
Investments in subsidiaries and associates, net	61,750	Debts issued and Borrowings	16,000,000
Loans to customers, net	372,178,391	Bank's liabilities under acceptances	-
Accrued interest receivables	1,222,707	Other Liabilities	9,589,206
Customers' liabilities under acceptances	-	Total Liabilities	469,007,127
Properties foreclosed, net	229,564	Shareholders' equity	
Premises and equipment, net	9,860,460	Equity Portion ^{1/}	24,856,613
Other assets, net	4,243,591	Other reserves	3,694,294
		Retained Earnings	27,583,991
		Total Shareholders' equity	56,134,898
Total Assets	525,142,025	Total Liabilities and Shareholders' equity	525,142,025

Thousand Baht

 Non-Performing Loan ^{2/} (net) as of 31 December 2018 (Quarterly) 7,217,172

(1.67 percents of total loans after allowance for doubtful accounts of non-performing loans)

 Required provisioning for loan loss, as of 31 December 2018 (Quarterly) 4,798,199

 Actual provisioning for loan loss, as of 31 December 2018 (Quarterly) 10,223,405

 Loans to related parties 671,304

 Loans to related asset management companies -

 Loans to related parties due to debt restructuring -

 Regulatory capital 60,370,610

(Capital adequacy ratio 19.23 percents)

 Regulatory capital after deducting capital add-on arising from Single Limit 60,370,610

(Capital adequacy ratio after deducting capital add-on arising from Single Limit 19.23 percents)

 Changes in assets and liabilities this quarter as of 31 December 2018 due to fine from violating the Financial Institution Business Act B.E 2551, Section 60, 71 5,460
Contingent liabilities

 Avals to bills and guarantees of loans 5,560,999

 Liabilities under unmatured import bills 1,230,366

 Letters of credit 3,924,389

 Other contingencies 80,725,861
^{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 December 2018 (Quarterly) 10,851,872

(2.49 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 22 October 2018

Date of disclosure 22 October 2018

Information as of 30 June 2018

Information as of 30 June 2018

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

