

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

As of 31 January 2018

(Not audited/reviewed by certified public accountant)

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	5,594,017	Deposits	380,887,876
Interbank and money market items, net	106,651,055	Interbank and money market items, net	56,327,809
Claims on securities	-	Liabilities payable on demand	3,796,362
Derivatives assets	14,679,107	Liabilities to deliver securities	-
Investments - net	55,936,241	Financial liabilities designated at fair value through profit or loss	-
(With obligations Thousand Baht 73,000)		Derivatives liabilities	16,112,864
Investments in subsidiaries and associates, net	61,750	Debts issued and Borrowings	21,333,946
Loans to customers, net	342,421,119	Bank's liabilities under acceptances	-
Accrued interest receivables	879,311	Other Liabilities	11,320,861
Customers' liabilities under acceptances	-	Total Liabilities	489,779,718
Properties foreclosed, net	283,689	Shareholders' equity	
Premises and equipment, net	9,755,484	Equity Portion <sup>1/</sup>	24,856,613
Other assets, net	5,590,293	Other reserves	3,806,093
		Retained Earnings	23,409,642
		Total Shareholders' equity	52,072,348
Total Assets	541,852,066	Total Liabilities and Shareholders' equity	541,852,066

**Thousand Baht**

 Non-Performing Loan<sup>2/</sup> (net) as of 31 December 2017 (Quarterly) 6,897,629

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

 Required provisioning for loan loss, as of 31 December 2017 (Quarterly) 4,855,065

 Actual provisioning for loan loss, as of 31 December 2017 (Quarterly) 10,040,071

 Loans to related parties 432,187

 Loans to related asset management companies -

 Loans to related parties due to debt restructuring -

 Regulatory capital 61,457,203

(Capital adequacy ratio 20.05 percents)

 Regulatory capital after deducting capital add-on arising from Single Limit 61,457,203

(Capital adequacy ratio after deducting capital add-on arising from Single Limit 20.05 percents)

 Changes in assets and liabilities this quarter as of 31 January 2018 due to fine from violating  
 the Financial Institution Business Act B.E 2551, Section..... -
**Contingent liabilities**

 Avals to bills and guarantees of loans 4,462,352

 Liabilities under unmatured import bills 1,203,967

 Letters of credit 2,732,884

 Other contingencies 65,081,828
<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 2017 (Quarterly) 10,710,234

(2.48 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](http://www.uob.co.th)

 Location of disclosure [www.uob.co.th](http://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.

