

United Overseas Bank (Thai) Public Company Limited
Summary Statement of Assets and Liabilities
C.B.I.1

As of 31 December 2019

(Not audited/reviewed by certified public accountant)

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	5,872,795	Deposits	456,410,864
Interbank and money market items, net	45,108,644	Interbank and money market items, net	22,470,272
Claims on securities	-	Liabilities payable on demand	2,332,228
Derivatives assets	4,155,276	Liabilities to deliver securities	-
Investments - net	90,635,023	Financial liabilities designated at fair value through profit or loss	-
(With obligations Thousand Baht 73,000)		Derivatives liabilities	4,583,330
Investments in subsidiaries and associates, net	61,750	Debts issued and Borrowings	11,000,000
Loans to customers, net	404,341,747	Bank's liabilities under acceptances	-
Accrued interest receivables	1,189,953	Other Liabilities	9,445,599
Customers' liabilities under acceptances	-	Total Liabilities	506,242,293
Properties foreclosed, net	207,105	Shareholders' equity	
Premises and equipment, net	10,433,446	Equity Portion ^{1/}	24,856,613
Other assets, net	4,206,436	Other reserves	4,156,090
		Retained Earnings	30,957,179
		Total Shareholders' equity	59,969,882
Total Assets	566,212,175	Total Liabilities and Shareholders' equity	566,212,175

Thousand Baht

 Non-Performing Loan^{2/} (net) as of 31 December 2019 (Quarterly) 7,767,191

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

 Required provisioning for loan loss, as of 31 December 2019 (Quarterly) 5,631,013

 Actual provisioning for loan loss, as of 31 December 2019 (Quarterly) 10,597,462

 Loans to related parties 562,595

 Loans to related asset management companies -

 Loans to related parties due to debt restructuring -

 Regulatory capital 63,874,902

(Capital adequacy ratio 20.17 percents)

 Regulatory capital after deducting capital add-on arising from Single Limit 63,874,902

(Capital adequacy ratio after deducting capital add-on arising from Single Limit 20.17 percents)

Changes in assets and liabilities this quarter as of 31 December 2019 due to fine from violating

 the Financial Institution Business Act B.E 2551, Section..... -
Contingent liabilities

 Avals to bills and guarantees of loans 8,000,573

 Liabilities under unmatured import bills 820,248

 Letters of credit 2,583,726

 Other contingencies 84,436,776
^{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 2019 (Quarterly) 12,183,669

(2.67 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 30 October 2019

Date of disclosure 30 October 2019

Information as of 30 June 2019

Information as of 30 June 2019

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

