

RHB Bank Berhad, Thailand
Summary Statement of Assets and Liabilities
 (Not audited/reviewed by Certified Public Accountant)
 As of 31 July 2015

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	8,278	Deposits	2,348,897
Interbank and money market items, net	415,758	Interbank and money market items, net	4,961,971
Claims on securities	-	Liabilities payable on demand	996
Derivatives assets	3,233	Liabilities to deliver securities	-
Investments, net	4,653,520	Financial liabilities designated at fair value through profit or loss	-
(with obligations - baht)	-	Derivatives liabilities	10,244
Investments in subsidiaries and associates, net)	-	Debts issued and Borrowings	-
Loans to customers, net	5,045,190	Bank's liabilities under acceptances	-
Accrued interest receivables	20,714	Other liabilities	132,115
Customer's liabilities under acceptances	-	Total Liabilities	7,454,223
Properties foreclosed, net	-		
Premises and equipment, net	44,243	Head office and other branches of the same juristic person's equity	
Other assets, net	168,948	Funds to be maintained as assets under the Act	2,000,000
		Accounts with head office and other branches of the same juristic person, net	286,485
		Other reserves	45,242
		Retained earnings	573,934
		Total Equity of Head Office and Other Branches of the Same Legal Entity	2,905,661
Total Assets	10,359,884	Total Liabilities and Equity of Head Office and Other Branches of the Same Legal Entity	10,359,884

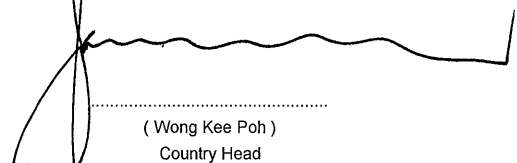
Non-Performing Loans ^{1/} (net) as of 30 June 2015 (Quarterly) (2.02 percent of total loans after allowance for doubtful accounts of Non-Performing Loans)	115,902
Required provisioning for loan loss as of 30 June 2015 (Quarterly)	144,796
Actual provisioning for loan loss as of 30 June 2015 (Quarterly)	157,954
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory Capital (Capital Adequacy Ratio = 25.56 percents)	2,000,000
Regulatory capital after deducting capital add-on arising from Single Lending Limit (Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 25.56 percents)	2,000,000
Changes in assets and liabilities this quarter as of 31 July 2015 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent Liabilities	833,018
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	9,356
Letters of credit	49,019
Other contingencies	774,643
^{1/} Non-Performing Loans (gross) as of 30 June 2015 (Quarterly) (3.50 percent of total loans before allowance for doubtful accounts of Non-Performing Loans)	203,280

Channel of capital maintenance information disclosure
 For Commercial Bank
 (Under the Notification of the Bank of Thailand)
 Re: Public disclosure of Capital Maintenance for Commercial Banks
 Location of disclosure <http://www.rhbgroup.com/>
 Date of disclosure 30 April 2015
 Information as of 31 December 2014

We certify here that this Summary Statement of Assets and Liabilities is completely, correctly, and truly presented



 (Supicha Leelawat)
 Finance Manager



 (Wong Kee Poh)
 Country Head