




RHB Bank Berhad, Thailand
Summary Statement of Assets and Liabilities
 (Not audited/reviewed by Certified Public Accountant)
 As of 30 June 2015

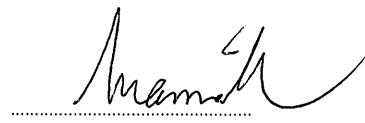
Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	7,163	Deposits	3,418,046
Interbank and money market items, net	1,147,941	Interbank and money market items, net	4,968,330
Claims on securities	-	Liabilities payable on demand	2,436
Derivatives assets	5,505	Liabilities to deliver securities	-
Investments, net	4,541,184	Financial liabilities designated at fair value through profit or loss	-
(with obligations - baht)	-	Derivatives liabilities	3,372
Investments in subsidiaries and associates, net)	-	Debts issued and Borrowings	-
Loans to customers, net	5,654,376	Bank's liabilities under acceptances	-
Accrued interest receivables	23,422	Other liabilities	146,984
Customer's liabilities under acceptances	-	Total Liabilities	8,539,168
Properties foreclosed, net	-		
Premises and equipment, net	45,300	Head office and other branches of the same juristic person's equity	
Other assets, net	173,857	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	465,581
		Other reserves	34,596
		Retained earnings	559,403
		Total Equity of Head Office and Other Branches of the Same Legal Entity	3,059,580
Total Assets	11,598,748	Total Liabilities and Equity of Head Office and Other Branches of the Same Legal Entity	11,598,748

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 = 23.93 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 = 23.93 percents)	2,000,000
Changes in assets and liabilities this quarter as of 30 June 2015 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent Liabilities	793,262
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	11,175
Letters of credit	43,436
Other contingencies	738,651
^{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


 (Chin Yoke Fong)
 Acting Country Head