



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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	8,940	Deposits	3,925,618
Interbank and money market items, net	1,351,317	Interbank and money market items, net	5,242,425
Claims on securities	-	Liabilities payable on demand	1,832
Derivatives assets	5,282	Liabilities to deliver securities	-
Investments, net	4,600,863	Financial liabilities designated at fair value through profit or loss	-
(with obligations - baht)	-	Derivatives liabilities	3,908
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	6,147,247	Bank's liabilities under acceptances	-
Accrued interest receivables	32,112	Other liabilities	148,803
Customer's liabilities under acceptances	-	Total Liabilities	9,322,586
Properties foreclosed, net	-		
Premises and equipment, net	46,477	Head office and other branches of the same juristic person's equity	
Other assets, net	174,925	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	446,083
		Other reserves	43,940
		Retained earnings	554,554
		Total Equity of Head Office and Other Branches of the Same Legal Entity	3,044,577
Total Assets	12,367,163	Total Liabilities and Equity of Head Office and Other Branches of the Same Legal Entity	12,367,163

Non-Performing Loans ^{1/} (net) as of 31 March 2015 (Quarterly)	115,807
(1.61 percent of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss as of 31 March 2015 (Quarterly)	159,007
Actual provisioning for loan loss as of 31 March 2015 (Quarterly)	175,303
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory Capital	2,000,000
(Capital Adequacy Ratio = 22.83 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	2,000,000
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 22.83 percents)	
Changes in assets and liabilities this quarter as of 31 May 2015 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent Liabilities	802,750
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	3,571
Letters of credit	41,041
Other contingencies	758,138
^{1/} Non-Performing Loans (gross) as of 31 March 2015 (Quarterly)	203,280
(2.78 percent of total loans before allowance for doubtful accounts of Non-Performing Loans)	

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