



**RHB Bank Berhad, Thailand**  
**Summary Statement of Assets and Liabilities**  
(Not audited/reviewed by Certified Public Accountant)  
As of 30 April 2016

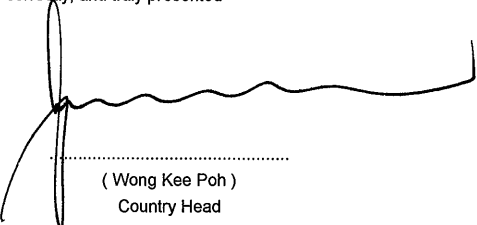
Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	6,651	Deposits	1,711,107
Interbank and money market items, net	1,767,250	Interbank and money market items, net	10,569,025
Claims on securities	-	Liabilities payable on demand	755
Derivatives assets	10,190	Liabilities to deliver securities	-
Investments, net	5,905,522	Financial liabilities designated at fair value through profit or loss	-
(with obligations - baht)	-	Derivatives liabilities	23,390
Investments in subsidiaries and associates, net)	-	Debts issued and Borrowings	-
Loans to customers, net	8,819,285	Bank's liabilities under acceptances	-
Accrued interest receivables	27,693	Other liabilities	162,580
Customer's liabilities under acceptances	-	<b>Total Liabilities</b>	<b>12,466,857</b>
Properties foreclosed, net	-		
Premises and equipment, net	39,700	<b>Head office and other branches of the same juristic person's equity</b>	
Other assets, net	164,870	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	1,594,947
		Other reserves	97,036
		Retained earnings	582,321
		<b>Total Equity of Head Office and Other Branches of the Same Legal Entity</b>	<b>4,274,304</b>
<b>Total Assets</b>	<b>16,741,161</b>	<b>Total Liabilities and Equity of Head Office and Other Branches of the Same Legal Entity</b>	<b>16,741,161</b>

Non-Performing Loans <sup>1/</sup> (net) as of 31 March 2016 (Quarterly)	138,020
(1.67 percent of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss as of 31 March 2016 (Quarterly)	164,163
Actual provisioning for loan loss as of 31 March 2016 (Quarterly)	182,543
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 = 18.41 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 = 18.41 percents)	
Changes in assets and liabilities this quarter as of 30 April 2016 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
	-
Contingent Liabilities	2,069,432
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	24,598
Letters of credit	41,308
Other contingencies	2,003,526
<sup>1/</sup> Non-Performing Loans (gross) as of 31 March 2016 (Quarterly)	231,837
(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 2016  
Information as of 31 December 2015

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