



RHB Bank Berhad, Thailand
Summary Statement of Assets and Liabilities
 (Not audited/reviewed by Certified Public Accountant)
 As of 31 August 2016

CB 1.2

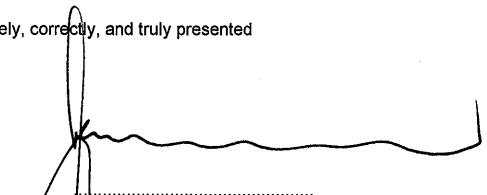
Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	9,205	Deposits	3,614,443
Interbank and money market items, net	1,627,317	Interbank and money market items, net	7,252,683
Claims on securities	-	Liabilities payable on demand	16,199
Derivatives assets	8,129	Liabilities to deliver securities	-
Investments, net (with obligations - baht)	5,980,169	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	-	Derivatives liabilities	8,104
Loans to customers, net	9,619,492	Debts issued and Borrowings	-
Accrued interest receivables	32,438	Bank's liabilities under acceptances	-
Customer's liabilities under acceptances	-	Other liabilities	182,977
Properties foreclosed, net	-	Total Liabilities	11,074,406
Premises and equipment, net	38,628	Head office and other branches of the same juristic person's equity	
Other assets, net	161,577	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	3,767,453
		Other reserves	59,877
		Retained earnings	575,219
		Total Equity of Head Office and Other Branches of the Same Legal Entity	6,402,549
Total Assets	17,476,955	Total Liabilities and Equity of Head Office and Other Branches of the Same Legal Entity	17,476,955

Non-Performing Loans ^{1/} (net) as of 30 June 2016 (Quarterly)	138,020
(1.36 percent of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss as of 30 June 2016 (Quarterly)	183,177
Actual provisioning for loan loss as of 30 June 2016 (Quarterly)	205,329
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 = 17.26 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 = 17.26 percents)	
Changes in assets and liabilities this quarter as of 31 August 2016 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent Liabilities	849,071
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	31,121
Letters of credit	82,938
Other contingencies	735,012
^{1/} Non-Performing Loans (gross) as of 30 June 2016 (Quarterly)	231,805
(2.27 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