



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

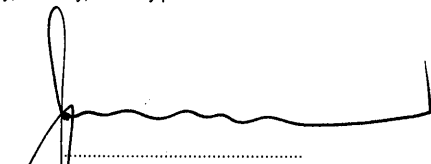
Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	5,181	Deposits	2,217,069
Interbank and money market items, net	1,986,482	Interbank and money market items, net	5,947,972
Claims on securities	-	Liabilities payable on demand	1,012
Derivatives assets	2,133	Liabilities to deliver securities	-
Investments, net	4,781,130	Financial liabilities designated at fair value through profit or loss	-
(with obligations - baht)	-	Derivatives liabilities	3,238
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	7,197,876	Bank's liabilities under acceptances	-
Accrued interest receivables	25,388	Other liabilities	158,831
Customer's liabilities under acceptances	-	Total Liabilities	8,328,122
Properties foreclosed, net	-		
Premises and equipment, net	43,430	Head office and other branches of the same juristic person's equity	
Other assets, net	154,806	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	3,266,677
		Other reserves	66,306
		Retained earnings	535,321
		Total Equity of Head Office and Other Branches of the Same Legal Entity	5,868,304
Total Assets	14,196,426	Total Liabilities and Equity of Head Office and Other Branches of the Same Legal Entity	14,196,426

Non-Performing Loans ^{1/} (net) as of 31 December 2015 (Quarterly)	113,651
(1.56 percent of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss as of 31 December 2015 (Quarterly)	152,717
Actual provisioning for loan loss as of 31 December 2015 (Quarterly)	177,854
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 = 21.03 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 = 21.03 percents)	
Changes in assets and liabilities this quarter as of 31 December 2015 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent Liabilities	694,136
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	866
Letters of credit	16,621
Other contingencies	676,649
^{1/} Non-Performing Loans (gross) as of 31 December 2015 (Quarterly)	214,319
(2.91 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