



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

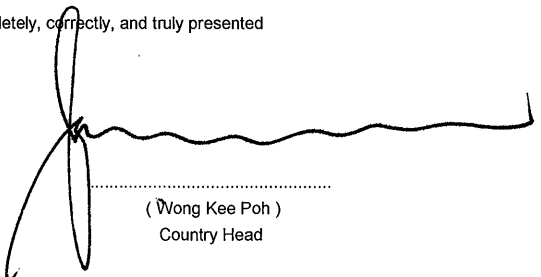
Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	7,054	Deposits	2,550,894
Interbank and money market items, net	234,815	Interbank and money market items, net	7,404,374
Claims on securities	-	Liabilities payable on demand	3,034
Derivatives assets	5,208	Liabilities to deliver securities	-
Investments, net	5,178,460	Financial liabilities designated at fair value through profit or loss	-
(with obligations - baht)	-	Derivatives liabilities	2,021
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	8,126,190	Bank's liabilities under acceptances	-
Accrued interest receivables	34,593	Other liabilities	131,443
Customer's liabilities under acceptances	-	Total Liabilities	10,091,766
Properties foreclosed, net	-		
Premises and equipment, net	46,691	Head office and other branches of the same juristic person's equity	
Other assets, net	167,411	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	1,153,924
		Other reserves	27,455
		Retained earnings	527,277
		Total Equity of Head Office and Other Branches of the Same Legal Entity	3,708,656
Total Assets	13,800,422	Total Liabilities and Equity of Head Office and Other Branches of the Same Legal Entity	13,800,422

Non-Performing Loans ¹¹ (net) as of 31 December 2014 (Quarterly)	115,807
(1.39 percent of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss as of 31 December 2014 (Quarterly)	169,866
Actual provisioning for loan loss as of 31 December 2014 (Quarterly)	188,360
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 = 19.75 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 = 19.75 percents)	
Changes in assets and liabilities this quarter as of 31 January 2015 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent Liabilities	852,807
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	12,068
Letters of credit	42,248
Other contingencies	798,491
¹¹ Non-Performing Loans (gross) as of 31 December 2014 (Quarterly)	203,280
(2.42 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/branches/thailand/financial_statement.html
Date of disclosure 30 April 2014
Information as of 31 December 2013

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