

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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	10,496	Deposits	2,990,222
Interbank and money market items, net	227,998	Interbank and money market items, net	6,336,881
Claims on securities	-	Liabilities payable on demand	898
Derivatives assets	4,047	Liabilities to deliver securities	-
Investments, net	4,880,913	Financial liabilities designated at fair value through profit or loss	-
(with obligations - baht)	-	Derivatives liabilities	4,054
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	7,126,897	Bank's liabilities under acceptances	-
Accrued interest receivables	41,512	Other liabilities	132,901
Customer's liabilities under acceptances	-	Total Liabilities	9,464,956
Properties foreclosed, net	-		
Premises and equipment, net	44,784	Head office and other branches of the same juristic person's equity	
Other assets, net	158,829	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	456,654
		Other reserves	33,022
		Retained earnings	540,844
		Total Equity of Head Office and Other Branches of the Same Legal Entity	3,030,520
Total Assets	12,495,476	Total Liabilities and Equity of Head Office and Other Branches of the Same Legal Entity	12,495,476

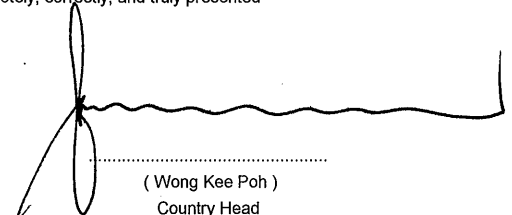
Non-Performing Loans ¹¹ (net) as of 31 March 2015 (Quarterly)	115,807
(1.61 percent of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss as of 31 March 2015 (Quarterly)	159,007
Actual provisioning for loan loss as of 31 March 2015 (Quarterly)	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 = 21.35 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 = 21.35 percents)	
Changes in assets and liabilities this quarter as of 31 March 2015 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent Liabilities	866,758
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	43,799
Letters of credit	63,194
Other contingencies	759,765
¹¹ 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 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