

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


Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	8,819	Deposits	2,629,122
Interbank and money market items, net	1,586,882	Interbank and money market items, net	9,144,338
Claims on securities	-	Liabilities payable on demand	1,887
Derivatives assets	71,059	Liabilities to deliver securities	-
Investments, net (with obligations - baht)	7,334,667	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	-	Derivatives liabilities	31,300
Loans to customers, net	10,110,466	Debts issued and Borrowings	-
Accrued interest receivables	35,047	Bank's liabilities under acceptances	-
Customer's liabilities under acceptances	-	Other liabilities	423,826
Properties foreclosed, net	-	Total Liabilities	12,230,473
Premises and equipment, net	35,721	Head office and other branches of the same juristic person's equity	
Other assets, net	168,798	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	4,623,719
		Other reserves	23,525
		Retained earnings	473,742
		Total Equity of Head Office and Other Branches of the Same Legal Entity	7,120,986
		Total Liabilities and Equity of Head Office and Other Branches of the Same Legal Entity	19,351,459
Total Assets	19,351,459		

Non-Performing Loans ^{1/} (net) as of 30 September 2016 (Quarterly) (1.39 percent of total loans after allowance for doubtful accounts of Non-Performing Loans)	138,020
Required provisioning for loan loss as of 30 September 2016 (Quarterly)	180,846
Actual provisioning for loan loss as of 30 September 2016 (Quarterly)	202,531
Loans to related parties	440,000
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory Capital (Capital Adequacy Ratio = 16.05 percents)	2,000,000
Regulatory capital after deducting capital add-on arising from Single Lending Limit (Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 16.05 percents)	2,000,000
Changes in assets and liabilities this quarter as of 30 November 2016 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent Liabilities	2,649,159
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	12,319
Letters of credit	90,918
Other contingencies	2,545,922
^{1/} Non-Performing Loans (gross) as of 30 September 2016 (Quarterly) (2.32 percent of total loans before allowance for doubtful accounts of Non-Performing Loans)	231,763

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