



RHB Bank Berhad, Thailand
Summary Statement of Assets and Liabilities
 (Not audited/reviewed by Certified Public Accountant)
 As of 28 February 2017

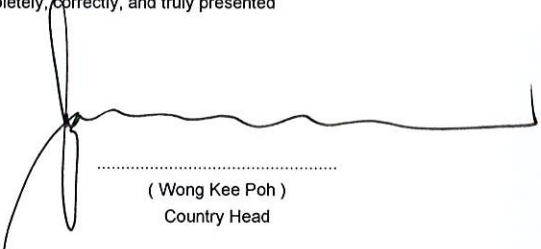
Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	7,463	Deposits	2,839,802
Interbank and money market items, net	2,613,333	Interbank and money market items, net	6,863,138
Claims on securities	-	Liabilities payable on demand	6,874
Derivatives assets	19,849	Liabilities to deliver securities	-
Investments, net (with obligations - baht)	7,946,629	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	-	Derivatives liabilities	74,731
Loans to customers, net	9,895,381	Debts issued and Borrowings	-
Accrued interest receivables	36,140	Bank's liabilities under acceptances	-
Customer's liabilities under acceptances	-	Other liabilities	166,016
Properties foreclosed, net	-	Total Liabilities	9,950,561
Premises and equipment, net	34,924	Head office and other branches of the same juristic person's equity	
Other assets, net	184,005	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	8,181,594
		Other reserves	14,411
		Retained earnings	591,158
		Total Equity of Head Office and Other Branches of the Same Legal Entity	10,787,163
		Total Liabilities and Equity of Head Office and Other Branches of the Same Legal Entity	20,737,724
Total Assets	20,737,724		

Non-Performing Loans ^{1/} (net) as of 31 December 2016 (Quarterly)	138,020
(1.48 percent of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss as of 31 December 2016 (Quarterly)	170,518
Actual provisioning for loan loss as of 31 December 2016 (Quarterly)	195,659
Loans to related parties	489,000
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory Capital	2,000,000
(Capital Adequacy Ratio = 16.12 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 = 16.12 percents)	
Changes in assets and liabilities this quarter as of 28 February 2017 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent Liabilities	1,107,445
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	19,564.00
Letters of credit	178,107
Other contingencies	909,774
^{1/} Non-Performing Loans (gross) as of 31 December 2016 (Quarterly)	231,714
(2.46 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