



RHB Bank Berhad, Thailand
Summary Statement of Assets and Liabilities
 (Not audited/reviewed by Certified Public Accountant)
 As of 31 December 2016

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	5,837	Deposits	2,675,718
Interbank and money market items, net	2,600,808	Interbank and money market items, net	8,921,388
Claims on securities	-	Liabilities payable on demand	1,126
Derivatives assets	44,096	Liabilities to deliver securities	-
Investments, net (with obligations - baht)	7,134,874	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	-	Derivatives liabilities	44,714
Loans to customers, net	9,221,014	Debts issued and Borrowings	-
Accrued interest receivables	35,273	Bank's liabilities under acceptances	-
Customer's liabilities under acceptances	-	Other liabilities	169,281
Properties foreclosed, net	-	Total Liabilities	11,812,227
Premises and equipment, net	36,528	Head office and other branches of the same juristic person's equity	
Other assets, net	169,852	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	4,845,379
		Other reserves	1,778
		Retained earnings	588,898
		Total Equity of Head Office and Other Branches of the Same Legal Entity	7,436,055
Total Assets	19,248,282	Total Liabilities and Equity of Head Office and Other Branches of the Same Legal Entity	19,248,282

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	440,000
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory Capital	2,000,000
(Capital Adequacy Ratio = 17.18 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 = 17.18 percents)	
Changes in assets and liabilities this quarter as of 31 December 2016 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent Liabilities	1,109,172
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	0
Letters of credit	162,440
Other contingencies	946,732
^{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

(Supicha Leelawat)
 Finance Manager

(Signature)

(Wong Kee Poh)
 Country Head