



RHB Bank Berhad, Thailand
Summary Statement of Assets and Liabilities
 (Not audited/reviewed by Certified Public Accountant)
 As of 30 Jun 2019

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	6,199	Deposits	5,098,918
Interbank and money market items, net	1,278,869	Interbank and money market items, net	9,406,055
Claims on securities	-	Liabilities payable on demand	2,510
Derivatives assets	33,160	Liabilities to deliver securities	-
Investments, net	8,225,483	Financial liabilities designated at fair value through profit or loss	-
(with obligations - baht)		Derivatives liabilities	89,920
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	9,141,282	Bank's liabilities under acceptances	-
Accrued interest receivables	32,732	Other liabilities	191,140
Customer's liabilities under acceptances	-	Total Liabilities	14,788,543
Properties foreclosed, net	-	Head office and other branches of the same juristic person's equity	
Premises and equipment, net	20,320	Funds to be maintained as assets under the Act	2,000,000
Other assets, net	129,707	Accounts with head office and other branches of the same juristic person, net	1,342,078
		Other reserves	45,020
		Retained earnings	692,111
		Total Equity of Head Office and Other Branches of the Same Legal Entity	4,079,209
Total Assets	18,867,752	Total Liabilities and Equity of Head Office and Other Branches of the Same Legal Entity	18,867,752

Thousand Baht

Non-Performing Loans ^{1/} (net) as of 30 Jun 2019 (Quarterly)	15,522
(0.15 percent of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss as of 30 Jun 2019 (Quarterly)	184,998
Actual provisioning for loan loss as of 30 Jun 2019 (Quarterly)	210,340
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 = 16.35 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 = 16.35 percents)	
Changes in assets and liabilities this quarter as of 30 June 2019 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent Liabilities	542,039
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	12,617
Letters of credit	28,736
Other contingencies	500,686
^{1/} Non-Performing Loans (gross) as of 30 Jun 2019 (Quarterly)	177,896
(1.70 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.rhbgroupp.com/>

Date of disclosure 30 April 2019

Information as of 31 December 2018

We certify here that this Summary Statement of Assets and Liabilities is completely, correctly, and truly presented

(Supicha Leelawat)
Head Of Finance

(Piyanat Aranyakasemsuke)
Deputy Chief Executive Officer