

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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	4,397	Deposits	1,969,393
Interbank and money market items, net	452,475	Interbank and money market items, net	4,740,041
Claims on securities	-	Liabilities payable on demand	371
Derivatives assets	1,706	Liabilities to deliver securities	-
Investments, net (with obligations - baht)	4,406,875	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net)	-	Derivatives liabilities	4,667
Loans to customers, net	7,166,170	Debts issued and Borrowings	-
Accrued interest receivables	27,534	Bank's liabilities under acceptances	-
Customer's liabilities under acceptances	-	Other liabilities	135,352
Properties foreclosed, net	-	Total Liabilities	6,849,824
Premises and equipment, net	47,198	Head office and other branches of the same juristic person's equity	
Other assets, net	169,607	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	2,840,504
		Other reserves	38,037
		Retained earnings	547,597
		Total Equity of Head Office and Other Branches of the Same Legal Entity	5,426,138
Total Assets	12,275,962	Total Liabilities and Equity of Head Office and Other Branches of the Same Legal Entity	12,275,962

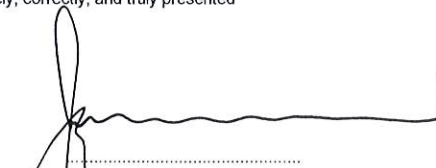
Non-Performing Loans ^{1/} (net) as of 30 September 2015 (Quarterly)	113,621
(1.98 percent of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss as of 30 September 2015 (Quarterly)	146,210
Actual provisioning for loan loss as of 30 September 2015 (Quarterly)	159,381
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 = 21.36 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 = 21.36 percents)	
Changes in assets and liabilities this quarter as of 31 October 2015 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent Liabilities	705,951
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	10,073
Letters of credit	22,379
Other contingencies	673,499
^{1/} Non-Performing Loans (gross) as of 30 September 2015 (Quarterly)	203,280
(3.48 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 2015
 Information as of 31 December 2014

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