



RHB Bank Berhad, Thailand
Summary Statement of Assets and Liabilities
 (Not audited/reviewed by Certified Public Accountant)
 As of 31 October 2019

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	12,352	Deposits	5,040,494
Interbank and money market items, net	1,169,912	Interbank and money market items, net	8,239,719
Claims on securities	-	Liabilities payable on demand	473
Derivatives assets	28,172	Liabilities to deliver securities	-
Investments, net (with obligations - baht)	7,645,603	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	-	Derivatives liabilities	88,985
Loans to customers, net	8,881,948	Debts issued and Borrowings	-
Accrued interest receivables	32,060	Bank's liabilities under acceptances	-
Customer's liabilities under acceptances	-	Other liabilities	444,536
Properties foreclosed, net	-	Total Liabilities	13,814,207
Premises and equipment, net	22,766	Head office and other branches of the same juristic person's equity	
Other assets, net	156,369	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	1,275,376
		Other reserves	119,442
		Retained earnings	740,157
		Total Equity of Head Office and Other Branches of the Same Legal Entity	4,134,975
Total Assets	17,949,182	Total Liabilities and Equity of Head Office and Other Branches of the Same Legal Entity	17,949,182

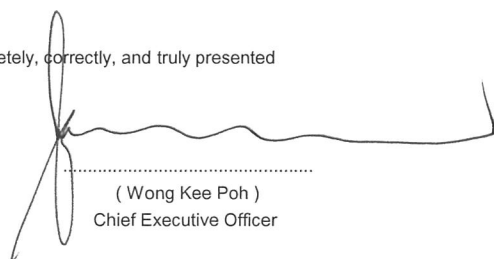
Thousand Baht

Non-Performing Loans ^{1/} (net) as of 30 September 2019 (Quarterly) (0.94 percent of total loans after allowance for doubtful accounts of Non-Performing Loans)	95,691
Required provisioning for loan loss as of 30 September 2019 (Quarterly)	182,695
Actual provisioning for loan loss as of 30 September 2019 (Quarterly)	208,477
Loans to related parties	489,000
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory Capital (Capital Adequacy Ratio = 16.27 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 = 16.27 percents)	2,000,000
Changes in assets and liabilities this quarter as of 31 October 2019 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent Liabilities	603,248
Avals to bills and guarantees of loans	501,553
Liabilities under unmatured import bills	-
Letters of credit	101,695
Other contingencies	0
^{1/} Non-Performing Loans (gross) as of 30 September 2019 (Quarterly) (1.73 percent of total loans before allowance for doubtful accounts of Non-Performing Loans)	177,514

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 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


 (Wong Kee Poh)
 Chief Executive Officer

