



**RHB Bank Berhad, Thailand**  
**Summary Statement of Assets and Liabilities**  
**(Not audited/reviewed by Certified Public Accountant)**  
**As of 31 August 2018**

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	6,683	Deposits	5,339,440
Interbank and money market items, net	1,200,349	Interbank and money market items, net	8,597,390
Claims on securities	-	Liabilities payable on demand	12,299
Derivatives assets	26,648	Liabilities to deliver securities	-
Investments, net (with obligations - baht)	7,290,339	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	-	Derivatives liabilities	15,519
Loans to customers, net	9,458,479	Debts issued and Borrowings	-
Accrued interest receivables	30,096	Bank's liabilities under acceptances	-
Customer's liabilities under acceptances	-	Other liabilities	142,862
Properties foreclosed, net	-	<b>Total Liabilities</b>	<b>14,107,510</b>
Premises and equipment, net	21,248	<b>Head office and other branches of the same juristic person's equity</b>	
Other assets, net	119,768	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	1,405,824
		Other reserves	-17,437
		Retained earnings	657,713
		<b>Total Equity of Head Office and Other Branches of the Same Legal Entity</b>	<b>4,046,100</b>
<b>Total Assets</b>	<b>18,153,610</b>	<b>Total Liabilities and Equity of Head Office and Other Branches of the Same Legal Entity</b>	<b>18,153,610</b>

Thousand Baht

Non-Performing Loans <sup>1/</sup> (net) as of 30 June 2018 (Quarterly) (0.16 percent of total loans after allowance for doubtful accounts of Non-Performing Loans)	15,543
Required provisioning for loan loss as of 30 June 2018 (Quarterly)	194,735
Actual provisioning for loan loss as of 30 June 2018 (Quarterly)	220,007
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 = 15.57 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 = 15.57 percents)	2,000,000
Changes in assets and liabilities this quarter as of 31 August 2018 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent Liabilities	720,535
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	1,002
Letters of credit	13,790
Other contingencies	705,743
<sup>1/</sup> Non-Performing Loans (gross) as of 30 June 2018 (Quarterly) (1.65 percent of total loans before allowance for doubtful accounts of Non-Performing Loans)	167,592

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 2018

Information as of 31 December 2017

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

(Petcharat Ditseeporn)  
Senior Finance Manager

( Wong Kee Poh )  
Country Head