

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

As of 31 January 2019

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	7,376	Deposits	5,102,727
Interbank and money market items, net	515,903	Interbank and money market items, net	7,808,034
Claims on securities	-	Liabilities payable on demand	153
Derivatives assets	103,720	Liabilities to deliver securities	-
Investments, net (with obligations - baht)	7,765,406	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	-	Derivatives liabilities	196,104
Loans to customers, net	9,993,494	Debts issued and Borrowings	-
Accrued interest receivables	29,725	Bank's liabilities under acceptances	-
Customer's liabilities under acceptances	-	Other liabilities	161,044
Properties foreclosed, net	-	Total Liabilities	13,268,062
Premises and equipment, net	21,924	Head office and other branches of the same juristic person's equity	
Other assets, net	140,314	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	2,610,173
		Other reserves	13,269
		Retained earnings	686,358
		Total Equity of Head Office and Other Branches of the Same Legal Entity	5,309,800
Total Assets	18,577,862	Total Liabilities and Equity of Head Office and Other Branches of the Same Legal Entity	18,577,862

Thousand Baht

Non-Performing Loans ^{1/} (net) as of 31 December 2018 (Quarterly) (0.14 percent of total loans after allowance for doubtful accounts of Non-Performing Loans)	15,522
Required provisioning for loan loss as of 31 December 2018 (Quarterly)	208,630
Actual provisioning for loan loss as of 31 December (Quarterly)	235,343
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 = 15.49 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 = 15.49 percents)	
Changes in assets and liabilities this quarter as of 31 January 2019 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent Liabilities	688,210
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	452
Letters of credit	4,058
Other contingencies	683,700
^{1/} Non-Performing Loans (gross) as of 31 December 2018 (Quarterly) (1.69 percent of total loans before allowance for doubtful accounts of Non-Performing Loans)	192,592

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

(Supicha Leelawat)
Head Of Finance

(Wong Kee Poh)
Chief Executive Officer