



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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	6,838	Deposits	5,014,607
Interbank and money market items, net	1,398,818	Interbank and money market items, net	8,774,733
Claims on securities	-	Liabilities payable on demand	1,712
Derivatives assets	53,130	Liabilities to deliver securities	-
Investments, net (with obligations - baht)	7,210,397	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	-	Derivatives liabilities	21,014
Loans to customers, net	9,232,132	Debts issued and Borrowings	-
Accrued interest receivables	30,431	Bank's liabilities under acceptances	-
Customer's liabilities under acceptances	-	Other liabilities	158,318
Properties foreclosed, net	-	Total Liabilities	13,970,384
Premises and equipment, net	21,690	Head office and other branches of the same juristic person's equity	
Other assets, net	117,858	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	1,442,099
		Other reserves	197
		Retained earnings	658,614
		Total Equity of Head Office and Other Branches of the Same Legal Entity	4,100,910
Total Assets	18,071,294	Total Liabilities and Equity of Head Office and Other Branches of the Same Legal Entity	18,071,294

Thousand Baht

Non-Performing Loans ^{1/} (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	440,000
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory Capital (Capital Adequacy Ratio = 15.72 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 = 15.72 percents)	2,000,000
Changes in assets and liabilities this quarter as of 31 July 2018 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent Liabilities	794,926
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	515
Letters of credit	28,714
Other contingencies	765,697
^{1/} 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)

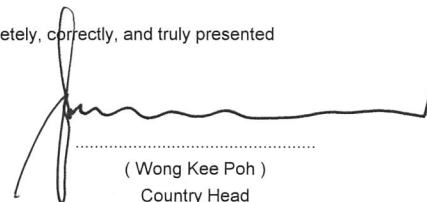
Location of disclosure <http://www.rhbgroup.com/>

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


 (Supicha Leelawat)
 Head Of Finance


 (Wong Kee Poh)
 Country Head