



RHB Bank Berhad, Thailand
Summary Statement of Assets and Liabilities
 (Not audited/reviewed by Certified Public Accountant)
 As of 30 November 2018

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	8,241	Deposits	5,315,169
Interbank and money market items, net	865,068	Interbank and money market items, net	8,567,190
Claims on securities	-	Liabilities payable on demand	162
Derivatives assets	40,813	Liabilities to deliver securities	-
Investments, net (with obligations - baht)	7,467,050	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	-	Derivatives liabilities	18,522
Loans to customers, net	9,582,084	Debts issued and Borrowings	-
Accrued interest receivables	31,736	Bank's liabilities under acceptances	-
Customer's liabilities under acceptances	-	Other liabilities	172,281
Properties foreclosed, net	-	Total Liabilities	14,073,324
Premises and equipment, net	23,149	Head office and other branches of the same juristic person's equity	
Other assets, net	131,679	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	1,422,074
		Other reserves	-17,683
		Retained earnings	672,105
		Total Equity of Head Office and Other Branches of the Same Legal Entity	4,076,496
Total Assets	18,149,820	Total Liabilities and Equity of Head Office and Other Branches of the Same Legal Entity	18,149,820

Thousand Baht

Non-Performing Loans ^{1/} (net) as of 30 September 2018 (Quarterly) (0.15 percent of total loans after allowance for doubtful accounts of Non-Performing Loans)	15,543
Required provisioning for loan loss as of 30 September 2018 (Quarterly)	176,047
Actual provisioning for loan loss as of 30 September 2018 (Quarterly)	227,447
Loans to related parties	380,000
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory Capital (Capital Adequacy Ratio = 15.69 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 = 15.69 percents)	2,000,000
Changes in assets and liabilities this quarter as of 30 November 2018 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent Liabilities	874,124
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	5,615
Letters of credit	133,129
Other contingencies	735,380
^{1/} Non-Performing Loans (gross) as of 30 September 2018 (Quarterly) (1.56 percent of total loans before allowance for doubtful accounts of Non-Performing Loans)	167,586

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