



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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	5,135	Deposits	5,808,502
Interbank and money market items, net	1,419,421	Interbank and money market items, net	8,540,019
Claims on securities	-	Liabilities payable on demand	1,404
Derivatives assets	30,002	Liabilities to deliver securities	-
Investments, net (with obligations - baht)	8,608,064	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	-	Derivatives liabilities	31,206
Loans to customers, net	9,464,885	Debts issued and Borrowings	-
Accrued interest receivables	28,484	Bank's liabilities under acceptances	-
Customer's liabilities under acceptances	-	Other liabilities	162,458
Properties foreclosed, net	-	Total Liabilities	14,543,589
Premises and equipment, net	22,740	Head office and other branches of the same juristic person's equity	
Other assets, net	127,413	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	2,531,689
		Other reserves	-28,950
		Retained earnings	659,816
		Total Equity of Head Office and Other Branches of the Same Legal Entity	5,162,555
Total Assets	19,706,144	Total Liabilities and Equity of Head Office and Other Branches of the Same Legal Entity	19,706,144

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	489,000
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory Capital (Capital Adequacy Ratio = 15.32 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 = 15.32 percents)	2,000,000
Changes in assets and liabilities this quarter as of 30 September 2018 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent Liabilities	757,889
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	974
Letters of credit	55,738
Other contingencies	701,177
^{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

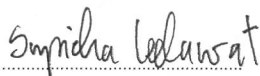
Re: Public disclosure of Capital Maintenance for Commercial Banks)

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

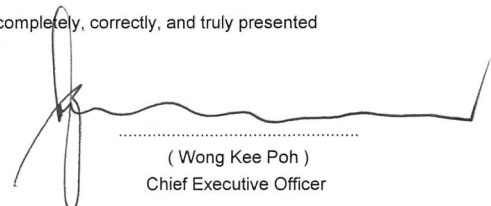
Date of disclosure 30 April 2018

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


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(Wong Kee Poh)
Chief Executive Officer

