



# **RHB Bank Thailand Operations**

## **Basel III Pillar 3 Disclosures**

**30<sup>th</sup> June 2017**

## **Statement by Country Head, RHB Bank Thailand Operations**

In accordance with the requirements set forth in the Notification of the Bank of Thailand No. SorNorSor 4/2556 Re: Disclosure of Information on Capital Fund Maintenance for Commercial Banks, dated 2<sup>nd</sup> May 2013, and on behalf of the Management of RHB Bank Thailand Operations, I am pleased to provide an attestation that the Pillar 3 disclosures of RHB Bank Thailand Operations for the six months ended 30<sup>th</sup> June 2017 are accurate and complete.

**Wong Kee Poh**  
**Country Head**  
**RHB Bank, Thailand Operations**

## 1.0 Disclosure A: Scope of Application

The Basel III Pillar 3 Disclosures contained in this document relate to RHB Bank Thailand Operations for the six months ended 30<sup>th</sup> June 2017 and is the annual disclosure prepared in compliance with the requirements set forth in Bank of Thailand's Notification No. SorNorSor 4/2556 Re: Disclosure of Information on Capital Fund Maintenance for Commercial Banks, dated 2<sup>nd</sup> May 2013. This report also includes comparative quantitative information of the preceding financial year as at 31<sup>st</sup> December 2016.

Other details pertaining to the RHB Banking Group are available under the Corporate Profile: Investor Relations of the Bank's official website at [www.rhbgroup.com](http://www.rhbgroup.com).

## 2.0 Disclosure B: Capital

**Table 1: Capital of RHB Bank Thailand Operations**

Unit: THB

No.	Items	30-Jun-2017	31-Dec-2016
1.	Assets Required to be Maintained under Section 32 of the Financial Institutions Businesses Act B.E. 2551	2,000,000,000	2,000,000,000
2.	Sum of Net Capital for Maintenance of Assets under Section 32 and Net Balance of Inter-office Accounts	2,000,000,000	2,000,000,000
2.1	Capital for Maintenance of Assets under Section 32	2,000,000,000	2,000,000,000
2.2	Net inter-office balance, where a foreign bank branch is a creditor of the head office or other branches that are the same entity, parent and subsidiary companies	-	-
3.	Total Regulatory Capital	2,000,000,000	2,000,000,000
3.1	Total Regulatory Capital Before Deduction	2,000,000,000	2,000,000,000
3.2	Deductions	-	-

### 3.0 Capital Adequacy

**Table 2: Minimum Capital Requirement for Credit Risk Classified by Type of Assets under Standardised Approach (SA)**

Unit: THB

		30-Jun-2017	31-Dec-2016
<b>Performing Assets</b>			
1.	Claims on sovereigns and central banks, multilateral development banks ('MDBs'), and non - central government public sector entities ('PSEs') treated as claims on sovereigns	-	-
2.	Claims on financial institutions, PSEs treated as claims on financial institutions, and securities firms	115,167,247	78,533,058
3.	Claims on corporates, and PSEs treated as claims on corporates	816,234,664	827,092,453
4.	Claims on retail portfolios	3,346,529	2,822,584
5.	Claims on housing loans	0	0
6.	Other assets	13,629,143	14,193,828
<b>Non-performing Claims</b>		<b>31,962,463</b>	<b>30,934,910</b>
First-to-default Credit Derivatives and Securitisation		-	-
<b>Total Minimum Capital Requirement for Credit Risk under Standardised Approach</b>		<b>980,340,046</b>	<b>953,596,832</b>

**Table 3: Minimum Capital Requirement for Market Risk**

Unit: THB

	30-Jun-2017	31-Dec-2016
<b>Minimum Capital Requirement for Market Risk under Standardised Approach</b>	<b>7,435,537</b>	<b>2,872,675</b>

**Table 4: Minimum Capital Requirement for Operational Risk**

Unit: THB

	30-Jun-2017	31-Dec-2016
<b>Minimum Capital Requirement for Operational Risk under BIA</b>	<b>33,075,350</b>	<b>31,198,930</b>

**Table 5: Total Capital Ratio**

Unit: %

	30-Jun-2017	31-Dec-2016
<b>Total Capital Ratio</b>	<b>16.61</b>	<b>17.18</b>

#### 4.0 Market Risk

**Table 6: Minimum Capital Requirement for Each Type of Market Risk Under Standardised Approach**

Unit: THB

Minimum Capital Requirement for Each Type of Market Risk Under Standardised Approach	30-Jun-2017	31-Dec-2016
Interest Rate Risk	6,810,492	843,568
Equity Position Risk	-	-
Foreign Exchange Rate Risk	625,046	2,029,107
Commodity Risk	-	-
<b>Total Minimum Capital Requirements</b>	<b>7,435,537</b>	<b>2,872,675</b>

#### 5.0 Disclosure D: Additional Disclosure of Capital Information Under The Basel Committee on Banking Supervision (BCBS) Guideline

**Table 7: Disclosure of Capital Information**

Value of Capital, Inclusions, Adjustments and Deductions for the six months ended 30 June 2017	
Capital of RHB Bank Thailand Operations	2,000,000,000
Net amount of item to be included in or deducted from capital under Basel III	-
<b>Total Capital of RHB Bank Thailand Operations</b>	<b>2,000,000,000</b>