



RHB Bank Thailand Operations

Basel III Pillar 3 Disclosures

30th June 2015

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 2nd 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 30th June 2015 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 year ended 30th June 2015 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 2nd May 2013. This report also includes comparative quantitative information of the preceding year 2014.

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.

2.0 Disclosure B: Capital

Table 1: Capital of RHB Bank Thailand Operations

Unit: THB

No.	Items	30-Jun-2015	31-Dec-2014
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	2,465,580,932	3,561,976,452
2.1	Capital for Maintenance of Assets under Section 32	2,000,000,000	2,000,000,000
2.2	Net Balance of Inter-office Accounts which the branch is the Debtor (the Creditor) to the Head Office and Other Branches Located in Other Countries, the Parent Company and Subsidiaries of the Head Office	465,580,932	1,561,976,452
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-2015	31-Dec-2014
Performing Assets			
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	63,579,060	76,894,021
3.	Claims on corporates, and PSEs treated as claims on corporates	555,380,377	735,565,563
4.	Claims on retail portfolios	18,403,571	5,260,386
5.	Claims on housing loans	-	-
6.	Other assets	15,234,798	14,549,428
Non-performing Claims		23,028,217	21,937,075
First-to-default Credit Derivatives and Securitisation		-	-
Total Minimum Capital Requirement for Credit Risk under Standardised Approach		675,626,022	854,206,474

Table 3: Minimum Capital Requirement for Market Risk

Unit: THB

	30-Jun-2015	31-Dec-2014
Minimum Capital Requirement for Market Risk under Standardised Approach	8,789,217	2,333,123

Table 4: Minimum Capital Requirement for Operational Risk

Unit: THB

	30-Jun-2015	31-Dec-2014
Minimum Capital Requirement for Operational Risk under BIA	23,924,342	23,310,846

Table 5: Risk-Weighted Capital Ratio

Unit: %

	30-Jun-2015	31-Dec-2014
Risk-Weighted Capital Ratio	23.93	19.29

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-2015	31-Dec-2014
Interest Rate Risk	6,263,105	756,750
Equity Position Risk	-	-
Foreign Exchange Rate Risk	2,526,112	1,576,373
Commodity Risk	-	-
Total Minimum Capital Requirements	8,789,217	2,333,123

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 2015	
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	-
Total Capital of RHB Bank Thailand Operations	2,000,000,000