



**RHB Bank Berhad, Thailand**  
**Summary Statement of Assets and Liabilities**  
 (has not been audited by a certified public accountant)  
 As of 31 December 2025

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	11,478	Deposits	2,434,970
Interbank and money market items - net	556,103	Interbank and money market items	13,177,404
Financial assets measured at fair value through profit or loss	-	Liability payable on demand	830
Derivatives assets	13,231	Financial liabilities measured at fair value through profit or loss	-
Investments - net	11,779,133	Derivatives Liabilities	37,728
Investments in subsidiaries and associates - net	-	Debt issued and borrowings	-
Loans to customers and accrued interest receivables - net	4,468,231	Other liabilities	264,769
Properties for sale - net	1,044,508	<b>Total liabilities</b>	<b>15,915,700</b>
Premises and equipment - net	25,158		
Other assets - net	210,886	<b>Head office and other branches of the same juristic person's equity</b>	
		Funds brought in to maintain assets under the Act	6,132,978
		Accounts with head office and other branches of the same juristic person - net	67,790
		Other components of equity of head office and other branches of the same juristic person	159,549
		Retained earnings	(4,167,289)
		<b>Total head office and other branches of the same juristic person's equity</b>	<b>2,193,028</b>
<b>Total Assets</b>	<b>18,108,728</b>	<b>Total liabilities and head office and other branches of the same juristic person's equity</b>	<b>18,108,728</b>

Thousand Baht

Non-Performing Loans (gross) for the quarter ended 31 December 2025 (45.62 percents of total loans before deducting allowance for expected credit losses)	3,135,690
Allowance for debtors as prescribed by the BOT for the quarter ended 31 December 2025	2,671,020
Regulatory capital (23.61 (percents) ratio of total capital to risk weighted assets)	1,963,398
Capital after deducting capital add-ons for loans to large exposures (23.61 (percents) ratio of total capital after deducting capital add-ons to risk weighted assets)	1,963,398
Changes in assets and liabilities during the quarter ended 31 December 2025 resulting from penalties for violation of the Financial Institutions Business Act B.E. 2551 (2008), Section .....	-

**Channels for disclosure of information on capital requirement**

(under the Notification of the Bank of Thailand, Re: Disclosure Requirement on Capital Adequacy for Commercial Banks)

Channel for disclosure	<a href="http://www.rhbgroup.com/">http://www.rhbgroup.com/</a>
Date of disclosure	25 April 2025
Information as of	31 Decemeber 2024

We hereby certify that this Summary Statement of Assets and Liabilities is completely, correctly and truly presented.

( Tunyaluck Tangtrakul )  
Acting Head, Finance

( Jessica Wendy Theseira )  
Chief Executive Officer