



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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	9,498	Deposits	4,982,459
Interbank and money market items - net	929,873	Interbank and money market items	12,281,503
Financial assets measured at fair value through profit or loss	64,766	Liability payable on demand	827
Derivatives assets	11,293	Financial liabilities measured at fair value through profit or loss	-
Investments - net	10,530,852	Derivatives Liabilities	12,393
Investments in subsidiaries and associates - net	-	Debt issued and borrowings	-
Loans to customers and accrued interest receivables - net	6,557,347	Other liabilities	252,279
Properties for sale - net	1,082,417	<b>Total liabilities</b>	<b>17,529,460</b>
Premises and equipment - net	28,358	<b>Head office and other branches of the same juristic person's equity</b>	
Other assets - net	235,132	Funds brought in to maintain assets under the Act	5,632,978
		Accounts with head office and other branches of the same juristic person - net	49,227
		Other components of equity of head office and other branches of the same juristic person	(3,250)
		Retained earnings	(3,758,878)
		<b>Total head office and other branches of the same juristic person's equity</b>	<b>1,920,077</b>
<b>Total Assets</b>	<b>19,449,537</b>	<b>Total liabilities and head office and other branches of the same juristic person's equity</b>	<b>19,449,537</b>

Thousand Baht

Non-Performing Loans (gross) for the quarter ended 31 December 2024	3,106,698
(33.21 percents of total loans before deducting allowance for expected credit losses)	
Allowance for debtors as prescribed by the BOT for the quarter ended 31 December 2024	2,383,823
Regulatory capital	1,846,923
(17.04 (percents) ratio of total capital to risk weighted assets)	
Capital after deducting capital add-ons for loans to large exposures	1,846,923
(17.04 (percents) ratio of total capital after deducting capital add-ons to risk weighted assets)	
Changes in assets and liabilities during the quarter ended 31 January 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	26 April 2024
Information as of	31 Decemeber 2023

We hereby certify 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