



**RHB Bank Berhad, Thailand**  
**Summary Statement of Assets and Liabilities**  
 (has not been audited by a certified public accountant)  
 As of 30 September 2025

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	7,275	Deposits	2,376,427
Interbank and money market items - net	534,138	Interbank and money market items	14,119,092
Financial assets measured at fair value through profit or loss	898,051	Liability payable on demand	1,424
Derivatives assets	3,798	Financial liabilities measured at fair value through profit or loss	-
Investments - net	11,134,733	Derivatives Liabilities	16,753
Investments in subsidiaries and associates - net	-	Debt issued and borrowings	-
Loans to customers and accrued interest receivables - net	4,770,117	Other liabilities	264,932
Properties for sale - net	1,082,417	<b>Total liabilities</b>	<b>16,778,628</b>
Premises and equipment - net	26,881	<b>Head office and other branches of the same juristic person's equity</b>	
Other assets - net	248,094	Funds brought in to maintain assets under the Act	5,832,978
		Accounts with head office and other branches of the same juristic person - net	60,535
		Other components of equity of head office and other branches of the same juristic person	171,462
		Retained earnings	(4,138,099)
		<b>Total head office and other branches of the same juristic person's equity</b>	<b>1,926,876</b>
<b>Total Assets</b>	<b>18,705,503</b>	<b>Total liabilities and head office and other branches of the same juristic person's equity</b>	<b>18,705,503</b>

Thousand Baht

Non-Performing Loans (gross) for the quarter ended 30 September 2025	3,360,206
(45.93 percents of total loans before deducting allowance for expected credit losses)	
Allowance for debtors as prescribed by the BOT for the quarter ended 30 September 2025	2,662,157
Regulatory capital	1,698,590
(19.76 (percents) ratio of total capital to risk weighted assets)	
Capital after deducting capital add-ons for loans to large exposures	1,698,590
(19.76 (percents) ratio of total capital after deducting capital add-ons to risk weighted assets)	
Changes in assets and liabilities during the quarter ended 30 September 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