RHB Bank Berhad, Thailand

Summary Statement of Assets and Liabilities

(has not been audited by a certified public accountant)

As of 31 January 2026

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	10,773	Deposits	2,605,194
Interbank and money market items - net	470,075	Interbank and money market items	13,717,744
Financial assets measured at fair value through profit or loss	-	Liability payable on demand	984
Derivatives assets	13,458	Financial liabilities measured at fair value through profit or loss	-
Investments - net	12,006,786	Derivatives Liabilities	41,129
Investments in subsidiaries and associates - net	-	Debt issued and borrowings	-
Loans to customers and accrued interest receivables - net	4,958,228	Other liabilities	346,225
Properties for sale - net	1,044,508	**Total liabilities**	**16,711,276**
Premises and equipment - net	24,570		
Other assets - net	322,388	**Head office and other branches of the same juristic person's equity**	
		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	68,554
		Other components of equity of head office and other branches of the same juristic person	109,102
		Retained earnings	(4,171,124)
		Total head office and other branches of the same juristic person's equity	**2,139,510**
Total Assets	**18,850,786**	**Total liabilities and head office and other branches of the same juristic person's equity**	**18,850,786**

	Thousand Baht
Non-Performing Loans (gross) for the quarter ended 31 December 2025	**3,135,690**
(45.62 percents of total loans before deducting allowance for expected credit losses)	
Allowance for debtors as precribed by the BOT for the quarter ended 31 December 2025	**2,671,020**
Regulatory capital	**1,964,008**
(23.29 (percents) ratio of total capital to risk weighted assets)	
Capital after deducting capital add-ons for loans to large exposures	**1,964,008**
(23.29 (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 2026 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	http://www.rhbgroup.com/
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