



RHB Bank Berhad, Thailand
Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 29 February 2016

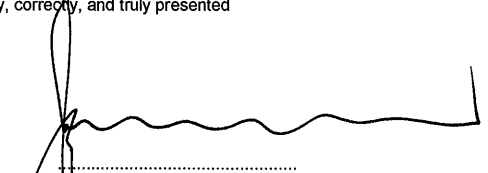
Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	5,533	Deposits	1,929,141
Interbank and money market items, net	2,539,602	Interbank and money market items, net	7,778,144
Claims on securities	-	Liabilities payable on demand	1,445
Derivatives assets	12,916	Liabilities to deliver securities	-
Investments, net	5,013,777	Financial liabilities designated at fair value through profit or loss	-
(with obligations - baht)	-	Derivatives liabilities	7,136
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	7,485,419	Bank's liabilities under acceptances	-
Accrued interest receivables	26,158	Other liabilities	165,549
Customer's liabilities under acceptances	-	Total Liabilities	9,881,415
Properties foreclosed, net	-		
Premises and equipment, net	41,526	Head office and other branches of the same juristic person's equity	
Other assets, net	155,555	Funds to be maintained as assets under the Act	2,000,000
		Accounts with head office and other branches of the same juristic person, net	2,746,895
		Other reserves	106,060
		Retained earnings	546,116
		Total Equity of Head Office and Other Branches of the Same Legal Entity	5,399,071
Total Assets	15,280,486	Total Liabilities and Equity of Head Office and Other Branches of the Same Legal Entity	15,280,486

Non-Performing Loans ¹¹ (net) as of 31 December 2015 (Quarterly)	113,651
(1.56 percent of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss as of 31 December 2015 (Quarterly)	152,717
Actual provisioning for loan loss as of 31 December 2015 (Quarterly)	177,854
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory Capital	2,000,000
(Capital Adequacy Ratio = 20.85 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	2,000,000
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 20.85 percents)	
Changes in assets and liabilities this quarter as of 29 February 2016 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent Liabilities	732,849
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	13,148
Letters of credit	10,900
Other contingencies	708,801
¹¹ Non-Performing Loans (gross) as of 31 December 2015 (Quarterly)	214,319
(2.90 percent of total loans before allowance for doubtful accounts of Non-Performing Loans)	

Channel of capital maintenance information disclosure
For Commercial Bank
(Under the Notification of the Bank of Thailand
Re: Public disclosure of Capital Maintenance for Commercial Banks)
Location of disclosure <http://www.rhbgroup.com/>
Date of disclosure 30 April 2015
Information as of 31 December 2014

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


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(Supicha Leelawat)
Finance Manager


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(Wong Kee Poh)
Country Head