



RHB Bank Berhad, Thailand
Summary Statement of Assets and Liabilities
 (Not audited/reviewed by Certified Public Accountant)
 As of 31 January 2016

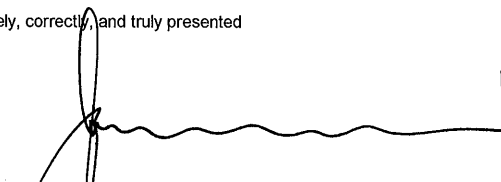
Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	5,146	Deposits	2,031,204
Interbank and money market items, net	1,003,372	Interbank and money market items, net	7,272,613
Claims on securities	-	Liabilities payable on demand	1,198
Derivatives assets	8,457	Liabilities to deliver securities	-
Investments, net (with obligations - baht)	4,761,483	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	-	Derivatives liabilities	8,317
Loans to customers, net	6,762,852	Debts issued and Borrowings	-
Accrued interest receivables	24,210	Bank's liabilities under acceptances	-
Customer's liabilities under acceptances	-	Other liabilities	158,525
Properties foreclosed, net	-	Total Liabilities	9,471,857
Premises and equipment, net	42,482	Head office and other branches of the same juristic person's equity	
Other assets, net	154,423	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	649,286
		Other reserves	89,527
		Retained earnings	551,755
		Total Equity of Head Office and Other Branches of the Same Legal Entity	3,290,568
Total Assets	12,762,425	Total Liabilities and Equity of Head Office and Other Branches of the Same Legal Entity	12,762,425

Non-Performing Loans ^{1/} (net) as of 31 December 2015 (Quarterly) (1.56 percent of total loans after allowance for doubtful accounts of Non-Performing Loans)	113,651
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 (Capital Adequacy Ratio = 22.43 percents)	2,000,000
Regulatory capital after deducting capital add-on arising from Single Lending Limit (Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 22.43 percents)	2,000,000
Changes in assets and liabilities this quarter as of 31 January 2016 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent Liabilities	698,264
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	4,162
Letters of credit	20,864
Other contingencies	673,238
^{1/} Non-Performing Loans (gross) as of 31 December 2015 (Quarterly) (2.91 percent of total loans before allowance for doubtful accounts of Non-Performing Loans)	214,319

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


 (Supicha Leelawat)
 Finance Manager


 (Wong Kee Poh)
 Country Head