



RHB Bank Berhad, Thailand
Summary Statement of Assets and Liabilities
 (Not audited/reviewed by Certified Public Accountant)
 As of 30 June 2016

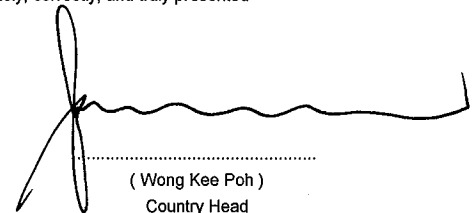
Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	6,488	Deposits	3,198,514
Interbank and money market items, net	4,176,332	Interbank and money market items, net	6,326,545
Claims on securities	-	Liabilities payable on demand	2,544
Derivatives assets	7,042	Liabilities to deliver securities	-
Investments, net	5,375,181	Financial liabilities designated at fair value through profit or loss	-
(with obligations - baht)	-	Derivatives liabilities	22,983
Investments in subsidiaries and associates, net)	-	Debts issued and Borrowings	-
Loans to customers, net	10,020,010	Bank's liabilities under acceptances	-
Accrued interest receivables	34,316	Other liabilities	155,971
Customer's liabilities under acceptances	-	Total Liabilities	9,706,557
Properties foreclosed, net	-		
Premises and equipment, net	38,761	Head office and other branches of the same juristic person's equity	
Other assets, net	147,575	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	7,454,128
		Other reserves	65,687
		Retained earnings	579,333
		Total Equity of Head Office and Other Branches of the Same Legal Entity	10,099,148
Total Assets	19,805,705	Total Liabilities and Equity of Head Office and Other Branches of the Same Legal Entity	19,805,705

Non-Performing Loans ^{1/} (net) as of 30 June 2016 (Quarterly)	138,020
(1.36 percent of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss as of 30 June 2016 (Quarterly)	183,177
Actual provisioning for loan loss as of 30 June 2016 (Quarterly)	205,329
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 = 16.55 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 = 16.55 percents)	
Changes in assets and liabilities this quarter as of 30 June 2016 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
	-
Contingent Liabilities	866,216
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	885
Letters of credit	121,916
Other contingencies	743,415
^{1/} Non-Performing Loans (gross) as of 30 June 2016 (Quarterly)	231,805
(2.27 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 2016
 Information as of 31 December 2015

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