



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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	5,416	Deposits	1,662,929
Interbank and money market items, net	1,549,830	Interbank and money market items, net	7,698,144
Claims on securities	-	Liabilities payable on demand	3,273
Derivatives assets	14,895	Liabilities to deliver securities	-
Investments, net	5,912,555	Financial liabilities designated at fair value through profit or loss	-
(with obligations - baht)	-	Derivatives liabilities	25,574
Investments in subsidiaries and associates, net)	-	Debts issued and Borrowings	-
Loans to customers, net	8,164,520	Bank's liabilities under acceptances	-
Accrued interest receivables	26,813	Other liabilities	147,059
Customer's liabilities under acceptances	-	Total Liabilities	9,536,979
Properties foreclosed, net	-		
Premises and equipment, net	40,538	Head office and other branches of the same juristic person's equity	
Other assets, net	150,032	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	3,621,222
		Other reserves	124,170
		Retained earnings	582,228
		Total Equity of Head Office and Other Branches of the Same Legal Entity	6,327,620
Total Assets	15,864,599	Total Liabilities and Equity of Head Office and Other Branches of the Same Legal Entity	15,864,599

Non-Performing Loans ^{1/} (net) as of 31 March 2016 (Quarterly)	138,020
(1.67 percent of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss as of 31 March 2016 (Quarterly)	164,163
Actual provisioning for loan loss as of 31 March 2016 (Quarterly)	182,543
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 = 19.52 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 = 19.52 percents)	
Changes in assets and liabilities this quarter as of 31 March 2016 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent Liabilities	879,824
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	10,102
Letters of credit	155,326
Other contingencies	714,396
^{1/} Non-Performing Loans (gross) as of 31 March 2016 (Quarterly)	231,837
(2.78 percent of total loans before allowance for doubtful accounts of Non-Performing Loans)	

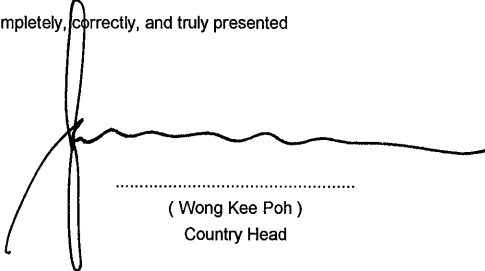
Channel of capital maintenance information disclosure
 For Commercial Bank
 (Under the Notification of the Bank of Thailand
 Re: Public disclosure of Capital Maintenance for Commercial Banks)

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



 (Supicha Leelawat)
 Finance Manager



 (Wong Kee Poh)
 Country Head