



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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	8,227	Deposits	2,007,507
Interbank and money market items, net	3,142,513	Interbank and money market items, net	8,591,879
Claims on securities	-	Liabilities payable on demand	1,183
Derivatives assets	20,845	Liabilities to deliver securities	-
Investments, net	5,741,937	Financial liabilities designated at fair value through profit or loss	-
(with obligations - baht)	-	Derivatives liabilities	11,694
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	9,076,745	Bank's liabilities under acceptances	-
Accrued interest receivables	32,542	Other liabilities	169,964
Customer's liabilities under acceptances	-	Total Liabilities	10,782,227
Properties foreclosed, net	-		
Premises and equipment, net	38,817	Head office and other branches of the same juristic person's equity	
Other assets, net	156,816	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	4,823,013
		Other reserves	30,514
		Retained earnings	582,688
		Total Equity of Head Office and Other Branches of the Same Legal Entity	7,436,215
Total Assets	18,218,442	Total Liabilities and Equity of Head Office and Other Branches of the Same Legal Entity	18,218,442

Non-Performing Loans ¹¹ (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 = 18.11 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 = 18.11 percents)	
Changes in assets and liabilities this quarter as of 31 May 2016 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
	-
Contingent Liabilities	736,955
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	1,787
Letters of credit	20,605
Other contingencies	714,563
¹¹ 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 2016
Information as of 31 December 2015

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