



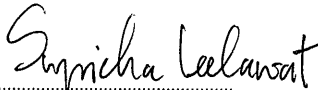
RHB Bank Berhad, Thailand
Summary Statement of Assets and Liabilities
 (Not audited/reviewed by Certified Public Accountant)
 As of 31 October 2016


Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	9,228	Deposits	2,768,208
Interbank and money market items, net	1,857,366	Interbank and money market items, net	9,384,303
Claims on securities	-	Liabilities payable on demand	903
Derivatives assets	27,661	Liabilities to deliver securities	-
Investments, net (with obligations - baht)	7,085,214	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	-	Derivatives liabilities	29,940
Loans to customers, net	9,485,981	Debts issued and Borrowings	-
Accrued interest receivables	30,556	Bank's liabilities under acceptances	-
Customer's liabilities under acceptances	-	Other liabilities	250,638
Properties foreclosed, net	-	Total Liabilities	12,433,992
Premises and equipment, net	36,679	Head office and other branches of the same juristic person's equity	
Other assets, net	173,193	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	3,728,198
		Other reserves	42,484
		Retained earnings	501,204
		Total Equity of Head Office and Other Branches of the Same Legal Entity	6,271,886
		Total Liabilities and Equity of Head Office and Other Branches of the Same Legal Entity	18,705,878
Total Assets	18,705,878		

Non-Performing Loans ¹¹ (net) as of 30 September 2016 (Quarterly)	138,020
(1.39 percent of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss as of 30 September 2016 (Quarterly)	180,846
Actual provisioning for loan loss as of 30 September 2016 (Quarterly)	202,531
Loans to related parties	440,000
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory Capital	2,000,000
(Capital Adequacy Ratio = 17.23 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 = 17.23 percents)	
Changes in assets and liabilities this quarter as of 31 October 2016 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent Liabilities	878,444
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	29,208
Letters of credit	26,934
Other contingencies	822,302
¹¹ Non-Performing Loans (gross) as of 30 September 2016 (Quarterly)	231,763
(2.32 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


 (Subicha Leelawat)
 Finance Manager


 (Wong Kee Poh)
 Country Head