



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

CB 1.2

| Assets | Thousand Baht | Liabilities | Thousand Baht |
|---|-------------------|--|-------------------|
| Cash | 5,800 | Deposits | 3,891,232 |
| Interbank and money market items, net | 2,298,902 | Interbank and money market items, net | 7,199,830 |
| Claims on securities | - | Liabilities payable on demand | 1,665 |
| Derivatives assets | 7,535 | Liabilities to deliver securities | - |
| Investments, net (with obligations - baht) | 7,178,185 | Financial liabilities designated at fair value through profit or loss | - |
| Investments in subsidiaries and associates, net | - | Derivatives liabilities | 53,663 |
| Loans to customers, net | 9,718,183 | Debts issued and Borrowings | - |
| Accrued interest receivables | 36,842 | Bank's liabilities under acceptances | - |
| Customer's liabilities under acceptances | - | Other liabilities | 158,812 |
| Properties foreclosed, net | - | Total Liabilities | 11,305,202 |
| Premises and equipment, net | 37,786 | Head office and other branches of the same juristic person's equity | |
| Other assets, net | 150,211 | 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 | 5,478,731 |
| | | Other reserves | 66,195 |
| | | Retained earnings | 583,116 |
| | | Total Equity of Head Office and Other Branches of the Same Legal Entity | 8,128,042 |
| Total Assets | 19,433,244 | Total Liabilities and Equity of Head Office and Other Branches of the Same Legal Entity | 19,433,244 |

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|---|-----------|
| Non-Performing Loans ^{1/} (net) as of 30 June 2016 (Quarterly) (1.36 percent of total loans after allowance for doubtful accounts of Non-Performing Loans) | 138,020 |
| 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 (Capital Adequacy Ratio = 17.18 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 = 17.18 percents) | 2,000,000 |
| Changes in assets and liabilities this quarter as of 31 July 2016 due to fine from violating the Financial Institution Business Act B.E. 2551, Section | - |
| Contingent Liabilities | 980,862 |
| Avals to bills and guarantees of loans | - |
| Liabilities under unmatured import bills | 10,176 |
| Letters of credit | 195,774 |
| Other contingencies | 774,912 |
| ^{1/} Non-Performing Loans (gross) as of 30 June 2016 (Quarterly) (2.27 percent of total loans before allowance for doubtful accounts of Non-Performing Loans) | 231,805 |

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