



RHB Bank Berhad, Thailand
Summary Statement of Assets and Liabilities
 (Not audited/reviewed by Certified Public Accountant)
 As of 31 July 2017

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	6,454	Deposits	3,571,260
Interbank and money market items, net	1,065,805	Interbank and money market items, net	9,332,299
Claims on securities	-	Liabilities payable on demand	673
Derivatives assets	146,535	Liabilities to deliver securities	-
Investments, net (with obligations - baht)	7,082,360	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net)	-	Derivatives liabilities	178,709
Loans to customers, net	8,635,895	Debts issued and Borrowings	-
Accrued interest receivables	34,168	Bank's liabilities under acceptances	-
Customer's liabilities under acceptances	-	Other liabilities	123,695
Properties foreclosed, net	-	Total Liabilities	13,206,636
Premises and equipment, net	30,569	Head office and other branches of the same juristic person's equity	
Other assets, net	125,620	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	1,253,695
		Other reserves	66,847
		Retained earnings	600,228
		Total Equity of Head Office and Other Branches of the Same Legal Entity	3,920,770
Total Assets	17,127,406	Total Liabilities and Equity of Head Office and Other Branches of the Same Legal Entity	17,127,406

Thousand Baht

Non-Performing Loans ^{1/} (net) as of 30 June 2017 (Quarterly) (1.46 percent of total loans after allowance for doubtful accounts of Non-Performing Loans)	138,020
Required provisioning for loan loss as of 30 June 2017 (Quarterly)	171,999
Actual provisioning for loan loss as of 30 June 2017 (Quarterly)	197,036
Loans to related parties	489,000
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory Capital	2,000,000
(Capital Adequacy Ratio = 16.91 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 = 16.91 percents)	
Changes in assets and liabilities this quarter as of 31 July 2017 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent Liabilities	1,037,317
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	1,841
Letters of credit	49,493
Other contingencies	985,983
^{1/} Non-Performing Loans (gross) as of 30 June 2017 (Quarterly) (2.41 percent of total loans before allowance for doubtful accounts of Non-Performing Loans)	230,043

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)

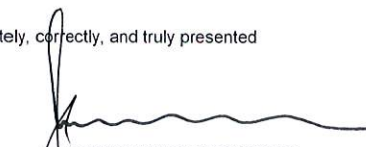
Location of disclosure <http://www.rhbgroup.com/>

Date of disclosure 30 April 2017

Information as of 31 December 2016

We certify here that this Summary Statement of Assets and Liabilities is completely, correctly, and truly presented


 (Petcharat Ditseeporn)
 Senior Finance Manager


 (Wong Kee Poh)
 Country Head