



**RHB Bank Berhad, Thailand**  
**Summary Statement of Assets and Liabilities**  
(Not audited/reviewed by Certified Public Accountant)  
As of 30 June 2017

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	6,750	Deposits	3,262,679
Interbank and money market items, net	1,836,954	Interbank and money market items, net	8,155,781
Claims on securities	-	Liabilities payable on demand	1,282
Derivatives assets	94,787	Liabilities to deliver securities	-
Investments, net	6,972,702	Financial liabilities designated at fair value through profit or loss	-
(with obligations - baht)		Derivatives liabilities	133,448
Investments in subsidiaries and associates, net)	-	Debts issued and Borrowings	-
Loans to customers, net	8,498,090	Bank's liabilities under acceptances	-
Accrued interest receivables	28,917	Other liabilities	173,714
Customer's liabilities under acceptances	-	<b>Total Liabilities</b>	<b>11,726,904</b>
Properties foreclosed, net	-	<b>Head office and other branches of the same juristic person's equity</b>	
Premises and equipment, net	31,046	Funds to be maintained as assets under the Act	2,000,000
Other assets, net	174,271	Accounts with head office and other branches of the same juristic person, net	3,245,263
		Other reserves	52,793
		Retained earnings	618,557
		<b>Total Equity of Head Office and Other Branches of the Same Legal Entity</b>	<b>5,916,613</b>
<b>Total Assets</b>	<b>17,643,517</b>	<b>Total Liabilities and Equity of Head Office and Other Branches of the Same Legal Entity</b>	<b>17,643,517</b>

Thousand Baht

Non-Performing Loans <sup>1/</sup> (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 = 16.61 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 = 16.61 percents)	
Changes in assets and liabilities this quarter as of 30 June 2017 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent Liabilities	1,100,996
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	3,461
Letters of credit	49,162
Other contingencies	1,048,373
<sup>1/</sup> 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