



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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	8,469	Deposits	2,287,310
Interbank and money market items, net	2,027,167	Interbank and money market items, net	7,017,893
Claims on securities	-	Liabilities payable on demand	1,885
Derivatives assets	21,985	Liabilities to deliver securities	-
Investments, net	7,473,620	Financial liabilities designated at fair value through profit or loss	-
(with obligations - baht)	-	Derivatives liabilities	53,664
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	9,467,733	Bank's liabilities under acceptances	-
Accrued interest receivables	40,245	Other liabilities	167,787
Customer's liabilities under acceptances	-	Total Liabilities	9,528,539
Properties foreclosed, net	-		
Premises and equipment, net	35,510	Head office and other branches of the same juristic person's equity	
Other assets, net	176,643	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	7,127,647
		Other reserves	4,564
		Retained earnings	590,622
		Total Equity of Head Office and Other Branches of the Same Legal Entity	9,722,833
		Total Liabilities and Equity of Head Office and Other Branches of the Same Legal Entity	19,251,372
Total Assets	19,251,372		

Non-Performing Loans ^{1/} (net) as of 31 December 2016 (Quarterly)	138,020
(1.48 percent of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss as of 31 December 2016 (Quarterly)	170,518
Actual provisioning for loan loss as of 31 December 2016 (Quarterly)	195,659
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 = 16.64 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 = 16.64 percents)	
Changes in assets and liabilities this quarter as of 31 January 2017 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
	-
Contingent Liabilities	1,207,967
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	29,408.00
Letters of credit	240,640
Other contingencies	937,919
^{1/} Non-Performing Loans (gross) as of 31 December 2016 (Quarterly)	231,714
(2.46 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

(Supicha Leelawat)
Finance Manager

(Wong Kee Poh)
Country Head