



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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	9,206	Deposits	3,405,364
Interbank and money market items, net	1,981,837	Interbank and money market items, net	8,365,757
Claims on securities	-	Liabilities payable on demand	155
Derivatives assets	146,251	Liabilities to deliver securities	-
Investments, net (with obligations - baht)	6,664,190	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	-	Derivatives liabilities	171,447
Loans to customers, net	9,139,688	Debts issued and Borrowings	-
Accrued interest receivables	30,459	Bank's liabilities under acceptances	-
Customer's liabilities under acceptances	-	Other liabilities	181,052
Properties foreclosed, net	-	Total Liabilities	12,123,775
Premises and equipment, net	28,540	Head office and other branches of the same juristic person's equity	
Other assets, net	184,291	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	3,406,006
		Other reserves	62,614
		Retained earnings	592,067
		Total Equity of Head Office and Other Branches of the Same Legal Entity	6,060,687
Total Assets	18,184,462	Total Liabilities and Equity of Head Office and Other Branches of the Same Legal Entity	18,184,462

Thousand Baht

Non-Performing Loans ^{1/} (net) as of 30 September 2017 (Quarterly) (1.37 percent of total loans after allowance for doubtful accounts of Non-Performing Loans)	138,020
Required provisioning for loan loss as of 30 September 2017 (Quarterly)	178,346
Actual provisioning for loan loss as of 30 September 2017 (Quarterly)	204,597
Loans to related parties	460,000
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory Capital (Capital Adequacy Ratio = 16.02 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 = 16.02 percents)	2,000,000
Changes in assets and liabilities this quarter as of 30 November 2017 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent Liabilities	814,837
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	28,013
Letters of credit	13,973
Other contingencies	772,851
^{1/} Non-Performing Loans (gross) as of 30 September 2017 (Quarterly) (2.26 percent of total loans before allowance for doubtful accounts of Non-Performing Loans)	229,998

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