



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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	7,021	Deposits	3,740,839
Interbank and money market items, net	1,187,646	Interbank and money market items, net	8,534,311
Claims on securities	-	Liabilities payable on demand	79
Derivatives assets	127,864	Liabilities to deliver securities	-
Investments, net (with obligations - baht)	6,664,527	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	-	Derivatives liabilities	123,337
Loans to customers, net	9,277,738	Debts issued and Borrowings	-
Accrued interest receivables	31,686	Bank's liabilities under acceptances	-
Customer's liabilities under acceptances	-	Other liabilities	187,993
Properties foreclosed, net	-	Total Liabilities	12,586,559
Premises and equipment, net	27,627	Head office and other branches of the same juristic person's equity	
Other assets, net	120,124	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	2,198,376
		Other reserves	65,729
		Retained earnings	593,569
		Total Equity of Head Office and Other Branches of the Same Legal Entity	4,857,674
Total Assets	17,444,233	Total Liabilities and Equity of Head Office and Other Branches of the Same Legal Entity	17,444,233

Thousand Baht

Non-Performing Loans ^{1/} (net) as of 31 December 2017 (Quarterly) (1.34 percent of total loans after allowance for doubtful accounts of Non-Performing Loans)	137,994
Required provisioning for loan loss as of 31 December 2017 (Quarterly)	180,681
Actual provisioning for loan loss as of 31 December 2017 (Quarterly)	207,592
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 = 15.86 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 = 15.86 percents)	2,000,000
Changes in assets and liabilities this quarter as of 31 December 2017 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent Liabilities	798,908
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	507
Letters of credit	35,066
Other contingencies	763,335
^{1/} Non-Performing Loans (gross) as of 31 December 2017 (Quarterly) (2.21 percent of total loans before allowance for doubtful accounts of Non-Performing Loans)	229,805

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 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