



**RHB Bank Berhad, Thailand**  
**Summary Statement of Assets and Liabilities**  
 (Not audited/reviewed by Certified Public Accountant)  
 As of 28 February 2018

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	8,480	Deposits	3,896,770
Interbank and money market items, net	2,281,601	Interbank and money market items, net	10,134,131
Claims on securities	-	Liabilities payable on demand	6,642
Derivatives assets	187,899	Liabilities to deliver securities	-
Investments, net (with obligations - baht)	6,805,353	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	-	Derivatives liabilities	178,473
Loans to customers, net	8,996,932	Debts issued and Borrowings	-
Accrued interest receivables	28,954	Bank's liabilities under acceptances	-
Customer's liabilities under acceptances	-	Other liabilities	198,298
Properties foreclosed, net	-	<b>Total Liabilities</b>	<b>14,414,314</b>
Premises and equipment, net	25,066	<b>Head office and other branches of the same juristic person's equity</b>	
Other assets, net	130,881	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	1,376,699
		Other reserves	65,806
		Retained earnings	608,347
		<b>Total Equity of Head Office and Other Branches of the Same Legal Entity</b>	<b>4,050,852</b>
<b>Total Assets</b>	<b>18,465,166</b>	<b>Total Liabilities and Equity of Head Office and Other Branches of the Same Legal Entity</b>	<b>18,465,166</b>

Thousand Baht

Non-Performing Loans <sup>1/</sup> (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 = 16.18 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 = 16.18 percents)	2,000,000
Changes in assets and liabilities this quarter as of 28 February 2018 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent Liabilities	784,779
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	488
Letters of credit	14,978
Other contingencies	769,313
<sup>1/</sup> 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)

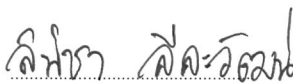
Re: Public disclosure of Capital Maintenance for Commercial Banks)

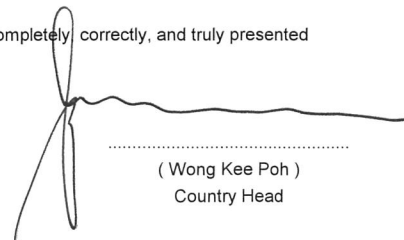
Location of disclosure <http://www.rhbgroup.com/>

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

  
 ) (Supicha Leelawat )  
 Head Of Finance

  
 ) (Wong Kee Poh )  
 Country Head