



RHB Bank Berhad, Thailand
Summary Statement of Assets and Liabilities
 (Not audited/reviewed by Certified Public Accountant)
 As of 31 January 2018

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	9,273	Deposits	3,910,401
Interbank and money market items, net	1,808,589	Interbank and money market items, net	9,880,921
Claims on securities	-	Liabilities payable on demand	290
Derivatives assets	201,451	Liabilities to deliver securities	-
Investments, net (with obligations - baht)	7,114,231	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	-	Derivatives liabilities	198,264
Loans to customers, net	8,880,983	Debts issued and Borrowings	-
Accrued interest receivables	34,657	Bank's liabilities under acceptances	-
Customer's liabilities under acceptances	-	Other liabilities	191,349
Properties foreclosed, net	-	Total Liabilities	14,181,225
Premises and equipment, net	26,745	Head office and other branches of the same juristic person's equity	
Other assets, net	130,670	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	1,348,907
		Other reserves	75,424
		Retained earnings	601,043
		Total Equity of Head Office and Other Branches of the Same Legal Entity	4,025,374
Total Assets	18,206,599	Total Liabilities and Equity of Head Office and Other Branches of the Same Legal Entity	18,206,599

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 = 16.07 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 = 16.07 percents)	2,000,000
Changes in assets and liabilities this quarter as of 31 January 2018 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent Liabilities	799,913
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	487
Letters of credit	26,072
Other contingencies	773,354
^{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