



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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	5,894	Deposits	5,422,524
Interbank and money market items, net	1,265,259	Interbank and money market items, net	8,041,789
Claims on securities	-	Liabilities payable on demand	156
Derivatives assets	48,097	Liabilities to deliver securities	-
Investments, net (with obligations - baht)	7,383,596	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net)	-	Derivatives liabilities	43,504
Loans to customers, net	10,172,750	Debts issued and Borrowings	-
Accrued interest receivables	31,829	Bank's liabilities under acceptances	-
Customer's liabilities under acceptances	-	Other liabilities	174,584
Properties foreclosed, net	-	Total Liabilities	13,682,557
Premises and equipment, net	22,641	Head office and other branches of the same juristic person's equity	
Other assets, net	126,903	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	2,698,405
		Other reserves	1,477
		Retained earnings	674,530
		Total Equity of Head Office and Other Branches of the Same Legal Entity	5,374,412
Total Assets	19,056,969	Total Liabilities and Equity of Head Office and Other Branches of the Same Legal Entity	19,056,969

Thousand Baht

Non-Performing Loans ^{1/} (net) as of 31 December 2018 (Quarterly)	15,522
(0.14 percent of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss as of 31 December 2018 (Quarterly)	208,630
Actual provisioning for loan loss as of 31 December (Quarterly)	235,343
Loans to related parties	489,000
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory Capital	2,000,000
(Capital Adequacy Ratio = 14.66 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 = 14.66 percents)	
Changes in assets and liabilities this quarter as of 31 December due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent Liabilities	712,249
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	973
Letters of credit	9,190
Other contingencies	702,086
^{1/} Non-Performing Loans (gross) as of 31 December 2018 (Quarterly)	192,592
(1.69 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 2018

Information as of 31 December 2017

We certify here that this Summary Statement of Assets and Liabilities is completely, correctly, and truly presented

Supicha Leelawat

(Supicha Leelawat)
Head Of Finance

(Wong Kee Poh)

(Wong Kee Poh)
Chief Executive Officer

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