



RHB Bank Berhad, Thailand
Summary Statement of Assets and Liabilities
 (Not audited/reviewed by Certified Public Accountant)
 As of 31 August 2019

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	6,784	Deposits	5,162,702
Interbank and money market items, net	1,198,586	Interbank and money market items, net	7,254,625
Claims on securities	-	Liabilities payable on demand	15,730
Derivatives assets	35,014	Liabilities to deliver securities	-
Investments, net (with obligations - baht)	7,703,119	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	-	Derivatives liabilities	89,711
Loans to customers, net	8,720,239	Debts issued and Borrowings	-
Accrued interest receivables	28,337	Bank's liabilities under acceptances	-
Customer's liabilities under acceptances	-	Other liabilities	192,792
Properties foreclosed, net	-	Total Liabilities	12,715,560
Premises and equipment, net	21,423	Head office and other branches of the same juristic person's equity	
Other assets, net	150,830	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	2,362,816
		Other reserves	59,765
		Retained earnings	726,191
		Total Equity of Head Office and Other Branches of the Same Legal Entity	5,148,772
Total Assets	17,864,332	Total Liabilities and Equity of Head Office and Other Branches of the Same Legal Entity	17,864,332

Thousand Baht

Non-Performing Loans ^{1/} (net) as of 30 June 2019 (Quarterly) (0.15 percent of total loans after allowance for doubtful accounts of Non-Performing Loans)	15,522
Required provisioning for loan loss as of 30 June 2019 (Quarterly)	184,998
Actual provisioning for loan loss as of 30 June 2019 (Quarterly)	210,340
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 = 16.69 percents)	
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 = 16.69 percents)	2,000,000
Changes in assets and liabilities this quarter as of 31 August 2019 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent Liabilities	56,916
Avals to bills and guarantees of loans	7,988
Liabilities under unmatured import bills	17,467
Letters of credit	31,461
Other contingencies	0
^{1/} Non-Performing Loans (gross) as of 30 June 2019 (Quarterly) (1.70 percent of total loans before allowance for doubtful accounts of Non-Performing Loans)	177,896

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.rhbgroupp.com/>

Date of disclosure 30 April 2019

Information as of 31 December 2018

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)
Chief Executive Officer

A