



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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	9,254	Deposits	7,055,264
Interbank and money market items, net	1,215,724	Interbank and money market items, net	9,615,343
Claims on securities	-	Liabilities payable on demand	1,185
Derivatives assets	27,480	Liabilities to deliver securities	-
Investments, net (with obligations - baht)	7,546,711	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	-	Derivatives liabilities	1,632
Loans to customers, net	10,825,717	Debts issued and Borrowings	-
Accrued interest receivables	31,603	Bank's liabilities under acceptances	-
Customer's liabilities under acceptances	-	Other liabilities	210,254
Properties foreclosed, net	-	Total Liabilities	16,883,678
Premises and equipment, net	26,027	Head office and other branches of the same juristic person's equity	
Other assets, net	192,639	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	163,897
		Other reserves	130,960
		Retained earnings	696,620
		Total Equity of Head Office and Other Branches of the Same Legal Entity	2,991,477
Total Assets	19,875,155	Total Liabilities and Equity of Head Office and Other Branches of the Same Legal Entity	19,875,155

Thousand Baht

Non-Performing Loans ^{1/} (net) as of 31 December 2019 (Quarterly)	95,691
(0.80percent of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss as of 31 December 2019 (Quarterly)	202,491
Actual provisioning for loan loss as of 31 December 2019 (Quarterly)	231,566
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 = 14.26 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 = 14.26 percents)	
Changes in assets and liabilities this quarter as of 31 December 2019 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
	-
Contingent Liabilities	524,458
Avals to bills and guarantees of loans	501,035
Liabilities under unmatured import bills	679
Letters of credit	22,744
Other contingencies	0
^{1/} Non-Performing Loans (gross) as of 31 December 2019 (Quarterly)	177,514
(1.47 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 31 October 2019

Information as of 30 June 2019

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