



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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	7,183	Deposits	5,091,738
Interbank and money market items, net	1,378,769	Interbank and money market items, net	9,157,959
Claims on securities	-	Liabilities payable on demand	2,669
Derivatives assets	29,854	Liabilities to deliver securities	-
Investments, net (with obligations - baht)	8,132,904	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net)	-	Derivatives liabilities	85,441
Loans to customers, net	8,848,924	Debts issued and Borrowings	-
Accrued interest receivables	29,029	Bank's liabilities under acceptances	-
Customer's liabilities under acceptances	-	Other liabilities	169,279
Properties foreclosed, net	-	Total Liabilities	14,507,086
Premises and equipment, net	21,696	Head office and other branches of the same juristic person's equity	
Other assets, net	145,860	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	1,309,771
		Other reserves	62,243
		Retained earnings	715,119
		Total Equity of Head Office and Other Branches of the Same Legal Entity	4,087,133
Total Assets	18,594,219	Total Liabilities and Equity of Head Office and Other Branches of the Same Legal Entity	18,594,219

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 July 2019 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent Liabilities	62,344
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	17,554
Letters of credit	5,015
Other contingencies	39,775
^{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

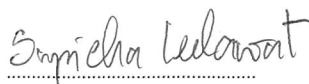
Re: Public disclosure of Capital Maintenance for Commercial Banks)

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

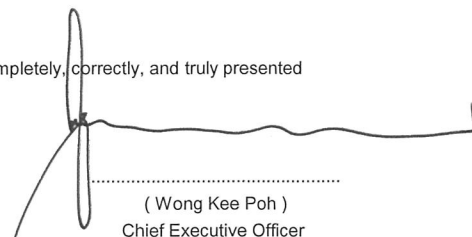
Date of disclosure 30 April 2019

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

