



**RHB Bank Berhad, Thailand**  
**Summary Statement of Assets and Liabilities**  
**(Not audited/reviewed by Certified Public Accountant)**  
**As of 30 November 2019**

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	11,917	Deposits	5,921,392
Interbank and money market items, net	1,181,924	Interbank and money market items, net	9,412,670
Claims on securities	-	Liabilities payable on demand	331
Derivatives assets	26,274	Liabilities to deliver securities	-
Investments, net	7,743,816	Financial liabilities designated at fair value through profit or loss	-
(with obligations - baht)		Derivatives liabilities	81,644
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	10,519,718	Bank's liabilities under acceptances	-
Accrued interest receivables	34,792	Other liabilities	227,883
Customer's liabilities under acceptances	-	<b>Total Liabilities</b>	<b>15,643,920</b>
Properties foreclosed, net	-	<b>Head office and other branches of the same juristic person's equity</b>	
Premises and equipment, net	22,510	Funds to be maintained as assets under the Act	2,000,000
Other assets, net	243,501	Accounts with head office and other branches of the same juristic person, net	1,292,448
		Other reserves	122,927
		Retained earnings	725,157
		<b>Total Equity of Head Office and Other Branches of the Same Legal Entity</b>	<b>4,140,532</b>
<b>Total Assets</b>	<b>19,784,452</b>	<b>Total Liabilities and Equity of Head Office and Other Branches of the Same Legal Entity</b>	<b>19,784,452</b>

Thousand Baht

Non-Performing Loans <sup>1/</sup> (net) as of 30 September 2019 (Quarterly) (0.94 percent of total loans after allowance for doubtful accounts of Non-Performing Loans)	95,691
Required provisioning for loan loss as of 30 September 2019 (Quarterly)	182,695
Actual provisioning for loan loss as of 30 September 2019 (Quarterly)	208,477
Loans to related parties	489,000
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory Capital (Capital Adequacy Ratio = 14.67 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 = 14.67 percents)	2,000,000
Changes in assets and liabilities this quarter as of 30 November 2019 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent Liabilities	551,538
Avals to bills and guarantees of loans	501,368
Liabilities under unmatured import bills	-
Letters of credit	50,170
Other contingencies	0
<sup>1/</sup> Non-Performing Loans (gross) as of 30 September 2019 (Quarterly) (1.73 percent of total loans before allowance for doubtful accounts of Non-Performing Loans)	177,514

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.*

(Supicha Leelawat )  
Head Of Finance

*(Signature)*

( Wong Kee Poh )  
Chief Executive Officer