



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

C B 1.2

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	11,656	Deposits	4,807,473
Interbank and money market items, net	1,274,516	Interbank and money market items, net	9,010,305
Claims on securities	-	Liabilities payable on demand	639
Derivatives assets	36,727	Liabilities to deliver securities	-
Investments, net (with obligations - baht)	7,673,513	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	-	Derivatives liabilities	93,359
Loans to customers, net	9,049,453	Debts issued and Borrowings	-
Accrued interest receivables	29,384	Bank's liabilities under acceptances	-
Customer's liabilities under acceptances	-	Other liabilities	186,868
Properties foreclosed, net	-	Total Liabilities	14,098,644
Premises and equipment, net	20,575	Head office and other branches of the same juristic person's equity	
Other assets, net	160,422	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	1,295,427
		Other reserves	141,691
		Retained earnings	720,484
		Total Equity of Head Office and Other Branches of the Same Legal Entity	4,157,602
Total Assets	18,256,246	Total Liabilities and Equity of Head Office and Other Branches of the Same Legal Entity	18,256,246

Thousand Baht

Non-Performing Loans ^{1/} (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	2,000,000
(Capital Adequacy Ratio = 16.34 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 = 16.34 percents)	
Changes in assets and liabilities this quarter as of 30 September 2019 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent Liabilities	81,752
Avals to bills and guarantees of loans	12,207
Liabilities under unmatured import bills	17,437
Letters of credit	52,108
Other contingencies	0
^{1/} 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

(Petcharat Ditseeporn)
 Senior Finance Manager

(Wong Kee Poh)
 Chief Executive Officer