

RHB Bank Berhad, Thailand
Summary Statement of Assets and Liabilities
 (Not audited/reviewed by Certified Public Accountant)
 As of 28 February 2019

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	7,031	Deposits	4,974,127
Interbank and money market items, net	1,298,605	Interbank and money market items, net	8,561,874
Claims on securities	-	Liabilities payable on demand	466
Derivatives assets	52,509	Liabilities to deliver securities	-
Investments, net (with obligations - baht)	7,937,964	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	-	Derivatives liabilities	123,125
Loans to customers, net	9,667,957	Debts issued and Borrowings	-
Accrued interest receivables	26,631	Bank's liabilities under acceptances	-
Customer's liabilities under acceptances	-	Other liabilities	161,439
Properties foreclosed, net	-	Total Liabilities	13,821,031
Premises and equipment, net	21,332	Head office and other branches of the same juristic person's equity	
Other assets, net	145,050	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	2,638,959
		Other reserves	14,387
		Retained earnings	682,702
		Total Equity of Head Office and Other Branches of the Same Legal Entity	5,336,048
Total Assets	19,157,079	Total Liabilities and Equity of Head Office and Other Branches of the Same Legal Entity	19,157,079

Thousand Baht

Non-Performing Loans ^{1/} (net) as of 31 December 2018 (Quarterly) (0.14 percent of total loans after allowance for doubtful accounts of Non-Performing Loans)	15,522
Required provisioning for loan loss as of 31 December 2018 (Quarterly)	208,630
Actual provisioning for loan loss as of 31 December (Quarterly)	235,343
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 = 15.38 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 = 15.38 percents)	2,000,000
Changes in assets and liabilities this quarter as of 28 February 2019 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent Liabilities	613,085
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	475
Letters of credit	22,447
Other contingencies	590,163
^{1/} Non-Performing Loans (gross) as of 31 December 2018 (Quarterly) (1.69 percent of total loans before allowance for doubtful accounts of Non-Performing Loans)	192,592

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 2018
 Information as of 31 December 2017

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

(Handwritten mark)