



**RHB Bank Thailand Operations**

**Basel II Pillar 3 Disclosures**

**30<sup>th</sup> June 2012**

**Statement by Country Head, RHB Bank Thailand Operations**

In accordance with the requirements set forth in the Bank of Thailand's Notification No. SorNorSor 25/2552 Re: Disclosure of Information on Capital Fund Maintenance for Commercial Banks, dated 14<sup>th</sup> December 2009, and on behalf of the Management of RHB Bank Thailand Operations, I am pleased to provide an attestation that the Pillar 3 disclosures of RHB Bank Thailand Operations as at 30<sup>th</sup> June 2012 are accurate and complete.

**Thiti Musuwan  
Country Head  
RHB Bank, Thailand Operations**

## **1.0 INTRODUCTION**

The Basel II Pillar 3 Disclosures contained in this document relate to RHB Bank Thailand Operations for the half year ended 30<sup>th</sup> June 2012 in accordance with the requirements set forth in Bank of Thailand's Notification No. SorNorSor 25/2552 Re: Disclosure of Information on Capital Fund Maintenance for Commercial Banks, dated 14<sup>th</sup> December 2009.

This document covers only quantitative information as at 30<sup>th</sup> June 2012 with comparative quantitative information of the preceding financial year 2010 as at 31<sup>st</sup> December 2011.

## 2.0 CAPITAL STRUCTURE

**Table 1: Capital of RHB Bank Thailand Operations**

Unit: THB

	<b>Items</b>	<b>30 June 2012</b>	<b>31 December 2011</b>
1.	Assets Required to be Maintained under Section 32	2,000,000,000.00	2,000,000,000.00
2.	Sum of Net Capital for Maintenance of Assets under Section 32 and Net Balance of Inter-office Accounts (2.1 + 2.2)	2,042,977,303.72	2,081,034,458.69
2.1	Capital for Maintenance of Assets under Section 32	2,000,000,000.00	2,000,000,000.00
2.2	Net Balance of Inter-office Accounts which the branch is the Debtor (the creditor) to the Head Office and Other Branches Located in Other Countries, the Parent Company and Subsidiaries of the Head Office	42,977,303.72	81,034,458.69
3.	Total Regulatory Capital (3.1 – 3.2)	2,000,000,000.00	2,000,000,000.00
3.1	Total Regulatory Capital Before Deduction (the lowest amount among item 1, item 2 and item 2.1)	2,000,000,000.00	2,000,000,000.00
3.2	Deductions	-	-

### 3.0 CAPITAL ADEQUACY

**Table 2: Minimum Capital Requirement for Credit Risk Classified by Type of Assets under The Standardised Approach**

Unit: THB

<b>Performing Assets</b>		<b>30 June 2012</b>	<b>31 December 2011</b>
1.	Claims on sovereigns and central banks, multilateral development banks (MDBs), and non –central government public sector entities (PSEs) treated as claims on sovereigns	23,850,792.64	12,004,558.28
2.	Claims on financial institutions, non-central government public sector entities (PSEs) treated as claims on financial institutions, and securities firms	11,275,163.69	1,958,994.15
3.	Claims on corporates, non-central government public sector entities (PSEs) treated as claims on corporate	130,728,559.10	176,401,730.22
4.	Claims on retail portfolios	141,214.94	630,499.35
5.	Claims on housing loans	625,226.36	321,323.81
6.	Other assets	8,387,870.42	7,005,158.07
Non-performing Claims		15,785,291.20	15,007,661.70
First-to-default Credit Derivatives and Securitisation		-	-
<b>Total Minimum Capital Requirement for Credit Risk under the SA</b>		<b>190,794,118.35</b>	<b>213,329,925.58</b>

**Table 3: Minimum Capital Requirement for Market Risk**

Unit: THB

Minimum Capital Requirement for Market Risk Under Standardised Approach	<b>30 June 2012</b>	<b>31 December 2011</b>
	4,054,934.15	636,140.57

**Table 4: Minimum Capital Requirement for Operational Risk**

Unit: THB

Minimum Capital Requirement for Operational Risk under BIA	<b>30 June 2012</b>	<b>31 December 2011</b>
	23,434,438.02	23,434,438.02

**Table 5: Total Risk-Weighted Capital Ratio**

Unit: %

Risk-Weighted Capital Ratio	<b>30 June 2012</b>	<b>31 December 2011</b>
	73.30	67.40

#### 4.0 MARKET RISK

**Table 6: Minimum Capital Requirement for Each Type of Market Risk Under The Standardised Approach**

Unit: THB

Minimum Capital Requirement for Each Type of Market Risk Under The Standardised Approach	30 June 2012	31 December 2011
Interest Rate Risk	2,521,463.00	33,000.00
Equity Position Risk	-	-
Foreign Exchange Rate Risk	1,533,471.15	603,140.57
Commodity Risk	-	-
<b>Total Minimum Capital Requirements</b>	<b>4,054,934.15</b>	<b>636,140.57</b>