



RHB Bank Thailand Operations

Basel II Pillar 3 Disclosures

For the Six Months Ended 30th June 2013

Statement by Country Head, RHB Bank Thailand Operations

In accordance with the requirements set forth in the Notification of the Bank of Thailand No. SorNorSor 4/2556 Re: Disclosure of Information on Capital Fund Maintenance for Commercial Banks, dated 2nd May 2013, 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 for the six months ended 30th June 2013 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 six months ended 30th June 2013 in accordance with the requirements set forth in the Notification of the Bank of Thailand No. SorNorSor 4/2556 Re: Disclosure of Information on Capital Fund Maintenance for Commercial Banks, dated 2nd May 2013.

This document covers only quantitative information as at 30th June 2013 with comparative quantitative information as at 31st December 2012.

2.0 CAPITAL STRUCTURE

Table 1: Capital of RHB Bank Thailand Operations

Unit: THB

	Items	30 June 2013	31 December 2012
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	3,126,981,730.06	3,269,012,522.73
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	1,126,981,730.06	1,269,012,522.73
3.	Total Regulatory Capital After Deductions	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 (SA)

Unit: THB

Performing Assets		30 June 2013	31 December 2012
1.	Claims on sovereigns and central banks, multilateral development banks (MDBs), and non –central government public sector entities (PSEs) treated as claims on sovereigns	-	-
2.	Claims on financial institutions, non-central government public sector entities (PSEs) treated as claims on financial institutions, and securities firms	97,310,705.02	77,120,534.93
3.	Claims on corporates, non-central government public sector entities (PSEs) treated as claims on corporate	335,157,127.78	296,709,923.62
4.	Claims on retail portfolios	485,153.04	615,623.86
5.	Claims on housing loans	40,515.43	219,486.90
6.	Other assets	9,108,208.45	8,322,205.66
Non-performing Claims		20,985,012.72	22,644,706.18
First-to-default Credit Derivatives and Securitisation		-	-
Total Minimum Capital Requirement for Credit Risk under the SA		463,086,722.44	405,632,481.15

Table 3: Minimum Capital Requirement for Market Risk

Unit: THB

Minimum Capital Requirement for Market Risk Under Standardised Approach	30 June 2013	31 December 2012
	1,471,135.74	1,756,938.15

Table 4: Minimum Capital Requirement for Operational Risk

Unit: THB

Minimum Capital Requirement for Operational Risk under BIA	30 June 2013	31 December 2012
	21,327,177.15	23,434,438.02

Table 5: Total Risk-Weighted Capital Ratio

Unit: %

Risk-Weighted Capital Ratio	30 June 2013	31 December 2012
	32.93	37.14

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 2013	31 December 2012
Interest Rate Risk	143,543.00	58,991.00
Equity Position Risk	-	-
Foreign Exchange Rate Risk	1,327,592.74	1,697,947.15
Commodity Risk	-	-
Total Minimum Capital Requirements	1,471,135.74	1,756,938.15

5.0 ADDITIONAL DISCLOSURE OF CAPITAL INFORMATION UNDER THE BASEL COMMITTEE ON BANKING SUPERVISION (BCBS) GUIDELINE

Table 7: Disclosure of Capital Information in Transitional Period under Basel III

Unit: THB

Value of Capital, Inclusions, Adjustments and Deductions for the six months ended 30 June 2013	
Capital of RHB Bank Thailand Operations	2,000,000,000.00
Net amount of item to be included in or deducted from capital under Basel III	-
Total Capital of RHB Bank Thailand Operations	2,000,000,000.00