



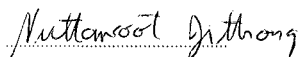
RHB Bank Berhad, Bangkok Branch
Summary Statement of Assets and Liabilities
 (Not audited/reviewed by Certified Public Accountant)
 As of 30 November 2012


Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	14,519	Deposits	776,605
Interbank and money market items, net	59,340	Interbank and money market items, net	3,334,202
Claims on securities	-	Liabilities payable on demand	2,078
Derivatives assets	2,318	Liabilities to deliver securities	-
Investments, net (with obligations - baht)	3,702,249	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	-	Derivatives liabilities	2,487
Loans to customers, net	2,948,989	Debts issued and Borrowings	-
Accrued interest receivables	4,817	Bank's liabilities under acceptances	-
Customer's liabilities under acceptances	-	Other liabilities	88,129
Properties foreclosed, net	-	Total Liabilities	4,203,501
Premises and equipment, net	27,524	Head office and other branches of the same juristic person's equity	
Other assets, net	121,602	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	87,305
		Other reserves	4,852
		Retained earnings	585,700
		Total Equity of Head Office and Other Branches of the Same Legal Entity	2,677,857
Total Assets	6,881,358	Total Liabilities and Equity of Head Office and Other Branches of the Same Legal Entity	6,881,358

Non-Performing Loans ^{1/} (net) as of 30 September 2012 (Quarterly) (6.36 percent of total loans after allowance for doubtful accounts of Non-Performing Loans)	131,397
Required provisioning for loan loss as of 30 September 2012 (Quarterly)	98,127
Actual provisioning for loan loss as of 30 September 2012 (Quarterly)	117,181
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory Capital (Capital Adequacy Ratio = 45.27 percents)	2,000,000
Changes in assets and liabilities this quarter as of 30 November 2012 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent Liabilities	654,242
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	1,087
Letters of credit	23,505
Other contingencies	629,650
^{1/} Non-Performing Loans (gross) as of 30 September, 2012 (Quarterly) (9.45 percent of total loans before allowance for doubtful accounts of Non-Performing Loans)	201,737

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.rhb.com.my/branches/thailand/financial_statement.html
 Date of disclosure 30 April 2012
 Information as of 31 December 2011

We certify here that this Summary Statement of Assets and Liabilities is completely, correctly, and truly presented


 (Nuttawoot Jitrong)
 Finance Manager


 (Thiti Musuwan)
 Country Head