

RHB BANK BERHAD

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 30 April 2012

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	11,640	Deposits	1,818,514
Interbank and money market items, net	738,939	Interbank and money market items, net	1,414,091
Claims on securities	-	Liabilities payable on demand	1,961
Derivatives assets	3,348	Liabilities to deliver securities	-
Investments - net	3,807,725	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 0)		Derivatives liabilities	3,525
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	1,421,481	Bank's liabilities under acceptances	-
Accrued interest receivables	6,565	Other liabilities	93,040
Customers' liabilities under acceptances	-	Total Liabilities	3,331,131
Properties foreclosed, net	-		
Premises and equipment, net	34,996	Head office and other branches of the same juristic person's equity	
Other assets, net	97,445	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	196,681
		Other reserves	9,932
		Retained earnings	604,259
		equity	2,791,008
Total Assets	6,122,139	juristic person's equity	6,122,139

Thousand Baht

Non-Performing Loan ^{1/} (net) as of 31 March 2012 (Quarterly)	129,900
(6.68 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 March 2012 (Quarterly)	112,565
Actual provisioning for loan loss, as of 31 March 2012 (Quarterly)	126,015
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory capital	2,000,000
(Capital adequacy ratio = 74.48 percents)	
Changes in assets and liabilities this quarter as of 30 April 2012 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	813,312
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	1,023
Letters of credit	8,350
Other contingencies	803,939
^{1/} Non-Performing Loans (gross) as of 31 March 2012 (Quarterly)	209,315
(10.34 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)	

Channel of capital maintenance information disclosure

For Commercial Bank

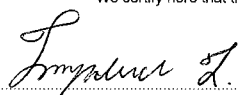
(under the Notification of the Bank of Thailand

Location of disclosure Website RHB BANK <http://www.rhb.com.my/lr>

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.


 Tunyaluck Tangtrakul
 Position Finance Manager


 THITI MUSUWAN
 Position COUNTRY HEAD
 RHB BANK BERHAD, BANGKOK BRANCH