



RHB Bank Berhad, Thailand
Summary Statement of Assets and Liabilities
 (Not audited/reviewed by Certified Public Accountant)
 As of 31 August 2015

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	8,514	Deposits	2,157,863
Interbank and money market items, net	431,508	Interbank and money market items, net	5,945,065
Claims on securities	-	Liabilities payable on demand	1,557
Derivatives assets	2,715	Liabilities to deliver securities	-
Investments, net	4,654,613	Financial liabilities designated at fair value through profit or loss	-
(with obligations - baht)	-	Derivatives liabilities	12,651
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	5,655,875	Bank's liabilities under acceptances	-
Accrued interest receivables	22,402	Other liabilities	143,965
Customer's liabilities under acceptances	-	Total Liabilities	8,261,101
Properties foreclosed, net	-	Head office and other branches of the same juristic person's equity	
Premises and equipment, net	45,831	Funds to be maintained as assets under the Act	2,000,000
Other assets, net	164,392	Accounts with head office and other branches of the same juristic person, net	119,814
		Other reserves	43,552
		Retained earnings	561,383
		Total Equity of Head Office and Other Branches of the Same Legal Entity	2,724,749
Total Assets	10,985,850	Total Liabilities and Equity of Head Office and Other Branches of the Same Legal Entity	10,985,850

Non-Performing Loans ^{1/} (net) as of 30 June 2015 (Quarterly)	115,902
(2.02 percent of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss as of 30 June 2015 (Quarterly)	144,796
Actual provisioning for loan loss as of 30 June 2015 (Quarterly)	157,954
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 = 23.84 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	2,000,000
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 23.84 percents)	
Changes in assets and liabilities this quarter as of 31 August 2015 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent Liabilities	811,074
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	4,994
Letters of credit	35,295
Other contingencies	770,785
^{1/} Non-Performing Loans (gross) as of 30 June 2015 (Quarterly)	203,280
(3.50 percent 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

Re: Public disclosure of Capital Maintenance for Commercial Banks)

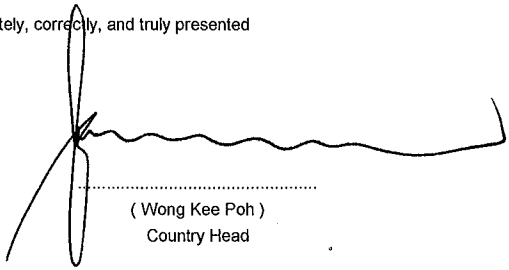
Location of disclosure <http://www.rhbgroup.com/>

Date of disclosure 30 April 2015

Information as of 31 December 2014

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


 (Supicha Leelawat)
 Finance Manager


 (Wong Kee Poh)
 Country Head