



**RHB Bank Berhad, Thailand**  
**Summary Statement of Assets and Liabilities**  
 (Not audited/reviewed by Certified Public Accountant)  
 As of 30 September 2015

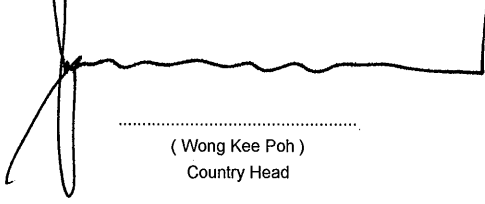
Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	6,401	Deposits	2,041,948
Interbank and money market items, net	280,930	Interbank and money market items, net	4,519,638
Claims on securities	-	Liabilities payable on demand	1,831
Derivatives assets	1,712	Liabilities to deliver securities	-
Investments, net (with obligations - baht)	4,489,756	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	-	Derivatives liabilities	15,429
Loans to customers, net	5,681,304	Debts issued and Borrowings	-
Accrued interest receivables	23,029	Bank's liabilities under acceptances	-
Customer's liabilities under acceptances	-	Other liabilities	133,883
Properties foreclosed, net	-	<b>Total Liabilities</b>	<b>6,712,729</b>
Premises and equipment, net	47,623	<b>Head office and other branches of the same juristic person's equity</b>	
Other assets, net	159,743	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	1,377,519
		Other reserves	40,637
		Retained earnings	559,613
		<b>Total Equity of Head Office and Other Branches of the Same Legal Entity</b>	<b>3,977,769</b>
<b>Total Assets</b>	<b>10,690,498</b>	<b>Total Liabilities and Equity of Head Office and Other Branches of the Same Legal Entity</b>	<b>10,690,498</b>

Non-Performing Loans <sup>1/</sup> (net) as of 30 September 2015 (Quarterly) (1.98 percent of total loans after allowance for doubtful accounts of Non-Performing Loans)	113,621
Required provisioning for loan loss as of 30 September 2015 (Quarterly)	146,210
Actual provisioning for loan loss as of 30 September 2015 (Quarterly)	159,381
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory Capital (Capital Adequacy Ratio = 24.04 percents)	2,000,000
Regulatory capital after deducting capital add-on arising from Single Lending Limit (Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 24.04 percents)	2,000,000
Changes in assets and liabilities this quarter as of 30 September 2015 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent Liabilities	1,308,377
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	11,253
Letters of credit	22,071
Other contingencies	1,275,053
<sup>1/</sup> Non-Performing Loans (gross) as of 30 September 2015 (Quarterly) (3.48 percent of total loans before allowance for doubtful accounts of Non-Performing Loans)	203,280

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