

**RHB BANK BERHAD**

**Summary Statement of Assets and Liabilities**

**(Not audited/reviewed by Certified Public Accountant)**

**As of 29 February 2012**

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	4,663	Deposits	1,811,183
Interbank and money market items, net	46,291	Interbank and money market items, net	901,116
Claims on securities	-	Liabilities payable on demand	1,758
Derivatives assets	4,404	Liabilities to deliver securities	-
Investments - net	3,506,433	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 0)		Derivatives liabilities	4,331
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	1,852,646	Bank's liabilities under acceptances	-
Accrued interest receivables	13,249	Other liabilities	102,131
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>2,820,519</b>
Properties foreclosed, net	-		
Premises and equipment, net	35,593	<b>Head office and other branches of the same juristic person's equity</b>	
Other assets, net	106,182	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	166,272
		Other reserves	7,725
		Retained earnings	590,395
		<b>equity</b>	<b>2,748,942</b>
<b>Total Assets</b>	<b>5,569,461</b>	<b>juristic person's equity</b>	<b>5,569,461</b>

Thousand Baht

Non-Performing Loan <sup>1)</sup> (net) as of 31 December 2011 (Quarterly)	130,118
(6.87 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 December 2011 (Quarterly)	113,430
Actual provisioning for loan loss, as of 31 December 2011 (Quarterly)	126,248
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 = 68.37 percents)	
Changes in assets and liabilities this quarter as of 31 December 2011 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	790,609
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	977
Letters of credit	5,346
Other contingencies	784,286

<sup>1)</sup> Non-Performing Loans (gross) as of 31 December 2011 (Quarterly) 209,315  
 (10.61 percents of total loans before allowance for doubtful accounts of Non-Performing Loans)

**Channel of capital maintenance information disclosure**

For Commercial Bank

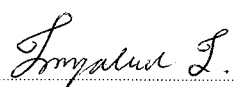
(under the Notification of the Bank of Thailand)

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

Date of disclosure 31 October 2011

Information as of 30 June 2011

We certify here that this summary statement of assets and liabilities is completely, correctly and truly presented.

  
 .....  
 (Tongaluck Tangtrakul)  
 Position Finance Manager

  
 .....  
 (THITI MUSUWAN)  
 Position COUNTRY HEAD  
 RHB BANK BERHAD, BANGKOK BRANCH