

RHB BANK BERHAD
Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 31 January 2012

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	8,343	Deposits	1,498,419
Interbank and money market items, net	28,428	Interbank and money market items, net	1,170,452
Claims on securities	-	Liabilities payable on demand	1,834
Derivatives assets	7,033	Liabilities to deliver securities	-
Investments - net	3,444,114	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 0)		Derivatives liabilities	5,918
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	1,774,224	Bank's liabilities under acceptances	-
Accrued interest receivables	12,276	Other liabilities	102,810
Customers' liabilities under acceptances	-	Total Liabilities	2,779,433
Properties foreclosed, net	-		
Premises and equipment, net	36,060	Head office and other branches of the same juristic person's equity	
Other assets, net	90,712	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	50,438
		Other reserves	2,132
		Retained earnings	573,451
		person's equity	2,621,757
		Total Liabilities and Head office and other branches of the same juristic person's equity	5,401,190
Total Assets	5,401,190		

	Thousand Baht
Non-Performing Loan ^{1/} (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 = 69.65 percents)	
Changes in assets and liabilities this quarter as of 31 January 2012 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	804,805
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	977
Letters of credit	910
Other contingencies	802,918

^{1/} 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
Re: Public disclosure of Capital Maintenance for Commercial Banks)

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

Tunyaluek Tangpakul
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Position *Tinyaluek Tangpakul*
RHB BANK, BANGKOK BRANCH

Tini Musuwan
.....
Position *TINI MUSUWAN*
COUNTRY HEAD
RHB BANK BERHAD, BANGKOK BRANCH