

RHB BANK BERHAD

Summary Statement of Assets and Liabilities

(Not audited/reviewed by Certified Public Accountant)

As of 31 March 2012

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	10,311	Deposits	1,816,834
Interbank and money market items, net	148,992	Interbank and money market items, net	1,239,157
Claims on securities	-	Liabilities payable on demand	1,843
Derivatives assets	3,284	Liabilities to deliver securities	-
Investments - net (with obligations Thousand Baht 0)	3,700,976	Financial liabilities designated at fair value through profit or loss	-
		Derivatives liabilities	2,983
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	1,898,397	Bank's liabilities under acceptances	-
Accrued interest receivables	16,412	Other liabilities	91,916
Customers' liabilities under acceptances	-	Total Liabilities	3,152,733
Properties foreclosed, net	-		
Premises and equipment, net	35,541	Head office and other branches of the same juristic person's equity	
Other assets, net	91,223	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	167,624
		Other reserves	11,574
		Retained earnings	596,353
		equity	2,752,403
Total Assets	5,905,136	juristic person's equity	5,905,136

	Thousand Baht
Non-Performing Loan ¹¹ (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 = 68.37 percents)	
Changes in assets and liabilities this quarter as of 31 March 2012 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent liabilities	812,865
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	-
Letters of credit	8,806
Other contingencies	804,059
¹¹ 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

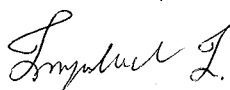
(under the Notification of the Bank of Thailand

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



Position



THITI MUSUWAN

Position

COUNTRY HEAD
RHB BANK BERHAD, BANGKOK BRANCH