



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

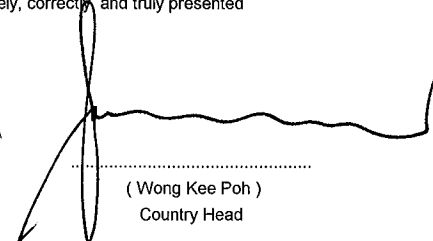
Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	7,181	Deposits	4,042,129
Interbank and money market items, net	1,037,457	Interbank and money market items, net	5,375,922
Claims on securities	-	Liabilities payable on demand	2,101
Derivatives assets	2,465	Liabilities to deliver securities	-
Investments, net	4,899,141	Financial liabilities designated at fair value through profit or loss	-
(with obligations - baht)	-	Derivatives liabilities	3,669
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	6,651,868	Bank's liabilities under acceptances	-
Accrued interest receivables	33,463	Other liabilities	137,445
Customer's liabilities under acceptances	-	<b>Total Liabilities</b>	<b>9,561,266</b>
Properties foreclosed, net	-		
Premises and equipment, net	47,161	<b>Head office and other branches of the same juristic person's equity</b>	
Other assets, net	169,209	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	690,928
		Other reserves	50,252
		Retained earnings	545,499
		<b>Total Equity of Head Office and Other Branches of the Same Legal Entity</b>	<b>3,286,679</b>
<b>Total Assets</b>	<b>12,847,945</b>	<b>Total Liabilities and Equity of Head Office and Other Branches of the Same Legal Entity</b>	<b>12,847,945</b>

Non-Performing Loans <sup>1/</sup> (net) as of 31 March 2015 (Quarterly)	115,807
(1.61 percent of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss as of 31 March 2015 (Quarterly)	159,007
Actual provisioning for loan loss as of 31 March 2015 (Quarterly)	175,303
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 = 21.83 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 = 21.83 percents)	
Changes in assets and liabilities this quarter as of 30 April 2015 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent Liabilities	832,805
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	10,671
Letters of credit	49,201
Other contingencies	772,933
<sup>1/</sup> Non-Performing Loans (gross) as of 31 March 2015 (Quarterly)	203,280
(2.78 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