



(Revised Version)

CB 1.2

RHB Bank Berhad, Thailand
Summary Statement of Assets and Liabilities
(Audited/reviewed by Certified Public Accountant)
As of 31 December 2014

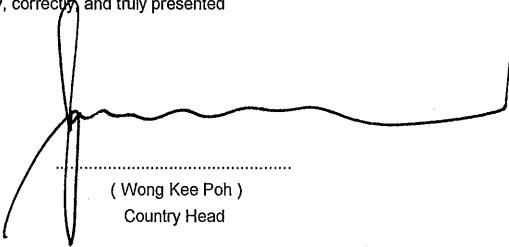
Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	7,378	Deposits	2,451,114
Interbank and money market items, net	567,684	Interbank and money market items, net	6,659,219
Claims on securities	-	Liabilities payable on demand	366
Derivatives assets	3,333	Liabilities to deliver securities	-
Investments, net	4,324,869	Financial liabilities designated at fair value through profit or loss	-
(with obligations - baht)	-	Derivatives liabilities	483
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	8,223,592	Bank's liabilities under acceptances	-
Accrued interest receivables	31,012	Other liabilities	150,782
Customer's liabilities under acceptances	-	Total Liabilities	9,261,964
Properties foreclosed, net	-		
Premises and equipment, net	48,281	Head office and other branches of the same juristic person's equity	
Other assets, net	172,444	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	1,591,546
		Other reserves	25,698
		Retained earnings	499,385
		Total Equity of Head Office and Other Branches of the Same Legal Entity	4,116,629
Total Assets	13,378,593	Total Liabilities and Equity of Head Office and	
		Other Branches of the Same Legal Entity	13,378,593

Non-Performing Loans ^{1/} (net) as of 31 December 2014 (Quarterly)	115,807
(1.39 percent of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss as of 31 December 2014 (Quarterly)	169,866
Actual provisioning for loan loss as of 31 December 2014 (Quarterly)	188,360
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 = 19.29 percents)	
Changes in assets and liabilities this quarter as of 31 December 2014 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
	-
Contingent Liabilities	1,291,060
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	184,146
Letters of credit	210,332
Other contingencies	896,582
^{1/} Non-Performing Loans (gross) as of 31 December 2014 (Quarterly)	203,280
(2.42 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


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(Supicha Leelawat)
Finance Manager


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(Wong Kee Poh)
Country Head