

RHB Bank Berhad, Thailand
Summary Statement of Assets and Liabilities
 (Not audited/reviewed by Certified Public Accountant)
 As of 28 February 2015

| Assets | Thousand Baht | Liabilities | Thousand Baht |
|--|-------------------|--|-------------------|
| Cash | 8,909 | Deposits | 2,782,508 |
| Interbank and money market items, net | 323,005 | Interbank and money market items, net | 7,381,389 |
| Claims on securities | - | Liabilities payable on demand | 1,359 |
| Derivatives assets | 5,356 | Liabilities to deliver securities | - |
| Investments, net | 4,866,311 | Financial liabilities designated at fair value through profit or loss | - |
| (with obligations - baht) | - | Derivatives liabilities | 5,163 |
| Investments in subsidiaries and associates, net) | - | Debts issued and Borrowings | - |
| Loans to customers, net | 7,890,616 | Bank's liabilities under acceptances | - |
| Accrued interest receivables | 41,472 | Other liabilities | 135,763 |
| Customer's liabilities under acceptances | - | Total Liabilities | 10,306,182 |
| Properties foreclosed, net | - | | |
| Premises and equipment, net | 45,689 | Head office and other branches of the same juristic person's equity | |
| Other assets, net | 166,846 | 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 | 496,253 |
| | | Other reserves | 17,117 |
| | | Retained earnings | 528,652 |
| | | Total Equity of Head Office and Other Branches of the Same Legal Entity | 3,042,022 |
| Total Assets | 13,348,204 | Total Liabilities and Equity of Head Office and Other Branches of the Same Legal Entity | 13,348,204 |

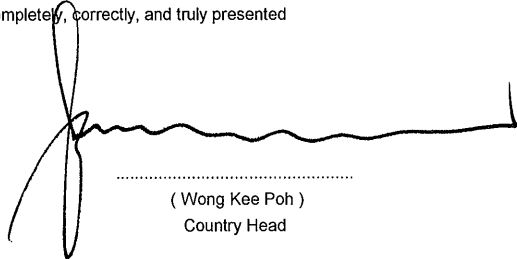
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|--|-----------|
| Non-Performing Loans ^{1/} (net) as of 31 December 2014 (Quarterly) | 115,807 |
| (1.39 percent of total loans after allowance for doubtful accounts of Non-Performing Loans) | |
| Required provisioning for loan loss as of 31 December 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 = 20.08 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 = 20.08 percents) | |
| Changes in assets and liabilities this quarter as of 28 February 2015 due to fine from violating the Financial Institution Business Act B.E. 2551, Section | - |
| Contingent Liabilities | 924,641 |
| Avals to bills and guarantees of loans | - |
| Liabilities under unmatured import bills | 9,310 |
| Letters of credit | 127,191 |
| Other contingencies | 788,140 |
| ^{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 2014
 Information as of 31 December 2013

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