



RHB Bank Berhad, Bangkok Branch
Summary Statement of Assets and Liabilities
 (Not audited/reviewed by Certified Public Accountant)
 As of 31 January 2013

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	13,120	Deposits	924,590
Interbank and money market items, net	63,870	Interbank and money market items, net	3,623,702
Claims on securities	-	Liabilities payable on demand	2,329
Derivatives assets	1,205	Liabilities to deliver securities	-
Investments, net (with obligations - baht)	3,635,851	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	-	Derivatives liabilities	978
Loans to customers, net	3,812,026	Debts issued and Borrowings	-
Accrued interest receivables	13,034	Bank's liabilities under acceptances	-
Customer's liabilities under acceptances	-	Other liabilities	79,112
Properties foreclosed, net	-	Total Liabilities	4,630,711
Premises and equipment, net	27,337	Head office and other branches of the same juristic person's equity	
Other assets, net	123,847	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	486,107
		Other reserves	4,045
		Retained earnings	569,227
		Total Equity of Head Office and Other Branches of the Same Legal Entity	3,059,379
Total Assets	7,690,090	Total Liabilities and Equity of Head Office and Other Branches of the Same Legal Entity	7,690,090

Non-Performing Loans ⁱⁱ (net) as of 31 December 2012 (Quarterly) (3.19 percent of total loans after allowance for doubtful accounts of Non-Performing Loans)	130,808
Required provisioning for loan loss as of 31 December 2012 (Quarterly)	123,629
Actual provisioning for loan loss as of 31 December 2012 (Quarterly)	148,247
Loans to related parties	-
Loans to related asset management companies	-
Loans to related parties due to debt restructuring	-
Regulatory Capital (Capital Adequacy Ratio = 36.79 percents)	2,000,000
Changes in assets and liabilities this quarter as of 31 January 2013 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent Liabilities	591,547
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	2,523
Letters of credit	59,785
Other contingencies	529,239
ⁱⁱ Non-Performing Loans (gross) as of 31 December 2012 (Quarterly) (4.85 percent of total loans before allowance for doubtful accounts of Non-Performing Loans)	201,921

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.rhb.com.my/branches/thailand/financial_statement.html
 Date of disclosure 30 April 2012
 Information as of 31 December 2011

We certify here that this Summary Statement of Assets and Liabilities is completely, correctly, and truly presented

(Thiti Musuwan)
 Country Head
 Acting Finance Manager

(Thiti Musuwan)
 Country Head