



**RHB Bank Berhad, Thailand**  
**Summary Statement of Assets and Liabilities**  
 (Not audited/reviewed by Certified Public Accountant)  
 As of 31 July 2014

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	14,519	Deposits	2,300,887
Interbank and money market items, net	103,593	Interbank and money market items, net	5,739,013
Claims on securities	-	Liabilities payable on demand	1,348
Derivatives assets	2,554	Liabilities to deliver securities	-
Investments, net	4,288,486	Financial liabilities designated at fair value through profit or loss	-
(with obligations - baht)	-	Derivatives liabilities	1,564
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	6,225,523	Bank's liabilities under acceptances	-
Accrued interest receivables	22,371	Other liabilities	109,400
Customer's liabilities under acceptances	-	<b>Total Liabilities</b>	<b>8,152,212</b>
Properties foreclosed, net	-		
Premises and equipment, net	48,966	<b>Head office and other branches of the same juristic person's equity</b>	
Other assets, net	149,831	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	119,226
		Other reserves	8,332
		Retained earnings	576,073
		<b>Total Equity of Head Office and Other Branches of the Same Legal Entity</b>	<b>2,703,631</b>
<b>Total Assets</b>	<b>10,855,843</b>	<b>Total Liabilities and Equity of Head Office and Other Branches of the Same Legal Entity</b>	<b>10,855,843</b>

Non-Performing Loans <sup>1/</sup> (net) as of 30 June 2014 (Quarterly)	116,999
(2.05 percent of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss as of 30 June 2014 (Quarterly)	91,525
Actual provisioning for loan loss as of 30 June 2014 (Quarterly)	128,906
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 = 25.37 percents)	
Changes in assets and liabilities this quarter as of 31 July 2014 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent Liabilities	810,567
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	943
Letters of credit	175,072
Other contingencies	634,552
<sup>1/</sup> Non-Performing Loans (gross) as of 30 June 2014 (Quarterly)	157,438
(2.75 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/branches/thailand/financial\\_statement.html](http://www.rhbgroup.com/branches/thailand/financial_statement.html)  
 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

(Thiti Musuwan)  
 Country Head