

**RHB BANK BERHAD**  
**Summary Statement of Assets and Liabilities**  
**(Not audited/reviewed by Certified Public Accountant)**  
**As of 31 May 2012**

<b>Assets</b>	Thousand Baht	<b>Liabilities</b>	Thousand Baht
Cash	10,959	Deposits	2,009,188
Interbank and money market items, net	860,083	Interbank and money market items, net	1,365,397
Claims on securities	-	Liabilities payable on demand	32,508
Derivatives assets	3,815	Liabilities to deliver securities	-
Investments - net	3,760,836	Financial liabilities designated at fair value through profit or loss	-
(with obligations Thousand Baht 0)		Derivatives liabilities	3,579
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	1,411,069	Bank's liabilities under acceptances	-
Accrued interest receivables	3,704	Other liabilities	84,386
Customers' liabilities under acceptances	-	<b>Total Liabilities</b>	<b>3,495,058</b>
Properites foreclosed, net	-		
Premises and equipment, net	52,296	<b>Head office and other branches of the same juristic person's equity</b>	
Other assets, net	96,474	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	110,686
		Other reserves	7,310
		Retained earnings	600,802
		<b>person's equity</b>	<b>2,704,178</b>
		<b>Total Liabilities and Head office and other branches of the same juristic person's equity</b>	<b>6,199,236</b>
<b>Total Assets</b>	<b>6,199,236</b>		

	Thousand Baht
Non-Performing Loan <sup>1/</sup> (net) as of 31 March 2012 (Quarterly)	129,900
(6.68 percents of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss, as of 31 March 2012 (Quarterly)	112,565
Actual provisioning for loan loss, as of 31 March 2012 (Quarterly)	126,015
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 = 74.48 percents)	
Changes in assets and liabilities this quarter as of 31 March 2012 due to fine from violating the Financial Institution Business Act B.E. 2551, Section . . . . .	-
Contingent liabilities	839,804
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	1,629
Letters of credit	89,227
Other contingencies	748,948


<sup>1/</sup> Non-Performing Loans (gross) as of 31 March 2012 (Quarterly) 209,315  
(10.34 percents 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 Website RHB BANK <http://www.rhb.com.my/>  
Date of disclosure 31 October 2011  
Information as of 30 June 2011

We certify here that this summary statement of assets and liabilities is completely, correctly and truly presented.

  
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( Thiti Musuwan )  
Country Head (Acting Finance Manager)

  
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( Thiti Musuwan )  
Country Head