

RHB Bank Berhad, Thailand
Summary Statement of Assets and Liabilities
 (Not audited/reviewed by Certified Public Accountant)
 As of 30 November 2014

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	10,745	Deposits	2,376,273
Interbank and money market items, net	168,450	Interbank and money market items, net	5,767,380
Claims on securities	-	Liabilities payable on demand	1,358
Derivatives assets	2,295	Liabilities to deliver securities	-
Investments, net	4,264,558	Financial liabilities designated at fair value through profit or loss	-
(with obligations - baht)	-	Derivatives liabilities	2,580
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	6,578,510	Bank's liabilities under acceptances	-
Accrued interest receivables	33,089	Other liabilities	134,732
Customer's liabilities under acceptances	-	Total Liabilities	8,282,323
Properties foreclosed, net	-		
Premises and equipment, net	47,721	Head office and other branches of the same juristic person's equity	
Other assets, net	157,644	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	365,316
		Other reserves	27,035
		Retained earnings	588,338
		Total Equity of Head Office and Other Branches of the Same Legal Entity	2,980,689
Total Assets	11,263,012	Total Liabilities and Equity of Head Office and Other Branches of the Same Legal Entity	11,263,012

Non-Performing Loans ^{1/} (net) as of 30 September 2014 (Quarterly)	117,000
(1.63 percent of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss as of 30 September 2014 (Quarterly)	109,153
Actual provisioning for loan loss as of 30 September 2014 (Quarterly)	151,575
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 = 23.07 percents)	
Changes in assets and liabilities this quarter as of 30 November 2014 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent Liabilities	1,094,804
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	51,490
Letters of credit	382,309
Other contingencies	661,005
^{1/} Non-Performing Loans (gross) as of 30 September 2014 (Quarterly)	156,548
(2.16 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
 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



 (Mongkol Thiratanapong)
 Acting Country Head