



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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	12,150	Deposits	2,263,244
Interbank and money market items, net	131,461	Interbank and money market items, net	6,711,956
Claims on securities	-	Liabilities payable on demand	2,247
Derivatives assets	1,473	Liabilities to deliver securities	-
Investments, net (with obligations - baht)	4,494,721	Financial liabilities designated at fair value through profit or loss	-
Investments in subsidiaries and associates, net	-	Derivatives liabilities	2,136
Loans to customers, net	7,181,210	Debts issued and Borrowings	-
Accrued interest receivables	29,495	Bank's liabilities under acceptances	-
Customer's liabilities under acceptances	-	Other liabilities	129,270
Properties foreclosed, net	-	Total Liabilities	9,108,853
Premises and equipment, net	47,008	Head office and other branches of the same juristic person's equity	
Other assets, net	148,901	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	338,948
		Other reserves	17,486
		Retained earnings	581,132
		Total Equity of Head Office and Other Branches of the Same Legal Entity	2,937,566
		Total Liabilities and Equity of Head Office and Other Branches of the Same Legal Entity	12,046,419
Total Assets	12,046,419		

Non-Performing Loans ¹¹ (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 = 22.12 percents)	
Changes in assets and liabilities this quarter as of 31 October 2014 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent Liabilities	756,934
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	7,555
Letters of credit	54,304
Other contingencies	695,075
¹¹ 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