



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

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	12,754	Deposits	2,366,043
Interbank and money market items, net	134,246	Interbank and money market items, net	6,350,640
Claims on securities	-	Liabilities payable on demand	120
Derivatives assets	2,794	Liabilities to deliver securities	-
Investments, net	4,294,252	Financial liabilities designated at fair value through profit or loss	-
(with obligations - baht)	-	Derivatives liabilities	1,955
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	7,081,403	Bank's liabilities under acceptances	-
Accrued interest receivables	31,634	Other liabilities	125,212
Customer's liabilities under acceptances	-	Total Liabilities	8,843,970
Properties foreclosed, net	-		
Premises and equipment, net	47,930	Head office and other branches of the same juristic person's equity	
Other assets, net	145,176	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	335,105
		Other reserves	11,263
		Retained earnings	559,851
		Total Equity of Head Office and Other Branches of the Same Legal Entity	2,906,219
Total Assets	11,750,189	Total Liabilities and Equity of Head Office and Other Branches of the Same Legal Entity	11,750,189

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 = 22.27 percents)	
Changes in assets and liabilities this quarter as of 30 September 2014 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent Liabilities	645,791
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	607
Letters of credit	99,069
Other contingencies	546,115
^{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

(Thiti Musuwan)
 Country Head