



**RHB Bank Thailand Operations**

**Basel II Pillar 3 Disclosures**

**For the Six Months Ended 30<sup>th</sup> June 2014**

**Statement by Country Head, RHB Bank Thailand Operations**

In accordance with the requirements set forth in the Notification of the Bank of Thailand No. SorNorSor 4/2556 Re: Disclosure of Information on Capital Fund Maintenance for Commercial Banks, dated 2<sup>nd</sup> May 2013, and on behalf of the Management of RHB Bank Thailand Operations, I am pleased to provide an attestation that the Pillar 3 disclosures of RHB Bank Thailand Operations for the six months ended 30<sup>th</sup> June 2014 are accurate and complete.

**Thiti Musuwan  
Country Head  
RHB Bank, Thailand Operations**

## **1.0 INTRODUCTION**

The Basel II Pillar 3 Disclosures contained in this document relate to RHB Bank Thailand Operations for the six months ended 30<sup>th</sup> June 2014 in accordance with the requirements set forth in the Notification of the Bank of Thailand No. SorNorSor 4/2556 Re: Disclosure of Information on Capital Fund Maintenance for Commercial Banks, dated 2<sup>nd</sup> May 2013.

This document covers only quantitative information as at 30<sup>th</sup> June 2014 with comparative quantitative information as at 31<sup>st</sup> December 2013.

## 2.0 CAPITAL STRUCTURE

**Table 1: Capital of RHB Bank Thailand Operations**

Unit: THB

	Items	30 June 2014	31 December 2013
1.	Assets Required to be Maintained under Section 32	2,000,000,000.00	2,000,000,000.00
2.	Sum of Net Capital for Maintenance of Assets under Section 32 and Net Balance of Inter-office Accounts	2,307,157,647.62	3,590,159,087.20
2.1	Capital for Maintenance of Assets under Section 32	2,000,000,000.00	2,000,000,000.00
2.2	Net Balance of Inter-office Accounts which the branch is the Debtor (the creditor) to the Head Office and Other Branches Located in Other Countries, the Parent Company and Subsidiaries of the Head Office	307,157,647.62	1,590,159,087.20
3.	Total Regulatory Capital After Deductions	2,000,000,000.00	2,000,000,000.00
3.1	Total Regulatory Capital Before Deduction (the lowest amount among item 1, item 2 and item 2.1)	2,000,000,000.00	2,000,000,000.00
3.2	Deductions	-	-

### 3.0 CAPITAL ADEQUACY

**Table 2: Minimum Capital Requirement for Credit Risk Classified by Type of Assets under the Standardised Approach (SA)**

Unit: THB

<b>Performing Assets</b>		<b>30 June 2014</b>	<b>31 December 2013</b>
1.	Claims on sovereigns and central banks, multilateral development banks (MDBs), and non –central government public sector entities (PSEs) treated as claims on sovereigns	-	-
2.	Claims on financial institutions, non-central government public sector entities (PSEs) treated as claims on financial institutions, and securities firms	72,401,289.14	115,272,855.20
3.	Claims on corporates, non-central government public sector entities (PSEs) treated as claims on corporate	467,373,515.68	493,489,270.80
4.	Claims on retail portfolios	7,858,938.60	7,718,238.14
5.	Claims on housing loans	-	30,840.99
6.	Other assets	13,373,756.27	14,244,381.62
<b>Non-performing Claims</b>		<b>20,420,884.04</b>	<b>19,512,501.45</b>
First-to-default Credit Derivatives and Securitization		-	-
<b>Total Minimum Capital Requirement for Credit Risk under the SA</b>		<b>581,428,383.73</b>	<b>650,268,088.20</b>

**Table 3: Minimum Capital Requirement for Market Risk**

Unit: THB

Minimum Capital Requirement for Market Risk Under Standardised Approach	30 June 2014	31 December 2013
	2,855,681.87	2,455,764.49

**Table 4: Minimum Capital Requirement for Operational Risk**

Unit: THB

Minimum Capital Requirement for Operational Risk under BIA	30 June 2014	31 December 2013
	21,286,882.18	20,544,613.53

**Table 5: Total Risk-Weighted Capital Ratio**

Unit: %

Risk-Weighted Capital Ratio	30 June 2014	31 December 2013
	26.42	23.76

#### 4.0 MARKET RISK

**Table 6: Minimum Capital Requirement for Each Type of Market Risk Under the Standardized Approach**

Unit: THB

<b>Minimum Capital Requirement for Each Type of Market Risk Under the Standardised Approach</b>	<b>30 June 2014</b>	<b>31 December 2013</b>
Interest Rate Risk	1,641,190.88	255,856.64
Equity Position Risk	-	-
Foreign Exchange Rate Risk	1,214,490.99	2,199,907.85
Commodity Risk	-	-
<b>Total Minimum Capital Requirements</b>	<b>2,855,681.87</b>	<b>2,455,764.49</b>

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**5.0 ADDITIONAL DISCLOSURE OF CAPITAL INFORMATION UNDER THE BASEL COMMITTEE ON BANKING SUPERVISION (BCBS) GUIDELINE**

**Table 7: Disclosure of Capital Information in Transitional Period under Basel III**

Unit: THB

<b>Value of Capital, Inclusions, Adjustments and Deductions for the six months ended 30 June 2014</b>	
Capital of RHB Bank Thailand Operations	2,000,000,000.00
Net amount of item to be included in or deducted from capital under Basel III	-
<b>Total Capital of RHB Bank Thailand Operations</b>	<b>2,000,000,000.00</b>