



(Revised Version)
RHB Bank Berhad, Thailand
Summary Statement of Assets and Liabilities
(Not audited/reviewed by Certified Public Accountant)
As of 30 November 2015

CB 1.2

Assets	Thousand Baht	Liabilities	Thousand Baht
Cash	4,710	Deposits	2,032,355
Interbank and money market items, net	776,645	Interbank and money market items, net	5,209,275
Claims on securities	-	Liabilities payable on demand	1,136
Derivatives assets	8,745	Liabilities to deliver securities	-
Investments, net	4,811,493	Financial liabilities designated at fair value through profit or loss	-
(with obligations - baht)	-	Derivatives liabilities	2,548
Investments in subsidiaries and associates, net	-	Debts issued and Borrowings	-
Loans to customers, net	7,276,783	Bank's liabilities under acceptances	-
Accrued interest receivables	28,480	Other liabilities	148,876
Customer's liabilities under acceptances	-	Total Liabilities	7,394,190
Properties foreclosed, net	-		
Premises and equipment, net	42,387	Head office and other branches of the same juristic person's equity	
Other assets, net	169,365	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	3,133,073
		Other reserves	44,624
		Retained earnings	546,721
		Total Equity of Head Office and Other Branches of the Same Legal Entity	5,724,418
Total Assets	13,118,608	Total Liabilities and Equity of Head Office and Other Branches of the Same Legal Entity	13,118,608

Non-Performing Loans ^{1/} (net) as of 30 September 2015 (Quarterly)	113,621
(1.98 percent of total loans after allowance for doubtful accounts of Non-Performing Loans)	
Required provisioning for loan loss as of 30 September 2015 (Quarterly)	146,210
Actual provisioning for loan loss as of 30 September 2015 (Quarterly)	159,381
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 = 21.13 percents)	
Regulatory capital after deducting capital add-on arising from Single Lending Limit	2,000,000
(Regulatory capital ratio after deducting capital add-on arising from Single Lending Limit = 21.13 percents)	
Changes in assets and liabilities this quarter as of 30 November 2015 due to fine from violating the Financial Institution Business Act B.E. 2551, Section	-
Contingent Liabilities	703,791
Avals to bills and guarantees of loans	-
Liabilities under unmatured import bills	1,636
Letters of credit	22,317
Other contingencies	679,838
^{1/} Non-Performing Loans (gross) as of 30 September 2015 (Quarterly)	203,280
(3.48 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/>
Date of disclosure 30 April 2015
Information as of 31 December 2014

We certify here that this Summary Statement of Assets and Liabilities is completely, correctly, and truly presented

(Supicha Leelawat)
Finance Manager

(Wong Kee Poh)
Country Head