

RHB Bank Berhad

**Basel II Pillar 3 Quantitative Disclosures
30th June 2011
Consolidated basis**

Pillar 3 Disclosure Contents

		Page
	Statement By Principal Officer	4
	Introduction	5
	• Purpose	6
	• Basis of Disclosure	6
	Scope of Application	7
	List of Tables	8-47
Table No	Description	
Table 1	Capital Adequacy Ratios	8
Table 2	Risk Weighted Assets ('RWA') by Risk Types	9
Table 3	Minimum Capital Requirements and Risk Weighted Assets by Risk Types	10
Table 4	Capital Structure	11-12
Table 5	Exposures under the F- IRB Approach by PD Band, Exposure Weighted Average LGD and Exposure Weighted Average Risk Weight	13-14
Table 6	Exposures under the A - IRB Approach by PD Band, Exposure Weighted Average LGD and Exposure Weighted Average Risk Weight	15-18
Table 7	Exposures under the A - IRB Approach by EL Range and Exposure Weighted Average Risk Weight	19-20
Table 8	Summary of Credit Exposures with CRM by Asset Class & Capital Requirement (On and Off-Balance Sheet Exposures)	21-22
Table 9	Exposures for Off- Balance Sheet and Counterparty Credit Risk (After Credit Risk Mitigation)	23-24
Table 10	Credit Risk Exposures (Before Credit Risk Mitigation) by Geographical Distribution	25-26
Table 11	Credit Risk Exposures (Before Credit Risk Mitigation) by Industry Sector	27-28
Table 12	Credit Risk Exposures (Before Credit Risk Mitigation) by Maturity	29-30
Table 13	Portfolios under the Standardised Approach by Risk Weights	31
Table 14	Rated Exposures According to Ratings by ECAs	32-35
Table 15	Credit Risk Mitigation of Portfolios under the Standardised Approach	36-37
Table 16	Credit Risk Mitigation of Portfolios under the IRB Approach	38-39

Pillar 3 Disclosure Contents

Table 17	Impaired and Past Due Loans / Financing & Provision for Impairment by Industry Sector	40-41
Table 18	Impaired and Past Due Loans / Financing & Provision for Impairment by Geographical Distribution	42
Table 19	Reconciliation of Changes to Loan Impairment Provisions	43
Table 20	Market Risk Weighted Assets and Capital Charge	44
Table 21	Equity Exposures in the Banking Book	45
Table 22	Interest Rate Risk / Rate of Return Risk in the Banking Book	46
Table 23	Operational Risk Weighted Assets and Capital Charge	47

Statement by Principal Officer

In accordance with the requirements of Bank Negara Malaysia's Guideline on 'Risk Weighted Capital Adequacy Framework ('Basel II') – Disclosure Requirements ('Pillar 3'), and on behalf of the Board and Senior Management of RHB Bank Berhad, I am pleased to provide an attestation that the Basel II Pillar 3 quantitative disclosures of the Bank as at 30th June 2011 are accurate and complete.

Principal Officer
Renzo Viegas
RHB Bank Berhad

1.0 INTRODUCTION

This document discloses RHB Bank Group's quantitative disclosure in accordance with the disclosure requirements as outlined in the Risk Weighted Capital Adequacy Framework ('Basel II') – Disclosure Requirements ('Pillar 3') issued by Bank Negara Malaysia ('BNM').

The table below lists the various methodologies applicable to the capital requirements calculation in connection to the various types of risk under Pillar 1.

Type of Approaches		
Credit Risk	Market Risk	Operational Risk
1. Standardised Approach ('SA')	1. Standardised Approach ('SA')	1. Basic Indicator Approach ('BIA')
2. Foundation Internal Ratings Based Approach ('F-IRB')	2. Internal Models Approach ('IMA')	2. The Standardised Approach ('TSA')
3. Advanced Internal Ratings Based Approach ('A-IRB')		3. Advanced Measurement Approach ('AMA')

For purpose of credit risk measurement, RHB Bank Berhad has applied the Internal Ratings-Based principles for credit risk since January 2010, following preliminary approval by BNM in December 2009 for the Bank to migrate directly to the IRB approach. Upon approval from BNM, RHB Bank Berhad has migrated to IRB for credit risk in July 2010. For RHB Islamic Bank Berhad, the Standardised Approach ('SA') has been adopted for credit risk since January 2008.

For market risk, both RHB Bank Berhad and RHB Islamic Bank Berhad apply the Standardised Approach while for operational risk; both banks apply the Basic Indicator Approach.

The approaches adopted by the respective entities are summarised as follows:-

Entity	Credit Risk	Market Risk	Operational Risk
RHB Bank Berhad	IRB Approach	SA	BIA
RHB Islamic Bank Berhad	SA	SA	BIA

1.1 PURPOSE

This disclosure is prepared in accordance with the requirements under Bank Negara Malaysia's Guideline on Risk Weighted Capital Adequacy Framework ('RWCAF Basel II') – Disclosure Requirements ('Pillar 3') (hereinafter referred to as the 'Pillar 3' Guideline). This document covers quantitative disclosures.

In compliance with the Pillar 3 Guideline, the Pillar 3 report for RHB Bank Group is being regularly prepared for 2 periods: 30th June and 31st December, where the first Pillar 3 disclosure was made in the Annual Report as at 31 December 2010. The Bank's Pillar 3 report will be made available under the Investor Relations section of the Bank's website at www.rhb.com.my and as a supplement to the annual and the half-yearly financial reports, after the notes to the financial statements.

1.2 BASIS OF DISCLOSURE

This Pillar 3 disclosure is designed to comply with the Pillar 3 Guideline, and should be read in conjunction with the Bank's half yearly unaudited 30 June 2011 Interim Financial Statements

This document discloses the Bank's assets both in terms of exposures and capital requirements; however, information in this document is not directly comparable with the information in the Bank's half yearly unaudited 30 June 2011 Interim Financial Statements published by the Bank.

This is most apparent for credit risk disclosures, where the risk arising from credit exposures are estimated by using parameters specified under Basel II. This estimate takes account of contractual commitments related to undrawn amounts. This differs from similar information in the Bank's half yearly unaudited 30 June 2011 Interim Financial Statements, which does not reflect the expected future drawdown under committed credit lines. An asset in the Bank's balance sheet, as reflected in the half yearly unaudited 30 June 2011 Interim Financial Statements, is reported as drawn balance only. This is one of the reasons why exposure values in the Pillar 3 report can differ from asset values in the financial statements.

2.0 SCOPE OF APPLICATION

In this report, RHB Bank Berhad's information is presented on a consolidated basis, i.e. RHB Bank Berhad and its overseas operations (Singapore, Brunei and Thailand), and with its subsidiaries.

For regulatory reporting purposes, RHB Bank Berhad establishes two levels of reporting, the first level being RHB Bank Global, comprising RHB Bank Berhad and RHB Bank (L) Ltd, while the second level as RHB Bank Consolidated where RHB Bank Global consolidates with its other subsidiaries.

This Pillar 3 disclosure is at the second level. In this Pillar 3 document, RHB Bank Berhad and its subsidiaries (and branches) are referred to as 'RHB Bank Group' or 'the Bank'.

In accordance with the accounting standards for financial reporting, all subsidiaries of the RHB Bank Group are fully consolidated from the date the Group obtains control until the date such control ceases.

The RHB Bank Group's capital requirements are generally based on the principles of consolidation adopted in the preparation of its financial statements, except where the types of investments to be deducted from eligible capital are required under BNM's Guideline on 'Risk-Weighted Capital Adequacy Framework (General Requirements and Capital Components)' Part B Paragraph 4.

RHB Bank Group offers Islamic banking financial services via the Bank's wholly-owned subsidiary company, RHB Islamic Bank Berhad ('RHB Islamic Bank').

Table 1: Capital Adequacy Ratios

As at 30th June, 2011

	RHB Bank Group	RHB Bank	RHB Islamic Bank
Core capital ratio	10.25%	10.80%	10.53%
Risk weighted capital ratio	14.02%	14.00%	11.84%

As at 31st December, 2010

	RHB Bank Group	RHB Bank	RHB Islamic Bank
<u>Before proposed dividends:</u>			
Core capital ratio	10.27%	10.79%	12.23%
Risk weighted capital ratio	14.19%	14.11%	13.56%
<u>After proposed dividends:</u>			
Core capital ratio	9.97%	10.46%	12.23%
Risk weighted capital ratio	13.89%	13.79%	13.56%

Table 2: Risk Weighted Assets ('RWA') by Risk Types

As at 30th June, 2011

	RHB Bank Group (RM'000)	RHB Bank (RM'000)	RHB Islamic Bank (RM'000)
Credit RWA	76,062,491	68,752,908	7,934,231
Market RWA	1,805,321	1,836,426	430,199
Operational RWA	7,412,828	6,776,349	602,958
Total	85,280,640	77,365,683	8,967,388

As at 31st December, 2010

	RHB Bank Group (RM'000)	RHB Bank (RM'000)	RHB Islamic Bank (RM'000)
Credit RWA	72,460,531	65,571,292	7,124,858
Market RWA	1,255,271	1,232,084	30,513
Operational RWA	7,162,161	6,559,217	566,538
Total	80,877,963	73,362,593	7,721,909

Table 3: Minimum Capital Requirements and Risk Weighted Assets by Risk Types

As at 30th June, 2011

Risk Type	RWA (RM'000)	Capital Requirement (RM'000)
Credit Risk, of which	76,062,491	6,084,999
<i>Under F- IRB</i>	25,979,005	2,078,321
<i>Under A-IRB</i>	22,233,380	1,778,670
<i>Under Standardised Approach</i>	27,850,106	2,228,008
Market Risk Under Standardised Approach	1,805,321	144,426
Operational Risk Under Basic Indicator Approach	7,412,828	593,026
Total	85,280,640	6,822,451

As at 31st December, 2010

Risk Type	RWA (RM'000)	Capital Requirement (RM'000)
Credit Risk, of which	72,460,531	5,796,843
<i>Under F- IRB</i>	25,385,870	2,030,870
<i>Under A-IRB</i>	21,740,765	1,739,261
<i>Under Standardised Approach</i>	25,333,896	2,026,712
Market Risk Under Standardised Approach	1,255,271	100,421
Operational Risk Under Basic Indicator Approach	7,162,161	572,973
Total	80,877,963	6,470,237

Note:

RHB Bank Group does not have any capital requirement for Large Exposure Risk as there is no amount in excess of the lowest threshold arising from equity holdings as specified in the BNM's Risk Weighted Capital Adequacy Framework.

Table 4: Capital Structure

As at 30th June, 2011

	RHB Bank Group (RM'000)	RHB Bank (RM'000)
<u>Tier I Capital</u>		
Paid-up ordinary share capital	3,318,085	3,318,085
Hybrid Tier I Capital Securities	597,348	597,348
Share premium	8,563	8,563
Retained profits	3,284,207	2,948,464
Other reserves	2,860,413	2,667,506
Total Tier I Capital	10,068,616	9,539,966
Less:		
Goodwill	(1,004,017)	(905,519)
Net deferred tax assets	(317,461)	(275,265)
Eligible Tier I Capital	8,747,138	8,359,182
<u>Tier II Capital</u>		
Subordinated obligations	3,000,000	3,000,000
Collective impairment allowance	413,462	300,284
Total Tier II capital	3,413,462	3,300,284
Less:		
Excess of Total Expected Loss over Total Eligible Provision under the IRB approach	(198,627)	(201,506)
Other Deduction	(3,492)	(3,254)
Investment in Subsidiary Companies	-	(622,656)
Eligible Tier II Capital	3,211,343	2,472,868
Capital Base	11,958,481	10,832,050

Table 4: Capital Structure (Cont'd)

As at 31st December, 2010

	RHB Bank Group (RM'000)	RHB Bank (RM'000)
<u>Tier I Capital</u>		
Paid-up ordinary share capital	3,318,085	3,318,085
Hybrid Tier I Capital Securities	597,227	597,227
Share premium	8,563	8,563
Retained profits	2,827,885	2,492,142
Other reserves	2,866,249	2,673,342
Total Tier I Capital	9,618,009	9,089,359
Less:		
Goodwill	(1,004,017)	(905,519)
Net deferred tax assets	(307,495)	(265,300)
Eligible Tier I Capital	8,306,497	7,918,540
<u>Tier II Capital</u>		
Subordinated obligations	3,000,000	3,000,000
Collective impairment allowance	368,224	263,786
Total Tier II capital	3,368,224	3,263,786
Less:		
Excess of Total Expected Loss over Total Eligible Provision under the IRB approach	(196,278)	(199,127)
Other Deduction	(3,292)	(3,190)
Investment in Subsidiary Companies	-	(622,656)
Eligible Tier II Capital	3,168,654	2,438,813
Capital Base	11,475,151	10,357,353

Table 5: Exposures under the F-IRB Approach by PD Band, Exposure Weighted Average LGD and Exposure Weighted Average Risk Weight

As at 30th June, 2011

PD Range (%)	EAD (RM'000)	Exposure Weighted Average LGD (%)	Exposure Weighted Average Risk Weight (%)	Undrawn commitments (RM'000)
Non-Retail Exposures				
Corporate (excluding Specialised Lending and firm-size adjustments)				
0 <=0.2	6,224,964	40.09	24.81	3,160,604
>0.2 to 1.36	8,114,574	44.71	66.49	5,200,757
>1.36 to 4.53	3,951,803	45.00	116.54	2,270,129
>4.53 to 12.46	2,551,010	43.81	147.07	925,089
>12.46 to <100	458,602	42.21	219.02	136,909
Default or 100	1,188,416	41.16	214.62	-
Total for Corporate (excluding Specialised Lending and firm-size adjustments) Exposures	22,489,369			11,693,488
Corporates (with firm-size adjustment)				
0 <=0.2	170,864	21.47	12.52	150,266
>0.2 to 1.36	1,440,020	35.65	45.76	1,008,357
>1.36 to 4.53	2,483,645	36.66	72.23	1,763,014
>4.53 to 12.46	1,545,134	40.34	108.80	662,720
>12.46 to <100	343,529	37.22	167.07	90,496
Default or 100	458,054	36.80	158.73	-
Total for Corporates (with firm-size adjustment) Exposures	6,441,246			3,674,853
Total Non-Retail Exposures	28,930,615			15,368,341

Table 5: Exposures under the F-IRB Approach by PD Band, Exposure Weighted Average LGD and Exposure Weighted Average Risk Weight (Cont'd)

As at 31st December, 2011

PD Range (%)	EAD (RM'000)	Exposure Weighted Average LGD (%)	Exposure Weighted Average Risk Weight (%)	Undrawn commitments (RM'000)
Non-Retail Exposures				
Corporate (excluding Specialised Lending and firm-size adjustments)				
0 <=0.2	554,453	36.86	18.69	734,524
>0.2 to 1.36	10,183,452	44.49	60.54	4,981,634
>1.36 to 4.53	4,088,051	44.17	103.25	3,528,565
>4.53 to 12.46	3,047,639	43.73	127.95	3,162,210
>12.46 to <100	1,679,736	41.22	226.81	802,654
Default or 100	839,321	41.59	142.28	-
Total for Corporate (excluding Specialised Lending and firm-size adjustments) Exposures	20,392,652			13,209,587
Corporates (with firm-size adjustment)				
0 <=0.2	61,854	28.40	13.28	47,709
>0.2 to 1.36	757,385	35.94	41.11	833,091
>1.36 to 4.53	1,762,507	34.47	65.58	1,438,422
>4.53 to 12.46	1,961,247	40.78	95.83	1,057,943
>12.46 to <100	908,725	39.75	156.46	299,860
Default or 100	379,938	36.13	163.68	-
Total for Corporates (with firm-size adjustment) Exposures	5,831,656			3,677,025
Total Non-Retail Exposures	26,224,308			16,886,612

Table 6: Exposures under the A - IRB Approach by PD Band, Exposure Weighted Average LGD and Exposure Weighted Average Risk WeightAs at 30th June, 2011

PD Range (%)	EAD (RM'000)	Exposure Weighted Average LGD (%)	Exposure Weighted Average Risk Weight (%)	Undrawn commitments (RM'000)
Retail Exposures				
Residential Mortgages				
0 <= 1.80	-	-	-	-
>1.80 to 3.83	-	-	-	-
>3.83 to 5.70	2,078,964	32.00	111.67	-
>5.70 to 7.30	13,559,823	15.36	60.77	2,524,741
>7.30 to 8.80	255,648	40.70	165.36	-
>8.80 to <100	-	-	-	-
Default or 100	956,578	17.19	102.41	-
Total for Residential Mortgages Exposures	16,851,013			2,524,741
Qualifying Revolving Retail Exposure				
0 <= 1.80	-	-	-	-
>1.80 to 3.83	1,784,549	63.93	64.98	-
>3.83 to 5.70	-	-	-	-
>5.70 to 7.30	14,528	19.85	30.62	-
>7.30 to 8.80	-	-	-	-
>8.80 to <100	-	-	-	-
Default or 100	30,744	63.88	154.52	-
Total for Qualifying Revolving Retail Exposures	1,829,821			-

Table 6: Exposures under the A - IRB Approach by PD Band, Exposure Weighted Average LGD and Exposure Weighted Average Risk Weight (Cont'd)As at 30th June, 2011

PD Range (%)	EAD (RM'000)	Exposure Weighted Average LGD (%)	Exposure Weighted Average Risk Weight (%)	Undrawn commitments (RM'000)
Retail Exposures (Cont'd)				
Hire Purchase Exposure				
0 <= 1.80	-	-	-	-
>1.80 to 3.83	-	-	-	-
>3.83 to 5.70	-	-	-	-
>5.70 to 7.30	-	-	-	-
>7.30 to 8.80	-	-	-	-
>8.80 to <100	8,003,041	30.62	49.18	-
Default or 100	137,186	31.48	116.40	-
Total Hire Purchase Exposures	8,140,227			-
Other Retail Exposure				
0 <= 1.80	5,330	77.92	96.05	584
>1.80 to 3.83	24,242	63.61	91.47	1,037
>3.83 to 5.70	546	45.00	65.79	2,731
>5.70 to 7.30	3,597,514	56.93	87.38	2,272,169
>7.30 to 8.80	-	-	-	-
>8.80 to <100	-	-	-	-
Default or 100	93,411	64.06	492.48	-
Total Other Retail Exposures	3,721,043			2,276,521
Total Retail Exposures	30,542,104			4,801,262
Total Non-Retail & Retail Exposures under IRB Approach	59,472,719			20,169,603

Table 6: Exposures under the A - IRB Approach by PD Band, Exposure Weighted Average LGD and Exposure Weighted Average Risk Weight (Cont'd)

As at 31st December, 2010

PD Range (%)	EAD (RM'000)	Exposure Weighted Average LGD (%)	Exposure Weighted Average Risk Weight (%)	Undrawn commitments (RM'000)
Retail Exposures				
Residential Mortgages				
0 <= 1.80	-	-	-	-
>1.80 to 3.83	-	-	-	-
>3.83 to 5.70	2,504,250	32.00	111.67	
>5.70 to 7.30	12,879,609	14.94	59.12	3,025,707
>7.30 to 8.80	264,369	40.70	165.36	
>8.80 to <100	-	-	-	-
Default or 100	1,021,728	17.45	101.64	
Total for Residential Mortgages Exposures	16,669,956			3,025,707
Qualifying Revolving Retail Exposure				
0 <= 1.80	-	-	-	-
>1.80 to 3.83	1,909,520	63.93	64.98	-
>3.83 to 5.70	-	-	-	-
>5.70 to 7.30	1,774	19.85	30.62	-
>7.30 to 8.80	-	-	-	-
>8.80 to <100	-	-	-	-
Default or 100	31,907	63.90	140.72	-
Total for Qualifying Revolving Retail Exposures	1,943,201			-

Table 6: Exposures under the A - IRB Approach by PD Band, Exposure Weighted Average LGD and Exposure Weighted Average Risk Weight (Cont'd)

As at 31st December, 2010

PD Range (%)	EAD (RM'000)	Exposure Weighted Average LGD (%)	Exposure Weighted Average Risk Weight (%)	Undrawn commitments (RM'000)
Retail Exposures (Cont'd)				
Hire Purchase Exposure				
0 <= 1.80	-	-	-	-
>1.80 to 3.83	-	-	-	-
>3.83 to 5.70	-	-	-	-
>5.70 to 7.30	-	-	-	-
>7.30 to 8.80	7,062,025	30.30	48.66	-
>8.80 to <100	-	-	-	-
Default or 100	141,811	31.81	106.89	-
Total Hire Purchase Exposures	7,203,836			-
Other Retail Exposure				
0 <= 1.80	7,908	79.60	98.14	3,263
>1.80 to 3.83	31,053	63.93	91.93	1,981
>3.83 to 5.70	-	-	-	2,282
>5.70 to 7.30	3,619,253	57.18	87.76	2,248,633
>7.30 to 8.80	-	-	-	-
>8.80 to <100	-	-	-	295
Default or 100	102,816	64.78	496.08	-
Total Other Retail Exposures	3,761,030			2,256,454
Total Retail Exposures	29,578,023			5,282,161
Total Non-Retail & Retail Exposures under IRB Approach	55,802,331			22,168,773

Table 7: Exposures under the A- IRB Approach by EL Range and Exposure Weighted Average Risk WeightAs at 30th June, 2011

EL Range (%)	EAD (RM'000)	Exposure Weighted Average Risk Weight (%)	Undrawn commitments (RM'000)
Retail Exposures			
Residential Mortgages			
>= 0 to 1.5	13,559,823	15.36	2,524,741
>1.5 to 2.5	2,078,964	32.00	-
>2.5 to 3.5	255,648	40.70	-
>3.5 to 30	956,578	17.19	-
>30 to <=100	-	-	-
Total for Residential Mortgages Exposures	16,851,013		2,524,741
Qualifying Revolving Retail Exposure			
>= 0 to 1.5	14,528	19.85	-
>1.5 to 2.5	1,784,549	63.93	-
>2.5 to 3.5	-	-	-
>3.5 to 30	-	-	-
>30 to <=100	30,744	63.88	-
Total for Qualifying Revolving Retail Exposures	1,829,821		-
Hire Purchase Exposure			
>= 0 to 1.5	-	-	-
>1.5 to 2.5	-	-	-
>2.5 to 3.5	8,003,041	30.62	-
>3.5 to 30	-	-	-
>30 to <=100	137,186	31.48	-
Total Hire Purchase Exposures	8,140,227		-
Other Retail Exposure			
>= 0 to 1.5	5,330	77.92	584
>1.5 to 2.5	24,788	63.20	3,768
>2.5 to 3.5	-	-	-
>3.5 to 30	3,597,514	56.93	2,272,169
>30 to <=100	93,411	64.06	-
Total Other Retail Exposures	3,721,043		2,276,521
Total Retail Exposures	30,542,104		4,801,262

Table 7: Exposures under the A- IRB Approach by EL Range and Exposure Weighted Average Risk Weight (Cont'd)

As at 31st December, 2010

EL Range (%)	EAD (RM'000)	Exposure Weighted Average Risk Weight (%)	Undrawn commitments (RM'000)
Retail Exposures			
Residential Mortgages			
>= 0 to 1.5	13,143,978	61.26	3,025,707
>1.5 to 2.5	2,504,250	111.67	-
>2.5 to 3.5	-	-	-
>3.5 to 30	1,021,728	101.64	-
>30 to <=100	-	-	-
Total for Residential Mortgages Exposures	16,669,956		3,025,707
Qualifying Revolving Retail Exposure			
>= 0 to 1.5	1,774	30.62	-
>1.5 to 2.5	1,909,520	64.98	-
>2.5 to 3.5	-	-	-
>3.5 to 30	-	-	-
>30 to <=100	31,907	140.72	-
Total for Qualifying Revolving Retail Exposures	1,943,201		-
Hire Purchase Exposure			
>= 0 to 1.5	-	-	-
>1.5 to 2.5	-	-	-
>2.5 to 3.5	7,062,025	48.66	-
>3.5 to 30	-	-	-
>30 to <=100	141,811	106.89	-
Total Hire Purchase Exposures	7,203,836		-
Other Retail Exposure			
>= 0 to 1.5	7,908	98.14	7,821
>1.5 to 2.5	31,053	91.93	-
>2.5 to 3.5	-	-	-
>3.5 to 30	3,619,253	87.76	2,248,633
>30 to <=100	102,816	496.08	-
Total Other Retail Exposures	3,761,030		2,256,454
Total Retail Exposures	29,578,023		5,282,161

Table 8: Summary of Credit Exposures with CRM by Asset Class and Capital Requirement (On & Off- Balance Sheet Exposures)

As at 30th June, 2011

Exposure Class	Gross Exposures / EAD before CRM (RM'000)	Net Exposures / EAD after CRM (RM'000)	Risk Weighted Assets (RM'000)	Minimum Capital Requirement at 8% (RM'000)
Credit Risk				
Exposures under the Standardised Approach (SA)				
On-Balance-Sheet Exposures				
Sovereigns/Central Banks	33,680,062	33,680,062	94,879	7,590
Public Sector Entities	351,359	351,359	79,210	6,337
Banks, Development Financial Institutions & MDBs	9,762,375	9,762,375	2,480,607	198,449
Insurance Cos, Securities Firms & Fund Managers	5,200	5,200	5,200	416
Corporates	14,580,051	14,119,809	10,461,924	836,954
Regulatory Retail	16,284,848	12,067,904	9,069,112	725,529
Residential Mortgage	1,444,577	1,436,690	502,842	40,227
Higher Risk Assets	-	-	-	-
Other Assets	2,174,879	2,174,879	1,443,055	115,444
Equity Exposures	296,818	296,818	296,836	23,747
Defaulted Exposures	936,655	908,736	1,154,289	92,343
Total On-Balance Sheet Exposures	79,516,824	74,803,832	25,587,954	2,047,036
Off-Balance Sheet Exposures				
OTC Derivatives	1,215,028	1,215,028	459,745	36,780
Off balance sheet exposures other than OTC derivatives or credit derivatives	2,665,925	2,337,636	1,801,889	144,151
Defaulted Exposures	345	345	518	41
Total Off-Balance Sheet Exposures	3,881,298	3,553,009	2,262,152	180,972
Total On and Off-Balance Sheet Exposures under SA	83,398,122	78,356,841	27,850,106	2,228,008
Exposures under F-IRB Approach				
On-Balance Sheet Exposures				
Corporates	22,110,809	22,110,809	17,424,090	1,393,927
Corporates (excluding exposures with firm-size adjustments)	17,147,163	17,317,726	13,466,555	1,077,324
Corporates (with firm-size adjustments)	4,963,646	4,793,083	3,957,535	316,603
Defaulted Exposures	1,543,439	1,543,439	2,971,825	237,747
Total On-Balance Sheet Exposures	23,654,248	23,654,248	20,395,915	1,631,674
Off-Balance Sheet Exposures				
Off - balance sheet exposures other than OTC derivatives or credit derivatives	5,157,844	5,157,844	3,806,650	304,532
Defaulted Exposures	74,530	74,530	305,930	24,474
Total Off-Balance Sheet Exposures	5,232,374	5,232,374	4,112,580	329,006
Exposures under the A-IRB Approach				
On-Balance-Sheet Exposures				
Corporates	41,264	41,264	69,036	5,523
Corporates (excluding exposures with firm-size adjustments)	86	86	168	14
Corporates (with firm-size adjustments)	41,178	41,178	68,868	5,509
Retail	27,806,443	27,806,443	18,355,566	1,468,446
Residential Mortgages	15,365,502	15,365,502	10,570,103	845,608
Qualifying Revolving Retail Exposures	1,313,233	1,313,233	850,532	68,043
Hire Purchase Exposures	8,003,041	8,003,041	3,936,062	314,885
Other Retail Exposures	3,124,667	3,124,667	2,998,869	239,910
Defaulted Exposures	1,217,919	1,217,919	1,646,929	131,754
Total On-Balance Sheet Exposures	29,065,626	29,065,626	20,071,531	1,605,723
Off-Balance Sheet Exposures				
Off - balance sheet exposures other than OTC derivatives or credit derivatives	1,520,471	1,520,471	903,356	72,268
Defaulted Exposures				
Total Off-Balance Sheet Exposures	1,520,471	1,520,471	903,356	72,268
Total On and Off-Balance Sheet Exposures before scaling factor	59,472,719	59,472,719	45,483,382	3,638,671
Total On and Off-Balance Sheet Exposures after scaling factor, 1.06			48,212,385	3,856,991
Total (Exempted Exposures and Exposures under the IRB Approach)	142,870,841	137,829,560	76,062,491	6,084,999

Note: As at 30th June 2011, RHB Bank Group did not have any credit risk weighted assets absorbed by Profit Sharing Investment Account ('PSIA'), and exposures under securitisation. All performing corporate exposures are classified under the broad asset class category of Corporates instead of the five sub-classes of Specialised Lending.

Table 8: Summary of Credit Exposures with CRM by Asset Class and Capital Requirement (On & Off- Balance Sheet Exposures) (Cont'd)

As at 31st December, 2010

Exposure Class	Gross Exposures / EAD before CRM (RM'000)	Net Exposures / EAD after CRM (RM'000)	Risk Weighted Assets (RM'000)	Minimum Capital Requirement at 8% (RM'000)
Credit Risk				
Exposures under the Standardised Approach (SA)				
On-Balance-Sheet Exposures				
Sovereigns/Central Banks	29,389,228	29,389,228	100,477	8,038
Public Sector Entities	115,711	115,711	32,458	2,597
Banks, Development Financial Institutions & MDBs	9,042,034	9,042,034	2,110,426	168,834
Corporates	13,473,906	12,946,419	9,854,470	788,358
Regulatory Retail	13,002,712	10,092,492	7,567,489	605,399
Residential Mortgage	1,109,962	1,101,353	385,474	30,838
Higher Risk Assets	44,319	44,319	66,479	5,318
Other Assets	2,170,689	2,170,689	1,490,290	119,223
Equity Exposure	299,519	299,519	299,536	23,963
Defaulted Exposures	1,101,568	1,069,740	1,299,554	103,964
Total On-Balance Sheet Exposures	69,749,648	66,271,504	23,206,653	1,856,532
Off-Balance Sheet Exposures				
OTC Derivatives	1,199,847	1,199,847	542,166	43,374
Off balance sheet exposures other than OTC derivatives or credit derivatives	2,229,485	1,937,433	1,585,077	126,806
Defaulted Exposures	-	-	-	-
Total Off-Balance Sheet Exposures	3,429,332	3,137,280	2,127,243	170,180
Total On and Off-Balance Sheet Exposures under SA	73,178,980	69,408,784	25,333,896	2,026,712
Exposures under the F-IRB Approach				
On-Balance Sheet Exposures				
Corporates	21,967,202	21,967,202	18,036,088	1,442,887
Corporates (excluding exposures with firm-size adjustments)	16,812,937	17,032,131	13,735,513	1,098,841
Corporates (with firm-size adjustments)	5,154,265	4,935,071	4,300,575	344,046
Defaulted Exposures	1,401,332	1,401,332	2,896,193	231,696
Total On-Balance Sheet Exposures	23,368,534	23,368,534	20,932,281	1,674,583
Off-Balance Sheet Exposures				
Off - balance sheet exposures other than OTC derivatives or credit derivatives	2,838,490	2,838,490	3,016,653	241,332
Defaulted Exposures	-	-	-	-
Total Off-Balance Sheet Exposures	2,838,490	2,838,490	3,016,653	241,332
Exposures under the A-IRB Approach				
On-Balance-Sheet Exposures				
Corporates	13,047	13,047	22,466	1,798
Corporates (excluding exposures with firm-size adjustments)	88	88	172	14
Corporates (with firm-size adjustments)	12,959	12,959	22,294	1,784
Retail	26,631,404	26,631,404	17,735,193	1,418,814
Residential Mortgages	15,014,343	15,014,343	10,351,044	828,083
Qualifying Revolving Retail Exposures	1,394,234	1,394,234	905,615	72,449
Hire Purchase Exposures	7,062,025	7,062,025	3,436,655	274,932
Other Retail Exposures	3,160,802	3,160,802	3,041,879	243,350
Defaulted Exposures	1,298,262	1,298,262	1,745,109	139,609
Total On-Balance Sheet Exposures	27,942,713	27,942,713	19,502,768	1,560,221
Off-Balance Sheet Exposures				
Off - balance sheet exposures other than OTC derivatives or credit derivatives	1,652,594	1,652,594	1,007,388	80,591
Defaulted Exposures	-	-	-	-
Total Off-Balance Sheet Exposures	1,652,594	1,652,594	1,007,388	80,591
Total On and Off-Balance Sheet Exposures before scaling factor	55,802,331	55,802,331	44,459,090	3,556,727
Total On and Off-Balance Sheet Exposures after scaling factor, 1.06			47,126,635	3,770,131
Total (Exempted Exposures and Exposures under the IRB Approach)	128,981,311	125,211,115	72,460,531	5,796,843

Note: As at 31st December 2010, RHB Bank Group did not have any credit risk weighted assets absorbed by Profit Sharing Investment Account ('PSIA'), and exposures under securitisation.

All performing corporate exposures are classified under the broad asset class category of Corporates instead of the five sub-classes of Specialised Lending.

Table 9: Exposures for Off - Balance Sheet and Counterparty Credit Risk (After Credit Risk Mitigation)

As at 30th June, 2011

Nature of Item	Principal/ Notional Amount (RM'000)	Positive Fair Value of Derivative Contracts (RM'000)	Credit Equivalent Amount (RM'000)	RWA (RM'000)
Direct credit substitutes	1,534,992		1,463,723	1,234,964
Transaction-related contingent items	2,035,871		993,394	1,072,790
Short-term self-liquidating trade-related contingencies	785,958		152,942	96,147
NIFs & obligations under underwriting agreement	190,500		95,250	95,250
Foreign exchange related contracts	20,768,810	669,951	877,363	374,052
1 year or less	18,337,843	259,664	461,335	198,827
Over 1 year to 5 years	2,430,967	410,287	416,028	175,225
Over 5 years	-	-	-	-
Interest/profit rate related contracts	14,842,739	59,758	338,010	86,211
1 year or less	3,862,005	4,499	11,489	3,521
Over 1 year to 5 years	10,365,734	43,646	270,159	71,418
Over 5 years	615,000	11,613	56,362	11,272
Gold & other precious metal contracts	-	-	-	-
1 year or less	-	-	-	-
Over 1 year to 5 years	-	-	-	-
Over 5 years	-	-	-	-
OTC Derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	-	-	-	-
Other commitments, such as formal standby facilities & credit lines, with original maturity of over 1 year	4,008,761		1,050,554	905,882
Other commitments, such as formal standby facilities & credit lines, with original maturity of up to 1 year	24,308,978		4,757,126	3,305,466
Any commitments that are unconditionally cancellable at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness	5,994,404		562,290	393,620
Unutilised credit card lines (under standardized approach)	-		-	-
Off-balance sheet exposures due to early amortisation provisions	-		-	-
Total	74,471,013	729,709	10,290,652	7,564,382

Table 9: Exposures for Off - Balance Sheet and Counterparty Credit Risk (After Credit Risk Mitigation) (Cont'd)

As at 31st December, 2010

Nature of Item	Principal/ Notional Amount (RM'000)	Positive Fair Value of Derivative Contracts (RM'000)	Credit Equivalent Amount (RM'000)	RWA (RM'000)
Direct credit substitutes	2,366,972		2,301,345	2,575,444
Transaction-related contingent items	1,905,733		929,964	963,854
Short-term self-liquidating trade-related contingencies	825,269		162,953	125,968
NIFs & obligations under underwriting agreement	29,000		14,500	14,500
Foreign exchange related contracts	15,451,272	805,136	870,779	458,349
1 year or less	14,267,825	192,843	306,554	157,387
Over 1 year to 5 years	1,183,447	612,293	564,225	300,962
Over 5 years	-	-	-	-
Interest/profit rate related contracts	12,047,782	72,146	329,468	84,415
1 year or less	2,386,825	6,072	10,333	2,840
Over 1 year to 5 years	9,245,957	57,213	277,524	73,253
Over 5 years	415,000	8,861	41,611	8,322
Gold & other precious metal contracts	17,628	-	-	-
1 year or less	17,628	-	-	-
Over 1 year to 5 years	-	-	-	-
Over 5 years	-	-	-	-
OTC Derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	-	-	-	-
Other commitments, such as formal standby facilities & credit lines, with original maturity of over 1 year	4,388,740		1,302,224	1,079,891
Other commitments, such as formal standby facilities & credit lines, with original maturity of up to 1 year	4,817,984		984,702	535,060
Any commitments that are unconditionally cancellable at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness	26,152,770		597,516	420,310
Unutilised credit card lines (under standardized approach)	-		-	-
Off-balance sheet exposures due to early amortisation provisions	-		-	-
Total	68,003,150	877,282	7,493,451	6,257,791

Table 10: Credit Risk Exposures (Before Credit Risk Mitigation) by Geographical Distribution

As at 30th June, 2011

Exposure Class	Malaysia (RM'000)	Singapore (RM'000)	Thailand (RM'000)	Brunei (RM'000)	Total (RM'000)
Exposures under Standardised Approach					
Sovereigns & Central Banks	32,302,241	1,346,853	269,259	41,777	33,960,130
Public Sector Entities	244,956	94,055	29,795	-	368,806
Banks, Development Financial Institutions & MDBs	9,289,995	1,440,997	5,380	49,583	10,785,955
Insurance Cos, Securities Firms & Fund Managers	270	57,852	5,911	-	64,033
Corporates	12,812,284	3,292,270	373,392	85,624	16,563,570
Regulatory Retail	16,442,078	824,848	18,898	89,457	17,375,281
Residential Mortgages	813,575	830,533	-	523	1,644,631
Higher Risk Assets	61,533	-	-	-	61,533
Other Assets	2,137,003	121,771	9,874	5,966	2,274,614
Total Exposures under Standardised Approach	74,103,935	8,009,179	712,509	272,930	83,098,553
Exposures under IRB Approach					
Corporates	28,930,615	-	-	-	28,930,615
Corporates (excluding exposures with firm-size adjustments)	22,308,204	-	-	-	22,308,204
Corporates (with firm-size adjustments)	6,622,411	-	-	-	6,622,411
Retail	30,542,104	-	-	-	30,542,104
Residential Mortgages	16,851,013	-	-	-	16,851,013
Qualifying Revolving Retail Exposures	1,829,821	-	-	-	1,829,821
Hire Purchase Exposures	8,140,227	-	-	-	8,140,227
Other Retail Exposures	3,721,043	-	-	-	3,721,043
Total Exposures under IRB Approach	59,472,719	-	-	-	59,472,719
Total Exposures under Standardised and IRB Approaches	133,576,654	8,009,179	712,509	272,930	142,571,272

Note : This table excludes equity exposures.

Table 10: Credit Risk Exposures (Before Credit Risk Mitigation) by Geographical Distribution (Cont'd)

As at 31st December, 2010

Exposure Class	Malaysia (RM'000)	Singapore (RM'000)	Thailand (RM'000)	Brunei (RM'000)	Total (RM'000)
<u>Exposures under Standardised Approach</u>					
Sovereigns & Central Banks	28,178,441	972,376	318,236	33,422	29,502,475
Public Sector Entities	85,770	-	31,051	-	116,821
Banks, Development Financial Institutions & MDBs	8,021,568	1,836,986	3,303	43,298	9,905,155
Insurance Cos, Securities Firms & Fund Managers	-	45,669	-	-	45,669
Corporates	12,179,679	2,826,933	292,355	86,235	15,385,202
Regulatory Retail	13,483,333	623,354	23,363	76,920	14,206,970
Residential Mortgages	604,534	713,897	-	-	1,318,431
Higher Risk Assets	108,093	-	-	-	108,093
Other Assets	2,168,422	103,672	11,259	7,292	2,290,645
Total Exposures under Standardised Approach	64,829,840	7,122,887	679,567	247,167	72,879,461
<u>Exposures under IRB Approach</u>					
Corporates	26,224,308	-	-	-	26,224,308
Corporates (excluding exposures with firm-size adjustments)	20,169,891	-	-	-	20,169,891
Corporates (with firm-size adjustments)	6,054,417	-	-	-	6,054,417
Retail	29,578,023	-	-	-	29,578,023
Residential Mortgages	16,669,956	-	-	-	16,669,956
Qualifying Revolving Retail Exposures	1,943,201	-	-	-	1,943,201
Hire Purchase Exposures	7,203,836	-	-	-	7,203,836
Other Retail Exposures	3,761,030	-	-	-	3,761,030
Total Exposures under IRB Approach	55,802,331	-	-	-	55,802,331
Total Exposures under Standardised and IRB Approaches	120,632,171	7,122,887	679,567	247,167	128,681,792

Note : This table excludes equity exposures.

Table 11: Credit Risk Exposures (Before Credit Risk Mitigation) by Industry Sector

As at 30th June, 2011

Exposure Class	Agriculture	Mining & Quarrying	Manufacturing	Electricity, Gas & Water Supply	Construction	Wholesale, Retail Trade, Restaurants & Hotels	Transport, Storage & Communication	Finance, Insurance, Real Estate & Business	Education, Health & Others	Household	Others	Total
	(RM'000)											
Exposures under Standardised Approach (SA)												
Sovereigns/Central Banks	-	-	-	-	-	-	-	8,447,017	20,153,176	-	5,359,937	33,960,130
Public Sector Entities	-	-	-	9,930	-	-	9,939	94,055	102,741	-	152,141	368,806
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	-	10,777,710	-	-	8,245	10,785,955
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	-	64,033	-	-	-	64,033
Corporates	261,827	28,308	6,353,252	329,102	181,231	434,777	1,395,087	1,802,387	460,257	523,425	4,793,917	16,563,570
Regulatory Retail	39,681	1,655	107,530	1,113	45,699	77,854	103,082	99,840	29,093	16,866,722	3,012	17,375,281
Residential Mortgage	-	-	-	-	-	-	-	-	-	1,644,631	-	1,644,631
Higher Risk Assets	-	-	-	-	-	-	-	60,390	-	1,143	-	61,533
Other Assets	-	-	-	-	-	-	-	49,102	-	-	2,225,512	2,274,614
Total Exposures under SA	301,508	29,963	6,460,782	340,145	226,930	512,631	1,508,108	21,394,534	20,745,267	19,035,921	12,542,764	83,098,553
Exposures under IRB Approach												
Corporates	2,063,410	97,234	7,942,873	238,973	3,893,373	4,191,017	3,301,891	5,990,394	1,114,094	97,356	-	28,930,615
Corporates (excluding exposures with firm-size adjustments)	1,389,860	69,621	6,149,755	234,201	2,979,404	1,977,155	3,055,631	5,371,890	1,012,285	68,402	-	22,308,204
Corporates (with firm-size adjustments)	673,550	27,613	1,793,118	4,772	913,969	2,213,862	246,260	618,504	101,809	28,954	-	6,622,411
Retail	123,766	13,710	669,645	3,293	423,053	1,896,599	136,006	336,238	80,511	26,859,283	-	30,542,104
Residential Mortgages	-	-	-	-	-	-	-	-	-	16,851,013	-	16,851,013
Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	1,829,821	-	1,829,821
Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	8,140,227	-	8,140,227
Other Retail Exposures	123,766	13,710	669,645	3,293	423,053	1,896,599	136,006	336,238	80,511	38,222	-	3,721,043
Total Exposures under IRB Approach	2,187,176	110,944	8,612,518	242,266	4,316,426	6,087,616	3,437,897	6,326,632	1,194,605	26,956,639	-	59,472,719
Total Exposures under SA and IRB Approaches	2,488,684	140,907	15,073,300	582,411	4,543,356	6,600,247	4,946,005	27,721,166	21,939,872	45,992,560	12,542,764	142,571,272

Note : This table excludes equity exposures.

Table 11: Credit Risk Exposures (Before Credit Risk Mitigation) by Industry Sector (Cont'd)

As at 31st December, 2010

Exposure Class	Agriculture	Mining & Quarrying	Manufacturing	Electricity, Gas & Water Supply	Construction	Wholesale, Retail Trade, Restaurants & Hotels	Transport, Storage & Communication	Finance, Insurance, Real Estate & Business	Education, Health & Others	Household	Others	Total
	(RM'000)											
Exposures under Standardised Approach (SA)												
Sovereigns/Central Banks	-	-	-	-	-	-	-	7,122,470	16,844,459	-	5,535,546	29,502,475
Public Sector Entities	-	-	-	10,349	-	-	10,359	-	85,770	-	10,343	116,821
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	-	9,855,421	-	-	49,734	9,905,155
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	-	45,669	-	-	-	45,669
Corporates	351,738	21,215	6,258,238	542,685	461,671	823,988	1,233,978	1,358,213	360,062	538,980	3,434,434	15,385,202
Regulatory Retail	103,238	1,797	712,186	4,534	58,693	201,849	208,551	78,924	25,120	12,562,145	249,933	14,206,970
Residential Mortgage	-	-	-	-	-	-	-	-	-	1,318,431	-	1,318,431
Higher Risk Assets	-	-	-	-	44,319	-	-	61,922	-	1,852	-	108,093
Other Assets	-	-	-	-	-	-	-	47,282	-	-	2,243,363	2,290,645
Total Exposures under SA	454,976	23,012	6,970,424	557,568	564,683	1,025,837	1,452,888	18,569,901	17,315,411	14,421,408	11,523,353	72,879,461
Exposures under IRB Approach												
Corporates	1,672,889	64,611	7,804,646	332,870	3,588,269	3,428,989	2,849,520	5,930,235	540,800	5,858	5,621	26,224,308
Corporates (excluding exposures with firm-size adjustments)	1,006,088	45,099	6,063,425	320,174	2,727,970	1,573,875	2,600,617	5,422,246	404,535	5,512	350	20,169,891
Corporates (with firm-size adjustments)	666,801	19,512	1,741,221	12,696	860,299	1,855,114	248,903	507,989	136,265	346	5,271	6,054,417
Retail	113,441	8,188	757,776	4,194	412,545	1,854,674	141,798	332,934	81,423	25,867,428	3,622	29,578,023
Residential Mortgages	-	-	-	-	-	-	-	-	-	16,669,956	-	16,669,956
Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	1,943,201	-	1,943,201
Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	7,203,836	-	7,203,836
Other Retail Exposures	113,441	8,188	757,776	4,194	412,545	1,854,674	141,798	332,934	81,423	50,435	3,622	3,761,030
Total Exposures under IRB Approach	1,786,330	72,799	8,562,422	337,064	4,000,814	5,283,663	2,991,318	6,263,169	622,223	25,873,286	9,243	55,802,331
Total Exposures under SA and IRB Approaches	2,241,306	95,811	15,532,846	894,632	4,565,497	6,309,500	4,444,206	24,833,070	17,937,634	40,294,694	11,532,596	128,681,792

Note : This table excludes equity exposures

Table 12: Credit Risk Exposures (Before Credit Risk Mitigation) by Maturity

As at 30th June, 2011

Exposure Class	One year or less (RM'000)	One to five years (RM'000)	Over five years (RM'000)	Total (RM'000)
<u>Exposures under Standardised Approach</u>				
Sovereigns & Central Banks	11,199,048	6,389,734	16,371,348	33,960,130
Public Sector Entities	92,364	104,444	171,998	368,806
Banks, Development Financial Institutions & MDBs	8,562,718	1,422,939	800,298	10,785,955
Insurance Cos, Securities Firms & Fund Managers	63,763	-	270	64,033
Corporates	7,767,684	6,042,948	2,752,938	16,563,570
Regulatory Retail	3,317,885	1,745,677	12,311,719	17,375,281
Residential Mortgages	654,781	35,443	954,407	1,644,631
Higher Risk Assets	60,390	1,143	-	61,533
Other Assets	73,308	10,073	2,191,233	2,274,614
Total Exposures under Standardised Approach	31,791,941	15,752,401	35,554,211	83,098,553
<u>Exposures under IRB Approach</u>				
Corporates, of which	23,336,710	2,493,728	3,100,177	28,930,615
Corporates (excluding exposures with firm-size adjustments)	19,022,113	1,766,964	1,519,127	22,308,204
Corporates (with firm-size adjustments)	4,314,597	726,764	1,581,050	6,622,411
Retail, of which	4,432,827	3,485,208	22,624,069	30,542,104
Residential Mortgages	25,269	311,487	16,514,257	16,851,013
Qualifying Revolving Retail Exposures	1,829,821	-	-	1,829,821
Hire Purchase Exposures	95,078	2,666,767	5,378,382	8,140,227
Other Retail Exposures	2,482,659	506,954	731,430	3,721,043
Total Exposures under IRB Approach	27,769,537	5,978,936	25,724,246	59,472,719
Total Exposures under Standardised and IRB Approaches	59,561,478	21,731,337	61,278,457	142,571,272

Note : This table excludes equity exposures.

Table 12: Credit Risk Exposures (Before Credit Risk Mitigation) by Maturity (Cont'd)

As at 31st December, 2010

Exposure Class	One year or less (RM'000)	One to five years (RM'000)	Over five years (RM'000)	Total (RM'000)
<u>Exposures under Standardised Approach</u>				
Sovereigns & Central Banks	8,944,248	7,227,963	13,330,264	29,502,475
Public Sector Entities	85,261	10,359	21,201	116,821
Banks, Development Financial Institutions & MDBs	8,236,056	1,497,429	171,670	9,905,155
Insurance Cos, Securities Firms & Fund Managers	32,379	13,290	-	45,669
Corporates	6,059,526	6,546,282	2,779,394	15,385,202
Regulatory Retail	3,190,612	1,554,747	9,461,611	14,206,970
Residential Mortgages	680,852	9,019	628,560	1,318,431
Higher Risk Assets	61,922	20,381	25,790	108,093
Other Assets	19,619	11,613	2,259,413	2,290,645
Total Exposures under Standardised Approach	27,310,475	16,891,083	28,677,903	72,879,461
<u>Exposures under IRB Approach</u>				
Corporates, of which	20,582,035	2,614,336	3,027,937	26,224,308
Corporates (excluding exposures with firm-size adjustments)	16,924,671	1,808,695	1,436,525	20,169,891
Corporates (with firm-size adjustments)	3,657,364	805,641	1,591,412	6,054,417
Retail, of which	4,616,901	3,450,011	21,511,111	29,578,023
Residential Mortgages	31,425	376,013	16,262,518	16,669,956
Qualifying Revolving Retail Exposures	1,943,201	-	-	1,943,201
Hire Purchase Exposures	104,083	2,564,718	4,535,035	7,203,836
Other Retail Exposures	2,538,192	509,280	713,558	3,761,030
Total Exposures under IRB Approach	25,198,936	6,064,347	24,539,048	55,802,331
Total Exposures under Standardised and IRB Approaches	52,509,411	22,955,430	53,216,951	128,681,792

Note : This table excludes equity exposures.

Table 13: Portfolios under the Standardised Approach by Risk Weights

As at 30th June, 2011

Exposures after CRM (RM'000)	Risk Weight (%)							Total Exposures (RM'000)
	0%	20%	35%	50%	75%	100%	150%	
Sovereigns & Central Banks	33,535,462	412,184	-	-	-	12,484	-	33,960,130
PSEs	-	338,675	-	29,795	-	-	-	368,470
Banks, MDBs & DFIs	-	8,808,622	-	1,952,416	-	24,917	-	10,785,955
Insurance Cos., Securities Firms & Fund Managers	-	-	-	-	-	64,033	-	64,033
Corporates	48,441	4,416,790	-	289,534	-	10,888,838	296,458	15,940,061
Regulatory Retail	1,650	266	-	35,878	12,525,947	117,756	285,474	12,966,971
Residential Mortgages	-	-	1,607,047	-	-	28,458	-	1,635,505
Higher Risk Assets	-	-	-	-	-	-	61,533	61,533
Other Assets	693,991	47,292	-	-	-	1,533,331	-	2,274,614
Equity	-	-	-	-	-	299,535	34	299,569
Total Exposures after Credit Risk Mitigation RM'000)	34,279,544	14,023,829	1,607,047	2,307,623	12,525,947	12,969,352	643,499	78,356,841
Total Risk- Weighted Assets (RM'000)	-	2,804,766	562,466	1,153,812	9,394,460	12,969,352	965,250	27,850,106

As at 31st December, 2010

Exposures after CRM (RM'000)	Risk Weight (%)							Total Exposures (RM'000)
	0%	20%	35%	50%	75%	100%	150%	
Sovereigns & Central Banks	29,006,449	481,041	-	-	-	14,985	-	29,502,475
PSEs	-	85,530	-	31,051	-	-	-	116,581
Banks, MDBs & DFIs	-	8,676,629	-	1,187,723	-	40,803	-	9,905,155
Insurance Cos., Securities Firms & Fund Managers	-	-	-	-	-	45,669	-	45,669
Corporates	83,334	3,784,046	-	170,290	-	10,330,626	367,307	14,735,603
Regulatory Retail	3,674	144	-	53,382	10,711,438	74,813	253,053	11,096,504
Residential Mortgages	-	-	1,266,754	41,786	-	-	-	1,308,540
Higher Risk Assets	-	-	-	-	-	-	108,093	108,093
Other Assets	642,592	47,258	-	-	-	1,600,795	-	2,290,645
Equity	-	-	-	-	-	299,484	35	299,519
Total Exposures after Credit Risk Mitigation RM'000)	29,736,049	13,074,648	1,266,754	1,484,232	10,711,438	12,407,175	728,488	69,408,784
Total Risk- Weighted Assets (RM'000)	-	2,614,930	443,364	742,116	8,033,579	12,407,175	1,092,732	25,333,896

Table 14: Rated Exposures According to Ratings by ECAIs

As at 30th June, 2011

Ratings of Corporates by Approved ECAIs	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Ba3	B1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	RAM	AAA to AA3	A1 to A3	BBB1 to BB3	B to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BB-	B1 to D	Unrated
	R & I Inc	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
On & Off - Balance Sheet Credit Exposures						
Public Sector Entities (RM'000)		-	-	-	-	368,470
Insurance Cos, Securities Firms & Fund Managers (RM'000)		-	-	-	-	64,033
Corporates (RM'000)		4,352,935	245,888	110,588	79,042	11,151,608

As at 30th June, 2011

Short Term Ratings of Corporates by Approved ECAIs	Moody's	P-1	P-2	P-3	Others	Unrated
	S&P	A-1	A-2	A-3	Others	Unrated
	Fitch	F1+, F1	F2	F3	B to D	Unrated
	RAM	P-1	P-2	P-3	NP	Unrated
	MARC	MARC-1	MARC-2	MARC-3	MARC-4	Unrated
	R & I Inc	a-1+, a-1	a-2	a-3	b, c	Unrated
On & Off - Balance Sheet Exposures						
Corporates (RM'000)		-	-	-	-	-

Table 14: Rated Exposures According to Ratings by ECAIs (cont'd)

As at 30th June, 2011

Ratings of Sovereigns and Central Banks by Approved ECAIs	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	R & I Inc	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to C	Unrated
On & Off – Balance Sheet Exposures Sovereigns and Central Banks (RM'000)		7,861,936	25,989,386	54,545	12,486	-	41,777

As at 30th June, 2011

Ratings of Banking Institutions by Approved ECAIs	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	RAM	AAA to AA3	A1 to A3	BBB1 to BBB3	BB1 to B3	C1 to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	C+ to D	Unrated
	R & I Inc	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to C	Unrated
On & Off – Balance Sheet Exposures Banks, MDBs and DFIs (RM'000)		3,316,104	4,832,933	1,020,225	311	-	1,616,382

Table 14: Rated Exposures According to Ratings by ECAs (cont'd)

As at 31st December, 2010

Ratings of Corporates by Approved ECAs	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Ba3	B1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	RAM	AAA to AA3	A1 to A3	BBB1 to BB3	B to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BB-	B1 to D	Unrated
	R & I Inc	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
On & Off - Balance Sheet Credit Exposures						
Public Sector Entities (RM'000)		-	-	-	-	116,581
Insurance Cos, Securities Firms & Fund Managers (RM'000)		-	-	-	-	45,669
Corporates (RM'000)		3,581,433	37,406	184,043	-	10,831,077

As at 31st December, 2010

Short Term Ratings of Corporates by Approved ECAs	Moody's	P-1	P-2	P-3	Others	Unrated
	S&P	A-1	A-2	A-3	Others	Unrated
	Fitch	F1+, F1	F2	F3	B to D	Unrated
	RAM	P-1	P-2	P-3	NP	Unrated
	MARC	MARC-1	MARC-2	MARC-3	MARC-4	Unrated
	R & I Inc	a-1+, a-1	a-2	a-3	b, c	Unrated
On & Off - Balance Sheet Exposures						
Corporates (RM'000)		101,644	-	-	-	-

Table 14: Rated Exposures According to Ratings by ECAIs (cont'd)

As at 31st December, 2010

Ratings of Sovereigns and Central Banks by Approved ECAIs	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	R & I Inc	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to C	Unrated
On & Off – Balance Sheet Exposures Sovereigns and Central Banks (RM'000)		5,072,995	24,062,838	318,236	14,985	-	33,421

As at 31st December, 2010

Ratings of Banking Institutions by Approved ECAIs	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	RAM	AAA to AA3	A1 to A3	BBB1 to BBB3	BB1 to B3	C1 to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	C+ to D	Unrated
	R & I Inc	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to C	Unrated
On & Off – Balance Sheet Exposures Banks, MDBs and DFIs (RM'000)		2,620,285	2,585,259	2,136,734	315	-	2,562,562

Table 15: Credit Risk Mitigation of Portfolios under the Standardised Approach

As at 30th June, 2011

Exposure Class	Exposures Before Credit Risk Mitigation (RM'000)	Exposures Covered by Guarantees / Credit Derivatives (RM'000)	Exposures Covered by Eligible Financial Collateral (RM'000)
Credit Risk			
On-Balance Sheet Exposures			
Sovereigns and Central Banks	33,680,062	-	-
Public Sector Entities	351,359	-	-
Banks, Development Financial Institutions & MDBs	9,762,375	-	-
Insurance Companies, Securities Firms & Fund Managers	5,200	-	-
Corporates	14,580,051	108,316	496,153
Regulatory Retail	16,284,848	-	4,218,861
Residential Mortgages	1,444,577	-	7,886
Higher Risk Assets	-	-	-
Other Assets	2,174,879	33	-
Equity Exposures	296,818	-	-
Defaulted Exposures	936,655	-	27,920
Total On-Balance Sheet Exposures	79,516,824	108,349	4,750,820
Off-Balance Sheet Exposures			
OTC Derivatives	1,215,028	-	-
Credit Derivatives	-	-	-
Off balance sheet exposures other than OTC Derivatives or Credit Derivatives	2,665,925	1	328,289
Defaulted Exposures	345		
Total Off-Balance Sheet Exposures	3,881,298	1	328,289
Total On and Off-Balance Sheet Exposures	83,398,122	108,350	5,079,109

Table 15: Credit Risk Mitigation of Portfolios under the Standardized Approach (Cont'd)

As at 31st December, 2010

Exposure Class	Exposures Before Credit Risk Mitigation (RM'000)	Exposures Covered by Guarantees / Credit Derivatives (RM'000)	Exposures Covered by Eligible Financial Collateral (RM'000)
Credit Risk			
On-Balance Sheet Exposures			
Sovereigns and Central Banks	29,389,228	-	-
Public Sector Entities	115,711	-	-
Banks, Development Financial Institutions & MDBs	9,042,034	-	-
Insurance Companies, Securities Firms & Fund Managers	-	-	-
Corporates	13,473,906	146,317	569,564
Regulatory Retail	13,002,712	144	2,913,893
Residential Mortgages	1,109,962	-	8,609
Higher Risk Assets	44,319	-	-
Other Assets	2,170,689	-	-
Equity Exposures	299,519	-	-
Defaulted Exposures	1,101,568	-	31,827
Total On-Balance Sheet Exposures	69,749,648	146,641	3,523,893
Off-Balance Sheet Exposures			
OTC Derivatives	1,199,847	-	-
Credit Derivatives	-	-	-
Off balance sheet exposures other than OTC Derivatives or Credit Derivatives	2,229,485	-	292,052
Defaulted Exposures	-	-	-
Total Off-Balance Sheet Exposures	3,429,332	-	292,052
Total On and Off-Balance Sheet Exposures	73,178,980	146,461	3,815,945

Table 16: Credit Risk Mitigation of Portfolios under the IRB Approach

As at 30th June, 2011

Exposure Class	Exposures Before Credit Risk Mitigation (RM'000)	Exposures Covered by Guarantees / Credit Derivatives (RM'000)	Exposures Covered by Eligible Financial Collateral (RM'000)	Exposures Covered by Other Eligible Collateral (RM'000)
Credit Risk				
On-Balance Sheet Exposures				
Corporate Exposures (excluding exposures with firm-size adjustments)	17,147,249	29,846	559,520	3,651,557
Corporate Exposures (with firm-size adjustment)	5,004,824	170,563	613,238	2,498,015
Retail Exposures	27,806,443	-	-	-
Residential Mortgages	15,365,502	-	-	-
Qualifying Revolving Retail Exposures	1,313,233	-	-	-
Qualifying Purchased Retail Receivables	-	-	-	-
Hire Purchase Exposures	8,003,041	-	-	-
Other Retail Exposures	3,124,667	-	-	-
Defaulted Exposures	2,761,358	-	72,386	508,550
Total On-Balance Sheet Exposures	52,719,874	200,409	1,245,144	6,658,122
Off-Balance Sheet Exposures				
Off - balance sheet exposures other than OTC Derivatives or Credit Derivatives	6,678,315	11,011	565,731	882,830
Defaulted Exposures	74,530	-	7,798	50,232
Total for Off-Balance Sheet Exposures	6,752,845	11,011	573,529	933,062
Total On and Off-Balance Sheet Exposures	59,472,719	211,420	1,818,673	7,591,184

Table 16: Credit Risk Mitigation of Portfolios under the IRB Approach (Cont'd)

As at 31st December, 2010

Exposure Class	Exposures Before Credit Risk Mitigation (RM'000)	Exposures Covered by Guarantees / Credit Derivatives (RM'000)	Exposures Covered by Eligible Financial Collateral (RM'000)	Exposures Covered by Other Eligible Collateral (RM'000)
Credit Risk				
On-Balance Sheet Exposures				
Corporate Exposures (excluding exposures with firm-size adjustments)	16,813,025	5,674	699,235	3,293,940
Corporate Exposures (with firm-size adjustment)	5,167,224	219,194	621,294	2,431,856
Retail Exposures	26,631,404	-	-	-
Residential Mortgages	15,014,343	-	-	-
Qualifying Revolving Retail Exposures	1,394,234	-	-	-
Hire Purchase Exposures	7,062,025	-	-	-
Other Retail Exposures	3,160,802	-	-	-
Defaulted Exposures	2,699,594	-	60,037	377,203
Total On-Balance Sheet Exposures	51,311,247	224,868	1,380,566	6,102,999
Off-Balance Sheet Exposures				
Off - balance sheet exposures other than OTC Derivatives or Credit Derivatives	4,491,084	3,878	407,905	632,117
Defaulted Exposures	-	-	-	-
Total for Off-Balance Sheet Exposures	4,491,084	3,878	407,905	632,117
Total On and Off-Balance Sheet Exposures	55,802,331	228,746	1,788,471	6,735,116

Table 17: Impaired and Past Due Loans/ Financing & Provision for Impairment By Industry Sector

As at 30th June, 2011

Industry Sector	Impaired Loans and Advances Financing (RM'000)	Past Due Loans/ Financing (RM'000)	Individual Impairment Provision (RM'000)	Collective Impairment Provision (RM'000)	Charges / (Write-back) for Individual Impairment Provision (RM'000)	Write-Offs (RM'000)
Agriculture	74,918	25,572	44,457		7,140	88
Mining & Quarrying	26,554	2,923	12,293		-	800
Manufacturing	594,432	90,745	264,098		39,643	12,701
Electricity, Gas & Water Supply	2,955	59	480		(87)	41
Construction	325,024	148,445	88,054		(6,019)	1,721
Wholesale, Retail Trade, Restaurants & Hotels	367,837	97,216	136,940		(2,272)	177,904
Transport, Storage & Communication	108,586	45,242	24,358		6,069	37,894
Finance, Insurance, Real Estate & Business	443,076	91,457	128,591		(1,459)	230
Education & Health	84,257	10,985	9,844		(558)	163
Household	1,524,283	4,717,633	188,905		9,692	871
Others	12,017	-	-		5,646	16,084
Total	3,563,939	5,230,277	898,020	1,662,676	57,795	248,497

Table 17: Impaired and Past Due Loans/ Financing & Provision for Impairment By Industry Sector (Cont'd)

As at 31st December, 2010

Industry Sector	Impaired Loans and Advances Financing (RM'000)	Past Due Loans/ Financing (RM'000)	Individual Impairment Provision (RM'000)	Collective Impairment Provision (RM'000)	Charges / (Write-back) for Individual Impairment Provision (RM'000)	Write-Offs (RM'000)
Agriculture	94,343	24,575	45,065		50,183	12,037
Mining & Quarrying	27,707	4,359	13,845		12,522	1,878
Manufacturing	610,554	120,758	209,449		91,774	225,651
Electricity, Gas & Water Supply	3,021	67	440		249	21
Construction	312,008	127,909	78,992		38,518	141,272
Wholesale, Retail Trade, Restaurants & Hotels	348,487	111,037	119,194		33,676	53,971
Transport, Storage & Communication	135,389	27,993	27,948		6,597	118,695
Finance, Insurance, Real Estate & Business	438,092	78,189	128,990		(55,751)	516,726
Education & Health	85,231	21,593	9,889		3,084	769
Household	1,600,529	4,586,712	219,095		75,746	4,014
Others	15,897	463	1,992		214	85
Total	3,671,258	5,103,655	854,899	1,625,609	256,812	1,075,119

Table 18: Impaired and Past Due Loans/ Financing & Provision for Impairment by Geographical Distribution

As at 30th June, 2011

Geographical Distribution	Impaired Loans and Advances (RM'000)	Past Due Loans / Financing (RM'000)	Individual Impairment Provision (RM'000)	Collective Impairment Provision (RM'000)
Malaysia	3,433,349	5,136,225	847,700	1,625,889
Singapore	103,446	84,392	40,434	31,146
Thailand	21,666	135	9,174	3,344
Brunei	5,478	9,525	712	2,297
Total	3,563,939	5,230,277	898,020	1,662,676

As at 31st December, 2010

Geographical Distribution	Impaired Loans and Advances (RM'000)	Past Due Loans / Financing (RM'000)	Individual Impairment Provision (RM'000)	Collective Impairment Provision (RM'000)
Malaysia	3,515,643	5,001,681	803,718	1,589,210
Singapore	127,892	81,342	41,142	30,257
Thailand	22,371	843	9,354	3,856
Brunei	5,352	19,789	685	2,286
Total	3,671,258	5,103,655	854,899	1,625,609

Table 19: Reconciliation of Changes to Loan Impairment Provisions

As at 30th June, 2011

Impairment Provision Details	Individual Impairment (RM'000)	Collective Impairment (RM'000)
Opening Balance	854,899	1,625,609
Net Allowance Made	57,795	388,333
Amount Recovered	(14,408)	(103,923)
Amount Written-Off	(930)	(247,567)
Exchange Difference	664	224
Closing Balance	898,020	1,662,676

As at 31st December, 2010

Impairment Provision Details	Individual Impairment (RM'000)	Collective Impairment (RM'000)
Opening Balance	1,350,111	1,613,437
Net Allowance Made	256,812	677,250
Amount Recovered	(73,489)	(258,131)
Amount Written-Off	(672,015)	(403,104)
Exchange Difference	(6,520)	(3,843)
Closing Balance	854,899	1,625,609

Table 20: Market Risk Weighted Assets and Capital Charge

As at 30th June, 2011

Market Risk	Long Position (RM'000)	Short Position (RM'000)	RWA (RM'000)	Capital Charge (RM'000)
Interest Rate Risk	35,225,190	35,062,425	570,707	45,657
Foreign Currency Risk	1,212,575	47,606	1,234,614	98,769
Total			1,805,321	144,426

Note:

As at 30th June 2011, RHB Bank Group did not have any exposure under

- Equity risk, commodity risk, inventory risk and options risk, and
- Market risk exposure absorbed by PSIA.

As at 31st December, 2010

Market Risk	Long Position (RM'000)	Short Position (RM'000)	RWA (RM'000)	Capital Charge (RM'000)
Interest Rate Risk	27,011,855	27,356,199	378,540	30,283
Foreign Currency Risk	855,985	32,816	876,731	70,138
Total			1,255,271	100,421

Note:

As at 31st December 2011, RHB Bank Group did not have any exposure under

- Equity risk, commodity risk, inventory risk and options risk, and
- Market risk exposure absorbed by PSIA.

Table 21: Equity Exposures in the Banking Book

As at 30th June, 2011

Equity Type	Gross Credit Exposures (RM'000)	Risk Weighted Assets (RM'000)
Publicly traded		
- Holdings of equity investments	4,355	4,355
Privately held		
- For socio-economic purposes	294,320	294,320
- For non socio-economic purpose	34	52
Other equity	860	860
Total	299,569	299,587

Cumulative Realised Loss from Sale and Liquidation	-
Total Gains	158,291

As at 31st December, 2010

Equity Type	Gross Credit Exposures (RM'000)	Risk Weighted Assets (RM'000)
Publicly traded		
- Holdings of equity investments	4,304	4,304
Privately held		
- For socio-economic purposes	294,320	294,320
- For non socio-economic purpose	35	52
Other equity	860	860
Total	299,519	299,536

Cumulative Realised Loss from Sale and Liquidation	45
Total Gains	158,294

Table 22: Interest Rate Risk / Rate of Return Risk in the Banking Book

As at 30th June, 2011

Currency	Impact on Position as at Reporting Period (50 basis points) Parallel Shift			
	Increase/(Decline) in Earnings (RM'000)		Increase / (Decline) in Economic Value (RM'000)	
	Impact based on +50 basis points	Impact based on -50 basis points	Impact based on +50 basis points	Impact based on -50 basis points
MYR	30,344	(30,344)	(577,136)	577,136
USD	(2,080)	2,080	(9,241)	9,241
Others*	(48)	48	(12,716)	12,716
Total	28,216	(28,216)	(599,093)	599,093

Note: * Inclusive of GBP, EUR, SGD, etc

As at 31st December, 2010

Currency	Impact on Position as at Reporting Period (50 basis points) Parallel Shift			
	Increase/(Decline) in Earnings (RM'000)		Increase / (Decline) in Economic Value (RM'000)	
	Impact based on +50 basis points	Impact based on -50 basis points	Impact based on +50 basis points	Impact based on -50 basis points
MYR	27,197	(27,197)	(525,326)	525,326
USD	(1,679)	1,679	(18,722)	18,722
Others*	937	(937)	(12,336)	12,336
Total	26,455	(26,455)	(556,384)	556,384

Note: * Inclusive of GBP, EUR, SGD, etc

Table 23: Operational Risk Weighted Assets and Capital Charge

As at 30th June, 2011

Operational Risk – BIA	RHB Bank Group (RM'000)	RHB Bank Berhad (RM'000)	RHB Islamic Bank (RM'000)
Risk Weighted Assets	7,412,828	6,776,349	602,958
Risk Capital Charge	593,026	542,108	48,237

As at 31st December, 2010

Operational Risk – BIA	RHB Bank Group (RM'000)	RHB Bank Berhad (RM'000)	RHB Islamic Bank (RM'000)
Risk Weighted Assets	7,162,161	6,559,217	566,538
Risk Capital Charge	572,973	524,737	45,323