

**RHB Bank Berhad**

**Basel II Pillar 3 Quantitative Disclosures**

**30 June 2013**

**RHB BANK GROUP  
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2013**

**Statement by Group Managing Director**

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 RHB Bank Berhad as at 30 June 2013 are accurate and complete.

**Kellee Kam Chee Khiong**  
Group Managing Director

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**INTRODUCTION**

This document discloses RHB Bank Berhad's ('RHB Bank') 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').

This document covers only quantitative information as at 30 June 2013 with comparative quantitative information of the preceding financial year as at 31 December 2012. This disclosure report has been reviewed and verified by internal auditors and approved by Board of Directors of RHB Bank Berhad.

RHB Bank Group's Pillar 3 disclosure report will be made available under the Investor Relations section of the Group's website at [www.rhb.com.my](http://www.rhb.com.my) and as a separate report in the half-yearly condensed financial statements after the notes to the financial statements.

**SCOPE OF APPLICATION**

With effect from 1 January 2013, the total capital and capital adequacy ratios of the Group and the Bank are computed in accordance with Bank Negara Malaysia's Capital Adequacy Framework (Capital Components) and Capital Adequacy Framework (Basel II - Risk-weighted Assets) dated 28 November 2012. In line with the transitional arrangements under BNM's Capital Adequacy Framework (Capital Components), the minimum capital adequacy requirement for common equity Tier 1 capital ratio is 3.5% while the minimum Tier 1 capital ratio is 4.5% respectively for year 2013. However the minimum regulatory capital adequacy requirement remains the same at 8% as prior to 1 January 2013 under the total capital ratio.

The comparative capital adequacy ratios and total capital has not been restated for the implementation of the revised BNM Capital Framework as mentioned above.

In this Pillar 3 document, RHB Bank's information is presented on a consolidated basis, namely RHB Bank Berhad ('RHB Bank'), overseas operations (Singapore, Brunei and Thailand) and its subsidiaries, and is referred to as the 'RHB Bank Group' or 'the Group'.

RHB Indochina Bank Limited ('RHBIBL') (previously known as OSK Indochina Bank Limited) become a wholly owned subsidiary of RHB Bank Berhad, upon the acquisition of 100% equity interest of RHBIBL that was previously held by OSK Investment Bank Berhad ('OSKIB') as related company of RHB Bank on 9 April 2013. As for the Group's capital adequacy purpose, the risk weighted assets and capital component of RHBIBL are included in the Group's capital adequacy ratios and total capital with effective from 9 April 2013.

The Group has applied the predecessor method of accounting on internal re-organisation on the acquisition of RHBIBL mentioned above, where certain comparatives financial information is restated assuming RHBIBL is part of the Group in previous financial year end. However, the comparative capital adequacy ratios and total capital of the Group for Pillar 3 disclosure purpose is not restated for such acquisition.

The Group's capital requirements are generally based on the principles of consolidation adopted in the preparation of its financial statements. For the deductions under Common Equity Tier 1 Capital, it is computed based on BNM's Capital Adequacy Framework (Capital Components) dated 28 November 2012.

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

The transfer of funds or regulatory capital within the Group is subject to shareholders' and regulatory approval.

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**Table 1: Capital Adequacy Ratios**

	RHB Bank Group		RHB Bank		RHB Islamic Bank	
	As at	As at	As at	As at	As at	As at
	30.06.2013	31.12.2012	30.06.2013	31.12.2012	30.06.2013	31.12.2012
<b><u>Before proposed dividends</u></b>						
CET I capital ratio	10.244%	NA	11.238%	NA	13.445%	NA
Tier I capital ratio	10.760%	11.600%	11.833%	12.150%	13.445%	14.055%
Total capital ratio	14.609%	15.666%	14.399%	15.364%	14.058%	14.741%
<b><u>After proposed dividends</u></b>						
CET I capital ratio	10.082%	NA	11.051%	NA	13.445%	NA
Tier I capital ratio	10.597%	11.357%	11.646%	11.879%	13.445%	14.055%
Total capital ratio	14.447%	15.423%	14.212%	15.093%	14.058%	14.741%

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

<b><u>Risk Types</u></b>	RHB Bank Group		RHB Bank		RHB Islamic Bank	
	As at	As at	As at	As at	As at	As at
	30.06.2013	31.12.2012	30.06.2013	31.12.2012	30.06.2013	31.12.2012
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Credit RWA	93,965,346	87,475,701	80,821,886	77,934,597	14,613,568	12,622,768
Credit RWA Absorbed by PSIA	-	-	-	-	(1,503,824)	(1,569,046)
Market RWA	2,500,118	2,565,380	2,483,547	2,676,807	42,031	265,386
Operational RWA	8,229,379	7,999,184	7,471,047	7,283,570	730,149	689,105
<b>Total RWA</b>	<b>104,694,843</b>	<b>98,040,265</b>	<b>90,776,480</b>	<b>87,894,974</b>	<b>13,881,924</b>	<b>12,008,213</b>

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

<b><u>Risk Types</u></b>	RWA		Minimum Capital Requirements at 8%	
	As at	As at	As at	As at
	30.06.2013	31.12.2012	30.06.2013	31.12.2012
	RM'000	RM'000	RM'000	RM'000
<b>Credit Risk, of which</b>	93,965,346	87,475,701	7,517,228	6,998,056
<i>Under F-Internal Rating Based Approach ('IRB')</i>	38,377,720	36,141,797	3,070,217	2,891,344
<i>Under A-Internal Rating Based Approach ('IRB')</i>	15,779,011	15,304,023	1,262,322	1,224,322
<i>Under Standardised Approach</i>	39,808,615	36,029,881	3,184,689	2,882,390
<b>Market Risk</b>				
<i>Under Standardised Approach</i>	2,500,118	2,565,380	200,009	205,230
<b>Operational Risk</b>				
<i>Under Basic Indicator Approach</i>	8,229,379	7,999,184	658,350	639,935
<b>Total</b>	<b>104,694,843</b>	<b>98,040,265</b>	<b>8,375,587</b>	<b>7,843,221</b>

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**Table 4: Capital Structure**

	RHB Bank Group		RHB Bank	
	As at	As at	As at	As at
	30.06.2013	31.12.2012	30.06.2013	31.12.2012
	RM'000	RM'000	RM'000	RM'000
<b>Tier I Capital</b>				
Paid-up ordinary share capital	3,318,085	3,318,085	3,318,085	3,318,085
Share premium	8,563	8,563	8,563	8,563
Retained profits	4,975,842	4,719,036	4,491,231	4,235,058
Other reserves	3,962,417	3,764,812	3,633,824	3,446,935
Available-for-sale ('AFS') reserves	129,606	-	140,608	-
<b>Less:</b>				
Goodwill	(1,120,318)	(1,004,017)	(905,519)	(905,519)
Other intangibles	(108,968)	-	(104,579)	-
55% of cumulative gains arising from change in value of AFS instruments	(71,283)	-	(77,334)	-
Shortfall of eligible provisions to expected losses under the IRB approach	(361,068)	-	(295,174)	-
Other deductions	(7,500)	-	(7,450)	-
Net deferred tax assets	-	(31,437)	-	(21,742)
<b>Common Equity Tier I Capital ('CET I Capital')</b>	<b>10,725,376</b>	<b>10,775,042</b>	<b>10,202,255</b>	<b>10,081,380</b>
Hybrid Tier I Capital Securities <sup>*</sup>	540,000	597,744	540,000	597,744
<b>Total Tier I Capital</b>	<b>11,265,376</b>	<b>11,372,786</b>	<b>10,742,255</b>	<b>10,679,124</b>
<b>Tier II Capital</b>				
Subordinated obligations <sup>#</sup>	3,600,000	3,996,781	3,600,000	3,996,781
Collective impairment allowance <sup>^</sup>	429,882	422,827	269,519	278,703
<b>Less:</b>				
Shortfall of eligible provisions to expected losses under the IRB approach	-	(422,888)	-	(372,197)
Investment in subsidiaries	-	-	(1,539,997)	(1,072,656)
Other deductions	-	(10,792)	-	(5,701)
<b>Total Tier II Capital</b>	<b>4,029,882</b>	<b>3,985,928</b>	<b>2,329,522</b>	<b>2,824,930</b>
<b>Total Capital</b>	<b>15,295,258</b>	<b>15,358,714</b>	<b>13,071,777</b>	<b>13,504,054</b>

\* Hybrid Tier I Capital Securities that are recognised as Tier I capital instruments are subject to gradual phase-out treatment effective from 1 January 2013 as prescribed under paragraph 36 of the BNM Guidelines Capital Adequacy Framework (Capital Components).

# Subordinated obligations that are recognised as Tier II capital instruments are subject to gradual phase-out treatment effective from 1 January 2013 as prescribed under paragraph 36 of the BNM Guidelines Capital Adequacy Framework (Capital Components).

^ Excludes collective assessment impairment allowance attributable to loans, advances, and financing classified as impaired but not individually assessed for impairment pursuant to BNM's Guideline on 'Classification and Impairment Provisions for Loans/Financing'.

**Table 5a: Exposures under the IRB Approach by PD Band, Exposure Weighted Average LGD and Exposure Weighted Average Risk-Weight as at 30 June 2013**

RHB Bank Group	Exposure At Default	Exposure Weighted Average LGD	Exposure Weighted Average Risk Weight	Undrawn Commitments
<b>Probability of Default Range</b>				
<b>Non-Retail Exposures</b>				
<b>Insurance Cos, Securities Firms &amp; Fund Managers</b>				
0 to 0.22	23,903	42.22	41.19	31,610
>0.22 to 1.65	44,420	45.00	78.48	49,991
>1.65 to 5.57	3,345	-	-	3,526
>5.57 to 21.68	223	-	-	133
>21.68 to <100	-	-	-	-
Default or 100	-	-	-	-
<b>Total for Insurance Cos, Securities Firms &amp; Fund Managers</b>	<b>71,891</b>			<b>85,260</b>

Table 5a: Exposures under the IRB Approach by PD Band, Exposure Weighted Average LGD and Exposure Weighted Average Risk-Weight as at 30 June 2013 (continued)

RHB Bank Group	Exposure At Default	Exposure Weighted Average LGD	Exposure Weighted Average Risk Weight	Undrawn Commitments
<u>Probability of Default Range (continued)</u>	RM'000	%	%	RM'000
<b>Non-Retail Exposures (continued)</b>				
<b>Corporate Exposures (excluding exposures with firm-size adjustments)</b>				
0 to 0.22	10,188,880	42.05	39.69	3,018,293
>0.22 to 1.65	17,941,524	41.57	65.54	6,291,251
>1.65 to 5.57	5,926,838	40.60	119.55	2,085,826
>5.57 to 21.68	5,545,497	19.41	74.51	963,595
>21.68 to <100	269,915	42.63	225.38	5,891
Default or 100	937,259	41.50	64.33	-
<b>Total for Corporate Exposures (excluding exposures with firm-size adjustments)</b>	<b>40,809,913</b>			<b>12,364,856</b>
<b>Corporate Exposures (with firm-size adjustments)</b>				
0 to 0.22	431,695	41.04	35.07	274,259
>0.22 to 1.65	3,886,866	37.56	56.58	1,645,321
>1.65 to 5.57	3,372,497	34.86	77.68	970,058
>5.57 to 21.68	1,986,579	36.46	113.54	681,754
>21.68 to <100	110,326	37.45	176.08	11,279
Default or 100	551,122	38.64	92.62	-
<b>Total for Corporate Exposures (with firm-size adjustments)</b>	<b>10,339,085</b>			<b>3,582,671</b>
<b>Total Non-Retail Exposures</b>	<b>51,220,889</b>			<b>16,032,787</b>
<b>Retail Exposures</b>				
<b>Residential Mortgages Exposures</b>				
0 to 2.48	7,618,081	16.39	25.03	104,840
>2.48 to 8.35	5,318,269	14.44	49.60	26,870
>8.35 to 24.63	1,878,953	15.17	74.98	5,477
>24.63 to <100	602,133	15.09	75.29	719
Default or 100	608,359	26.20	28.72	-
<b>Total for Residential Mortgages Exposures</b>	<b>16,025,795</b>			<b>137,906</b>
<b>Qualifying Revolving Retail Exposures</b>				
0 to 0.78	667,498	60.26	10.83	1,230,683
>0.78 to 2.48	568,053	63.90	32.60	640,116
>2.48 to 4.86	584,970	63.69	61.48	822,826
>4.86 to <100	179,508	67.47	115.34	66,856
Default or 100	24,111	82.25	31.41	-
<b>Total for Qualifying Revolving Retail Exposures</b>	<b>2,024,140</b>			<b>2,760,481</b>
<b>Hire Purchase Exposures</b>				
0 to 3.71	3,775,964	31.24	34.17	-
>3.71 to 10.95	1,450,053	29.64	46.39	-
>10.95 to 18.79	500,739	32.24	66.84	-
>18.79 to <100	250,028	32.05	84.42	-
Default or 100	135,380	63.75	30.98	-
<b>Total Hire Purchase Exposures</b>	<b>6,112,164</b>			<b>-</b>
<b>Other Retail Exposures</b>				
0 to 3.71	1,576,914	29.65	36.44	1,004,730
>3.71 to 8.35	3,797,806	58.85	90.15	1,939,810
>8.35 to 24.63	2,608,938	18.32	30.23	3,806,546
>24.63 to <100	71,798	16.51	40.49	66,299
Default or 100	268,826	54.72	39.33	-
<b>Total Other Retail Exposures</b>	<b>8,324,282</b>			<b>6,817,385</b>
<b>Total Retail Exposures</b>	<b>32,486,381</b>			<b>9,715,772</b>
<b>Total Non-Retail &amp; Retail Exposures under IRB Approach</b>	<b>83,707,270</b>			<b>25,748,559</b>

Table 5b: Exposures under the IRB Approach by PD Band, Exposure Weighted Average LGD and Exposure Weighted Average Risk-Weight as at 31 December 2012

RHB Bank Group	Exposure At Default	Exposure Weighted Average LGD	Exposure Weighted Average Risk Weight	Undrawn Commitments
<u>Probability of Default Range</u>	RM'000	%	%	RM'000
<b>Non-Retail Exposures</b>				
<b>Corporate Exposures (excluding exposures with firm-size adjustments)</b>				
0 to 0.22	12,728,224	43.00	39.98	4,271,246
>0.22 to 1.65	14,806,422	41.75	64.13	5,701,415
>1.65 to 5.57	6,228,665	40.61	119.76	1,997,015
>5.57 to 21.68	4,901,462	15.94	61.97	500,827
>21.68 to <100	285,308	42.30	229.05	6,360
Default or 100	1,049,045	40.70	135.34	-
<b>Total for Corporate Exposures (excluding exposures with firm-size adjustments)</b>	<b>39,999,126</b>			<b>12,476,863</b>
<b>Corporate Exposures (with firm-size adjustments)</b>				
0 to 0.22	417,003	38.56	28.47	229,812
>0.22 to 1.65	2,945,160	38.04	53.68	1,381,009
>1.65 to 5.57	2,946,221	33.87	73.37	1,004,126
>5.57 to 21.68	2,230,650	37.00	106.19	571,305
>21.68 to <100	123,654	37.80	168.88	24,675
Default or 100	483,178	39.58	70.35	-
<b>Total for Corporate Exposures (with firm-size adjustments)</b>	<b>9,145,866</b>			<b>3,210,927</b>
<b>Total Non-Retail Exposures</b>	<b>49,144,992</b>			<b>15,687,790</b>
<b>Retail Exposures</b>				
<b>Residential Mortgages Exposures</b>				
0 to 2.48	7,515,895	16.35	25.12	69,943
>2.48 to 8.35	4,921,483	14.19	48.05	18,857
>8.35 to 24.63	1,903,059	15.07	74.35	4,421
>24.63 to <100	564,142	15.00	74.27	545
Default or 100	639,003	27.04	29.12	-
<b>Total for Residential Mortgages Exposures</b>	<b>15,543,582</b>			<b>93,766</b>
<b>Qualifying Revolving Retail Exposures</b>				
0 to 0.78	706,402	60.19	10.74	1,289,552
>0.78 to 2.48	568,976	63.61	32.40	666,890
>2.48 to 4.86	853,740	62.40	60.59	2,307,581
>4.86 to <100	177,446	67.69	117.18	69,277
Default or 100	24,472	80.92	32.59	-
<b>Total for Qualifying Revolving Retail Exposures</b>	<b>2,331,036</b>			<b>4,333,300</b>
<b>Hire Purchase Exposures</b>				
0 to 3.71	3,733,528	30.00	33.86	-
>3.71 to 10.95	1,336,971	29.70	46.70	-
>10.95 to 18.79	617,202	30.61	63.47	-
>18.79 to <100	340,313	30.39	80.04	-
Default or 100	142,307	62.72	30.20	-
<b>Total Hire Purchase Exposures</b>	<b>6,170,321</b>			<b>-</b>
<b>Other Retail Exposures</b>				
0 to 3.71	1,809,957	29.16	35.58	1,341,704
>3.71 to 8.35	3,804,016	57.26	87.65	2,120,786
>8.35 to 24.63	1,337,321	20.49	36.09	1,433,811
>24.63 to <100	29,647	15.98	42.43	3,156
Default or 100	256,111	52.93	40.07	-
<b>Total Other Retail Exposures</b>	<b>7,237,052</b>			<b>4,899,457</b>
<b>Total Retail Exposures</b>	<b>31,281,991</b>			<b>9,326,523</b>
<b>Total Non-Retail &amp; Retail Exposures under IRB Approach</b>	<b>80,426,983</b>			<b>25,014,313</b>



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Table 6a: Exposures under the A-IRB Approach by EL Range and Exposure Weighted  
 Average Risk-Weight as at 30 June 2013

RHB Bank Group	Exposure At Default	Exposure Weighted Average Risk Weight	Undrawn Commitments
<u>Expected Loss Range</u>	<u>RM'000</u>	<u>%</u>	<u>RM'000</u>
<b><u>Retail Exposures</u></b>			
<b>Residential Mortgages Exposures</b>			
0 to 0.5	9,930,777	28.21	110,120
>0.5 to 1.5	3,330,591	57.05	21,664
>1.5 to 2.5	1,617,480	77.65	4,878
>2.5 to 3.5	38,737	74.90	206
>3.5 to 30.0	926,997	57.41	1,038
>30.0 to <100	181,213	34.44	-
100	-	-	-
<b>Total Residential Mortgages Exposures</b>	<b>16,025,795</b>		<b>137,906</b>
<b>Qualifying Revolving Retail Exposures</b>			
0 to 0.5	660,359	10.71	1,229,676
>0.5 to 1.5	531,521	30.90	630,264
>1.5 to 2.5	533,524	58.05	816,998
>2.5 to 3.5	92,845	75.70	17,104
>3.5 to 30.0	181,780	115.09	66,439
>30.0 to <100	24,111	31.41	-
100	-	-	-
<b>Total Qualifying Revolving Retail Exposures</b>	<b>2,024,140</b>		<b>2,760,481</b>
<b>Hire Purchase Exposures</b>			
0 to 0.5	2,049,068	26.43	-
>0.5 to 1.5	1,867,830	42.39	-
>1.5 to 2.5	416,153	39.82	-
>2.5 to 3.5	881,992	51.63	-
>3.5 to 30.0	761,741	72.78	-
>30.0 to <100	133,878	31.23	-
100	1,502	8.91	-
<b>Total Hire Purchase Exposures</b>	<b>6,112,164</b>		<b>-</b>
<b>Other Retail Exposures</b>			
0 to 0.5	1,183,684	20.06	726,772
>0.5 to 1.5	2,848,830	30.38	3,961,023
>1.5 to 2.5	309,208	60.00	181,744
>2.5 to 3.5	1,200,094	67.64	108,665
>3.5 to 30.0	2,622,804	104.68	1,839,181
>30.0 to <100	135,438	52.65	-
100	24,224	20.06	-
<b>Total Other Retail Exposures</b>	<b>8,324,282</b>		<b>6,817,385</b>
<b>Total Retail Exposures</b>	<b>32,486,381</b>		<b>9,715,772</b>

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Table 6b: Exposures under the A-IRB Approach by EL Range and Exposure Weighted  
Average Risk-Weight as at 31 December 2012

RHB Bank Group	Exposure At Default	Exposure Weighted Average Risk Weight	Undrawn Commitments
<u>Expected Loss Range</u>	<u>RM'000</u>	<u>%</u>	<u>RM'000</u>
<b><u>Retail Exposures</u></b>			
<b>Residential Mortgages Exposures</b>			
0 to 0.5	9,892,097	28.34	73,604
>0.5 to 1.5	2,901,488	55.93	15,476
>1.5 to 2.5	1,641,443	77.53	3,998
>2.5 to 3.5	40,109	73.26	162
>3.5 to 30.0	848,187	55.12	526
>30.0 to <100	220,258	34.79	-
100	-	-	-
<b>Total Residential Mortgages Exposures</b>	<b>15,543,582</b>		<b>93,766</b>
<b>Qualifying Revolving Retail Exposures</b>			
0 to 0.5	700,131	10.64	1,288,779
>0.5 to 1.5	534,180	30.82	657,353
>1.5 to 2.5	797,149	58.23	2,298,308
>2.5 to 3.5	95,386	75.48	20,027
>3.5 to 30.0	179,718	116.90	68,833
>30.0 to <100	24,472	32.59	-
100	-	-	-
<b>Total Qualifying Revolving Retail Exposures</b>	<b>2,331,036</b>		<b>4,333,300</b>
<b>Hire Purchase Exposures</b>			
0 to 0.5	1,978,680	26.35	-
>0.5 to 1.5	1,798,403	41.92	-
>1.5 to 2.5	418,570	38.61	-
>2.5 to 3.5	864,732	51.31	-
>3.5 to 30.0	967,629	69.45	-
>30.0 to <100	140,831	30.42	-
100	1,476	8.91	-
<b>Total Hire Purchase Exposures</b>	<b>6,170,321</b>		-
<b>Other Retail Exposures</b>			
0 to 0.5	1,377,602	19.76	949,561
>0.5 to 1.5	1,582,067	34.09	1,721,263
>1.5 to 2.5	403,031	57.23	349,711
>2.5 to 3.5	1,128,167	67.62	79,172
>3.5 to 30.0	2,594,026	104.02	1,799,750
>30.0 to <100	133,799	51.66	-
100	18,360	19.53	-
<b>Total Other Retail Exposures</b>	<b>7,237,052</b>		<b>4,899,457</b>
<b>Total Retail Exposures</b>	<b>31,281,991</b>		<b>9,326,523</b>

RHB BANK GROUP  
 BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2013

Table 7: Exposures under IRB Approach by Actual Losses and Loss Rates

RHB Bank Group  <u>Exposure Class</u>	Six Months Period Ended 30.06.2013			Twelve Months Period Ended 31.12.2012		
	Actual	Loss	Expected	Actual	Loss	Expected
	Losses	Rates	Losses	Losses	Rates	Losses
	RM'000	%	%	RM'000	%	%
<b>Insurance Cos, Securities Firms &amp; Fund Managers</b>	-	-	0.26	-	-	-
<b>Corporates, of which</b>						
Corporate Exposures (excluding exposures with firm-size adjustments)	624,251	1.53	2.05	562,086	1.43	2.15
Corporate Exposures (with firm-size adjustments)	322,471	3.12	3.86	305,125	3.34	4.18
<b>Retail, of which</b>						
Residential Mortgages Exposures	124,420	0.78	1.68	134,141	0.86	1.76
Qualifying Revolving Retail Exposures	13,569	0.67	2.48	14,594	0.63	2.41
Hire Purchase Exposures	40,224	0.66	3.25	44,728	0.72	3.50
Other Retail Exposures	201,258	2.42	4.21	187,427	2.59	4.44
<b>Total</b>	<b>1,326,193</b>			<b>1,248,101</b>		

Note :

1. Actual Losses for six months period ended 30 June 2013 and twelve months period ended 31 December 2012 are derived from Individual Impairment Allowances plus Impaired Collective Impairment Allowances and Partial Write-offs.
2. Loss rate is computed using Actual Losses divided by EAD after CRM.
3. EL is computed using Expected Losses divided by EAD after CRM.

Table 8a: Summary of Credit Exposures with CRM by Asset Class and Capital Requirement (On & Off-Balance Sheet Exposures) as at 30 June 2013

RHB Bank Group	Gross Exposures / EAD before CRM	Net Exposures / EAD after CRM	Risk-Weighted Assets	Minimum Capital Requirements at 8%
<u>Exposure Class</u>	RM'000	RM'000	RM'000	RM'000
<b>A. Exposures under the Standardised Approach (SA)</b>				
<b><u>On-Balance Sheet Exposures</u></b>				
Sovereigns/Central Banks	32,020,605	32,020,605	211,009	16,881
Public Sector Entities	758,528	758,528	151,706	12,136
Banks, Development Financial Institutions & MDBs	12,932,121	12,668,014	3,749,811	299,984
Insurance Cos, Securities Firms & Fund Managers	175,828	175,828	175,828	14,066
Corporates	23,086,078	22,449,921	12,065,089	965,207
Regulatory Retail	26,500,354	19,994,079	15,293,965	1,223,518
Residential Mortgages	1,724,397	1,718,008	1,288,505	103,080
Higher Risk Assets	-	-	-	-
Other Assets	2,061,095	2,061,095	1,204,432	96,355
Equity Exposures	314,020	314,020	314,025	25,122
Defaulted Exposures	626,673	622,054	732,956	58,637
<b>Total On-Balance Sheet Exposures</b>	<b>100,199,699</b>	<b>92,782,152</b>	<b>35,187,326</b>	<b>2,814,986</b>
<b><u>Off-Balance Sheet Exposures</u></b>				
OTC Derivatives	1,889,487	1,889,487	768,554	61,484
Off balance sheet exposures other than OTC derivatives or credit derivatives	5,565,822	5,185,542	3,852,496	308,200
Defaulted Exposures	160	160	239	19
<b>Total Off-Balance Sheet Exposures</b>	<b>7,455,469</b>	<b>7,075,189</b>	<b>4,621,289</b>	<b>369,703</b>
<b>Total On and Off-Balance Sheet Exposures under SA</b>	<b>107,655,168</b>	<b>99,857,341</b>	<b>39,808,615</b>	<b>3,184,689</b>
<b>B. Exposures under F-IRB Approach</b>				
<b><u>On-Balance Sheet Exposures</u></b>				
Insurance Cos, Securities Firms & Fund Managers	474	474	-	-
<b>Corporates, of which</b>	<b>34,280,926</b>	<b>34,280,926</b>	<b>23,380,694</b>	<b>1,870,456</b>
Corporate Exposures (excluding exposures with firm- size adjustments)	27,681,338	27,681,338	18,230,350	1,458,428
Corporate Exposures (with firm-size adjustments)	6,599,588	6,599,588	5,150,344	412,028
Defaulted Exposures	1,472,792	1,472,792	1,077,589	86,207
<b>Total On-Balance Sheet Exposures</b>	<b>35,754,192</b>	<b>35,754,192</b>	<b>24,458,283</b>	<b>1,956,663</b>
<b><u>Off-Balance Sheet Exposures</u></b>				
Off balance sheet exposures other than OTC derivatives or credit derivatives	15,451,108	15,451,108	11,711,307	936,904
Defaulted Exposures	15,589	15,589	35,806	2,864
<b>Total Off-Balance Sheet Exposures</b>	<b>15,466,697</b>	<b>15,466,697</b>	<b>11,747,113</b>	<b>939,768</b>
<b>C. Exposures under the A-IRB Approach</b>				
<b><u>On-Balance Sheet Exposures</u></b>				
<b>Retail, of which</b>	<b>28,767,786</b>	<b>28,767,786</b>	<b>13,562,407</b>	<b>1,084,993</b>
Residential Mortgages Exposures	15,400,179	15,400,179	6,399,844	511,988
Qualifying Revolving Retail Exposures	1,498,600	1,498,600	667,481	53,398
Hire Purchase Exposures	5,976,784	5,976,784	2,508,787	200,703
Other Retail Exposures	5,892,223	5,892,223	3,986,295	318,904
Defaulted Exposures	1,036,676	1,036,676	329,955	26,396
<b>Total On-Balance Sheet Exposures</b>	<b>29,804,462</b>	<b>29,804,462</b>	<b>13,892,362</b>	<b>1,111,389</b>
<b><u>Off-Balance Sheet Exposures</u></b>				
Off balance sheet exposures other than OTC derivatives or credit derivatives	2,681,919	2,681,919	993,498	79,480
Defaulted Exposures	-	-	-	-
<b>Total Off-Balance Sheet Exposures</b>	<b>2,681,919</b>	<b>2,681,919</b>	<b>993,498</b>	<b>79,480</b>
<b>Total On and Off-Balance Sheet Exposures before scaling factor under the IRB Approach</b>	<b>83,707,270</b>	<b>83,707,270</b>	<b>51,091,256</b>	<b>4,087,300</b>
<b>Total On and Off-Balance Sheet Exposures after scaling factor, 1.06 under the IRB Approach</b>	<b>-</b>	<b>-</b>	<b>54,156,731</b>	<b>4,332,539</b>
<b>Total (Exposures under the SA Approach and Exposures under the IRB Approach)</b>	<b>191,362,438</b>	<b>183,564,611</b>	<b>93,965,346</b>	<b>7,517,228</b>

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

Table 8b: Summary of Credit Exposures with CRM by Asset Class and Capital Requirement (On & Off-Balance Sheet Exposures) as at 31 December 2012

RHB Bank Group	Gross	Net Exposures /	Risk-Weighted	Minimum Capital
<u>Exposure Class</u>	<u>Exposures / EAD</u>	<u>EAD after CRM</u>	<u>Assets</u>	<u>Requirements</u>
	RM'000	RM'000	RM'000	at 8%
				RM'000
<b>A. Exposures under the Standardised Approach (SA)</b>				
<b><u>On-Balance Sheet Exposures</u></b>				
Sovereigns/Central Banks	42,841,400	42,841,400	125,324	10,026
Public Sector Entities	348,638	348,638	69,727	5,578
Banks, Development Financial Institutions & MDBs	14,476,122	14,476,122	3,965,909	317,273
Insurance Cos, Securities Firms & Fund Managers	170,227	170,227	170,227	13,618
Corporates	19,038,679	18,537,087	10,879,700	870,376
Regulatory Retail	23,068,785	17,256,772	13,167,570	1,053,406
Residential Mortgages	1,623,200	1,615,590	1,211,660	96,933
Higher Risk Assets	-	-	-	-
Other Assets	2,334,265	2,334,265	1,374,011	109,921
Equity Exposures	309,926	309,926	309,940	24,795
Defaulted Exposures	680,519	651,725	752,653	60,212
<b>Total On-Balance Sheet Exposures</b>	<b>104,891,761</b>	<b>98,541,752</b>	<b>32,026,721</b>	<b>2,562,138</b>
<b><u>Off-Balance Sheet Exposures</u></b>				
OTC Derivatives	1,598,873	1,598,873	678,649	54,292
Off balance sheet exposures other than OTC derivatives or credit derivatives	4,820,909	4,424,434	3,324,204	265,936
Defaulted Exposures	205	205	307	24
<b>Total Off-Balance Sheet Exposures</b>	<b>6,419,987</b>	<b>6,023,512</b>	<b>4,003,160</b>	<b>320,252</b>
<b>Total On and Off-Balance Sheet Exposures under SA</b>	<b>111,311,748</b>	<b>104,565,264</b>	<b>36,029,881</b>	<b>2,882,390</b>
<b>B. Exposures under F-IRB Approach</b>				
<b><u>On-Balance Sheet Exposures</u></b>				
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-
<b>Corporates, of which</b>	<b>32,755,384</b>	<b>32,755,384</b>	<b>21,949,622</b>	<b>1,755,969</b>
Corporate Exposures (excluding exposures with firm-size adjustments)	27,000,993	27,000,993	17,491,830	1,399,346
Corporate Exposures (with firm-size adjustments)	5,754,391	5,754,391	4,457,792	356,623
Defaulted Exposures	1,498,237	1,498,237	1,792,754	143,420
<b>Total On-Balance Sheet Exposures</b>	<b>34,253,621</b>	<b>34,253,621</b>	<b>23,742,376</b>	<b>1,899,389</b>
<b><u>Off-Balance Sheet Exposures</u></b>				
Off balance sheet exposures other than OTC derivatives or credit derivatives	14,857,385	14,857,385	10,224,164	817,933
Defaulted Exposures	33,986	33,986	129,494	10,360
<b>Total Off-Balance Sheet Exposures</b>	<b>14,891,371</b>	<b>14,891,371</b>	<b>10,353,658</b>	<b>828,293</b>
<b>C. Exposures under the A-IRB Approach</b>				
<b><u>On-Balance Sheet Exposures</u></b>				
<b>Retail, of which</b>	<b>28,035,822</b>	<b>28,035,822</b>	<b>13,157,499</b>	<b>1,052,600</b>
Residential Mortgages Exposures	14,893,170	14,893,170	6,082,091	486,567
Qualifying Revolving Retail Exposures	1,550,711	1,550,711	684,206	54,737
Hire Purchase Exposures	6,028,014	6,028,014	2,552,497	204,200
Other Retail Exposures	5,563,927	5,563,927	3,838,705	307,096
Defaulted Exposures	1,061,853	1,061,853	339,659	27,173
<b>Total On-Balance Sheet Exposures</b>	<b>29,097,675</b>	<b>29,097,675</b>	<b>13,497,158</b>	<b>1,079,773</b>
<b><u>Off-Balance Sheet Exposures</u></b>				
Off balance sheet exposures other than OTC derivatives or credit derivatives	2,184,276	2,184,276	940,596	75,248
Defaulted Exposures	40	40	4	-
<b>Total Off-Balance Sheet Exposures</b>	<b>2,184,316</b>	<b>2,184,316</b>	<b>940,600</b>	<b>75,248</b>
<b>Total On and Off-Balance Sheet Exposures before scaling factor under the IRB Approach</b>	<b>80,426,983</b>	<b>80,426,983</b>	<b>48,533,792</b>	<b>3,882,703</b>
<b>Total On and Off-Balance Sheet Exposures after scaling factor, 1.06 under the IRB Approach</b>	<b>85,110,582</b>	<b>81,651,741</b>	<b>51,445,820</b>	<b>4,115,666</b>
<b>Total (Exposures under the SA Approach and Exposures under the IRB Approach)</b>	<b>191,738,731</b>	<b>184,992,247</b>	<b>87,475,701</b>	<b>6,998,056</b>

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

**RHB BANK GROUP**  
**BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2013**

**Table 9a: Exposures for Off-Balance Sheet and Counterparty Credit Risk (After Credit Risk Mitigation) as at 30 June 2013**

<b>RHB Bank Group</b>	<b>Principal /</b>	<b>Positive</b>	<b>Credit</b>	<b>Risk-Weighted</b>
<b>Nature of Item</b>	<b>Notional</b>	<b>Fair Value of</b>	<b>Equivalent</b>	<b>Assets</b>
	<b>Amount</b>	<b>Derivative</b>	<b>Amount</b>	<b>Amount</b>
	<b>RM'000</b>	<b>Contracts</b>	<b>RM'000</b>	<b>RM'000</b>
Direct credit substitutes	2,547,169		2,513,493	1,821,027
Transaction-related contingent items	2,947,383		1,451,903	1,148,545
Short-term self-liquidating trade-related contingencies	1,723,255		341,774	159,439
Assets sold with recourse	847,834		847,834	641,598
NIFs & obligations under underwriting agreement	76,000		38,000	38,000
Foreign exchange related contracts	20,189,989	378,265	1,249,960	493,462
1 year or less	13,737,883	105,963	259,316	191,137
Over 1 year to 5 years	6,452,106	272,302	990,644	302,325
Over 5 years	-	-	-	-
Interest/profit rate related contracts	23,604,544	80,578	642,622	278,143
1 year or less	4,455,460	2,698	9,099	2,751
Over 1 year to 5 years	18,393,531	60,215	570,525	248,667
Over 5 years	755,553	17,665	62,998	26,725
Other commitments, such as formal standby facilities & credit lines, with original maturity of over 1 year	22,443,851		12,373,126	8,708,054
Other commitments, such as formal standby facilities & credit lines, with original maturity of up to 1 year	10,307,197		5,541,768	3,840,273
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	3,820,892		603,605	233,359
<b>Total</b>	<b>88,508,114</b>	<b>458,843</b>	<b>25,604,085</b>	<b>17,361,900</b>

**Table 9b: Exposures for Off-Balance Sheet and Counterparty Credit Risk (After Credit Risk Mitigation) as at 31 December 2012**

<b>RHB Bank Group</b>	<b>Principal /</b>	<b>Positive</b>	<b>Credit</b>	<b>Risk-Weighted</b>
<b>Nature of Item</b>	<b>Notional</b>	<b>Fair Value of</b>	<b>Equivalent</b>	<b>Assets</b>
	<b>Amount</b>	<b>Derivative</b>	<b>Amount</b>	<b>Amount</b>
	<b>RM'000</b>	<b>Contracts</b>	<b>RM'000</b>	<b>RM'000</b>
Direct credit substitutes	2,180,636		2,143,725	1,425,061
Transaction-related contingent items	2,495,813		1,224,748	881,556
Short-term self-liquidating trade-related contingencies	1,009,851		199,301	128,967
Assets sold with recourse	932,585		932,585	705,629
NIFs & obligations under underwriting agreement	90,000		45,000	45,000
Foreign exchange related contracts	14,789,139	344,456	1,085,157	383,921
1 year or less	9,575,927	43,605	162,659	108,731
Over 1 year to 5 years	5,213,212	300,851	922,498	275,190
Over 5 years	-	-	-	-
Interest/profit rate related contracts	22,476,847	65,965	516,437	297,428
1 year or less	7,823,637	10,070	22,654	8,926
Over 1 year to 5 years	14,053,210	36,869	440,757	235,476
Over 5 years	600,000	19,026	53,026	53,026
Other commitments, such as formal standby facilities & credit lines, with original maturity of over 1 year	18,964,796		10,735,051	7,424,972
Other commitments, such as formal standby facilities & credit lines, with original maturity of up to 1 year	9,970,094		5,733,709	3,610,770
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	5,928,118		879,961	394,114
<b>Total</b>	<b>78,837,879</b>	<b>410,421</b>	<b>23,495,674</b>	<b>15,297,418</b>

RHB BANK GROUP  
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2013

Table 10a: Credit Risk Exposures (Before Credit Risk Mitigation) by Geographical Distribution as at 30 June 2013

RHB Bank Group Exposure Class	Malaysia RM'000	Singapore RM'000	Thailand RM'000	Brunei RM'000	Cambodia RM'000	Total RM'000
<b>Exposures under Standardised Approach</b>						
Sovereigns & Central Banks	30,743,387	1,149,011	346,816	68,900	85,447	32,393,561
Public Sector Entities	706,399	-	97,760	-	-	804,159
Banks, Development Financial Institutions & MDBs	10,368,285	3,921,662	33,773	150,082	132,654	14,606,456
Insurance Cos, Securities Firms & Fund Managers	175,831	20,307	-	-	-	196,138
Corporates	20,296,311	4,777,400	506,918	22,409	141,346	25,744,384
Regulatory Retail	27,829,387	1,366,048	2,618	78,823	226,187	29,503,063
Residential Mortgages	720,285	1,287,485	-	1,665	-	2,009,435
Higher Risk Assets	11,408	-	-	-	-	11,408
Other Assets	1,847,046	177,754	10,378	3,630	30,855	2,069,663
<b>Total Exposures under Standardised Approach</b>	<b>92,698,339</b>	<b>12,699,667</b>	<b>998,263</b>	<b>325,509</b>	<b>616,489</b>	<b>107,338,267</b>
<b>Exposures under IRB Approach</b>						
Insurance Cos, Securities Firms & Fund Managers	71,891	-	-	-	-	71,891
<b>Corporates, of which</b>	<b>51,148,998</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>51,148,998</b>
Corporate Exposures (excluding exposures with firm-size adjustments)	40,809,913	-	-	-	-	40,809,913
Corporate Exposures (with firm-size adjustments)	10,339,085	-	-	-	-	10,339,085
<b>Retail, of which</b>	<b>32,486,381</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>32,486,381</b>
Residential Mortgages Exposures	16,025,795	-	-	-	-	16,025,795
Qualifying Revolving Retail Exposures	2,024,140	-	-	-	-	2,024,140
Hire Purchase Exposures	6,112,164	-	-	-	-	6,112,164
Other Retail Exposures	8,324,282	-	-	-	-	8,324,282
<b>Total Exposures under IRB Approach</b>	<b>83,707,270</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>83,707,270</b>
<b>Total Exposures under Standardised and IRB Approaches</b>	<b>176,405,609</b>	<b>12,699,667</b>	<b>998,263</b>	<b>325,509</b>	<b>616,489</b>	<b>191,045,537</b>

Note : This table excludes equity exposures.

Table 10b: Credit Risk Exposures (Before Credit Risk Mitigation) by Geographical Distribution as at 31 December 2012

RHB Bank Group Exposure Class	Malaysia RM'000	Singapore RM'000	Thailand RM'000	Brunei RM'000	Cambodia RM'000	Total RM'000
<b>Exposures under Standardised Approach</b>						
Sovereigns & Central Banks	41,970,847	858,855	327,617	70,035	-	43,227,354
Public Sector Entities	320,224	-	45,514	-	-	365,738
Banks, Development Financial Institutions & MDBs	11,834,393	3,571,388	23,159	142,314	-	15,571,254
Insurance Cos, Securities Firms & Fund Managers	170,227	19,484	-	-	-	189,711
Corporates	16,523,699	4,416,573	473,364	21,352	-	21,434,988
Regulatory Retail	24,522,909	1,357,710	5,482	75,692	-	25,961,793
Residential Mortgages	755,618	1,138,482	-	1,198	-	1,895,298
Higher Risk Assets	9,407	-	-	-	-	9,407
Other Assets	2,139,266	188,780	11,620	3,991	-	2,343,657
<b>Total Exposures under Standardised Approach</b>	<b>98,246,590</b>	<b>11,551,272</b>	<b>886,756</b>	<b>314,582</b>	<b>-</b>	<b>110,999,200</b>
<b>Exposures under IRB Approach</b>						
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	-
<b>Corporates, of which</b>	<b>49,144,992</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>49,144,992</b>
Corporate Exposures (excluding exposures with firm-size adjustments)	39,999,126	-	-	-	-	39,999,126
Corporate Exposures (with firm-size adjustments)	9,145,866	-	-	-	-	9,145,866
<b>Retail, of which</b>	<b>31,281,991</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>31,281,991</b>
Residential Mortgages Exposures	15,543,582	-	-	-	-	15,543,582
Qualifying Revolving Retail Exposures	2,331,036	-	-	-	-	2,331,036
Hire Purchase Exposures	6,170,321	-	-	-	-	6,170,321
Other Retail Exposures	7,237,052	-	-	-	-	7,237,052
<b>Total Exposures under IRB Approach</b>	<b>80,426,983</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>80,426,983</b>
<b>Total Exposures under Standardised and IRB Approaches</b>	<b>178,673,573</b>	<b>11,551,272</b>	<b>886,756</b>	<b>314,582</b>	<b>-</b>	<b>191,426,183</b>

Note : This table excludes equity exposures.

RHB BANK GROUP  
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2013

Table 11a: Credit Risk Exposures (Before Credit Risk Mitigation) by Industry Sector as at 30 June 2013

RHB Bank Group				Electricity, Gas & Water		Wholesale, Retail Trade, Restaurants & Hotels	Transport, Storage & Communication	Finance, Insurance, Real Estate & Business	Education, Health & Others	Household	Others	Total
<u>Exposure Class</u>	Agriculture	Mining & Quarrying	Manufacturing	Supply	Construction							
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<b><u>Exposures under Standardised Approach</u></b>												
Sovereigns & Central Banks	-	-	-	-	-	-	-	5,893,379	26,500,182	-	-	32,393,561
Public Sector Entities	-	-	-	10,292	-	-	20,507	47,182	726,178	-	-	804,159
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	-	14,606,456	-	-	-	14,606,456
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	-	196,138	-	-	-	196,138
Corporates	166,368	29,645	2,007,799	2,152,752	1,889,771	1,403,614	1,551,137	13,508,671	621,566	1,731,629	681,432	25,744,384
Regulatory Retail	83,735	2,598	161,170	5,808	119,228	227,231	167,088	214,647	63,945	28,383,209	74,404	29,503,063
Residential Mortgages	-	-	-	-	-	-	-	-	-	2,009,435	-	2,009,435
Higher Risk Assets	-	-	-	-	-	-	-	11,408	-	-	-	11,408
Other Assets	-	-	-	-	-	-	10,565	44,152	-	-	2,014,946	2,069,663
<b>Total Exposures under Standardised Approach</b>	<b>250,103</b>	<b>32,243</b>	<b>2,168,969</b>	<b>2,168,852</b>	<b>2,008,999</b>	<b>1,630,845</b>	<b>1,749,297</b>	<b>34,522,033</b>	<b>27,911,871</b>	<b>32,124,273</b>	<b>2,770,782</b>	<b>107,338,267</b>
<b><u>Exposures under IRB Approach</u></b>												
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	-	71,891	-	-	-	71,891
<b>Corporates, of which</b>	<b>4,258,796</b>	<b>826,252</b>	<b>12,063,519</b>	<b>2,870,247</b>	<b>6,304,302</b>	<b>6,070,101</b>	<b>3,432,238</b>	<b>13,128,267</b>	<b>2,193,393</b>	<b>1,044</b>	<b>839</b>	<b>51,148,998</b>
Corporate Exposures (excluding exposures with firm-size adjustments)	2,579,206	769,829	9,372,421	2,856,656	5,007,780	2,840,271	3,142,127	12,134,523	2,105,821	440	839	40,809,913
Corporate Exposures (with firm-size adjustments)	1,679,590	56,423	2,691,098	13,591	1,296,522	3,229,830	290,111	993,744	87,572	604	-	10,339,085
<b>Retail, of which</b>	<b>131,727</b>	<b>14,063</b>	<b>697,879</b>	<b>2,099</b>	<b>479,853</b>	<b>2,280,013</b>	<b>149,591</b>	<b>417,128</b>	<b>102,573</b>	<b>28,210,418</b>	<b>1,037</b>	<b>32,486,381</b>
Residential Mortgages Exposures	-	-	-	-	-	-	-	-	-	16,025,795	-	16,025,795
Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	2,024,140	-	2,024,140
Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	6,112,164	-	6,112,164
Other Retail Exposures	131,727	14,063	697,879	2,099	479,853	2,280,013	149,591	417,128	102,573	4,048,319	1,037	8,324,282
<b>Total Exposures under IRB Approach</b>	<b>4,390,523</b>	<b>840,315</b>	<b>12,761,398</b>	<b>2,872,346</b>	<b>6,784,155</b>	<b>8,350,114</b>	<b>3,581,829</b>	<b>13,617,286</b>	<b>2,295,966</b>	<b>28,211,462</b>	<b>1,876</b>	<b>83,707,270</b>
<b>Total Exposures under Standardised and IRB Approaches</b>	<b>4,640,626</b>	<b>872,558</b>	<b>14,930,367</b>	<b>5,041,198</b>	<b>8,793,154</b>	<b>9,980,959</b>	<b>5,331,126</b>	<b>48,139,319</b>	<b>30,207,837</b>	<b>60,335,735</b>	<b>2,772,658</b>	<b>191,045,537</b>

Note : This table excludes equity exposures.



RHB BANK GROUP  
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2013

Table 11b: Credit Risk Exposures (Before Credit Risk Mitigation) by Industry Sector as at 31 December 2012

RHB Bank Group				Electricity, Gas & Water		Wholesale, Retail Trade, Restaurants & Hotels	Transport, Storage & Communication	Finance, Insurance, Real Estate & Business	Education, Health & Others	Household	Others	Total
<u>Exposure Class</u>	Agriculture	Mining & Quarrying	Manufacturing	Supply	Construction							
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<b><u>Exposures under Standardised Approach</u></b>												
Sovereigns & Central Banks	-	-	-	-	-	-	-	3,369,607	39,857,747	-	-	43,227,354
Public Sector Entities	-	-	-	10,114	-	-	25,240	10,983	319,401	-	-	365,738
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	-	15,571,254	-	-	-	15,571,254
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	-	189,711	-	-	-	189,711
Corporates	181,660	25,109	1,917,591	1,650,811	1,712,249	1,099,744	996,412	9,818,141	408,041	1,756,642	1,868,588	21,434,988
Regulatory Retail	52,068	3,807	120,432	5,566	101,664	142,025	79,155	176,272	81,253	25,111,700	87,851	25,961,793
Residential Mortgages	-	-	-	-	-	-	-	-	-	1,895,298	-	1,895,298
Higher Risk Assets	-	-	-	-	-	-	-	9,407	-	-	-	9,407
Other Assets	-	-	-	-	-	-	-	49,265	-	-	2,294,392	2,343,657
<b>Total Exposures under Standardised Approach</b>	<b>233,728</b>	<b>28,916</b>	<b>2,038,023</b>	<b>1,666,491</b>	<b>1,813,913</b>	<b>1,241,769</b>	<b>1,100,807</b>	<b>29,194,640</b>	<b>40,666,442</b>	<b>28,763,640</b>	<b>4,250,831</b>	<b>110,999,200</b>
<b><u>Exposures under IRB Approach</u></b>												
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	-	-	-	-	-	-
<b>Corporates, of which</b>	<b>3,918,165</b>	<b>965,345</b>	<b>12,247,465</b>	<b>2,676,842</b>	<b>6,869,441</b>	<b>5,685,979</b>	<b>3,418,287</b>	<b>11,641,986</b>	<b>1,694,722</b>	<b>2,502</b>	<b>24,258</b>	<b>49,144,992</b>
Corporate Exposures (excluding exposures with firm-size adjustments)	2,769,278	919,614	9,755,854	2,664,928	5,838,337	2,749,676	3,007,030	10,700,812	1,590,749	607	2,241	39,999,126
Corporate Exposures (with firm-size adjustments)	1,148,887	45,731	2,491,611	11,914	1,031,104	2,936,303	411,257	941,174	103,973	1,895	22,017	9,145,866
<b>Retail, of which</b>	<b>148,391</b>	<b>17,029</b>	<b>732,450</b>	<b>6,956</b>	<b>496,186</b>	<b>2,248,767</b>	<b>152,597</b>	<b>375,010</b>	<b>102,347</b>	<b>27,000,788</b>	<b>1,470</b>	<b>31,281,991</b>
Residential Mortgages Exposures	-	-	-	-	-	-	-	-	-	15,543,582	-	15,543,582
Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	2,331,036	-	2,331,036
Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	6,170,321	-	6,170,321
Other Retail Exposures	148,391	17,029	732,450	6,956	496,186	2,248,767	152,597	375,010	102,347	2,955,849	1,470	7,237,052
<b>Total Exposures under IRB Approach</b>	<b>4,066,556</b>	<b>982,374</b>	<b>12,979,915</b>	<b>2,683,798</b>	<b>7,365,627</b>	<b>7,934,746</b>	<b>3,570,884</b>	<b>12,016,996</b>	<b>1,797,069</b>	<b>27,003,290</b>	<b>25,728</b>	<b>80,426,983</b>
<b>Total Exposures under Standardised and IRB Approaches</b>	<b>4,300,284</b>	<b>1,011,290</b>	<b>15,017,938</b>	<b>4,350,289</b>	<b>9,179,540</b>	<b>9,176,515</b>	<b>4,671,691</b>	<b>41,211,636</b>	<b>42,463,511</b>	<b>55,766,930</b>	<b>4,276,559</b>	<b>191,426,183</b>

Note : This table excludes equity exposures.

RHB BANK GROUP  
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2013

Table 12a: Credit Risk Exposures (Before Credit Risk Mitigation) by Maturity as at 30 June 2013

RHB Bank Group <u>Exposure Class</u>	One year or less	More than one to five years	Over five years	Total
	RM'000	RM'000	RM'000	RM'000
<b>Exposures under Standardised Approach</b>				
Sovereigns & Central Banks	5,943,115	6,232,585	20,217,861	32,393,561
Public Sector Entities	91,833	87,412	624,914	804,159
Banks, Development Financial Institutions & MDBs	9,725,663	3,899,893	980,900	14,606,456
Insurance Cos, Securities Firms & Fund Managers	13,139	7,171	175,828	196,138
Corporates	4,355,121	11,204,409	10,184,854	25,744,384
Regulatory Retail	2,711,880	4,252,857	22,538,326	29,503,063
Residential Mortgages	649,185	45,512	1,314,738	2,009,435
Higher Risk Assets	11,408			11,408
Other Assets	62,988	8,583	1,998,092	2,069,663
<b>Total Exposures under Standardised Approach</b>	<b>23,564,332</b>	<b>25,738,422</b>	<b>58,035,513</b>	<b>107,338,267</b>
<b>Exposures under IRB Approach</b>				
Insurance Cos, Securities Firms & Fund Managers	58,503	13,388	-	71,891
<b>Corporates, of which</b>	<b>37,852,806</b>	<b>5,999,475</b>	<b>7,296,717</b>	<b>51,148,998</b>
Corporate Exposures (excluding exposures with firm-size adjustments)	31,451,049	4,803,850	4,555,014	40,809,913
Corporate Exposures (with firm-size adjustments)	6,401,757	1,195,625	2,741,703	10,339,085
<b>Retail, of which</b>	<b>4,591,390</b>	<b>3,636,691</b>	<b>24,258,300</b>	<b>32,486,381</b>
Residential Mortgages Exposures	16,207	265,214	15,744,374	16,025,795
Qualifying Revolving Retail Exposures	2,024,140	-	-	2,024,140
Hire Purchase Exposures	104,316	2,629,545	3,378,303	6,112,164
Other Retail Exposures	2,446,727	741,932	5,135,623	8,324,282
<b>Total Exposures under IRB Approach</b>	<b>42,502,699</b>	<b>9,649,554</b>	<b>31,555,017</b>	<b>83,707,270</b>
<b>Total Exposures under Standardised and IRB Approaches</b>	<b>66,067,031</b>	<b>35,387,976</b>	<b>89,590,530</b>	<b>191,045,537</b>

Note : This table excludes equity exposures.

Table 12b: Credit Risk Exposures (Before Credit Risk Mitigation) by Maturity as at 31 December 2012

RHB Bank Group <u>Exposure Class</u>	One year or less	More than one to five years	Over five years	Total
	RM'000	RM'000	RM'000	RM'000
<b>Exposures under Standardised Approach</b>				
Sovereigns & Central Banks	17,475,906	6,826,702	18,924,746	43,227,354
Public Sector Entities	86,193	35,618	243,927	365,738
Banks, Development Financial Institutions & MDBs	10,426,913	3,909,037	1,235,304	15,571,254
Insurance Cos, Securities Firms & Fund Managers	19,484	-	170,227	189,711
Corporates	3,815,923	10,016,677	7,602,388	21,434,988
Regulatory Retail	2,897,853	4,231,085	18,832,855	25,961,793
Residential Mortgages	661,151	30,307	1,203,840	1,895,298
Higher Risk Assets	9,407	-	-	9,407
Other Assets	53,083	7,666	2,282,908	2,343,657
<b>Total Exposures under Standardised Approach</b>	<b>35,445,913</b>	<b>25,057,092</b>	<b>50,496,195</b>	<b>110,999,200</b>
<b>Exposures under IRB Approach</b>				
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-
<b>Corporates, of which</b>	<b>37,326,443</b>	<b>5,588,950</b>	<b>6,229,599</b>	<b>49,144,992</b>
Corporate Exposures (excluding exposures with firm-size adjustments)	31,477,736	4,504,290	4,017,100	39,999,126
Corporate Exposures (with firm-size adjustments)	5,848,707	1,084,660	2,212,499	9,145,866
<b>Retail, of which</b>	<b>5,012,200</b>	<b>3,489,972</b>	<b>22,779,819</b>	<b>31,281,991</b>
Residential Mortgages Exposures	15,033	264,412	15,264,137	15,543,582
Qualifying Revolving Retail Exposures	2,331,036	-	-	2,331,036
Hire Purchase Exposures	91,549	2,483,799	3,594,973	6,170,321
Other Retail Exposures	2,574,582	741,761	3,920,709	7,237,052
<b>Total Exposures under IRB Approach</b>	<b>42,338,643</b>	<b>9,078,922</b>	<b>29,009,418</b>	<b>80,426,983</b>
<b>Total Exposures under Standardised and IRB Approaches</b>	<b>77,784,556</b>	<b>34,136,014</b>	<b>79,505,613</b>	<b>191,426,183</b>

Note : This table excludes equity exposures.

RHB BANK GROUP  
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2013

Table 13a: Portfolios under the Standardised Approach by Risk-Weights as at 30 June 2013

RHB Bank Group <u>Exposure Class</u>	Exposure After Credit Risk Mitigation Risk Weight (%)						Total Exposures RM'000	
	0%	20%	35%	50%	75%	100%		150%
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000		RM'000
<b>Exposures under Standardised Approach</b>								
Sovereigns & Central Banks	31,949,581	290,703	-	-	-	153,277	-	32,393,561
Public Sector Entities	-	803,767	-	-	-	-	-	803,767
Banks, Development Financial Institutions & MDBs	111,536	9,139,948	-	4,881,681	-	193,871	15,313	14,342,349
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	196,138	-	196,138
Corporates	4,002,126	8,347,195	-	355,831	-	12,163,842	137,925	25,006,919
Regulatory Retail	44,245	4,292	-	35,562	21,010,749	1,438,356	182,538	22,715,742
Residential Mortgages	-	-	-	-	2,000,893	-	-	2,000,893
Higher Risk Assets	-	-	-	-	-	-	11,408	11,408
Other Assets	821,341	44,152	-	-	-	1,204,170	-	2,069,663
Equity Exposures	-	-	-	-	-	316,892	9	316,901
<b>Total Exposures after Credit Risk Mitigation</b>	<b>36,928,829</b>	<b>18,630,057</b>	<b>-</b>	<b>5,273,074</b>	<b>23,011,642</b>	<b>15,666,546</b>	<b>347,193</b>	<b>99,857,341</b>
<b>Total Risk-Weighted Assets</b>	<b>-</b>	<b>3,726,011</b>	<b>-</b>	<b>2,636,537</b>	<b>17,258,732</b>	<b>15,666,546</b>	<b>520,789</b>	<b>39,808,615</b>

Table 13b: Portfolios under the Standardised Approach by Risk-Weights as at 31 December 2012

RHB Bank Group <u>Exposure Class</u>	Exposure After Credit Risk Mitigation Risk Weight (%)						Total Exposures RM'000	
	0%	20%	35%	50%	75%	100%		150%
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000		RM'000
<b>Exposures under Standardised Approach</b>								
Sovereigns & Central Banks	42,884,501	269,034	-	3,784	-	70,035	-	43,227,354
Public Sector Entities	-	365,346	-	-	-	-	-	365,346
Banks, Development Financial Institutions & MDBs	152,121	11,049,241	-	4,147,362	-	222,530	-	15,571,254
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	189,711	-	189,711
Corporates	3,393,788	5,710,541	-	350,894	-	11,181,028	192,674	20,828,925
Regulatory Retail	57,161	5,179	-	43,244	18,397,902	1,178,686	148,978	19,831,150
Residential Mortgages	-	-	80	-	1,885,832	-	-	1,885,912
Higher Risk Assets	-	-	-	-	-	-	9,407	9,407
Other Assets	924,933	44,152	-	-	-	1,374,572	-	2,343,657
Equity Exposures	-	-	-	-	-	312,520	28	312,548
<b>Total Exposures after Credit Risk Mitigation</b>	<b>47,412,504</b>	<b>17,443,493</b>	<b>80</b>	<b>4,545,284</b>	<b>20,283,734</b>	<b>14,529,082</b>	<b>351,087</b>	<b>104,565,264</b>
<b>Total Risk-Weighted Assets</b>	<b>-</b>	<b>3,488,699</b>	<b>28</b>	<b>2,272,642</b>	<b>15,212,801</b>	<b>14,529,082</b>	<b>526,629</b>	<b>36,029,881</b>

RHB BANK GROUP  
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2013

Table 14a: Rated Exposures According to Ratings by ECAIs as at 30 June 2013

RHB Bank Group

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	
<u>Exposure Class</u>	R&I	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated	
		RM'000	RM'000	RM'000	RM'000	RM'000	
<b><u>On &amp; Off - Balance Sheet Exposures</u></b>							
Public Sector Entities		-	-	-	-	803,767	
Insurance Cos, Securities Firms & Fund Managers		-	-	-	-	196,138	
Corporates		9,002,903	444,053	75,381	-	15,484,582	
<b>Ratings of Sovereigns and Central Banks by Approved ECAIs</b>							
	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
<u>Exposure Class</u>	R&I	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to C	Unrated
		RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<b><u>On &amp; Off - Balance Sheet Exposures</u></b>							
Sovereigns & Central Banks		866,983	31,025,415	346,816	85,447	-	68,900
<b>Ratings of Banking Institutions by Approved ECAIs</b>							
	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
<u>Exposure Class</u>	R&I	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to C	Unrated
		RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<b><u>On &amp; Off - Balance Sheet Exposures</u></b>							
Banks, Development Financial Institutions & MDBs		4,354,150	6,025,698	1,847,013	268,181	387	1,846,920

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Table 14b: Rated Exposures According to Ratings by ECAIs as at 31 December 2012

RHB Bank Group

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	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	
<u>Exposure Class</u>	R&I	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated	
		RM'000	RM'000	RM'000	RM'000	RM'000	
<b><u>On &amp; Off - Balance Sheet Exposures</u></b>							
Public Sector Entities		-	-	-	-	365,346	
Insurance Cos, Securities Firms & Fund Managers		-	-	-	-	189,711	
Corporates		6,452,142	307,424	86,929	-	13,982,430	
<b><u>Ratings of Sovereigns and Central Banks by Approved ECAIs</u></b>							
	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
<u>Exposure Class</u>	R&I	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to C	Unrated
		RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<b><u>On &amp; Off - Balance Sheet Exposures</u></b>							
Sovereigns & Central Banks		591,874	42,234,043	331,402	-	-	70,035
<b><u>Ratings of Banking Institutions by Approved ECAIs</u></b>							
	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
<u>Exposure Class</u>	R&I	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to C	Unrated
		RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<b><u>On &amp; Off - Balance Sheet Exposures</u></b>							
Banks, Development Financial Institutions & MDBs		4,255,634	3,472,357	1,218,975	226,490	-	6,397,798

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**Table 15a: Credit Risk Mitigation of Portfolios under the Standardised Approach as at 30 June 2013**

RHB Bank Group	Exposures Before Credit Risk Mitigation	Exposures Covered by Guarantees / Credit Derivatives	Exposures Covered by Eligible Financial Collateral
<u>Exposure Class</u>	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>
<b><u>On-Balance Sheet Exposures</u></b>			
Sovereigns/Central Banks	32,020,605	2,213,192	-
Public Sector Entities	758,528	-	-
Banks, Development Financial Institutions & MDBs	12,932,121	111,536	264,107
Insurance Cos, Securities Firms & Fund Managers	175,828		
Corporates	23,086,078	3,934,606	699,884
Regulatory Retail	26,500,354	2,451	6,550,434
Residential Mortgages	1,724,397	-	6,390
Other Assets	2,061,095	-	-
Equity Exposures	314,020	-	-
Defaulted Exposures	626,673	1,043	9,292
<b>Total On-Balance Sheet Exposures</b>	<b>100,199,699</b>	<b>6,262,828</b>	<b>7,530,107</b>
<b><u>Off-Balance Sheet Exposures</u></b>			
OTC Derivatives	1,889,487	-	-
Off balance sheet exposures other than OTC derivatives or credit derivatives	5,565,822	-	380,280
Defaulted Exposures	160	-	-
<b>Total Off-Balance Sheet Exposures</b>	<b>7,455,469</b>	<b>-</b>	<b>380,280</b>
<b>Total On and Off-Balance Sheet Exposures</b>	<b>107,655,168</b>	<b>6,262,828</b>	<b>7,910,387</b>

**Table 15b: Credit Risk Mitigation of Portfolios under the Standardised Approach as at 31 December 2012**

RHB Bank Group	Exposures Before Credit Risk Mitigation	Exposures Covered by Guarantees / Credit Derivatives	Exposures Covered by Eligible Financial Collateral
<u>Exposure Class</u>	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>
<b><u>On-Balance Sheet Exposures</u></b>			
Sovereigns/Central Banks	42,841,400	2,213,314	-
Public Sector Entities	348,638	-	-
Banks, Development Financial Institutions & MDBs	14,476,122	152,122	-
Insurance Cos, Securities Firms & Fund Managers	170,227	-	-
Corporates	19,038,679	3,296,315	594,486
Regulatory Retail	23,068,785	4,148	5,866,979
Residential Mortgages	1,623,200	-	7,610
Other Assets	2,334,265	-	-
Equity Exposures	309,926	-	-
Defaulted Exposures	680,519	2,311	34,286
<b>Total On-Balance Sheet Exposures</b>	<b>104,891,761</b>	<b>5,668,210</b>	<b>6,503,361</b>
<b><u>Off-Balance Sheet Exposures</u></b>			
OTC Derivatives	1,598,873	-	-
Off balance sheet exposures other than OTC derivatives or credit derivatives	4,820,909	-	396,475
Defaulted Exposures	205	-	-
<b>Total Off-Balance Sheet Exposures</b>	<b>6,419,987</b>	<b>-</b>	<b>396,475</b>
<b>Total On and Off-Balance Sheet Exposures</b>	<b>111,311,748</b>	<b>5,668,210</b>	<b>6,899,836</b>

Table 16a: Credit Risk Mitigation of Portfolios under the IRB Approach as at 30 June 2013

RHB Bank Group	Exposures Before Credit Risk Mitigation	Exposures Covered by Guarantees / Credit Derivatives	Exposures Covered by Eligible Financial Collateral	Exposures Covered by Other Eligible Collateral
<u>Exposure Class</u>	RM'000	RM'000	RM'000	RM'000
<b><u>On-Balance Sheet Exposures</u></b>				
Insurance Cos, Securities Firms & Fund Managers	474	-	474	-
<b>Corporates, of which</b>	34,280,926	236,500	4,760,430	9,669,470
Corporate Exposures (excluding exposures with firm-size adjustments)	27,681,338	130,955	4,114,365	6,271,826
Corporate Exposures (with firm-size adjustments)	6,599,588	105,545	646,065	3,397,644
<b>Retail, of which</b>	28,767,786	-	-	7,802,180
Residential Mortgages Exposures	15,400,179	-	-	7,795,801
Qualifying Revolving Retail Exposures	1,498,600	-	-	-
Hire Purchase Exposures	5,976,784	-	-	-
Other Retail Exposures	5,892,223	-	-	6,379
Defaulted Exposures	2,509,468	-	62,473	848,540
<b>Total On-Balance Sheet Exposures</b>	<b>65,558,654</b>	<b>236,500</b>	<b>4,823,377</b>	<b>18,320,190</b>
<b><u>Off-Balance Sheet Exposures</u></b>				
OTC Derivatives	-	-	-	-
Off balance sheet exposures other than OTC derivatives or credit derivatives	18,133,027	9,017	833,768	4,117,258
Defaulted Exposures	15,589	-	10,669	4,604
<b>Total Off-Balance Sheet Exposures</b>	<b>18,148,616</b>	<b>9,017</b>	<b>844,437</b>	<b>4,121,862</b>
<b>Total On and Off-Balance Sheet Exposures</b>	<b>83,707,270</b>	<b>245,517</b>	<b>5,667,814</b>	<b>22,442,052</b>

Table 16b: Credit Risk Mitigation of Portfolios under the IRB Approach as at 31 December 2012

RHB Bank Group	Exposures Before Credit Risk Mitigation	Exposures Covered by Guarantees / Credit Derivatives	Exposures Covered by Eligible Financial Collateral	Exposures Covered by Other Eligible Collateral
<u>Exposure Class</u>	RM'000	RM'000	RM'000	RM'000
<b><u>On-Balance Sheet Exposures</u></b>				
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-
<b>Corporates, of which</b>	32,755,384	139,836	4,562,360	8,799,610
Corporate Exposures (excluding exposures with firm-size adjustments)	27,000,993	27,075	3,905,198	6,044,426
Corporate Exposures (with firm-size adjustments)	5,754,391	112,761	657,162	2,755,184
<b>Retail, of which</b>	28,035,822	-	9	7,075,972
Residential Mortgages Exposures	14,893,170	-	-	7,072,236
Qualifying Revolving Retail Exposures	1,550,711	-	-	-
Hire Purchase Exposures	6,028,014	-	-	-
Other Retail Exposures	5,563,927	-	9	3,736
Defaulted Exposures	2,560,090	-	49,676	816,785
<b>Total On-Balance Sheet Exposures</b>	<b>63,351,296</b>	<b>139,836</b>	<b>4,612,045</b>	<b>16,692,367</b>
<b><u>Off-Balance Sheet Exposures</u></b>				
OTC Derivatives	-	-	-	-
Off balance sheet exposures other than OTC derivatives or credit derivatives	17,041,661	11,954	769,063	3,651,324
Defaulted Exposures	34,026	-	9,676	11,066
<b>Total Off-Balance Sheet Exposures</b>	<b>17,075,687</b>	<b>11,954</b>	<b>778,739</b>	<b>3,662,390</b>
<b>Total On and Off-Balance Sheet Exposures</b>	<b>80,426,983</b>	<b>151,790</b>	<b>5,390,784</b>	<b>20,354,757</b>

Table 17a: Impaired, Past Due Loans / Financing and Allowances for Impairment by Industry Sector as at 30 June 2013

RHB Bank Group	Impaired Loans and Advances / Financing	Past Due Loans / Financing	Individual Impairment Allowances	Collective Impairment Allowances
<u>Industry Sector</u>	RM'000	RM'000	RM'000	RM'000
Agriculture	18,286	13,583	-	61,517
Mining & Quarrying	617	7,326	-	7,501
Manufacturing	1,106,922	93,640	443,115	167,293
Electricity, Gas & Water Supply	-	-	-	30,949
Construction	366,959	53,738	175,168	82,529
Wholesale, Retail Trade, Restaurants & Hotels	270,048	57,427	79,004	156,893
Transport, Storage & Communication	97,629	38,024	50,782	48,162
Finance, Insurance, Real Estate & Business	288,737	75,950	56,006	152,256
Education, Health & Others	3,388	21,632	201	25,186
Household	1,308,083	4,878,421	24,277	623,764
Others	2,593	-	-	18,887
<b>Total</b>	<b>3,463,262</b>	<b>5,239,741</b>	<b>828,553</b>	<b>1,374,937</b>

Table 17b: Impaired, Past Due Loans / Financing and Allowances for Impairment by Industry Sector as at 31 December 2012

RHB Bank Group	Impaired Loans and Advances / Financing	Past Due Loans / Financing	Individual Impairment Allowances	Collective Impairment Allowances
<u>Industry Sector</u>	RM'000	RM'000	RM'000	RM'000
Agriculture	43,284	33,893	4,010	58,812
Mining & Quarrying	26,717	8,481	3,518	8,287
Manufacturing	683,253	282,242	355,246	154,948
Electricity, Gas & Water Supply	-	44	-	30,614
Construction	312,418	85,059	143,874	73,601
Wholesale, Retail Trade, Restaurants & Hotels	213,083	119,596	72,497	142,662
Transport, Storage & Communication	97,805	51,131	47,256	54,685
Finance, Insurance, Real Estate & Business	322,106	68,748	116,158	148,928
Education, Health & Others	3,836	20,060	41	21,098
Household	1,384,628	5,559,133	37,469	695,319
Others	2,960	-	-	6,274
<b>Total</b>	<b>3,090,090</b>	<b>6,228,387</b>	<b>780,069</b>	<b>1,395,228</b>

Table 18: Charges/(Write-back) and Write-Offs for Impairment by Industry Sector

RHB Bank Group	Six Months Period Ended 30.06.2013		Twelve Months Period Ended 30.12.2012	
	Charges/(Write-back)		Charges/(Write-back)	
	for Individual Impairment Allowances	Write-Offs	for Individual Impairment Allowances	Write-Offs
<u>Industry Sector</u>	RM'000	RM'000	RM'000	RM'000
Agriculture	(46)	15,507	6,575	29,685
Mining & Quarrying	-	821	(2,934)	-
Manufacturing	150,587	58,102	149,733	126,271
Electricity, Gas & Water Supply	-	-	(80)	-
Construction	1,325	23,540	12,670	31,280
Wholesale, Retail Trade, Restaurants & Hotels	11,767	13,806	28,283	67,457
Transport, Storage & Communication	2,448	593	30,000	1,444
Finance, Insurance, Real Estate & Business	641	14,567	40,650	72,149
Education, Health & Others	-	189	(1,042)	98
Household	2,702	100,358	5,902	255,178
Others	60	5,443	(1,816)	5,400
<b>Total</b>	<b>169,484</b>	<b>232,926</b>	<b>267,941</b>	<b>588,962</b>



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Table 19a: Impaired, Past Due Loans/ Financing and Allowances for Impairment by Geographical Distribution as at 30 June 2013

RHB Bank Group	Impaired Loans and Advances / Financing	Past Due Loans / Financing	Individual Impairment Allowances	Collective Impairment Allowances
<u>Geographical Distribution</u>	RM'000	RM'000	RM'000	RM'000
Malaysia	3,350,413	5,110,183	782,929	1,346,064
Singapore	75,604	108,259	36,658	17,835
Thailand	18,809	-	989	1,321
Brunei	6,219	21,299	5,481	6,201
Cambodia	12,217	-	2,496	3,516
<b>Total</b>	<b>3,463,262</b>	<b>5,239,741</b>	<b>828,553</b>	<b>1,374,937</b>

Table 19b: Impaired, Past Due Loans/ Financing and Allowances for Impairment by Geographical Distribution as at 31 December 2012

RHB Bank Group	Impaired Loans and Advances / Financing	Past Due Loans / Financing	Individual Impairment Allowances	Collective Impairment Allowances
<u>Geographical Distribution</u>	RM'000	RM'000	RM'000	RM'000
Malaysia	2,990,526	5,390,102	735,896	1,370,043
Singapore	69,055	770,424	34,272	17,879
Thailand	21,905	39,106	8,801	6,019
Brunei	8,604	28,755	1,100	1,287
Cambodia	-	-	-	-
<b>Total</b>	<b>3,090,090</b>	<b>6,228,387</b>	<b>780,069</b>	<b>1,395,228</b>

Table 20a: Reconciliation of Changes to Loan Impairment Allowances as at 30 June 2013

RHB Bank Group	Individual Impairment Allowances	Collective Impairment Allowances
<u>Impairment Allowances Details</u>	RM'000	RM'000
<b>Balance as at previously reported</b>	780,069	1,395,228
Amount arising from acquisition of subsidiaries	12	2,743
<b>Balance as at the beginning of financial period/year</b>	<b>780,081</b>	<b>1,397,971</b>
Net Allowance made during the period/year	169,484	86,049
Reclassification from individual/collective impairment	(1,041)	1,041
Amount Written-Off	(121,604)	(111,322)
Transfer to impairment of Investment securities	-	-
Exchange Difference	1,633	1,198
<b>Balance as at the end of financial period/year</b>	<b>828,553</b>	<b>1,374,937</b>

Table 20b: Reconciliation of Changes to Loan Impairment Allowances as at 31 December 2012

RHB Bank Group	Individual Impairment Allowances	Collective Impairment Allowances
<u>Impairment Allowances Details</u>	RM'000	RM'000
<b>Balance as at the beginning of financial period/year</b>	812,502	1,566,152
Net Allowance made during the period/year	267,941	119,458
Reclassification from individual/collective impairment	(10,895)	10,895
Amount Written-Off	(288,378)	(300,584)
Transfer to impairment of Investment securities	(643)	-
Exchange Difference	(458)	(693)
<b>Balance as at the end of financial period/year</b>	<b>780,069</b>	<b>1,395,228</b>

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Table 21a: Market Risk-Weighted Assets and Capital Charge as at 30 June 2013

RHB Bank Group <u>Market Risk</u>	Long Position RM'000	Short Position RM'000	Risk-Weighted Assets RM'000	Capital Charge RM'000
Interest Rate Risk	45,266,353	43,035,455	974,668	77,973
Foreign Currency Risk	1,521,878	(39,600)	1,525,450	122,036
<b>Total</b>			<b>2,500,118</b>	<b>200,009</b>

Table 21b: Market Risk-Weighted Assets and Capital Charge as at 31 December 2012

RHB Bank Group <u>Market Risk</u>	Long Position RM'000	Short Position RM'000	Risk-Weighted Assets RM'000	Capital Charge RM'000
Interest Rate Risk	39,524,436	38,595,601	1,250,674	100,054
Foreign Currency Risk	1,292,289	131,860	1,314,706	105,176
<b>Total</b>			<b>2,565,380</b>	<b>205,230</b>

Note:

1. As at 30 June 2013 and 31 December 2012, RHB Bank Group did not have any exposure under equity risk, commodity risk, inventory risk and options risk

Table 22a: Equity Exposures in the Banking Book as at 30 June 2013

RHB Bank Group <u>Equity Type</u>	Gross Credit Exposures RM'000	Risk-Weighted Assets RM'000
<b>Publicly traded</b>		
Holdings of equity investments	7,022	7,022
<b>Privately held</b>		
For socio-economic purposes	309,009	309,009
For non socio-economic purpose	10	14
<b>Other equity</b>	860	860
<b>Total</b>	<b>316,901</b>	<b>316,905</b>

RM'000

Cumulative Realised Gains / (Loss) from Sale and Liquidation -  
Total Unrealised Gains 174,143

Table 22b: Equity Exposures in the Banking Book as at 31 December 2012

RHB Bank Group <u>Equity Type</u>	Gross Credit Exposures RM'000	Risk-Weighted Assets RM'000
<b>Publicly traded</b>		
Holdings of equity investments	2,669	2,678
<b>Privately held</b>		
For socio-economic purposes	309,009	309,009
For non socio-economic purpose	10	14
<b>Other equity</b>	860	860
<b>Total</b>	<b>312,548</b>	<b>312,561</b>

RM'000

Cumulative Realised Gains / (Loss) from Sale and Liquidation -  
Total Unrealised Gains 169,645

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Table 23a: Interest Rate Risk / Rate of Return Risk in the Banking Book as at 30 June 2013

RHB Bank Group <u>Currency</u>	Impact on Position as at Reporting Period (100 basis points) Parallel Shift			
	Increase / (Decline) in Earnings		Increase/(Decline) in Economic Value	
	Impact based on <u>+100 basis points</u>	Impact based on <u>-100 basis points</u>	Impact based on <u>+100 basis points</u>	Impact based on <u>-100 basis points</u>
	RM'000	RM'000	RM'000	RM'000
MYR - Malaysian Ringgit	142,415	(142,415)	(1,516,982)	1,516,982
USD - US Dollar	(13,164)	13,164	(4,829)	4,829
Others <sup>1</sup>	5,330	(5,330)	(22,386)	22,386
<b>Total</b>	<b>134,581</b>	<b>(134,581)</b>	<b>(1,544,197)</b>	<b>1,544,197</b>

Note:

- Inclusive of GBP, EUR, SGD, etc
- The EaR and EVE exposures are additive and do not take into account any correlation impact in the aggregation.
- As at 30 June 2013, the economic values were computed assuming that all interest/profit sensitive position that of indeterminate maturity are classified under 1 week bucket. This is the more conservative approach that is adopted by BNM.
- As at 30 June 2013, RHB Islamic Bank had adopted the Profit Rate Risk methodology instead of Interest Rate Risk/Rate of Return Risk in the Banking Book in deriving the Earnings and Economic Value.
- Account placement of Profit Sharing Investment Accounts from RHB Islamic Bank which qualified as risk absorbent was executed.

Table 23b: Interest Rate Risk / Rate of Return Risk in the Banking Book as at 31 December 2012

RHB Bank Group <u>Currency</u>	Impact on Position as at Reporting Period (100 basis points) Parallel Shift			
	Increase / (Decline) in Earnings		Increase/(Decline) in Economic Value	
	Impact based on <u>+100 basis points</u>	Impact based on <u>-100 basis points</u>	Impact based on <u>+100 basis points</u>	Impact based on <u>-100 basis points</u>
	RM'000	RM'000	RM'000	RM'000
MYR - Malaysian Ringgit	109,335	(109,335)	(1,285,520)	1,285,520
USD - US Dollar	(14,135)	14,135	(13,999)	13,999
Others <sup>1</sup>	(2,758)	2,758	(29,389)	29,389
<b>Total</b>	<b>92,442</b>	<b>(92,442)</b>	<b>(1,328,908)</b>	<b>1,328,908</b>

Note:

- Inclusive of GBP, EUR, SGD, etc
- The EaR and EVE exposures are additive and do not take into account any correlation impact in the aggregation.
- As at 31 December 2012, the economic values were computed assuming that all interest/profit sensitive position that of indeterminate maturity are classified under 1 week bucket. This is the more conservative approach that is adopted by BNM.
- As at 31 December 2012, RHB Islamic Bank had adopted the Profit Rate Risk methodology instead of Interest Rate Risk/Rate of Return Risk in the Banking Book in deriving the Earnings and Economic Value.
- Account placement of Profit Sharing Investment Accounts from RHB Islamic Bank which qualified as risk absorbent was executed.

Table 24a: Operational Risk-Weighted Assets and Capital Charge as at 30 June 2013

<u>Operational Risk</u>	RHB Bank	RHB Bank	RHB Islamic
	Group	Berhad	Bank
	RM'000	RM'000	RM'000
Risk-Weighted Assets	8,229,379	7,471,047	730,149
Risk Capital Charge	658,350	597,684	58,412

Table 24b: Operational Risk-Weighted Assets and Capital Charge as at 31 December 2012

<u>Operational Risk</u>	RHB Bank	RHB Bank	RHB Islamic
	Group	Berhad	Bank
	RM'000	RM'000	RM'000
Risk-Weighted Assets	7,999,184	7,283,570	689,105
Risk Capital Charge	639,935	582,686	55,128