

RHB Investment Bank Berhad
Basel II Pillar 3 Quantitative Disclosures
30 June 2014

**RHB INVESTMENT BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2014**

Statement by 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 Investment Bank Berhad, I am pleased to provide an attestation that the Basel II Pillar 3 Quantitative Disclosures of RHB Investment Bank Berhad as at 30 June 2014 are complete.

Chan Cheong Yuen
Managing Director

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INTRODUCTION

This document discloses RHB Investment Bank Berhad's quantitative disclosure in accordance with the 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 2014 with comparative quantitative information of the preceding financial year as at 31 December 2013. This disclosure report has been verified and approved internally in line with the RHB Banking Group Pillar 3 Disclosure Policy.

RHB Investment Bank Berhad's Pillar 3 disclosure report will be made available under the Investor Relations section of the Group's website at 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

In this Pillar 3 document, RHB Investment Bank Berhad's information is presented on a consolidated basis, namely RHB Investment Bank Berhad, overseas operations, its subsidiaries and its overseas joint venture company, and is referred to as 'RHB Investment Bank Group' or 'the Group'.

The Group's capital requirements are generally based on the principles of consolidation adopted in the preparation of its financial statements. For the requirements concerning regulatory capital adequacy ratio, and the components of eligible regulatory capital, it is computed in accordance with BNM's Capital Adequacy Framework (Capital Components) and Capital Adequacy Framework (Basel II - Risk-weighted Assets) dated 28 November 2012.

The Group also offers advisory and fund raising services and issuances of various forms of debt securities, comprising bonds, commercial papers, medium term notes and asset-backed securities for Islamic finance facilities.

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 Investment Bank Group		RHB Investment Bank	
	As at 30.06.2014	As at 31.12.2013	As at 30.06.2014	As at 31.12.2013
<u>Before proposed dividends</u>				
Common Equity Tier I capital ratio	21.659%	24.766%	21.099%	24.556%
Tier I capital ratio	21.927%	25.316%	21.099%	24.556%
Total capital ratio	29.654%	34.610%	21.099%	24.556%
<u>After proposed dividends</u>				
Common Equity Tier I capital ratio	21.452%	24.766%	20.831%	24.556%
Tier I capital ratio	21.720%	25.316%	20.831%	24.556%
Total capital ratio	29.447%	34.610%	20.831%	24.556%

Note:

The Board of Directors have proposed to declare a single-tier interim dividend of 1.7346 sen per share in respect of financial year ending 31 December 2014, amounting to RM14.2 million. The payment date will be determined later.

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

Risk Types	RHB Investment Bank Group		RHB Investment Bank	
	As at 30.06.2014	As at 31.12.2013	As at 30.06.2014	As at 31.12.2013
	RM'000	RM'000	RM'000	RM'000
Credit RWA	3,762,827	3,472,531	3,198,843	2,518,192
Market RWA	1,962,881	1,300,494	1,394,957	1,070,638
Operational RWA	1,144,522	922,336	694,081	587,482
Total	6,870,230	5,695,361	5,287,881	4,176,312

Table 3a: Risk-Weighted Assets by Risk Types and Minimum Capital Requirements as at 30 June 2014

Risk Types	RWA		Minimum Capital Requirements at 8%	
	RHB Investment Bank Group	RHB Investment Bank	RHB Investment Bank Group	RHB Investment Bank
	RM'000	RM'000	RM'000	RM'000
Credit Risk				
<i>Under Standardised Approach</i>	3,762,827	3,198,843	301,026	255,907
Market Risk				
<i>Under Standardised Approach</i>	1,962,881	1,394,957	157,030	111,597
Operational Risk				
<i>Under Basic Indicator Approach</i>	1,144,522	694,081	91,562	55,526
Total	6,870,230	5,287,881	549,618	423,030

Table 3b: Risk-Weighted Assets by Risk Types and Minimum Capital Requirements as at 31 December 2013

Risk Types	RWA		Minimum Capital Requirements at 8%	
	RHB Investment Bank Group	RHB Investment Bank	RHB Investment Bank Group	RHB Investment Bank
	RM'000	RM'000	RM'000	RM'000
Credit Risk				
<i>Under Standardised Approach</i>	3,472,531	2,518,192	277,802	201,455
Market Risk				
<i>Under Standardised Approach</i>	1,300,494	1,070,638	104,040	85,651
Operational Risk				
<i>Under Basic Indicator Approach</i>	922,336	587,482	73,787	46,999
Total	5,695,361	4,176,312	455,629	334,105

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Table 4: Capital Structure

	RHB Investment Bank Group		RHB Investment Bank	
	As at	As at	As at	As at
	30.06.2014	31.12.2013	30.06.2014	31.12.2013
	RM'000	RM'000	RM'000	RM'000
<u>Common Equity Tier I Capital (CET I) / Tier I Capital</u>				
Paid-up ordinary share capital	818,646	818,646	818,646	818,646
Share premium	1,515,150	1,515,150	1,515,150	1,515,150
Retained profits	232,231	206,734	208,778	176,310
Other reserves	285,875	255,781	311,018	278,549
Available-for-sale ('AFS') reserves	(19,999)	(25,948)	(19,306)	(32,510)
Less:				
Goodwill	(1,269,934)	(1,269,934)	(1,118,418)	(1,118,418)
Investments in subsidiaries, associates and joint ventures (portion deducted from CET I Capital) *	(5,876)	-	(222,200)	-
Intangible assets	(56,757)	(68,406)	(32,842)	(42,967)
Securitisation exposure subject to deductions	(478)	(1,744)	(478)	(1,744)
Other deductions	(1,333)	(2,019)	(1,333)	(2,019)
Deferred tax assets	(9,500)	(17,700)	(3,845)	(11,382)
Reduction in excess of Tier II Capital due to insufficient Tier II capital #	-	-	(339,429)	(554,041)
Total CET I Capital	1,488,025	1,410,560	1,115,741	1,025,574
Qualifying non-controlling interest recognised as Tier I Capital	18,434	31,301	-	-
Total Tier I Capital	1,506,459	1,441,861	1,115,741	1,025,574
<u>Tier II Capital</u>				
Subordinated obligations**	539,765	545,000	539,765	545,000
Qualifying non-controlling interest recognised as Tier II Capital	3,189	5,665	-	-
Collective impairment allowance^	11,426	7,714	9,605	7,714
Less:				
Investments in subsidiaries, associates and joint ventures	(23,504)	(29,044)	(549,370)	(552,714)
Total Tier II Capital	530,876	529,335	-	-
Total Capital	2,037,335	1,971,196	1,115,741	1,025,574

* Investments in subsidiaries are subject to gradual deduction using the corresponding deduction approach under CET I Capital effective from 1 January 2014 as prescribed under paragraph 36.15 of the BNM's Capital Adequacy Framework (Capital Components).

The remaining portion of regulatory adjustments not deducted in calculation of Tier II Capital shall be deducted in the next higher tier of capital as prescribed under paragraph 31.1 of the BNM's Guidelines on 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 36.10 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/Advances".

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Table 5a: Summary of Credit Exposures with CRM by Asset Class and Capital Requirement (On & Off Balance Sheet Exposures) as at 30 June 2014

RHB Investment Bank Group	Gross Exposures / EAD before CRM	Net Exposures / EAD after CRM	Risk-Weighted Assets	Minimum Capital Requirement at 8%
<u>Exposure Class</u>	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>
<u>Exposures under the Standardised Approach (SA)</u>				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	1,702,781	1,702,781	1,382	111
Banks, Development Financial Institutions & MDBs	2,660,921	2,294,899	594,331	47,546
Insurance Cos, Securities Firms & Fund Managers	26,854	26,854	26,854	2,149
Corporates	4,849,864	3,090,654	1,880,757	150,460
Residential Mortgages	1,635	1,635	618	49
Higher Risk Assets	32	32	48	4
Other Assets	2,033,264	2,033,264	593,773	47,502
Securitisation Exposures	-	-	-	-
Equity Exposures	95,220	95,220	95,220	7,618
Defaulted Exposures	151,484	126,061	162,510	13,001
Total On-Balance Sheet Exposures	11,522,055	9,371,400	3,355,493	268,440
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	238,442	238,442	64,098	5,128
Off balance sheet exposures other than OTC derivatives or credit derivatives	987,951	782,762	343,236	27,458
Defaulted Exposures	659	-	-	-
Total Off-Balance Sheet Exposures	1,227,052	1,021,204	407,334	32,586
Total On and Off-Balance Sheet Exposures	12,749,107	10,392,604	3,762,827	301,026

Table 5b: Summary of Credit Exposures with CRM by Asset Class and Capital Requirement (On & Off Balance Sheet Exposures) as at 31 December 2013

RHB Investment Bank Group	Gross Exposures / EAD before CRM	Net Exposures / EAD after CRM	Risk-Weighted Assets	Minimum Capital Requirement at 8%
<u>Exposure Class</u>	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>
<u>Exposures under the Standardised Approach (SA)</u>				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	1,863,704	1,863,704	1,416	113
Banks, Development Financial Institutions & MDBs	2,404,648	2,404,648	555,378	44,430
Insurance Cos, Securities Firms & Fund Managers	131,430	131,430	131,430	10,514
Corporates	3,983,874	2,425,899	1,337,741	107,020
Regulatory Retail	324	324	243	19
Residential Mortgages	1,939	1,939	737	59
Higher Risk Assets	33	33	49	4
Other Assets	2,725,436	2,725,436	723,182	57,855
Securitisation Exposures	-	-	-	-
Equity Exposures	108,742	108,742	108,742	8,699
Defaulted Exposures	68,834	65,955	81,749	6,540
Total On-Balance Sheet Exposures	11,288,964	9,728,110	2,940,667	235,253
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	270,766	270,766	73,321	5,866
Off balance sheet exposures other than OTC derivatives or credit derivatives	507,006	507,006	458,543	36,683
Defaulted Exposures	-	-	-	-
Total Off-Balance Sheet Exposures	777,772	777,772	531,864	42,549
Total On and Off-Balance Sheet Exposures	12,066,736	10,505,882	3,472,531	277,802

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Table 6a: Exposures for Off-Balance Sheet and Counterparty Credit Risk (Before Credit Risk Mitigation) as at 30 June 2014

RHB Investment Bank Group	Principal / Notional Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk-Weighted Assets
<u>Nature of Item</u>	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>
Direct credit substitutes	-		-	-
NIFs and obligations under underwriting agreement	1,168,596		584,298	144,769
Foreign exchange related contracts	2,099,277	31,779	206,661	56,820
1 year or less	455,505	1,560	8,370	1,810
Over 1 year to 5 years	1,643,772	30,219	198,291	55,010
Interest rate related contracts	2,630,688	6,971	31,781	7,278
1 year or less	1,365,688	2,784	5,694	1,161
Over 1 year to 5 years	1,265,000	4,187	26,087	6,117
Other commitments, such as formal standby facilities and credit lines, with original maturity of over 1 year	23,838		11,919	11,922
Other commitments, such as formal standby facilities and credit lines, with original maturity of up to 1 year	1,961,967		392,393	186,545
Total	7,884,366	38,750	1,227,052	407,334

Table 6b: Exposures for Off-Balance Sheet and Counterparty Credit Risk (Before Credit Risk Mitigation) as at 31 December 2013

RHB Investment Bank Group	Principal / Notional Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk-Weighted Assets
<u>Nature of Item</u>	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>
Direct credit substitutes	-		-	-
NIFs and obligations under underwriting agreement	267,648		133,824	85,356
Foreign exchange related contracts	2,309,154	42,013	222,339	61,574
1 year or less	669,034	2,015	8,599	2,640
Over 1 year to 5 years	1,640,120	39,998	213,740	58,934
Interest rate related contracts	3,543,680	6,747	48,427	11,747
1 year or less	1,055,000	617	2,087	417
Over 1 year to 5 years	2,488,680	6,130	46,340	11,330
Other commitments, such as formal standby facilities and credit lines, with original maturity of over 1 year	52,922		26,461	26,466
Other commitments, such as formal standby facilities and credit lines, with original maturity of up to 1 year	1,733,605		346,721	346,721
Total	7,907,009	48,760	777,772	531,864

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Table 7a: Credit Risk Exposures (Before Credit Risk Mitigation) by Geographical Distribution as at 30 June 2014

RHB Investment Bank Group

<u>Exposure Class</u>	<u>Malaysia</u>	<u>Singapore</u>	<u>Thailand</u>	<u>Hong Kong</u>	<u>Indonesia</u>	<u>Total</u>
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<u>Exposures under Standardised Approach</u>						
Sovereigns & Central Banks	1,702,781	-	-	-	-	1,702,781
Banks, Development Financial Institutions & MDBs	3,032,801	156,121	20,795	75,221	53,174	3,338,112
Insurance Cos, Securities Firms & Fund Managers	24,557	-	-	5,511	447	30,515
Corporates	4,541,476	309,424	268,225	288,735	139,202	5,547,062
Regulatory Retail	-	-	-	-	-	-
Residential Mortgages	1,635	-	-	-	-	1,635
Higher Risk Assets	40	-	-	-	-	40
Other Assets	945,222	845,209	80,634	77,029	85,170	2,033,264
Total	10,248,512	1,310,754	369,654	446,496	277,993	12,653,409

Table 7b: Credit Risk Exposures (Before Credit Risk Mitigation) by Geographical Distribution as at 31 December 2013

RHB Investment Bank Group

<u>Exposure Class</u>	<u>Malaysia</u>	<u>Singapore</u>	<u>Thailand</u>	<u>Hong Kong</u>	<u>Indonesia</u>	<u>Total</u>
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<u>Exposures under Standardised Approach</u>						
Sovereigns & Central Banks	1,863,704	-	-	-	-	1,863,704
Banks, Development Financial Institutions & MDBs	2,441,561	8,565	33,433	40,956	26,988	2,551,503
Insurance Cos, Securities Firms & Fund Managers	20,098	111,400	3,516	77	-	135,091
Corporates	3,871,304	313,284	243,368	32,444	217,809	4,678,209
Regulatory Retail	325	-	-	-	-	325
Residential Mortgages	1,939	-	-	-	-	1,939
Higher Risk Assets	43	-	-	-	-	43
Other Assets	727,067	1,784,172	60,759	77,951	75,487	2,725,436
Total	8,926,041	2,217,421	341,076	151,428	320,284	11,956,250

Note: Table 7a & 7b exclude equity and securitisation exposures

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Table 8a: Credit Risk Exposures (Before Credit Risk Mitigation) by Industry Sector as at 30 June 2014

RHB Investment Bank Group												
<u>Exposure Class</u>	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	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<u>Exposures under Standardised Approach</u>												
Sovereigns & Central Banks	-	-	-	-	-	-	-	-	1,702,781	-	-	1,702,781
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	-	3,338,112	-	-	-	3,338,112
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	-	30,515	-	-	-	30,515
Corporates	155,411	55,821	115,583	142,482	505,780	74,779	57,625	2,909,190	4,635	1,321,649	204,107	5,547,062
Regulatory Retail	-	-	-	-	-	-	-	-	-	-	-	-
Residential Mortgages	-	-	-	-	-	-	-	-	-	1,635	-	1,635
Higher Risk Assets	-	-	-	-	-	-	-	-	-	40	-	40
Other Assets	-	-	-	-	-	-	-	437,337	-	-	1,595,927	2,033,264
Total	155,411	55,821	115,583	142,482	505,780	74,779	57,625	6,715,154	1,707,416	1,323,324	1,800,034	12,653,409

Table 8b: Credit Risk Exposures (Before Credit Risk Mitigation) by Industry Sector as at 31 December 2013

RHB Investment Bank Group												
<u>Exposure Class</u>	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	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<u>Exposures under Standardised Approach</u>												
Sovereigns & Central Banks	-	-	-	-	-	-	-	118,310	1,745,394	-	-	1,863,704
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	-	2,551,503	-	-	-	2,551,503
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	-	135,091	-	-	-	135,091
Corporates	181,025	39,343	43,431	136,851	440,182	83,995	74,628	2,415,288	20,574	1,039,725	203,167	4,678,209
Regulatory Retail	-	-	-	-	-	-	-	-	-	325	-	325
Residential Mortgages	-	-	-	-	-	-	-	-	-	1,939	-	1,939
Higher Risk Assets	-	-	-	-	-	-	-	-	-	43	-	43
Other Assets	-	-	-	-	-	-	-	1,696,293	-	-	1,029,143	2,725,436
Total	181,025	39,343	43,431	136,851	440,182	83,995	74,628	6,916,485	1,765,968	1,042,032	1,232,310	11,956,250

Note: Table 8a & 8b exclude equity and securitisation exposures

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Table 9a: Credit Risk Exposures (Before Credit Risk Mitigation) by Remaining Maturity as at 30 June 2014

RHB Investment Bank Group				
<u>Exposure Class</u>	One year	More than	Over	Total
	or less	one to	five years	
	RM'000	five years	RM'000	RM'000
<u>Exposures under Standardised Approach</u>				
Sovereigns & Central Banks	258,555	537,917	906,309	1,702,781
Banks, Development Financial Institutions & MDBs	2,776,069	437,042	125,001	3,338,112
Insurance Cos, Securities Firms & Fund Managers	30,515	-	-	30,515
Corporates	2,818,969	2,076,651	651,442	5,547,062
Regulatory Retail	-	-	-	-
Residential Mortgages	5	379	1,251	1,635
Higher Risk Assets	-	-	40	40
Other Assets	1,976,249	-	57,015	2,033,264
Total	7,860,362	3,051,989	1,741,058	12,653,409

Table 9b: Credit Risk Exposures (Before Credit Risk Mitigation) by Remaining Maturity as at 31 December 2013

RHB Investment Bank Group				
<u>Exposure Class</u>	One year	More than	Over	Total
	or less	one to	five years	
	RM'000	five years	RM'000	RM'000
<u>Exposures under Standardised Approach</u>				
Sovereigns & Central Banks	393,166	548,365	922,173	1,863,704
Banks, Development Financial Institutions & MDBs	2,061,025	375,195	115,283	2,551,503
Insurance Cos, Securities Firms & Fund Managers	135,091	-	-	135,091
Corporates	2,221,622	1,847,584	609,003	4,678,209
Regulatory Retail	50	191	84	325
Residential Mortgages	-	50	1,889	1,939
Higher Risk Assets	-	-	43	43
Other Assets	2,669,361	-	56,075	2,725,436
Total	7,480,315	2,771,385	1,704,550	11,956,250

Note: Table 9a & 9b exclude equity and securitisation exposures

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Table 10a: Portfolios under the Standardised Approach by Risk-Weights as at 30 June 2014

RHB Investment Bank Group <u>Exposure Class</u>	Exposure After Credit Risk Mitigation Risk Weight (%)							Deduction from Capital Base RM'000	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		
<u>Exposures under Standardised Approach</u>									
Sovereigns & Central Banks	1,695,870	6,911	-	-	-	-	-	-	1,702,781
Banks, Development Financial Institutions & MDBs	-	2,517,921	-	454,168	-	-	-	-	2,972,089
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	30,515	-	-	30,515
Corporates	-	1,568,661	-	69,351	-	1,831,344	87,226	-	3,556,582
Regulatory Retail	-	-	-	-	-	-	-	-	-
Residential Mortgages	-	-	1,332	303	-	-	-	-	1,635
Higher Risk Assets	-	-	-	-	-	-	40	-	40
Other Assets	1,089,622	437,336	-	-	-	506,306	-	-	2,033,264
Securitisation	-	-	-	-	-	-	-	478	478
Equity Exposures	-	-	-	-	-	95,220	-	-	95,220
Total Exposures after Credit Risk Mitigation	2,785,492	4,530,829	1,332	523,822	-	2,463,385	87,266	478	10,392,604
Total Risk-Weighted Assets	-	906,166	466	261,911	-	2,463,385	130,899	-	3,762,827

Table 10b: Portfolios under the Standardised Approach by Risk-Weights as at 31 December 2013

RHB Investment Bank Group <u>Exposure Class</u>	Exposure After Credit Risk Mitigation Risk Weight (%)							Deduction from Capital Base RM'000	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		
<u>Exposures under Standardised Approach</u>									
Sovereigns & Central Banks	1,856,626	7,078	-	-	-	-	-	-	1,863,704
Banks, Development Financial Institutions & MDBs	-	2,296,468	-	255,035	-	-	-	-	2,551,503
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	135,091	-	-	135,091
Corporates	-	1,440,296	-	148,741	-	1,477,326	50,992	-	3,117,355
Regulatory Retail	-	-	-	-	325	-	-	-	325
Residential Mortgages	-	-	1,548	391	-	-	-	-	1,939
Higher Risk Assets	-	-	-	-	-	-	43	-	43
Other Assets	645,219	1,696,293	-	-	-	383,924	-	-	2,725,436
Securitisation	-	-	-	-	-	-	-	1,744	1,744
Equity Exposures	-	-	-	-	-	108,742	-	-	108,742
Total Exposures after Credit Risk Mitigation	2,501,845	5,440,135	1,548	404,167	325	2,105,083	51,035	1,744	10,505,882
Total Risk-Weighted Assets	-	1,088,026	542	202,083	244	2,105,083	76,553	-	3,472,531

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Table 11a: Rated Exposures According to Ratings by ECAs as at 30 June 2014

RHB Investment Bank Group

	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Ba3	B1 to C	Unrated	
Ratings of Corporates by Approved ECAs	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	
<u>On & Off - Balance Sheet Exposures</u>							
Insurance Cos, Securities Firms & Fund Managers		-	-	-	-	30,515	
Corporates		1,568,662	55,896	140,734	78,298	1,712,992	
	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	a-1+, a-1	a-2	a-3	b, c	Unrated	
		RM'000	RM'000	RM'000	RM'000	RM'000	
<u>On & Off - Balance Sheet Exposures</u>							
Banks, Development Financial Institutions & MDBs		-	-	-	-	-	
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
	S&P	AAA to AA- <td>A+ to A-</td> <td>BBB+ to BBB-</td> <td>BB+ to B-</td> <td>CCC+ to D</td> <td>Unrated</td>	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA- <td>A+ to A-</td> <td>BBB+ to BBB-</td> <td>BB+ to B-</td> <td>CCC+ to D</td> <td>Unrated</td>	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	R&I	AAA to AA- <td>A+ to A-</td> <td>BBB+ to BBB-</td> <td>BB+ to B-</td> <td>CCC+ to C</td> <td>Unrated</td>	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
<u>On & Off - Balance Sheet Exposures</u>							
Sovereigns & Central Banks		-	1,702,781	-	-	-	-
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
	S&P	AAA to AA- <td>A+ to A-</td> <td>BBB+ to BBB-</td> <td>BB+ to B-</td> <td>CCC+ to D</td> <td>Unrated</td>	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA- <td>A+ to A-</td> <td>BBB+ to BBB-</td> <td>BB+ to B-</td> <td>CCC+ to D</td> <td>Unrated</td>	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- <td>A+ to A-</td> <td>BBB+ to BBB-</td> <td>BB+ to B-</td> <td>C+ to D</td> <td>Unrated</td>	A+ to A-	BBB+ to BBB-	BB+ to B-	C+ to D	Unrated
	R&I	AAA to AA- <td>A+ to A-</td> <td>BBB+ to BBB-</td> <td>BB+ to B-</td> <td>CCC+ to C</td> <td>Unrated</td>	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
<u>On & Off - Balance Sheet Exposures</u>							
Banks, Development Financial Institutions & MDBs		1,694,815	385,710	216,781	-	-	674,783

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Table 11b: Rated Exposures According to Ratings by ECAIs as at 31 December 2013

RHB Investment Bank Group

	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Ba3	B1 to C	Unrated	
Ratings of Corporates by Approved ECAIs	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	
<u>On & Off - Balance Sheet Exposures</u>							
Insurance Cos, Securities Firms & Fund Managers		-	-	-	-	135,091	
Corporates		1,440,295	142,700	53,003	36,019	1,445,338	
<u>Short Term Ratings of Banking Institutions by Approved ECAIs</u>							
	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	a-1+, a-1	a-2	a-3	b, c	Unrated	
		RM'000	RM'000	RM'000	RM'000	RM'000	
<u>On & Off - Balance Sheet Exposures</u>							
Banks, Development Financial Institutions & MDBs		69,274	-	-	-	-	
<u>Ratings of Sovereigns and Central Banks by Approved ECAIs</u>							
	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	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
<u>On & Off - Balance Sheet Exposures</u>							
Sovereigns & Central Banks		-	1,863,704	-	-	-	-
<u>Ratings of Banking Institutions by Approved ECAIs</u>							
	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	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
<u>On & Off - Balance Sheet Exposures</u>							
Banks, Development Financial Institutions & MDBs		1,356,220	251,811	76,446	-	-	797,752

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Table 12a: Credit Risk Mitigation of Portfolios under the Standardised Approach as at 30 June 2014

RHB Investment Bank Group	Exposures Before Credit Risk Mitigation RM'000	Exposures Covered by Guarantees / Credit Derivatives RM'000	Exposures Covered by Eligible Financial Collateral RM'000
Exposure Class			
On-Balance Sheet Exposures			
Sovereigns/Central Banks	1,702,781	-	-
Banks, Development Financial Institutions & MDBs	2,660,921	-	366,022
Insurance Cos, Securities Firms & Fund Managers	26,854	-	-
Corporates	4,849,864	-	1,759,210
Regulatory Retail	-	-	-
Residential Mortgages	1,635	-	-
Higher Risk Assets	32	-	-
Other Assets	2,033,264	-	-
Securitisation Exposures	-	-	-
Equity Exposures	95,220	-	-
Defaulted Exposures	151,484	-	25,423
Total On-Balance Sheet Exposures	11,522,055	-	2,150,655
Off-Balance Sheet Exposures			
OTC Derivatives	238,442	-	-
Off balance sheet exposures other than OTC derivatives or credit derivatives	987,951	-	205,189
Defaulted Exposures	659	-	659
Total Off-Balance Sheet Exposures	1,227,052	-	205,848
Total On and Off-Balance Sheet Exposures	12,749,107	-	2,356,503

Table 12b: Credit Risk Mitigation of Portfolios under the Standardised Approach as at 31 December 2013

RHB Investment Bank Group	Exposures Before Credit Risk Mitigation RM'000	Exposures Covered by Guarantees / Credit Derivatives RM'000	Exposures Covered by Eligible Financial Collateral RM'000
Exposure Class			
On-Balance Sheet Exposures			
Sovereigns/Central Banks	1,863,704	-	-
Banks, Development Financial Institutions & MDBs	2,404,648	-	-
Insurance Cos, Securities Firms & Fund Managers	131,430	-	-
Corporates	3,983,874	-	1,557,975
Regulatory Retail	324	-	-
Residential Mortgages	1,939	-	-
Higher Risk Assets	33	-	-
Other Assets	2,725,436	-	-
Securitisation Exposures	-	-	-
Equity Exposures	108,742	-	-
Defaulted Exposures	68,834	-	2,879
Total On-Balance Sheet Exposures	11,288,964	-	1,560,854
Off-Balance Sheet Exposures			
OTC Derivatives	270,766	-	-
Off balance sheet exposures other than OTC derivatives or credit derivatives	507,006	-	-
Defaulted Exposures	-	-	-
Total Off-Balance Sheet Exposures	777,772	-	-
Total On and Off-Balance Sheet Exposures	12,066,736	-	1,560,854

RHB INVESTMENT BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2014

Table 13a: Impaired, Past Due Loans/ Financing and Allowances for Impairment by Industry Sector as at 30 June 2014

RHB Investment Bank Group	Impaired Loans and Advances / Financing	Past Due Loans / Financing	Individual Impairment Allowances	Collective Impairment Allowances
Industry Sector	RM'000	RM'000	RM'000	RM'000
Agriculture	-	-	-	625
Construction	39,592	-	26,220	545
Wholesale, Retail Trade, Restaurants & Hotels	-	-	-	232
Finance, Insurance, Real Estate & Business	63,192	-	7,922	7,585
Household	2,560	-	2,155	543
Others	-	-	-	-
Total	105,344	-	36,297	9,530

Table 13b: Impaired, Past Due Loans/ Financing and Allowances for Impairment by Industry Sector as at 31 December 2013

RHB Investment Bank Group	Impaired Loans and Advances / Financing	Past Due Loans / Financing	Individual Impairment Allowances	Collective Impairment Allowances
Industry Sector	RM'000	RM'000	RM'000	RM'000
Agriculture	-	-	-	587
Construction	6,878	-	-	525
Wholesale, Retail Trade, Restaurants & Hotels	-	-	-	270
Finance, Insurance, Real Estate & Business	71,702	-	29,258	6,232
Household	-	-	-	-
Others	335	-	334	15
Total	78,915	-	29,592	7,629

Table 14: Net Charges/(Write-back) and Write-Offs for Impairment by Industry Sector

RHB Investment Bank Group	Six Months Period Ended 30.06.2014		Twelve Months Period Ended 31.12.2013	
	Net Charges/(Write-back)		Net Charges/(Write-back)	
	for Individual Impairment Allowances		for Individual Impairment Allowances	
	Write-Offs	Write-Offs	Write-Offs	Write-Offs
Industry Sector	RM'000	RM'000	RM'000	RM'000
Agriculture	-	-	-	-
Construction	(3,446)	-	-	-
Wholesale, Retail Trade, Restaurants & Hotels	-	-	-	-
Finance, Insurance, Real Estate & Business	(21,336)	-	5,912	-
Household	2,155	(334)	-	-
Others	-	-	(57)	-
Total	(22,627)	(334)	5,855	-

RHB INVESTMENT BANK GROUP
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Table 15a: Impaired, Past Due Loans and Allowances for Impairment by Geographical Distribution as at 30 June 2014

RHB Investment 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	101,485	-	32,843	8,064
Singapore	3,859	-	3,454	-
Indonesia	-	-	-	1,466
Total	105,344	-	36,297	9,530

Table 15b: Impaired, Past Due Loans and Allowances for Impairment by Geographical Distribution as at 31 December 2013

RHB Investment 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	78,915	-	29,592	7,629
Singapore	-	-	-	-
Indonesia	-	-	-	-
Total	78,915	-	29,592	7,629

Table 16: Reconciliation of Changes to Loan Impairment Allowances

RHB Investment Bank Group	Individual Impairment Allowances		Collective Impairment Allowances	
	As at 30.06.2014	As at 31.12.2013	As at 30.06.2014	As at 31.12.2013
	RM'000	RM'000	RM'000	RM'000
Balance as at the beginning of financial period/year	29,592	23,737	7,629	4,971
Transfer from financial Investments available-for-sale	29,666	-	-	-
Net allowance/(written back) made during the period/year	(22,627)	5,855	1,901	2,658
Amount written off	(334)	-	-	-
Balance as at the end of financial period/year	36,297	29,592	9,530	7,629

Table 17: Disclosure on Securitisation Exposure in the Banking Book

RHB Investment Bank Group	Total Exposures Securitised		Impaired	
	As at 30.06.2014	As at 31.12.2013	As at 30.06.2014	As at 31.12.2013
	RM'000	RM'000	RM'000	RM'000
Underlying Assets				
Traditional Securitisation (Banking Book Exposure)				
Originated by the Bank				
Collateralised Loan Obligation (Corporate Loans)	478	1,744	58,344	57,440

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Table 18a: Securitisation under the Standardised Approach for Banking Book Exposures as at 30 June 2014

RHB Investment Bank Group		Deduction from Capital		Risk weights of the		Risk Weighted
<u>Type of Securitisation Exposures</u>	Net Exposure	Rated	Unrated	Securitisation Exposures	Securitisation Exposures	Assets
	after CRM	RM'000	RM'000	20%	50%	RM'000
		RM'000	RM'000	RM'000	RM'000	RM'000
Traditional Securitisation						
Originating Banking Institution						
Most Senior	478	478	-	-	-	-
Mezzanine	-	-	-	-	-	-
Total	478	478	-	-	-	-

Table 18b: Securitisation under the Standardised Approach for Banking Book Exposures as at 31 December 2013

RHB Investment Bank Group		Deduction from Capital		Risk weights of the		Risk Weighted
<u>Type of Securitisation Exposures</u>	Net Exposure	Rated	Unrated	Securitisation Exposures	Securitisation Exposures	Assets
	after CRM	RM'000	RM'000	20%	50%	RM'000
		RM'000	RM'000	RM'000	RM'000	RM'000
Originating Banking Institution						
Most Senior	1,744	1,744	-	-	-	-
Mezzanine	-	-	-	-	-	-
Total	1,744	1,744	-	-	-	-

Note:

1. The Bank did not have any exposure to synthetic securitisation as at 30 June 2014 and 31 December 2013.
2. The Bank also did not have any securitisation exposure in its trading books.

Table 19a: Market Risk-Weighted Assets and Capital Charge as at 30 June 2014

RHB Investment Bank Group	Long	Short	Risk-Weighted	Capital
<u>Market Risk</u>	Position	Position	Assets	Charge
	RM'000	RM'000	RM'000	RM'000
Interest Rate Risk	5,778,634	4,989,592	427,959	34,237
Equity Position Risk	1,521,371	1,473,313	114,179	9,134
Foreign Currency Risk	208,499	48,186	208,499	16,680
Options Risk	2,324,191	-	1,212,244	96,979
Total			1,962,881	157,030

Table 19b: Market Risk-Weighted Assets and Capital Charge as at 31 December 2013

RHB Investment Bank Group	Long	Short	Risk-Weighted	Capital
<u>Market Risk</u>	Position	Position	Assets	Charge
	RM'000	RM'000	RM'000	RM'000
Interest Rate Risk	8,210,448	6,155,233	677,798	54,224
Equity Position Risk	5,187,548	5,067,956	77,493	6,199
Foreign Currency Risk	145,674	28,103	145,674	11,655
Options Risk	271,170	-	399,529	31,962
Total			1,300,494	104,040

Note:

As at 30 June 2014 and 31 December 2013, RHB Investment Bank Group did not have any exposures under Commodity or Inventory Risk.

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Table 20: Equity Exposures in the Banking Book

RHB Investment Bank Group <u>Equity Type</u>	Gross Credit Exposures (RM'000)		Risk Weighted Assets (RM'000)	
	30.06.2014	31.12.2013	30.06.2014	31.12.2013
	RM'000	RM'000	RM'000	RM'000
Publicly traded				
Holdings of equity investments	1,279	2,268	1,279	2,268
Privately held				
For socio-economic purposes	19,713	21,679	19,713	21,679
For non socio-economic purpose	74,228	84,795	74,228	84,795
Total	95,220	108,742	95,220	108,742

Note: As at 30 June 2014 and 31 December 2013, The Bank did not make any material gains or losses from the sale or liquidation of the equity exposures.

Table 21a: Interest Rate Risk / Rate of Return Risk in the Banking Book as at 30 June 2014

RHB Investment 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 +100 basis points	Impact based on -100 basis points	Impact based on +100 basis points	Impact based on -100 basis points
	RM'000	RM'000	RM'000	RM'000
MYR - Malaysian Ringgit	(41,138)	41,138	(136,228)	136,228
USD - US Dollar	(3,156)	3,156	(3,082)	3,082
Others ¹	165	(165)	(13,186)	13,186
Total	(44,129)	44,129	(152,496)	152,496

Note:

1. Inclusive of GBP, EUR, SGD, etc

Table 21b: Interest Rate Risk / Rate of Return Risk in the Banking Book as at 31 December 2013

RHB Investment 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 +100 basis points	Impact based on -100 basis points	Impact based on +100 basis points	Impact based on -100 basis points
	RM'000	RM'000	RM'000	RM'000
MYR - Malaysian Ringgit	(32,363)	32,363	(130,249)	130,249
USD - US Dollar	(2,425)	2,425	(4,204)	4,204
Others ¹	18	(18)	3,702	(3,702)
Total	(34,770)	34,770	(130,751)	130,751

Note: 1. Inclusive of GBP, EUR, SGD, etc

Table 22: Operational Risk-Weighted Assets and Capital Charge

<u>Operational Risk</u>	RHB Investment Bank Group		RHB Investment Bank	
	As at 30.06.2014	As at 31.12.2013	As at 30.06.2014	As at 31.12.2013
	RM'000	RM'000	RM'000	RM'000
Risk-Weighted Assets	1,144,522	922,336	694,081	587,482
Risk Capital Charge	91,562	73,787	55,526	46,999