

RHB Bank Berhad

Basel II Pillar 3 Quantitative Disclosures

30 June 2015

**RHB BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2015**

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 2015 is complete.

Dato' Khairussaleh Bin Ramli
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 2015 with comparative quantitative information of the preceding financial year as at 31 December 2014. This disclosure report has been verified and approved internally in line with the RHB Banking Group Pillar 3 Disclosure Policy.

RHB Bank Berhad's Pillar 3 disclosure report will be made available under the Investor Relations section of the Group's website at www.rhbgroup.com and as a separate report in the half-yearly condensed financial after the notes to the financial statements.

SCOPE OF APPLICATION

In this Pillar 3 document, RHB Bank's information is presented on a consolidated basis, namely RHB Bank Berhad ('RHB Bank'), its overseas operations and its subsidiaries, and is referred to as the 'RHB 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) dated 28 November 2012 and Capital Adequacy Framework (Basel II - Risk Weighted Assets) dated 27 June 2013.

The Group offers Islamic banking financial services via the Bank's wholly-owned subsidiary company, RHB Islamic 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
	30.06.2015	31.12.2014	30.06.2015	31.12.2014	30.06.2015	31.12.2014
Common Equity Tier I Capital Ratio	11.896%	11.062%	12.006%	11.678%	11.490%	12.875%
Tier I Capital Ratio	12.247%	11.451%	12.409%	12.133%	11.490%	12.875%
Total Capital Ratio	16.547%	15.475%	15.860%	15.100%	15.180%	16.336%

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

Risk Types	RHB Bank Group		RHB Bank		RHB Islamic Bank	
	As at	As at	As at	As at	As at	As at
	30.06.2015	31.12.2014	30.06.2015	31.12.2014	30.06.2015	31.12.2014
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Credit RWA	106,845,981	110,761,239	92,355,999	94,067,828	22,694,197	20,158,062
Credit RWA Absorbed by PSIA	-	-	-	-	(4,246,919)	(3,841,305)
Market RWA	3,936,105	3,508,449	3,909,561	3,369,497	228,586	124,357
Operational RWA	9,129,775	8,949,426	8,072,763	7,957,062	964,330	918,886
Total RWA	119,911,861	123,219,114	104,338,323	105,394,387	19,640,194	17,360,000

Table 3a: Risk Weighted Assets by Risk Types and Minimum Capital Requirements as at 30 June 2015

Risk Types	RWA			Minimum Capital Requirements		
	RHB Bank Group	RHB Bank	RHB Islamic Bank	RHB Bank Group	RHB Bank	RHB Islamic Bank
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Credit Risk, of which	106,845,981	92,355,999	18,447,278	8,547,678	7,388,480	1,475,782
<i>Under Foundation Internal Rating Based ('F-IRB') Approach</i>	36,060,239	36,151,931	-	2,884,819	2,892,154	-
<i>Under Advanced Internal Rating Based ('A-IRB') Approach</i>	21,873,268	17,948,934	-	1,749,861	1,435,915	-
<i>Under Standardised Approach</i>	48,912,474	38,255,134	22,694,197	3,912,998	3,060,411	1,815,536
<i>Absorbed by PSIA under Standardised Approach</i>	-	-	(4,246,919)	-	-	(339,754)
Market Risk						
<i>Under Standardised Approach</i>	3,936,105	3,909,561	228,586	314,888	312,765	18,287
Operational Risk						
<i>Under Basic Indicator Approach</i>	9,129,775	8,072,763	964,330	730,382	645,821	77,146
Total	119,911,861	104,338,323	19,640,194	9,592,948	8,347,066	1,571,215

Table 3b: Risk Weighted Assets by Risk Types and Minimum Capital Requirements as at 31 December 2014

Risk Types	RWA			Minimum Capital Requirements		
	RHB Bank Group	RHB Bank	RHB Islamic Bank	RHB Bank Group	RHB Bank	RHB Islamic Bank
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Credit Risk, of which	110,761,239	94,067,828	16,316,757	8,860,899	7,525,426	1,305,341
<i>Under Foundation Internal Rating Based ('F-IRB') Approach</i>	38,540,617	38,633,201	-	3,083,249	3,090,656	-
<i>Under Advanced Internal Rating Based ('A-IRB') Approach</i>	18,102,412	18,102,595	-	1,448,193	1,448,207	-
<i>Under Standardised Approach</i>	54,118,210	37,332,032	20,158,062	4,329,457	2,986,563	1,612,645
<i>Absorbed by PSIA under Standardised Approach</i>	-	-	(3,841,305)	-	-	(307,304)
Market Risk						
<i>Under Standardised Approach</i>	3,508,449	3,369,497	124,357	280,676	269,560	9,948
Operational Risk						
<i>Under Basic Indicator Approach</i>	8,949,426	7,957,062	918,886	715,954	636,565	73,511
Total	123,219,114	105,394,387	17,360,000	9,857,529	8,431,551	1,388,800

The decrease in Credit RWA at RHB Bank Group around RM4 billion between December 2014 and June 2015 was mainly due to treatment of Islamic Home Financing and Islamic Auto Finance portfolios under the Advanced IRB Approach for consolidated reporting of regulatory capital requirement at the RHB Bank Group level. RHB Islamic Bank continues to report both portfolios under the Standardised Approach for its regulatory capital requirement purposes.

Table 4: Capital Structure

	RHB Bank Group		RHB Bank	
	As at	As at	As at	As at
	30.06.2015	31.12.2014	30.06.2015	31.12.2014
	RM'000	RM'000	RM'000	RM'000
Common Equity Tier I Capital / Tier I Capital				
Paid up ordinary share capital	3,460,585	3,365,486	3,460,585	3,365,486
Share premium	478,517	136,162	478,517	136,162
Retained profits	7,375,414	7,575,175	6,740,572	6,860,657
Other reserves	4,407,262	4,167,374	3,737,387	3,589,300
Available for sale ('AFS') reserves	233,569	190,466	250,093	218,816
Less:				
Goodwill	(1,120,318)	(1,120,318)	(905,519)	(905,519)
Intangible assets (include associated deferred tax liabilities)	(186,373)	(171,380)	(181,744)	(166,462)
55% of cumulative gains arising from change in value of AFS instruments	(128,463)	(104,757)	(137,551)	(120,349)
Shortfall of eligible provisions to expected losses under the IRB approach	(214,405)	(376,960)	(187,705)	(307,612)
Investment in subsidiaries***	-	-	(687,429)	(332,839)
Other deductions [#]	(40,094)	(30,218)	(39,786)	(29,667)
Total Common Equity Tier I Capital	14,265,694	13,631,030	12,527,420	12,307,973
Hybrid Tier I Capital Securities**	420,000	480,000	420,000	480,000
Total Tier I Capital	14,685,694	14,111,030	12,947,420	12,787,973
Tier II Capital				
Subordinated obligations subject to gradual phase out treatment [@]	2,800,000	3,200,000	2,800,000	3,200,000
Subordinated obligations meeting all relevant criteria	1,499,497	1,000,000	1,499,497	1,000,000
Qualifying capital instruments of a subsidiary issued to third parties*	344,069	321,075	-	-
Collective impairment allowances and regulatory reserves [^]	512,758	436,711	332,532	258,406
Less:				
Investment in subsidiaries	-	-	(1,031,143)	(1,331,358)
Total Tier II Capital	5,156,324	4,957,786	3,600,886	3,127,048
Total Capital	19,842,018	19,068,816	16,548,306	15,915,021

Pursuant to Basel II Market Risk Para 5.19 & 5.20 - Valuation Adjustments, the Capital Adequacy Framework (Basel II -RWA) calculation shall account for the ageing, liquidity and holding back adjustments on its trading portfolio.

* Qualifying subordinated sukuk that are recognised as Tier II capital instruments held by third parties as prescribed under paragraph 16.3 of the BNM's Guideline on Capital Adequacy Framework (Capital Components) which are issued by a fully consolidated subsidiary of the Bank.

** 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 36.10 of the BNM's Guideline on Capital Adequacy Framework (Capital Components).

*** 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 Guideline 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's Guideline on 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. Includes the qualifying regulatory reserves for loans/financing of the Group and Bank of RM491,522,000 (31 December 2014 : Nil) and RM348,551,000 (31 December 2014 : Nil) respectively.

Table 5a: Exposures under the IRB Approach by PD Band, Exposure Weighted Average Loss Given Default ('LGD') and Exposure Weighted Average Risk Weight as at 30 June 2015

RHB Bank Group	Exposure At Default	Exposure Weighted Average LGD	Exposure Weighted Average Risk Weight	Undrawn Commitments
<u>Probability of Default ('PD') Range</u>	RM'000	%	%	RM'000
Non Retail Exposures				
Insurance/Takaful Cos, Securities Firms & Fund Managers				
0 to 0.22	90	0.02	0.02	1,820
>0.22 to 1.65	31,249	45.00	63.24	53,447
>1.65 to 5.57	210	-	-	32
>5.57 to 21.68	1,786	37.95	142.12	2,328
>21.68 to <100	-	-	-	-
Default or 100	-	-	-	-
Total for Insurance/Takaful Cos, Securities Firms & Fund Managers	33,335			57,627
Corporate Exposures (excluding exposures with firm size adjustments)				
0 to 0.22	8,390,448	44.84	39.28	2,156,877
>0.22 to 1.65	14,530,773	33.45	51.32	5,255,574
>1.65 to 5.57	4,954,979	42.37	120.20	1,749,758
>5.57 to 21.68	678,993	33.14	130.20	147,493
>21.68 to <100	147,126	43.93	235.43	59,828
Default or 100	1,297,565	42.04	-	-
Total for Corporate Exposures (excluding exposures with firm size adjustments)	29,999,884			9,369,530
Corporate Exposures (with firm size adjustments)				
0 to 0.22	1,053,676	42.13	32.14	539,574
>0.22 to 1.65	13,434,154	39.35	57.37	6,259,645
>1.65 to 5.57	7,600,344	37.08	83.22	1,777,660
>5.57 to 21.68	1,455,060	37.68	109.54	314,343
>21.68 to <100	47,225	39.91	198.08	5,656
Default or 100	387,650	37.46	-	-
Total for Corporate Exposures (with firm size adjustments)	23,978,109			8,896,878
Total Non Retail Exposures	54,011,328			18,324,035
Retail Exposures				
Residential Mortgages Exposures				
0 to 0.78	12,027,662	16.36	15.23	406,221
>0.78 to 2.48	10,201,608	16.43	24.57	145,045
>2.48 to 28.19	2,709,085	16.53	60.97	28,673
>28.19 to <100	1,929,502	16.52	83.26	9,644
Default or 100	646,139	16.78	99.59	3,299
Total for Residential Mortgages Exposures	27,513,996			592,882
Qualifying Revolving Retail Exposures				
0 to 0.78	641,795	60.82	11.45	1,178,363
>0.78 to 2.48	512,576	64.04	33.33	654,369
>2.48 to 4.86	553,879	64.30	62.32	724,092
>4.86 to <100	155,459	68.64	117.16	51,742
Default or 100	16,094	80.17	31.80	-
Total for Qualifying Revolving Retail Exposures	1,879,803			2,608,566
Hire Purchase Exposures				
0 to 0.66	5,891,077	43.00	22.45	-
>0.66 to 3.71	3,013,095	44.97	52.10	-
>3.71 to 18.79	719,352	45.42	84.31	-
>18.79 to <100	230,438	46.17	118.03	-
Default or 100	137,437	46.33	222.76	-
Total Hire Purchase Exposures	9,991,399			-

Table 5a: Exposures under the IRB Approach by PD Band, Exposure Weighted Average Loss Given Default ('LGD') and Exposure Weighted Average Risk Weight as at 30 June 2015 (continued)

RHB Bank Group	Exposure At Default	Exposure Weighted Average LGD	Exposure Weighted Average Risk Weight	Undrawn Commitments
<u>Probability of Default ('PD') Range</u>	<u>RM'000</u>	<u>%</u>	<u>%</u>	<u>RM'000</u>
Retail Exposures (continued)				
Other Retail Exposures				
0 to 3.71	9,243,919	17.22	13.78	5,675,450
>3.71 to 8.35	3,867,761	20.24	22.64	2,332,629
>8.35 to 24.63	6,597,988	50.36	77.33	3,601,790
>24.63 to <100	188,467	17.06	42.61	50,062
Default or 100	392,825	42.89	53.49	21,033
Total Other Retail Exposures	20,290,960			11,680,964
Total Retail Exposures	59,676,158			14,882,412
Total Non Retail and Retail Exposures under IRB Approach	113,687,486			33,206,447

Table 5b: Exposures under the IRB Approach by PD Band, Exposure Weighted Average Loss Given Default ('LGD') and Exposure Weighted Average Risk Weight as at 31 December 2014

RHB Bank Group	Exposure At Default	Exposure Weighted Average LGD	Exposure Weighted Average Risk Weight	Undrawn Commitments
<u>Probability of Default ('PD') Range</u>	<u>RM'000</u>	<u>%</u>	<u>%</u>	<u>RM'000</u>
Non Retail Exposures				
Insurance/Takaful Cos, Securities Firms & Fund Managers				
0 to 0.22	90	0.01	0.01	1,820
>0.22 to 1.65	32,677	45.00	63.65	50,607
>1.65 to 5.57	210	-	-	32
>5.57 to 21.68	2,063	38.41	143.84	2,157
>21.68 to <100	-	-	-	-
Default or 100	-	-	-	-
Total for Insurance/Takaful Cos, Securities Firms & Fund Managers	35,040			54,616
Corporate Exposures (excluding exposures with firm size adjustments)				
0 to 0.22	9,263,802	44.69	39.44	2,458,274
>0.22 to 1.65	17,108,551	41.75	69.08	6,706,884
>1.65 to 5.57	7,607,337	40.00	113.74	2,043,278
>5.57 to 21.68	3,709,012	8.23	32.51	218,957
>21.68 to <100	110,367	43.12	231.09	5,595
Default or 100	1,251,130	42.14	-	-
Total for Corporate Exposures (excluding exposures with firm size adjustments)	39,050,199			11,432,988
Corporate Exposures (with firm size adjustments)				
0 to 0.22	531,223	42.03	32.69	271,912
>0.22 to 1.65	8,240,137	38.99	56.59	5,294,218
>1.65 to 5.57	5,419,585	36.97	80.54	1,191,269
>5.57 to 21.68	1,367,272	36.40	109.71	444,032
>21.68 to <100	24,666	38.54	173.37	10,280
Default or 100	350,296	37.30	-	-
Total for Corporate Exposures (with firm size adjustments)	15,933,179			7,211,711
Total Non Retail Exposures	55,018,418			18,699,315

Table 5b: Exposures under the IRB Approach by PD Band, Exposure Weighted Average Loss Given Default ('LGD') and Exposure Weighted Average Risk Weight as at 31 December 2014 (continued)

RHB Bank Group	Exposure At Default	Exposure Weighted Average LGD	Exposure Weighted Average Risk Weight	Undrawn Commitments
<u>Probability of Default ('PD') Range</u>	<u>RM'000</u>	<u>%</u>	<u>%</u>	<u>RM'000</u>
<u>Retail Exposures</u>				
Residential Mortgages Exposures				
0 to 2.48	10,580,986	16.46	25.02	347,406
>2.48 to 8.35	5,771,753	14.93	53.90	94,379
>8.35 to 24.63	2,130,091	15.40	76.30	13,999
>24.63 to <100	609,981	15.14	75.87	1,202
Default or 100	523,574	24.71	26.96	-
Total for Residential Mortgages Exposures	19,616,385			456,986
Qualifying Revolving Retail Exposures				
0 to 0.78	680,671	60.90	11.38	1,216,087
>0.78 to 2.48	521,662	64.13	33.46	631,693
>2.48 to 4.86	570,473	64.41	62.53	715,427
>4.86 to <100	149,875	68.89	117.62	45,259
Default or 100	19,703	81.04	32.07	-
Total for Qualifying Revolving Retail Exposures	1,942,384			2,608,466
Hire Purchase Exposures				
0 to 3.71	3,723,009	30.78	34.14	-
>3.71 to 10.95	876,485	28.97	44.83	-
>10.95 to 18.79	351,203	33.06	68.55	-
>18.79 to <100	161,159	33.45	88.11	-
Default or 100	112,133	64.71	34.06	-
Total Hire Purchase Exposures	5,223,989			-
Other Retail Exposures				
0 to 3.71	3,503,563	25.67	31.15	3,866,005
>3.71 to 8.35	4,265,650	59.46	90.92	2,113,163
>8.35 to 24.63	3,650,395	18.80	31.18	5,606,730
>24.63 to <100	21,038	15.63	41.51	1,946
Default or 100	223,343	62.80	43.70	-
Total Other Retail Exposures	11,663,989			11,587,844
Total Retail Exposures	38,446,747			14,653,296
Total Non Retail and Retail Exposures under IRB Approach	93,465,165			33,352,611

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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 2015

RHB Bank Group	Exposure At Default	Exposure Weighted Average Risk Weight	Undrawn Commitments
<u>Expected Losses ('EL') Range</u>	<u>RM'000</u>	<u>%</u>	<u>RM'000</u>
<u>Retail Exposures</u>			
Residential Mortgages Exposures			
0 to 0.5	22,728,888	20.49	557,705
>0.5 to 1.5	1,712,322	61.69	18,609
>1.5 to 2.5	467,464	78.91	5,899
>2.5 to 3.5	535,112	112.50	985
>3.5 to 30.0	1,845,087	84.30	9,684
>30.0 to <100	222,947	-	-
100	2,176	-	-
Total Residential Mortgages Exposures	27,513,996		592,882
Qualifying Revolving Retail Exposures			
0 to 0.5	629,114	11.24	1,176,718
>0.5 to 1.5	473,729	31.09	641,554
>1.5 to 2.5	498,043	58.20	716,594
>2.5 to 3.5	104,801	75.60	22,608
>3.5 to 30.0	158,022	116.77	51,092
>30.0 to <100	16,094	31.80	-
100	-	-	-
Total Qualifying Revolving Retail Exposures	1,879,803		2,608,566
Hire Purchase Exposures			
0 to 0.5	7,034,141	26.04	-
>0.5 to 1.5	1,600,627	55.44	-
>1.5 to 2.5	322,450	85.75	-
>2.5 to 3.5	61,415	96.23	-
>3.5 to 30.0	910,355	111.07	-
>30.0 to <100	10,885	103.07	-
100	51,526	-	-
Total Hire Purchase Exposures	9,991,399		-
Other Retail Exposures			
0 to 0.5	12,903,059	15.91	7,837,986
>0.5 to 1.5	1,918,564	39.56	1,150,050
>1.5 to 2.5	219,307	81.63	288,054
>2.5 to 3.5	1,851,706	68.92	93,749
>3.5 to 30.0	3,087,128	103.89	2,311,125
>30.0 to <100	163,916	39.30	-
100	147,280	2.72	-
Total Other Retail Exposures	20,290,960		11,680,964
Total Retail Exposures	59,676,158		14,882,412

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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 2014

RHB Bank Group	Exposure At Default	Exposure Weighted Average Risk Weight	Undrawn Commitments
<u>Expected Losses ('EL') Range</u>	<u>RM'000</u>	<u>%</u>	<u>RM'000</u>
<u>Retail Exposures</u>			
Residential Mortgages Exposures			
0 to 0.5	12,557,381	27.25	357,630
>0.5 to 1.5	4,109,289	60.52	83,629
>1.5 to 2.5	1,903,781	78.92	14,197
>2.5 to 3.5	41,643	74.48	309
>3.5 to 30.0	913,985	56.36	1,221
>30.0 to <100	90,306	33.60	-
100	-	-	-
Total Residential Mortgages Exposures	19,616,385		456,986
Qualifying Revolving Retail Exposures			
0 to 0.5	667,386	11.18	1,214,607
>0.5 to 1.5	480,490	31.14	618,213
>1.5 to 2.5	509,753	58.22	708,045
>2.5 to 3.5	112,378	75.69	23,222
>3.5 to 30.0	152,674	117.18	44,379
>30.0 to <100	19,703	32.07	-
100	-	-	-
Total Qualifying Revolving Retail Exposures	1,942,384		2,608,466
Hire Purchase Exposures			
0 to 0.5	1,950,000	26.38	-
>0.5 to 1.5	1,946,421	41.76	-
>1.5 to 2.5	327,065	38.91	-
>2.5 to 3.5	370,618	55.46	-
>3.5 to 30.0	517,751	74.72	-
>30.0 to <100	111,017	34.31	-
100	1,117	8.91	-
Total Hire Purchase Exposures	5,223,989		-
Other Retail Exposures			
0 to 0.5	2,793,558	19.14	3,297,229
>0.5 to 1.5	3,915,906	31.69	5,649,514
>1.5 to 2.5	358,216	67.15	350,494
>2.5 to 3.5	1,566,539	67.70	169,916
>3.5 to 30.0	2,876,345	106.30	2,120,691
>30.0 to <100	131,009	57.28	-
100	22,416	20.35	-
Total Other Retail Exposures	11,663,989		11,587,844
Total Retail Exposures	38,446,747		14,653,296

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Table 7: Exposures under IRB Approach by Actual Losses versus Expected Losses

RHB Bank Group	Actual Losses as at 30 June 2015	Expected Losses as at 30 June 2014	Actual Losses as at 31 December 2014	Expected Losses as at 31 December 2013	Actual Losses as at 31 December 2013	Expected Losses as at 31 December 2012
<u>Exposure Class</u>	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>
Insurance/Takaful Cos, Securities Firms & Fund Managers	-	1,363	-	288	-	-
Corporates, of which						
Corporate Exposures (excluding exposures with firm size adjustments)	640,727	832,670	598,371	806,447	634,155	861,081
Corporate Exposures (with firm size adjustments)	110,449	248,649	120,427	351,755	309,777	382,281
Retail, of which						
Residential Mortgages Exposures	123,144	268,275	120,710	271,528	114,951	274,130
Qualifying Revolving Retail Exposures	8,689	47,537	11,078	49,429	13,452	56,229
Hire Purchase Exposures	66,843	185,734	61,091	184,303	40,550	215,792
Other Retail Exposures	217,702	389,413	213,907	377,188	208,494	321,595
Total	1,167,554	1,973,641	1,125,584	2,040,938	1,321,379	2,111,108

Note :

1. Actual Losses as at 30 June 2015, 31 December 2014 and 31 December 2013 are derived from Individual Impairment Allowances plus Impaired Collective Impairment Allowances and Partial Write offs.

Table 8a: Summary of Credit Exposures with Credit Risk Mitigation ('CRM') by Asset Class and Minimum Capital Requirements (On and Off Balance Sheet Exposures) as at 30 June 2015

RHB Bank Group	Gross			Minimum
<u>Exposure Class</u>	Exposures / EAD before CRM	Net Exposures / EAD after CRM	Risk Weighted Assets	Capital Requirements
	RM'000	RM'000	RM'000	RM'000
<u>Exposures under Standardised Approach ('SA')</u>				
<u>On Balance Sheet Exposures</u>				
Sovereigns/Central Banks	26,169,219	26,169,219	503,864	40,309
Public Sector Entities	3,800,203	3,795,703	168,504	13,480
Banks, Development Financial Institutions & MDBs	18,760,768	18,760,768	5,672,070	453,766
Insurance/Takaful Cos, Securities Firms & Fund Managers	459,698	459,698	459,698	36,776
Corporates	31,813,303	30,996,591	19,080,646	1,526,452
Regulatory Retail	25,810,396	16,541,842	12,868,363	1,029,469
Residential Mortgages	2,340,270	2,325,790	1,045,300	83,624
Higher Risk Assets	-	-	-	-
Other Assets	3,264,916	3,264,916	1,443,389	115,471
Equity Exposures	566,258	566,258	566,260	45,300
Defaulted Exposures	501,882	490,353	596,750	47,740
Total On Balance Sheet Exposures	113,486,913	103,371,138	42,404,844	3,392,387
<u>Off Balance Sheet Exposures</u>				
OTC Derivatives	4,533,374	4,533,373	2,107,746	168,620
Off balance sheet exposures other than OTC derivatives or credit derivatives	8,564,137	5,813,035	4,392,627	351,410
Defaulted Exposures	8,278	4,838	7,257	581
Total Off Balance Sheet Exposures	13,105,789	10,351,246	6,507,630	520,611
Total On and Off Balance Sheet Exposures under SA	126,592,702	113,722,384	48,912,474	3,912,998
<u>Exposures under F-IRB Approach</u>				
<u>On Balance Sheet Exposures</u>				
Insurance/Takaful Cos, Securities Firms & Fund Managers	-	-	-	-
Corporates, of which	42,280,428	42,280,428	27,103,244	2,168,259
Corporate Exposures (excluding exposures with firm size adjustments)	23,414,868	23,414,868	14,132,481	1,130,598
Corporate Exposures (with firm size adjustments)	18,865,560	18,865,560	12,970,763	1,037,661
Defaulted Exposures	1,656,849	1,656,849	-	-
Total On Balance Sheet Exposures	43,937,277	43,937,277	27,103,244	2,168,259
<u>Off Balance Sheet Exposures</u>				
Off balance sheet exposures other than OTC derivatives or credit derivatives	10,045,685	10,045,685	6,915,849	553,268
Defaulted Exposures	28,366	28,366	-	-
Total Off Balance Sheet Exposures	10,074,051	10,074,051	6,915,849	553,268
<u>Exposures under A-IRB Approach</u>				
<u>On Balance Sheet Exposures</u>				
Retail, of which	48,195,098	48,195,098	17,308,856	1,384,709
Residential Mortgages Exposures	26,278,274	26,278,274	7,474,403	597,952
Qualifying Revolving Retail Exposures	1,388,923	1,388,923	626,339	50,107
Hire Purchase Exposures	9,853,962	9,853,962	3,770,767	301,662
Other Retail Exposures	10,673,939	10,673,939	5,437,347	434,988
Defaulted Exposures	1,168,130	1,168,130	1,112,213	88,977
Total On Balance Sheet Exposures	49,363,228	49,363,228	18,421,069	1,473,686
<u>Off Balance Sheet Exposures</u>				
Off balance sheet exposures other than OTC derivatives or credit derivatives	10,288,565	10,288,565	2,161,406	172,912
Defaulted Exposures	24,365	24,365	52,684	4,215
Total Off Balance Sheet Exposures	10,312,930	10,312,930	2,214,090	177,127
Total On and Off Balance Sheet Exposures before scaling factor under the IRB Approach	113,687,486	113,687,486	54,654,252	4,372,340
Total On and Off Balance Sheet Exposures after scaling factor, 1.06 under the IRB Approach			57,933,507	4,634,680
Total (Exposures under the SA Approach and Exposures under the IRB Approach)	240,280,188	227,409,870	106,845,981	8,547,678

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 Credit Risk Mitigation ('CRM') by Asset Class and Minimum Capital Requirements (On and Off Balance Sheet Exposures) as at 31 December 2014

RHB Bank Group	Gross	Net Exposures /	Risk Weighted	Minimum
<u>Exposure Class</u>	<u>Exposures / EAD</u>	<u>EAD after CRM</u>	<u>Assets</u>	<u>Capital</u>
	RM'000	RM'000	RM'000	Requirements
				RM'000
<u>Exposures under Standardised Approach ('SA')</u>				
<u>On Balance Sheet Exposures</u>				
Sovereigns/Central Banks	26,997,934	26,997,934	444,641	35,572
Public Sector Entities	3,668,651	3,668,651	143,373	11,470
Banks, Development Financial Institutions & MDBs	18,824,631	18,824,631	5,134,128	410,730
Insurance/Takaful Cos, Securities Firms & Fund Managers	298,428	298,428	298,428	23,874
Corporates	30,595,428	29,627,674	17,487,336	1,398,988
Regulatory Retail	33,941,871	24,535,630	18,826,585	1,506,127
Residential Mortgages	4,531,077	4,520,726	2,378,226	190,258
Higher Risk Assets	200,554	200,554	300,831	24,066
Other Assets	2,918,401	2,918,401	1,359,290	108,743
Equity Exposures	514,315	514,315	514,317	41,146
Defaulted Exposures	555,578	486,961	552,959	44,236
Total On Balance Sheet Exposures	123,046,868	112,593,905	47,440,114	3,795,210
<u>Off Balance Sheet Exposures</u>				
OTC Derivatives	4,120,790	4,120,790	2,078,109	166,248
Off balance sheet exposures other than OTC derivatives or credit derivatives	6,932,135	6,006,594	4,599,161	367,933
Defaulted Exposures	8,381	551	826	66
Total Off Balance Sheet Exposures	11,061,306	10,127,935	6,678,096	534,247
Total On and Off Balance Sheet Exposures under SA	134,108,174	122,721,840	54,118,210	4,329,457
<u>Exposures under F-IRB Approach</u>				
<u>On Balance Sheet Exposures</u>				
Insurance/Takaful Cos, Securities Firms & Fund Managers	99	99	166	13
Corporates, of which	42,768,648	42,768,648	28,848,543	2,307,883
Corporate Exposures (excluding exposures with firm size adjustments)	30,886,707	30,886,707	20,565,281	1,645,222
Corporate Exposures (with firm size adjustments)	11,881,941	11,881,941	8,283,262	662,661
Defaulted Exposures	1,577,846	1,577,846	-	-
Total On Balance Sheet Exposures	44,346,593	44,346,593	28,848,709	2,307,896
<u>Off Balance Sheet Exposures</u>				
Off balance sheet exposures other than OTC derivatives or credit derivatives	10,648,245	10,648,245	7,510,364	600,829
Defaulted Exposures	23,580	23,580	-	-
Total Off Balance Sheet Exposures	10,671,825	10,671,825	7,510,364	600,829
<u>Exposures under A-IRB Approach</u>				
<u>On Balance Sheet Exposures</u>				
Retail, of which	34,256,681	34,256,681	15,568,663	1,245,493
Residential Mortgages Exposures	19,031,632	19,031,632	7,819,824	625,586
Qualifying Revolving Retail Exposures	1,446,934	1,446,934	642,093	51,367
Hire Purchase Exposures	5,111,856	5,111,856	2,046,798	163,744
Other Retail Exposures	8,666,259	8,666,259	5,059,948	404,796
Defaulted Exposures	878,753	878,753	283,284	22,663
Total On Balance Sheet Exposures	35,135,434	35,135,434	15,851,947	1,268,156
<u>Off Balance Sheet Exposures</u>				
Off balance sheet exposures other than OTC derivatives or credit derivatives	3,311,313	3,311,313	1,225,800	98,064
Defaulted Exposures	-	-	-	-
Total Off Balance Sheet Exposures	3,311,313	3,311,313	1,225,800	98,064
Total On and Off Balance Sheet Exposures before scaling factor under the IRB Approach	93,465,165	93,465,165	53,436,820	4,274,945
Total On and Off Balance Sheet Exposures after scaling factor, 1.06 under the IRB Approach			56,643,029	4,531,442
Total (Exposures under the SA Approach and Exposures under the IRB Approach)	227,573,339	216,187,005	110,761,239	8,860,899

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

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Table 9a: Exposures on Off Balance Sheet and Counterparty Credit Risk (Before Credit Risk Mitigation) as at 30 June 2015

RHB Bank Group	Principal / Notional Amount RM'000	Positive Fair Value of Derivative Contracts RM'000	Credit Equivalent Amount RM'000	Risk Weighted Assets RM'000
<u>Nature of Item</u>				
Direct credit substitutes	2,343,957		2,313,933	1,345,560
Transaction related contingent items	4,684,298		2,318,673	1,307,440
Short term self liquidating trade related contingencies	1,994,372		396,984	189,125
Lending of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo style transactions	2,650,135		2,650,135	39,710
Foreign exchange related contracts	52,177,492	1,794,378	3,583,988	1,744,561
1 year or less	40,645,570	805,511	1,401,917	805,551
Over 1 year to 5 years	11,004,930	958,337	2,033,742	842,275
Over 5 years	526,992	30,530	148,329	96,735
Interest/profit rate related contracts	36,360,243	112,438	949,461	363,299
1 year or less	6,571,309	4,890	17,477	6,809
Over 1 year to 5 years	28,405,380	92,150	800,968	284,134
Over 5 years	1,383,554	15,398	131,016	72,356
Other commitments, such as formal standby facilities and credit lines, with original maturity of over 1 year	29,573,659		20,524,136	10,354,057
Other commitments, such as formal standby facilities and credit lines, with original maturity of up to 1 year	750,048		147,541	48,579
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/ customer's creditworthiness	15,164,051		607,919	245,238
Total	145,698,255	1,906,816	33,492,770	15,637,569

Table 9b: Exposures on Off Balance Sheet and Counterparty Credit Risk (Before Credit Risk Mitigation) as at 31 December 2014

RHB Bank Group	Principal / Notional Amount RM'000	Positive Fair Value of Derivative Contracts RM'000	Credit Equivalent Amount RM'000	Risk Weighted Assets RM'000
<u>Nature of Item</u>				
Direct credit substitutes	2,659,088		2,628,097	1,656,364
Transaction related contingent items	4,829,166		2,388,120	1,308,323
Short term self liquidating trade related contingencies	1,822,569		362,511	177,431
Lending of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo style transactions	517,610		517,610	27,897
Foreign exchange related contracts	40,025,480	1,520,389	3,220,240	1,757,693
1 year or less	28,320,308	459,786	926,671	559,625
Over 1 year to 5 years	11,236,064	571,555	1,696,626	753,543
Over 5 years	469,108	489,048	596,943	444,525
Interest/profit rate related contracts	34,848,945	104,221	900,625	320,526
1 year or less	6,289,805	5,073	14,886	4,557
Over 1 year to 5 years	27,571,220	90,105	812,079	281,569
Over 5 years	987,920	9,043	73,660	34,400
Other commitments, such as formal standby facilities and credit lines, with original maturity of over 1 year	30,645,996		14,277,260	9,875,579
Other commitments, such as formal standby facilities and credit lines, with original maturity of up to 1 year	1,428,561		144,588	50,232
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/ customer's creditworthiness	15,137,896		605,393	240,215
Total	131,915,311	1,624,610	25,044,444	15,414,260

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Table 10a: Credit Risk Exposures (Before Credit Risk Mitigation) by Geographical Distribution as at 30 June 2015

RHB Bank Group	Malaysia	Singapore	Thailand	Brunei	Cambodia	Laos	Total
<u>Exposure Class</u>	(include Labuan)						
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<u>Exposures under Standardised Approach</u>							
Sovereigns & Central Banks	23,348,318	2,029,242	297,183	58,439	368,461	83,400	26,185,043
Public Sector Entities	3,237,445	417,180	241,809	-	-	-	3,896,434
Banks, Development Financial Institutions & MDBs	18,161,762	6,166,021	40,441	130,074	204,841	1,799	24,704,938
Insurance/Takaful Cos, Securities Firms & Fund Managers	515,713	19,473	-	-	-	-	535,186
Corporates	25,636,341	10,499,021	1,060,313	76,291	147,439	10,920	37,430,325
Regulatory Retail	24,791,667	1,776,162	16,526	97,629	786,375	55,729	27,524,088
Residential Mortgages	718,476	1,765,615	-	1,423	-	-	2,485,514
Higher Risk Assets	-	-	-	-	-	-	-
Other Assets	2,996,911	196,479	13,953	6,538	39,953	11,082	3,264,916
Total Exposures under Standardised Approach	99,406,633	22,869,193	1,670,225	370,394	1,547,069	162,930	126,026,444
<u>Exposures under IRB Approach</u>							
Insurance/Takaful Cos, Securities Firms & Fund Managers	33,335	-	-	-	-	-	33,335
Corporates, of which	53,977,993	-	-	-	-	-	53,977,993
Corporate Exposures (excluding exposures with firm size adjustments)	29,999,884	-	-	-	-	-	29,999,884
Corporate Exposures (with firm size adjustments)	23,978,109	-	-	-	-	-	23,978,109
Retail, of which	59,676,158	-	-	-	-	-	59,676,158
Residential Mortgages Exposures	27,513,996	-	-	-	-	-	27,513,996
Qualifying Revolving Retail Exposures	1,879,803	-	-	-	-	-	1,879,803
Hire Purchase Exposures	9,991,399	-	-	-	-	-	9,991,399
Other Retail Exposures	20,290,960	-	-	-	-	-	20,290,960
Total Exposures under IRB Approach	113,687,486	-	-	-	-	-	113,687,486
Total Exposures under Standardised and IRB Approaches	213,094,119	22,869,193	1,670,225	370,394	1,547,069	162,930	239,713,930

Note : This table excludes equity exposures.

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BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2015

Table 10b: Credit Risk Exposures (Before Credit Risk Mitigation) by Geographical Distribution as at 31 December 2014

RHB Bank Group	Malaysia	Singapore	Thailand	Brunei	Cambodia	Laos	Total
<u>Exposure Class</u>	(include Labuan)						
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<u>Exposures under Standardised Approach</u>							
Sovereigns & Central Banks	24,506,774	1,809,132	292,674	54,428	257,593	89,844	27,010,445
Public Sector Entities	3,221,468	393,622	140,645	-	-	-	3,755,735
Banks, Development Financial Institutions & MDBs	16,940,745	5,294,437	56,559	135,386	145,434	12,148	22,584,709
Insurance/Takaful Cos, Securities Firms & Fund Managers	314,402	83,031	-	-	-	-	397,433
Corporates	23,463,472	9,930,294	1,156,780	80,300	168,063	9,459	34,808,368
Regulatory Retail	34,769,995	1,636,018	12,797	89,403	599,980	25,850	37,134,043
Residential Mortgages	3,298,630	1,484,066	-	1,434	-	-	4,784,130
Higher Risk Assets	200,554	-	-	-	-	-	200,554
Other Assets	2,661,658	195,871	12,575	4,525	34,291	9,522	2,918,442
Total Exposures under Standardised Approach	109,377,698	20,826,471	1,672,030	365,476	1,205,361	146,823	133,593,859
<u>Exposures under IRB Approach</u>							
Insurance/Takaful Cos, Securities Firms & Fund Managers	35,040	-	-	-	-	-	35,040
Corporates, of which	54,983,378	-	-	-	-	-	54,983,378
Corporate Exposures (excluding exposures with firm size adjustments)	39,050,199	-	-	-	-	-	39,050,199
Corporate Exposures (with firm size adjustments)	15,933,179	-	-	-	-	-	15,933,179
Retail, of which	38,446,747	-	-	-	-	-	38,446,747
Residential Mortgages Exposures	19,616,385	-	-	-	-	-	19,616,385
Qualifying Revolving Retail Exposures	1,942,384	-	-	-	-	-	1,942,384
Hire Purchase Exposures	5,223,989	-	-	-	-	-	5,223,989
Other Retail Exposures	11,663,989	-	-	-	-	-	11,663,989
Total Exposures under IRB Approach	93,465,165	-	-	-	-	-	93,465,165
Total Exposures under Standardised and IRB Approaches	202,842,863	20,826,471	1,672,030	365,476	1,205,361	146,823	227,059,024

Note : This table excludes equity exposures.

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Table 11a: Credit Risk Exposures (Before Credit Risk Mitigation) by Industry Sector as at 30 June 2015

RHB Bank Group	Agriculture		Mining & Quarrying		Manufacturing		Electricity, Gas & Water Supply		Construction		Wholesale, Retail Trade, Restaurants & Hotels		Transport, Storage & Communication		Finance, Insurance/ Takaful, Real Estate & Business		Education, Health & Others		Household		Others		Total			
<u>Exposure Class</u>	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	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	-	-	-	-	-	-	-	-	-	-	-	-	-	11,510,266	14,674,777	-	-	-	-	-	-	-	-	-	26,185,043	
Public Sector Entities	-	-	-	11,705	-	-	-	-	-	-	-	-	22,945	322,717	3,539,067	-	-	-	-	-	-	-	-	-	3,896,434	
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	-	-	-	-	-	-	-	24,704,938	-	-	-	-	-	-	-	-	-	-	24,704,938	
Insurance/Takaful Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	-	-	-	-	-	-	-	535,186	-	-	-	-	-	-	-	-	-	-	535,186	
Corporates	545,786	92,639	3,255,647	2,844,053	2,395,439	2,840,410	3,982,589	17,929,161	1,825,894	1,718,707	-	-	-	-	-	-	-	-	-	-	-	-	-	-	37,430,325	
Regulatory Retail	28,118	6,157	171,242	9,767	174,666	248,805	49,642	360,514	62,689	26,411,949	539	-	-	-	-	-	-	-	-	-	-	-	-	-	27,524,088	
Residential Mortgages	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,485,514	
Higher Risk Assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Other Assets	-	-	-	-	-	-	-	-	-	-	-	-	28,509	-	-	-	-	-	-	-	-	-	-	3,236,407	3,264,916	
Total Exposures under Standardised Approach	573,904	98,796	3,426,889	2,865,525	2,570,105	3,089,215	4,083,685	55,362,782	20,102,427	30,616,170	3,236,946	126,026,444														
<u>Exposures under IRB Approach</u>																										
Insurance/Takaful Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	-	-	-	-	-	-	-	33,335	-	-	-	-	-	-	-	-	-	-	33,335	
Corporates, of which	4,319,324	1,529,521	8,404,664	2,262,479	6,128,672	5,415,224	5,884,607	14,977,889	5,055,571	42	-	53,977,993														
Corporate Exposures (excluding exposures with firm size adjustments)	1,610,613	1,016,626	4,366,415	1,098,845	2,333,949	1,773,026	4,316,777	9,111,287	4,372,304	42	-	29,999,884														
Corporate Exposures (with firm size adjustments)	2,708,711	512,895	4,038,249	1,163,634	3,794,723	3,642,198	1,567,830	5,866,602	683,267	-	-	23,978,109														
Retail, of which	93,800	16,644	777,386	2,431	669,947	2,624,150	168,199	1,198,713	231,049	53,893,839	-	59,676,158														
Residential Mortgages Exposures	-	-	-	-	-	-	-	-	-	27,513,996	-	27,513,996														
Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	1,879,803	-	1,879,803														
Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	9,991,399	-	9,991,399														
Other Retail Exposures	93,800	16,644	777,386	2,431	669,947	2,624,150	168,199	1,198,713	231,049	14,508,641	-	20,290,960														
Total Exposures under IRB Approach	4,413,124	1,546,165	9,182,050	2,264,910	6,798,619	8,039,374	6,052,806	16,209,937	5,286,620	53,893,881	-	113,687,486														
Total Exposures under Standardised and IRB Approaches	4,987,028	1,644,961	12,608,939	5,130,435	9,368,724	11,128,589	10,136,491	71,572,719	25,389,047	84,510,051	3,236,946	239,713,930														

Note : This table excludes equity exposures.

RHB BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2015

Table 11b: Credit Risk Exposures (Before Credit Risk Mitigation) by Industry Sector as at 31 December 2014

RHB Bank Group	Agriculture		Mining & Quarrying		Manufacturing		Electricity, Gas & Water Supply		Construction		Wholesale, Retail Trade, Restaurants & Hotels		Transport, Storage & Communication		Finance, Insurance/ Takaful, Real Estate & Business		Education, Health & Others		Household		Others		Total			
<u>Exposure Class</u>	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	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	-	-	-	-	-	-	-	-	-	-	-	-	-	10,177,173	16,833,272	-	-	-	-	-	-	-	-	-	27,010,445	
Public Sector Entities	-	-	-	-	11,029	-	-	-	-	-	-	-	21,707	239,369	3,483,630	-	-	-	-	-	-	-	-	-	3,755,735	
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	-	-	-	-	-	-	-	21,561,396	1,023,313	-	-	-	-	-	-	-	-	-	22,584,709	
Insurance/Takaful Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	-	-	-	-	-	-	-	397,433	-	-	-	-	-	-	-	-	-	-	397,433	
Corporates	491,910	12,551	3,068,499	2,743,509	2,405,213	2,483,203	3,217,390	17,178,628	1,449,829	1,757,636	-	-	-	-	-	-	-	-	-	-	-	-	-	-	34,808,368	
Regulatory Retail	20,272	6,054	131,174	9,169	164,335	221,330	38,284	317,474	40,299	36,185,335	317	-	-	-	-	-	-	-	-	-	-	-	-	-	37,134,043	
Residential Mortgages	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,784,130	
Higher Risk Assets	-	-	-	-	-	-	-	200,554	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	200,554	
Other Assets	-	-	-	-	-	-	-	-	-	-	-	-	27,035	-	-	-	-	-	-	-	-	-	-	-	2,891,407	
Total Exposures under Standardised Approach	512,182	18,605	3,199,673	2,763,707	2,770,102	2,704,533	3,304,416	49,871,473	22,830,343	42,727,101	2,891,724	133,593,859														
<u>Exposures under IRB Approach</u>																										
Insurance/Takaful Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	-	-	-	-	-	-	-	35,040	-	-	-	-	-	-	-	-	-	-	-	35,040
Corporates, of which	4,473,452	942,294	8,605,953	2,981,731	6,011,371	5,786,420	6,387,405	17,430,418	2,364,084	113	137	54,983,378														
Corporate Exposures (excluding exposures with firm size adjustments)	2,494,361	800,254	5,994,516	2,961,319	3,990,948	2,400,622	5,322,035	12,913,603	2,172,291	113	137	39,050,199														
Corporate Exposures (with firm size adjustments)	1,979,091	142,040	2,611,437	20,412	2,020,423	3,385,798	1,065,370	4,516,815	191,793	-	-	15,933,179														
Retail, of which	107,775	16,552	765,461	2,248	606,375	2,557,967	173,249	913,870	174,478	33,128,743	29	38,446,747														
Residential Mortgages Exposures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	19,616,385
Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,942,384
Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5,223,989
Other Retail Exposures	107,775	16,552	765,461	2,248	606,375	2,557,967	173,249	913,870	174,478	6,345,985	29	11,663,989														
Total Exposures under IRB Approach	4,581,227	958,846	9,371,414	2,983,979	6,617,746	8,344,387	6,560,654	18,379,328	2,538,562	33,128,856	166	93,465,165														
Total Exposures under Standardised and IRB Approaches	5,093,409	977,451	12,571,087	5,747,686	9,387,848	11,048,920	9,865,070	68,250,801	25,368,905	75,855,957	2,891,890	227,059,024														

Note : This table excludes equity exposures.

Table 12a: Credit Risk Exposures (Before Credit Risk Mitigation) by Remaining Maturity as at 30 June 2015

RHB Bank Group	One year or less	More than one to five years	Over five years	Total
<u>Exposure Class</u>	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>
<u>Exposures under Standardised Approach</u>				
Sovereigns & Central Banks	6,430,079	6,969,880	12,785,084	26,185,043
Public Sector Entities	102,072	1,251,441	2,542,921	3,896,434
Banks, Development Financial Institutions & MDBs	17,360,995	5,776,911	1,567,032	24,704,938
Insurance/Takaful Cos, Securities Firms & Fund Managers	133,408	191,613	210,165	535,186
Corporates	8,785,073	17,829,934	10,815,318	37,430,325
Regulatory Retail	3,084,630	4,857,364	19,582,094	27,524,088
Residential Mortgages	330,369	39,841	2,115,304	2,485,514
Higher Risk Assets	-	-	-	-
Other Assets	22,526	-	3,242,390	3,264,916
Total Exposures under Standardised Approach	36,249,152	36,916,984	52,860,308	126,026,444
<u>Exposures under IRB Approach</u>				
Insurance/Takaful Cos, Securities Firms & Fund Managers	30,023	3,312	-	33,335
Corporates, of which	35,497,127	5,963,298	12,517,568	53,977,993
Corporate Exposures (excluding exposures with firm size adjustments)	20,655,023	3,710,255	5,634,606	29,999,884
Corporate Exposures (with firm size adjustments)	14,842,104	2,253,043	6,882,962	23,978,109
Retail, of which	4,596,899	4,893,348	50,185,911	59,676,158
Residential Mortgages Exposures	20,505	341,323	27,152,168	27,513,996
Qualifying Revolving Retail Exposures	1,879,803	-	-	1,879,803
Hire Purchase Exposures	110,076	3,776,116	6,105,207	9,991,399
Other Retail Exposures	2,586,515	775,909	16,928,536	20,290,960
Total Exposures under IRB Approach	40,124,049	10,859,958	62,703,479	113,687,486
Total Exposures under Standardised and IRB Approaches	76,373,201	47,776,942	115,563,787	239,713,930

Note : This table excludes equity exposures.

Table 12b: Credit Risk Exposures (Before Credit Risk Mitigation) by Remaining Maturity as at 31 December 2014

RHB Bank Group	One year or less	More than one to five years	Over five years	Total
<u>Exposure Class</u>	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>
<u>Exposures under Standardised Approach</u>				
Sovereigns & Central Banks	7,878,940	5,867,945	13,263,560	27,010,445
Public Sector Entities	104,591	1,190,807	2,460,337	3,755,735
Banks, Development Financial Institutions & MDBs	14,687,664	5,704,801	2,192,244	22,584,709
Insurance/Takaful Cos, Securities Firms & Fund Managers	165,422	37,353	194,658	397,433
Corporates	9,452,173	15,916,955	9,439,240	34,808,368
Regulatory Retail	3,138,708	5,961,035	28,034,300	37,134,043
Residential Mortgages	419,683	67,139	4,297,308	4,784,130
Higher Risk Assets	-	-	200,554	200,554
Other Assets	16,778	-	2,901,664	2,918,442
Total Exposures under Standardised Approach	35,863,959	34,746,035	62,983,865	133,593,859
<u>Exposures under IRB Approach</u>				
Insurance/Takaful Cos, Securities Firms & Fund Managers	30,879	4,161	-	35,040
Corporates, of which	36,070,554	6,068,111	12,844,713	54,983,378
Corporate Exposures (excluding exposures with firm size adjustments)	26,880,071	4,350,966	7,819,162	39,050,199
Corporate Exposures (with firm size adjustments)	9,190,483	1,717,145	5,025,551	15,933,179
Retail, of which	4,656,315	3,365,456	30,424,976	38,446,747
Residential Mortgages Exposures	16,368	281,682	19,318,335	19,616,385
Qualifying Revolving Retail Exposures	1,942,384	-	-	1,942,384
Hire Purchase Exposures	98,350	2,292,779	2,832,860	5,223,989
Other Retail Exposures	2,599,213	790,995	8,273,781	11,663,989
Total Exposures under IRB Approach	40,757,748	9,437,728	43,269,689	93,465,165
Total Exposures under Standardised and IRB Approaches	76,621,707	44,183,763	106,253,554	227,059,024

Note : This table excludes equity exposures.

RHB BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2015

Table 13a: Portfolios under the Standardised Approach by Risk Weights as at 30 June 2015

RHB Bank Group <u>Exposure Class</u>	Exposure After Credit Risk Mitigation Risk Weight (%)							Total Exposures RM'000
	0% RM'000	20% RM'000	35% RM'000	50% RM'000	75% RM'000	100% RM'000	150% RM'000	
<u>Exposures under Standardised Approach</u>								
Sovereigns & Central Banks	25,354,091	394,332	-	-	-	425,852	-	26,174,275
Public Sector Entities	2,953,184	938,361	-	-	-	-	-	3,891,545
Banks, Development Financial Institutions & MDBs	35,351	14,031,362	-	8,160,697	-	29,000	-	22,256,410
Insurance/Takaful Cos, Securities Firms & Fund Managers	-	-	-	-	-	535,186	-	535,186
Corporates	4,500,409	10,156,541	-	979,924	-	20,583,461	294,188	36,514,523
Regulatory Retail	50,633	-	-	43,193	15,790,811	2,092,274	71,855	18,048,766
Residential Mortgages	-	-	1,735,264	76,041	622,844	36,356	-	2,470,505
Higher Risk Assets	-	-	-	-	-	-	-	-
Other Assets	1,821,526	-	-	-	-	1,443,390	-	3,264,916
Equity Exposures	-	-	-	-	-	566,255	3	566,258
Total Exposures after Credit Risk Mitigation	34,715,194	25,520,596	1,735,264	9,259,855	16,413,655	25,711,774	366,046	113,722,384
Total Risk Weighted Assets	-	5,104,119	607,342	4,629,928	12,310,241	25,711,774	549,070	48,912,474

Table 13b: Portfolios under the Standardised Approach by Risk Weights as at 31 December 2014

RHB Bank Group <u>Exposure Class</u>	Exposure After Credit Risk Mitigation Risk Weight (%)							Total Exposures RM'000
	0% RM'000	20% RM'000	35% RM'000	50% RM'000	75% RM'000	100% RM'000	150% RM'000	
<u>Exposures under Standardised Approach</u>								
Sovereigns & Central Banks	26,027,459	669,804	-	-	-	313,182	-	27,010,445
Public Sector Entities	2,951,785	803,661	-	-	-	-	-	3,755,446
Banks, Development Financial Institutions & MDBs	236,793	15,376,524	-	6,502,092	-	584	-	22,115,993
Insurance/Takaful Cos, Securities Firms & Fund Managers	-	-	-	63,325	-	334,108	-	397,433
Corporates	4,282,167	10,229,270	-	565,215	-	18,450,395	175,551	33,702,598
Regulatory Retail	2,802	-	-	41,832	25,359,945	1,817,179	111,850	27,333,608
Residential Mortgages	-	-	2,469,253	719,285	963,135	606,186	15,147	4,773,006
Higher Risk Assets	-	-	-	-	-	-	200,554	200,554
Other Assets	1,559,111	-	-	-	-	1,359,331	-	2,918,442
Equity Exposures	-	-	-	-	-	514,311	4	514,315
Total Exposures after Credit Risk Mitigation	35,060,117	27,079,259	2,469,253	7,891,749	26,323,080	23,395,276	503,106	122,721,840
Total Risk Weighted Assets	-	5,415,852	864,239	3,945,874	19,742,310	23,395,276	754,659	54,118,210

RHB BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2015

Table 14a: Rated Exposures According to Ratings by External Credit Assessment Institutions ('ECAIs') as at 30 June 2015

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	
<u>Exposure Class</u>	Fitch	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated	
	RAM	AAA to AA3	A1 to A3	BBB1 to BB3	B to D	Unrated	
	MARC	AAA to AA-	A+ to A-	BBB+ to BB-	B1 to D	Unrated	
	R&I	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 and Off Balance Sheet Exposures</u>							
Public Sector Entities		-	2,203,286	-	-	1,688,259	
Insurance/Takaful Cos, Securities Firms & Fund Managers		-	-	-	-	535,186	
Corporates		9,166,685	516,488	217,811	21,627	26,390,020	
Ratings of Corporates by Approved ECAIs	Moody's	P-1	P-2	P-3	Others	Unrated	
<u>Exposure Class</u>	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>							
Corporates		201,892	-	-	-	-	
Ratings of Sovereigns and Central Banks by Approved ECAIs	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
<u>Exposure Class</u>	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 and Off Balance Sheet Exposures</u>							
Sovereigns & Central Banks		5,431,262	19,935,530	297,183	368,461	-	141,839
Ratings of Banking Institutions by Approved ECAIs	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
<u>Exposure Class</u>	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 and Off Balance Sheet Exposures</u>							
Banks, Development Financial Institutions & MDBs		3,494,706	10,175,390	5,073,219	2,573	-	3,510,522

RHB BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2015

Table 14b: Rated Exposures According to Ratings by External Credit Assessment Institutions ('ECAIs') as at 31 December 2014

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	
<u>Exposure Class</u>	Fitch	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated	
	RAM	AAA to AA3	A1 to A3	BBB1 to BB3	B to D	Unrated	
	MARC	AAA to AA-	A+ to A-	BBB+ to BB-	B1 to D	Unrated	
	R&I	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 and Off Balance Sheet Exposures</u>							
Public Sector Entities		-	2,203,357	-	-	1,552,089	
Insurance/Takaful Cos, Securities Firms & Fund Managers		-	47,262	-	-	350,171	
Corporates		9,571,475	560,272	308,660	13,548	23,115,543	
Short Term Ratings of Corporates by Approved ECAIs	Moody's	P-1	P-2	P-3	Others	Unrated	
	S&P	A-1	A-2	A-3	Others	Unrated	
<u>Exposure Class</u>	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>							
Corporates		133,100	-	-	-	-	
Ratings of Sovereigns and Central Banks by Approved ECAIs	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
<u>Exposure Class</u>	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 and Off Balance Sheet Exposures</u>							
Sovereigns & Central Banks		1,985,744	24,330,162	292,674	257,593	-	144,272
Ratings of Banking Institutions by Approved ECAIs	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
<u>Exposure Class</u>	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 and Off Balance Sheet Exposures</u>							
Banks, Development Financial Institutions & MDBs		5,118,585	11,629,921	2,878,394	12,523	-	2,476,570

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Table 15a: Credit Risk Mitigation of Portfolios under the Standardised Approach as at 30 June 2015

RHB Bank Group	Gross Exposures Before Credit Risk Mitigation	Gross Exposures Covered by	Gross Exposures Covered by
		Guarantees / Credit Derivatives	Eligible Financial Collateral
<u>Exposure Class</u>	RM'000	RM'000	RM'000
<u>On Balance Sheet Exposures</u>			
Sovereigns/Central Banks	26,169,219	-	-
Public Sector Entities	3,800,203	2,953,184	4,500
Banks, Development Financial Institutions & MDBs	18,760,768	35,351	-
Insurance/Takaful Cos, Securities Firms & Fund Managers	459,698	-	-
Corporates	31,813,303	4,249,637	816,711
Regulatory Retail	25,810,396	50,499	9,268,554
Residential Mortgages	2,340,270	-	14,480
Higher Risk Assets	-	-	-
Other Assets	3,264,916	-	-
Equity Exposures	566,258	-	-
Defaulted Exposures	501,882	-	11,530
Total On Balance Sheet Exposures	113,486,913	7,288,671	10,115,775
<u>Off Balance Sheet Exposures</u>			
OTC Derivatives	4,533,374	-	-
Off balance sheet exposures other than OTC derivatives or credit derivatives	8,564,137	250,000	2,751,103
Defaulted Exposures	8,278	-	3,440
Total Off Balance Sheet Exposures	13,105,789	250,000	2,754,543
Total On and Off Balance Sheet Exposures	126,592,702	7,538,671	12,870,318

Table 15b: Credit Risk Mitigation of Portfolios under the Standardised Approach as at 31 December 2014

RHB Bank Group	Gross Exposures Before Credit Risk Mitigation	Gross Exposures Covered by	Gross Exposures Covered by
		Guarantees / Credit Derivatives	Eligible Financial Collateral
<u>Exposure Class</u>	RM'000	RM'000	RM'000
<u>On Balance Sheet Exposures</u>			
Sovereigns/Central Banks	26,997,934	-	-
Public Sector Entities	3,668,652	2,951,784	-
Banks, Development Financial Institutions & MDBs	18,824,630	236,793	-
Insurance/Takaful Cos, Securities Firms & Fund Managers	298,428	-	-
Corporates	30,595,428	4,282,167	967,754
Regulatory Retail	33,941,871	1,894	9,406,241
Residential Mortgages	4,531,077	-	10,352
Higher Risk Assets	200,554	-	-
Other Assets	2,918,401	-	-
Equity Exposures	514,315	-	-
Defaulted Exposures	555,578	830	68,617
Total On Balance Sheet Exposures	123,046,868	7,473,468	10,452,964
<u>Off Balance Sheet Exposures</u>			
OTC Derivatives	4,120,790	-	-
Off balance sheet exposures other than OTC derivatives or credit derivatives	6,932,135	-	925,539
Defaulted Exposures	8,381	-	7,831
Total Off Balance Sheet Exposures	11,061,306	-	933,370
Total On and Off Balance Sheet Exposures	134,108,174	7,473,468	11,386,334

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Table 16a: Credit Risk Mitigation of Portfolios under the IRB Approach as at 30 June 2015

RHB Bank Group	Gross	Gross	Gross	
	Exposures	Exposures	Exposures	
	Before Credit	Covered by	Covered by	
<u>Exposure Class</u>	Risk Mitigation	Guarantees / Credit Derivatives	Eligible Financial Collateral	Other Eligible Collateral
	RM'000	RM'000	RM'000	RM'000
On Balance Sheet Exposures				
Insurance/Takaful Cos, Securities Firms & Fund Managers	-	-	-	-
Corporates, of which	42,280,428	199,428	5,052,180	8,316,743
Corporate Exposures (excluding exposures with firm size adjustments)	23,414,868	159,786	3,536,117	1,902,926
Corporate Exposures (with firm size adjustments)	18,865,560	39,642	1,516,063	6,413,817
Retail, of which	48,195,098	46	10,008	19,399,788
Residential Mortgages Exposures	26,278,274	-	-	19,393,243
Qualifying Revolving Retail Exposures	1,388,923	-	-	-
Hire Purchase Exposures	9,853,962	46	10,008	6,545
Other Retail Exposures	10,673,939	-	-	-
Defaulted Exposures	2,824,979	-	30,530	897,058
Total On Balance Sheet Exposures	93,300,505	199,474	5,092,718	28,613,589
Off Balance Sheet Exposures				
OTC Derivatives	-	-	-	-
Off balance sheet exposures other than OTC derivatives or credit derivatives	20,334,250	1,495	430,239	1,609,774
Defaulted Exposures	52,731	-	11,775	6,015
Total Off Balance Sheet Exposures	20,386,981	1,495	442,014	1,615,789
Total On and Off Balance Sheet Exposures	113,687,486	200,969	5,534,732	30,229,378

Table 16b: Credit Risk Mitigation of Portfolios under the IRB Approach as at 31 December 2014

RHB Bank Group	Gross	Gross	Gross	
	Exposures	Exposures	Exposures	
	Before Credit	Covered by	Covered by	
<u>Exposure Class</u>	Risk Mitigation	Guarantees / Credit Derivatives	Eligible Financial Collateral	Other Eligible Collateral
	RM'000	RM'000	RM'000	RM'000
On Balance Sheet Exposures				
Insurance/Takaful Cos, Securities Firms & Fund Managers	99	-	-	-
Corporates, of which	42,768,648	180,767	5,042,644	8,112,508
Corporate Exposures (excluding exposures with firm size adjustments)	30,886,707	132,070	4,190,918	2,835,241
Corporate Exposures (with firm size adjustments)	11,881,941	48,697	851,726	5,277,267
Retail, of which	34,256,681	41	8,678	12,895,205
Residential Mortgages Exposures	19,031,632	-	-	12,887,769
Qualifying Revolving Retail Exposures	1,446,934	-	-	-
Hire Purchase Exposures	5,111,856	-	-	-
Other Retail Exposures	8,666,259	41	8,678	7,436
Defaulted Exposures	2,456,599	-	20,239	820,770
Total On Balance Sheet Exposures	79,482,027	180,808	5,071,561	21,828,483
Off Balance Sheet Exposures				
OTC Derivatives	-	-	-	-
Off balance sheet exposures other than OTC derivatives or credit derivatives	13,959,558	714	427,054	1,293,721
Defaulted Exposures	23,580	-	16,214	2,038
Total Off Balance Sheet Exposures	13,983,138	714	443,268	1,295,759
Total On and Off Balance Sheet Exposures	93,465,165	181,522	5,514,829	23,124,242

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Table 17a: Impaired and Past Due Loans/ Financing and Allowances for Impairment by Industry Sector as at 30 June 2015

RHB 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	14,677	8,850	-	48,146
Mining & Quarrying	3,352	4,783	-	12,599
Manufacturing	787,908	84,205	336,053	126,508
Electricity, Gas & Water Supply	85,486	163	1,403	21,747
Construction	189,548	72,975	60,338	75,766
Wholesale, Retail Trade, Restaurants & Hotels	261,894	74,675	28,910	149,026
Transport, Storage & Communication	26,840	32,853	146	62,623
Finance, Insurance/Takaful, Real Estate & Business	295,110	110,029	4,607	151,439
Education, Health & Others	15,923	10,296	3,436	27,616
Household	1,169,147	6,106,812	32,831	504,489
Others	284	-	-	13,824
Total	2,850,169	6,505,641	467,724	1,193,783

Table 17b: Impaired and Past Due Loans/ Financing and Allowances for Impairment by Industry Sector as at 31 December 2014

RHB 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	14,357	11,333	-	49,994
Mining & Quarrying	1,626	5,114	-	11,303
Manufacturing	786,949	64,619	305,099	124,737
Electricity, Gas & Water Supply	525	650	-	27,887
Construction	178,643	54,556	46,056	68,847
Wholesale, Retail Trade, Restaurants & Hotels	266,636	72,971	23,035	149,353
Transport, Storage & Communication	10,997	39,687	182	58,061
Finance, Insurance/Takaful, Real Estate & Business	186,609	105,324	3,389	139,991
Education, Health & Others	16,049	10,393	3,415	29,181
Household	1,264,576	6,143,444	27,335	673,670
Others	2,614	-	1,163	13,860
Total	2,729,581	6,508,091	409,674	1,346,884

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

RHB Bank Group	Six Months Period Ended 30.06.2015		Twelve Months Period Ended 31.12.2014	
	Net Charges/(Write back) for Individual Impairment Allowances		Net Charges/(Write back) for Individual Impairment Allowances	
	RM'000	Write Offs RM'000	RM'000	Write Offs RM'000
Industry Sector				
Agriculture	-	127	-	1,781
Mining & Quarrying	-	-	-	62
Manufacturing	31,426	5,787	17,857	332,992
Electricity, Gas & Water Supply	1,362	123	-	-
Construction	(1,601)	2,049	(1,536)	10,462
Wholesale, Retail Trade, Restaurants & Hotels	1,132	8,009	(5,864)	50,923
Transport, Storage & Communication	(3)	462	2,330	60,471
Finance, Insurance/Takaful, Real Estate & Business	863	833	(15,086)	56,613
Education, Health & Others	16	199	3,022	166
Household	5,762	154,046	3,722	303,534
Others	19,095	223	149	3,492
Total	58,052	171,858	4,594	820,496

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Table 19a: Impaired and Past Due Loans/ Financing and Allowances for Impairment by Geographical Distribution as at 30 June 2015

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	2,655,106	5,278,603	407,107	1,131,120
Labuan Offshore	12,591	-	-	25,601
Singapore	140,901	1,194,465	44,981	18,302
Thailand	23,091	3,351	9,915	7,739
Brunei	8,793	29,222	505	1,683
Cambodia	9,687	-	5,216	9,004
Laos	-	-	-	334
Total	2,850,169	6,505,641	467,724	1,193,783

Table 19b: Impaired and Past Due Loans/ Financing and Allowances for Impairment by Geographical Distribution as at 31 December 2014

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	2,594,152	5,375,141	361,203	1,287,497
Labuan Offshore	-	-	-	20,687
Singapore	101,577	1,112,173	36,999	18,927
Thailand	21,871	-	9,357	10,655
Brunei	8,245	20,777	499	1,431
Cambodia	3,736	-	1,616	7,687
Laos	-	-	-	-
Total	2,729,581	6,508,091	409,674	1,346,884

Table 20: Reconciliation of Changes to Loan/ Financing Impairment Allowances

RHB Bank Group	As at 30.06.2015	As at 31.12.2014
	RM'000	RM'000
<u>Individual Impairment Allowance</u>		
Balance as at the beginning of financial period/year	409,674	891,294
Net allowance/(written back) made during the period/year	58,052	4,594
Reclassification (to)/from collective impairment allowance	-	(64)
Transfer to impairment of financial investments HTM	-	(9,871)
Amount written off	(3,249)	(481,317)
Exchange differences	3,247	5,038
Balance as at the end of financial period/year	467,724	409,674

RHB Bank Group	As at 30.06.2015	As at 31.12.2014
	RM'000	RM'000
<u>Collective Impairment Allowance</u>		
Balance as at the beginning of financial period/year	1,346,884	1,272,637
Net allowance/(written back) made during the period/year	11,280	410,921
Reclassification from/(to) individual impairment allowance	-	64
Amount written off	(168,609)	(339,179)
Exchange differences	4,228	2,441
Balance as at the end of financial period/year	1,193,783	1,346,884

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Table 21a: Market Risk Weighted Assets and Minimum Capital Requirements as at 30 June 2015

RHB Bank Group	Long	Short	Risk Weighted	Minimum
<u>Market Risk</u>	<u>Position</u>	<u>Position</u>	<u>Assets</u>	<u>Capital</u>
	RM'000	RM'000	RM'000	Requirements
				RM'000
Interest Rate Risk/ Profit Rate Risk	83,961,878	81,924,902	2,411,735	192,939
Foreign Currency Risk	1,515,417	36,749	1,524,370	121,949
Total			3,936,105	314,888

RHB Bank	Long	Short	Risk Weighted	Minimum
<u>Market Risk</u>	<u>Position</u>	<u>Position</u>	<u>Assets</u>	<u>Capital</u>
	RM'000	RM'000	RM'000	Requirements
				RM'000
Interest Rate Risk/ Profit Rate Risk	81,342,895	79,498,438	2,279,541	182,363
Foreign Currency Risk	1,621,067	41,976	1,630,020	130,402
Total			3,909,561	312,765

RHB Islamic Bank	Long	Short	Risk Weighted	Minimum
<u>Market Risk</u>	<u>Position</u>	<u>Position</u>	<u>Assets</u>	<u>Capital</u>
	RM'000	RM'000	RM'000	Requirements
				RM'000
Profit Rate Risk	2,618,983	2,426,464	136,713	10,937
Foreign Currency Risk	8,153	(91,873)	91,873	7,350
Total			228,586	18,287

Table 21b: Market Risk Weighted Assets and Minimum Capital Requirements as at 31 December 2014

RHB Bank Group	Long	Short	Risk Weighted	Minimum
<u>Market Risk</u>	<u>Position</u>	<u>Position</u>	<u>Assets</u>	<u>Capital</u>
	RM'000	RM'000	RM'000	Requirements
				RM'000
Interest Rate Risk/ Profit Rate Risk	73,816,399	71,550,774	2,016,745	161,340
Foreign Currency Risk	1,479,058	33,303	1,491,704	119,336
Total			3,508,449	280,676

RHB Bank	Long	Short	Risk Weighted	Minimum
<u>Market Risk</u>	<u>Position</u>	<u>Position</u>	<u>Assets</u>	<u>Capital</u>
	RM'000	RM'000	RM'000	Requirements
				RM'000
Interest Rate Risk/ Profit Rate Risk	71,191,331	69,276,262	1,874,705	149,977
Foreign Currency Risk	1,482,146	33,402	1,494,792	119,583
Total			3,369,497	269,560

RHB Islamic Bank	Long	Short	Risk Weighted	Minimum
<u>Market Risk</u>	<u>Position</u>	<u>Position</u>	<u>Assets</u>	<u>Capital</u>
	RM'000	RM'000	RM'000	Requirements
				RM'000
Profit Rate Risk	2,625,070	2,274,513	119,500	9,560
Foreign Currency Risk	1,785	(4,857)	4,857	388
Total			124,357	9,948

Note: As at 30 June 2015 and 31 December 2014, RHB Bank Group did not have any exposure under equity risk, commodity risk, inventory risk and options risk.

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Table 22a: Equity Exposures in the Banking Book as at 30 June 2015

RHB Bank Group	Gross Credit	Risk Weighted
<u>Equity Type</u>	<u>Exposures</u>	<u>Assets</u>
	RM'000	RM'000
Publicly traded		
Holdings of equity investments	1,168	1,168
Privately held		
For socio economic purposes	556,331	556,331
For non socio economic purpose	7,899	7,901
Other equity	<u>860</u>	<u>860</u>
Total	<u>566,258</u>	<u>566,260</u>

	RM'000
Total Net Unrealised Gains	363,600

Table 22b: Equity Exposures in the Banking Book as at 31 December 2014

RHB Bank Group	Gross Credit	Risk Weighted
<u>Equity Type</u>	<u>Exposures</u>	<u>Assets</u>
	RM'000	RM'000
Publicly traded		
Holdings of equity investments	10,719	10,719
Privately held		
For socio economic purposes	502,732	502,732
For non socio economic purpose	4	6
Other equity	<u>860</u>	<u>860</u>
Total	<u>514,315</u>	<u>514,317</u>

	RM'000
Total Net Unrealised Gains	313,399

Table 23a: Interest Rate Risk / Rate of Return Risk in the Banking Book as at 30 June 2015

RHB Bank Group	Impact on Position as at Reporting Period (100 basis points) Parallel Shift			
	Increase / (Decline) in Earnings		Increase/(Decline) in Economic Value	
	Impact based on	Impact based on	Impact based on	Impact based on
	+100 basis points	-100 basis points	+100 basis points	-100 basis points
<u>Currency</u>	RM'000	RM'000	RM'000	RM'000
MYR - Malaysian Ringgit	45,490	(45,490)	(1,067,330)	1,067,330
USD - US Dollar	35,837	(35,837)	61,984	(61,984)
Others ¹	8,843	(8,843)	(20,293)	20,293
Total	90,170	(90,170)	(1,025,639)	1,025,639

Table 23b: Interest Rate Risk / Rate of Return Risk in the Banking Book as at 31 December 2014

RHB Bank Group	Impact on Position as at Reporting Period (100 basis points) Parallel Shift			
	Increase / (Decline) in Earnings		Increase/(Decline) in Economic Value	
	Impact based on	Impact based on	Impact based on	Impact based on
	+100 basis points	-100 basis points	+100 basis points	-100 basis points
<u>Currency</u>	RM'000	RM'000	RM'000	RM'000
MYR - Malaysian Ringgit	32,722	(32,722)	(1,101,162)	1,101,162
USD - US Dollar	11,101	(11,101)	45,238	(45,238)
Others ¹	9,341	(9,341)	(45,861)	45,861
Total	53,164	(53,164)	(1,101,785)	1,101,785

Note:

1. Inclusive of GBP, EUR, SGD, etc
2. The EaR and EVE exposures are additive and do not take into account any correlation impact in the aggregation.
3. The earnings and economic values were computed based on the standardised approach adopted by BNM.

Table 24a: Operational Risk Weighted Assets and Minimum Capital Requirements as at 30 June 2015

<u>Operational Risk</u>	RHB Bank	RHB Bank	RHB Islamic
	Group	Berhad	Bank
	RM'000	RM'000	RM'000
Risk Weighted Assets	9,129,775	8,072,763	964,330
Minimum Capital Requirements	730,382	645,821	77,146

Table 24b: Operational Risk Weighted Assets and Minimum Capital Requirements as at 31 December 2014

<u>Operational Risk</u>	RHB Bank	RHB Bank	RHB Islamic
	Group	Berhad	Bank
	RM'000	RM'000	RM'000
Risk Weighted Assets	8,949,426	7,957,062	918,886
Minimum Capital Requirements	715,954	636,565	73,511