

**RHB Investment Bank Berhad**  
**Basel II Pillar 3 Quantitative Disclosures**  
**30 June 2015**

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

**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 2015 is 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 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 Investment 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](http://www.rhbgroup.com) 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) dated 28 November 2012 and Capital Adequacy Framework (Basel II - Risk-weighted Assets) dated 27 June 2013.

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.

**RHB INVESTMENT BANK GROUP**  
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**Table 1: Capital Adequacy Ratios**

	RHB Investment Bank Group		RHB Investment Bank	
	As at 30.06.2015	As at 31.12.2014	As at 30.06.2015	As at 31.12.2014
Common Equity Tier I Capital Ratio	25.215%	31.271%	23.325%	26.337%
Tier I Capital Ratio	25.227%	31.286%	23.325%	26.337%
Total Capital Ratio	33.846%	41.671%	23.325%	26.337%

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

<u>Risk Types</u>	RHB Investment Bank Group		RHB Investment Bank	
	As at 30.06.2015	As at 31.12.2014	As at 30.06.2015	As at 31.12.2014
	RM'000	RM'000	RM'000	RM'000
Credit RWA	3,389,799	3,008,650	2,402,332	2,448,720
Market RWA	1,261,783	516,665	806,522	284,376
Operational RWA	1,801,363	1,561,132	1,077,959	992,064
<b>Total</b>	<b>6,452,945</b>	<b>5,086,447</b>	<b>4,286,813</b>	<b>3,725,160</b>

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

<u>Risk Types</u>	RWA		Minimum Capital Requirements	
	RHB Investment Bank Group	RHB Investment Bank	RHB Investment Bank Group	RHB Investment Bank
	RM'000	RM'000	RM'000	RM'000
<b>Credit Risk</b>				
<i>Under Standardised Approach</i>	3,389,799	2,402,332	271,184	192,187
<b>Market Risk</b>				
<i>Under Standardised Approach</i>	1,261,783	806,522	100,943	64,522
<b>Operational Risk</b>				
<i>Under Basic Indicator Approach</i>	1,801,363	1,077,959	144,109	86,237
<b>Total</b>	<b>6,452,945</b>	<b>4,286,813</b>	<b>516,236</b>	<b>342,946</b>

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

<u>Risk Types</u>	RWA		Minimum Capital Requirements	
	RHB Investment Bank Group	RHB Investment Bank	RHB Investment Bank Group	RHB Investment Bank
	RM'000	RM'000	RM'000	RM'000
<b>Credit Risk</b>				
<i>Under Standardised Approach</i>	3,008,650	2,448,720	240,692	195,898
<b>Market Risk</b>				
<i>Under Standardised Approach</i>	516,665	284,376	41,333	22,750
<b>Operational Risk</b>				
<i>Under Basic Indicator Approach</i>	1,561,132	992,064	124,891	79,365
<b>Total</b>	<b>5,086,447</b>	<b>3,725,160</b>	<b>406,916</b>	<b>298,013</b>

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**BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2015**

**Table 4: Capital Structure**

	<b>RHB Investment Bank Group</b>		<b>RHB Investment Bank</b>	
	<b>As at 30.06.2015</b>	<b>As at 31.12.2014</b>	<b>As at 30.06.2015</b>	<b>As at 31.12.2014</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b><u>Common Equity Tier I Capital / Tier I Capital</u></b>				
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	156,096	172,467	282,777	290,106
Other reserves	484,742	441,517	406,544	406,544
Available for sale ('AFS') reserves	19,443	3,308	2,113	(11,933)
<b>Less:</b>				
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) *	(10,670)	(6,006)	(569,571)	(283,162)
Intangible assets	(55,678)	(54,013)	(31,274)	(29,718)
55% of cumulative gains arising from change in value of AFS instruments	(10,694)	-	(1,162)	-
Other deductions	(74)	(234)	(74)	(234)
Deferred tax assets	(19,905)	(30,276)	(11,681)	(23,891)
Reduction in excess of Tier II Capital due to insufficient Tier II capital #	-	-	(293,148)	(581,966)
<b>Total Common Equity Tier I Capital</b>	<b>1,627,122</b>	<b>1,590,625</b>	<b>999,902</b>	<b>981,124</b>
Qualifying non controlling interest recognised as Tier I Capital	784	750	-	-
<b>Total Tier I Capital</b>	<b>1,627,906</b>	<b>1,591,375</b>	<b>999,902</b>	<b>981,124</b>
<b><u>Tier II Capital</u></b>				
Subordinated obligations subject to gradual phase out treatment **	345,000	539,765	345,000	539,765
Subordinated obligations meeting all relevant criteria	200,000	-	200,000	-
Qualifying non controlling interest recognised as Tier II Capital	139	117	-	-
Collective impairment allowances and regulatory reserves ^	27,041	12,358	16,209	10,916
<b>Less:</b>				
Investments in subsidiaries, associates and joint ventures	(16,006)	(24,023)	(561,209)	(550,681)
<b>Total Tier II Capital</b>	<b>556,174</b>	<b>528,217</b>	<b>-</b>	<b>-</b>
<b>Total Capital</b>	<b>2,184,080</b>	<b>2,119,592</b>	<b>999,902</b>	<b>981,124</b>

\* 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).

# 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 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/Advances.

Includes the qualifying regulatory reverses for loans of the Group and the Bank of RM 16,371,000 (31.12.2014: Nil) and RM 7,329,000 (31.12.2014: Nil) respectively.

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**Table 5a: 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**

<b>RHB Investment Bank Group</b>	<b>Gross Exposures / EAD before CRM</b>	<b>Net Exposures / EAD after CRM</b>	<b>Risk Weighted Assets</b>	<b>Minimum Capital Requirement</b>
<b>Exposure Class</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b><u>Exposures under the Standardised Approach</u></b>				
<b><u>On Balance Sheet Exposures</u></b>				
Sovereigns/Central Banks	1,507,626	1,507,626	1,702	136
Banks, Development Financial Institutions & MDBs	3,107,827	3,064,800	762,039	60,963
Insurance Cos, Securities Firms & Fund Managers	464,291	464,291	464,291	37,143
Corporates	3,557,881	1,862,946	729,409	58,353
Regulatory Retail	-	-	-	-
Residential Mortgages	1,266	1,266	487	39
Higher Risk Assets	31	31	46	4
Other Assets	1,997,011	1,997,011	688,713	55,097
Securitisation Exposures	-	-	-	-
Equity Exposures	153,904	153,904	153,904	12,312
Defaulted Exposures	161,055	138,425	199,310	15,945
<b>Total On Balance Sheet Exposures</b>	<b>10,950,892</b>	<b>9,190,300</b>	<b>2,999,901</b>	<b>239,992</b>
<b><u>Off Balance Sheet Exposures</u></b>				
OTC Derivatives	373,548	373,548	121,661	9,733
Off balance sheet exposures other than OTC derivatives or credit derivatives	445,561	268,233	268,237	21,459
Defaulted Exposures	-	-	-	-
<b>Total Off Balance Sheet Exposures</b>	<b>819,109</b>	<b>641,781</b>	<b>389,898</b>	<b>31,192</b>
<b>Total On and Off Balance Sheet Exposures</b>	<b>11,770,001</b>	<b>9,832,081</b>	<b>3,389,799</b>	<b>271,184</b>

**Table 5b: 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**

<b>RHB Investment Bank Group</b>	<b>Gross Exposures / EAD before CRM</b>	<b>Net Exposures / EAD after CRM</b>	<b>Risk Weighted Assets</b>	<b>Minimum Capital Requirement</b>
<b>Exposure Class</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b><u>Exposures under the Standardised Approach</u></b>				
<b><u>On Balance Sheet Exposures</u></b>				
Sovereigns/Central Banks	1,798,542	1,798,542	1,500	120
Banks, Development Financial Institutions & MDBs	2,676,882	2,565,762	585,438	46,835
Insurance Cos, Securities Firms & Fund Managers	82,386	82,386	82,386	6,591
Corporates	3,919,705	2,226,394	972,200	77,776
Regulatory Retail	-	-	-	-
Residential Mortgages	1,339	1,339	513	41
Higher Risk Assets	31	31	47	4
Other Assets	1,917,391	1,917,391	760,856	60,868
Securitisation Exposures	-	-	-	-
Equity Exposures	97,881	97,881	97,881	7,830
Defaulted Exposures	220,026	199,473	291,289	23,303
<b>Total On Balance Sheet Exposures</b>	<b>10,714,183</b>	<b>8,889,199</b>	<b>2,792,110</b>	<b>223,368</b>
<b><u>Off Balance Sheet Exposures</u></b>				
OTC Derivatives	396,312	396,312	119,390	9,552
Off balance sheet exposures other than OTC derivatives or credit derivatives	257,667	97,146	97,150	7,772
Defaulted Exposures	-	-	-	-
<b>Total Off Balance Sheet Exposures</b>	<b>653,979</b>	<b>493,458</b>	<b>216,540</b>	<b>17,324</b>
<b>Total On and Off Balance Sheet Exposures</b>	<b>11,368,162</b>	<b>9,382,657</b>	<b>3,008,650</b>	<b>240,692</b>

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**Table 6a: Exposures on Off Balance Sheet and Counterparty Credit Risk (Before Credit Risk Mitigation)**  
**as at 30 June 2015**

<b>RHB Investment Bank Group</b>	<b>Principal /</b>	<b>Positive</b>	<b>Credit</b>	<b>Risk Weighted</b>
<b>Nature of Item</b>	<b>Notional</b>	<b>Fair Value of</b>	<b>Equivalent</b>	<b>Assets</b>
	<b>Amount</b>	<b>Derivative</b>	<b>Amount</b>	
	<b>RM'000</b>	<b>Contracts</b>	<b>RM'000</b>	<b>RM'000</b>
Direct credit substitutes	-		-	-
NIFs and obligations under underwriting agreement	291,408		145,704	145,704
Foreign exchange related contracts	2,635,271	200,828	359,691	116,134
1 year or less	1,221,329	28,619	44,419	32,622
Over 1 year to 5 years	1,413,942	172,209	315,272	83,512
Over 5 years	-	-	-	-
Interest rate related contracts	1,390,336	2,187	13,838	5,508
1 year or less	400,336	114	665	227
Over 1 year to 5 years	990,000	2,073	13,173	5,281
Over 5 years	-	-	-	-
Equity related contracts	254	4	19	19
1 year or less	254	4	19	19
Over 1 year to 5 years	-	-	-	-
Over 5 years	-	-	-	-
Other commitments, such as formal standby facilities and credit lines, with original maturity of over 1 year	7,146		3,573	2,846
Other commitments, such as formal standby facilities and credit lines, with original maturity of up to 1 year	1,481,420		296,284	119,687
<b>Total</b>	<b>5,805,835</b>	<b>203,019</b>	<b>819,109</b>	<b>389,898</b>

**Table 6b: Exposures on Off Balance Sheet and Counterparty Credit Risk (Before Credit Risk Mitigation)**  
**as at 31 December 2014**

<b>RHB Investment Bank Group</b>	<b>Principal /</b>	<b>Positive</b>	<b>Credit</b>	<b>Risk Weighted</b>
<b>Nature of Item</b>	<b>Notional</b>	<b>Fair Value of</b>	<b>Equivalent</b>	<b>Assets</b>
	<b>Amount</b>	<b>Derivative</b>	<b>Amount</b>	
	<b>RM'000</b>	<b>Contracts</b>	<b>RM'000</b>	<b>RM'000</b>
Direct credit substitutes	-		-	-
NIFs and obligations under underwriting agreement	-		-	-
Foreign exchange related contracts	2,956,994	146,088	371,237	105,876
1 year or less	677,400	1,503	3,942	789
Over 1 year to 5 years	2,279,594	144,585	367,295	105,087
Over 5 years	-	-	-	-
Interest rate related contracts	2,295,000	6,000	19,231	7,670
1 year or less	1,330,000	3,798	3,982	1,852
Over 1 year to 5 years	965,000	2,202	15,249	5,818
Over 5 years	-	-	-	-
Equity related contracts	15,508	4,914	5,844	5,844
1 year or less	15,508	4,914	5,844	5,844
Over 1 year to 5 years	-	-	-	-
Over 5 years	-	-	-	-
Other commitments, such as formal standby facilities and credit lines, with original maturity of over 1 year	6,172		3,086	2,639
Other commitments, such as formal standby facilities and credit lines, with original maturity of up to 1 year	1,272,907		254,581	94,511
<b>Total</b>	<b>6,546,581</b>	<b>157,002</b>	<b>653,979</b>	<b>216,540</b>



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**Table 7a: Credit Risk Exposures (Before Credit Risk Mitigation) by Geographical Distribution as at 30 June 2015**

**RHB Investment Bank Group**

<b><u>Exposure Class</u></b>	<b>Malaysia</b>	<b>Singapore</b>	<b>Hong Kong</b>	<b>Indonesia</b>	<b>Thailand</b>	<b>Total</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b><u>Exposures under Standardised Approach</u></b>						
Sovereigns & Central Banks	1,507,626	-	-	-	-	1,507,626
Banks, Development Financial Institutions & MDBs	2,993,493	26,865	78,313	80,132	14,766	3,193,569
Insurance Cos, Securities Firms & Fund Managers	10,806	429,704	17,896	173	5,712	464,291
Corporates	3,256,492	276,247	523,537	173,345	222,675	4,452,296
Regulatory Retail	-	-	-	-	-	-
Residential Mortgages	1,266	-	-	-	-	1,266
Higher Risk Assets	38	-	-	-	-	38
Other Assets	933,835	647,979	115,465	184,575	115,157	1,997,011
<b>Total</b>	<b>8,703,556</b>	<b>1,380,795</b>	<b>735,211</b>	<b>438,225</b>	<b>358,310</b>	<b>11,616,097</b>

**Table 7b: Credit Risk Exposures (Before Credit Risk Mitigation) by Geographical Distribution as at 31 December 2014**

**RHB Investment Bank Group**

<b><u>Exposure Class</u></b>	<b>Malaysia</b>	<b>Singapore</b>	<b>Hong Kong</b>	<b>Indonesia</b>	<b>Thailand</b>	<b>Total</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b><u>Exposures under Standardised Approach</u></b>						
Sovereigns & Central Banks	1,798,542	-	-	-	-	1,798,542
Banks, Development Financial Institutions & MDBs	2,687,500	22,120	45,590	43,830	58,919	2,857,959
Insurance Cos, Securities Firms & Fund Managers	70,662	-	8,603	548	6,235	86,048
Corporates	3,713,071	312,932	288,713	102,747	191,046	4,608,509
Regulatory Retail	-	-	-	-	-	-
Residential Mortgages	1,339	-	-	-	-	1,339
Higher Risk Assets	39	-	-	-	-	39
Other Assets	917,144	571,568	163,188	153,234	112,257	1,917,391
<b>Total</b>	<b>9,188,297</b>	<b>906,620</b>	<b>506,094</b>	<b>300,359</b>	<b>368,457</b>	<b>11,269,827</b>

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 2015

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	-	-	-	-	-	-	-	195,189	1,312,437	-	-	1,507,626
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	-	3,193,569	-	-	-	3,193,569
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	-	464,291	-	-	-	464,291
Corporates	56,830	4,003	125,089	65,921	431,455	120,478	62,273	2,162,510	8,926	1,414,811	-	4,452,296
Regulatory Retail	-	-	-	-	-	-	-	-	-	-	-	-
Residential Mortgages	-	-	-	-	-	-	-	-	-	1,266	-	1,266
Higher Risk Assets	-	-	-	-	-	-	-	-	-	38	-	38
Other Assets	-	-	-	-	-	-	-	678,448	-	-	1,318,563	1,997,011
<b>Total</b>	<b>56,830</b>	<b>4,003</b>	<b>125,089</b>	<b>65,921</b>	<b>431,455</b>	<b>120,478</b>	<b>62,273</b>	<b>6,694,007</b>	<b>1,321,363</b>	<b>1,416,115</b>	<b>1,318,563</b>	<b>11,616,097</b>

Table 8b: Credit Risk Exposures (Before Credit Risk Mitigation) by Industry Sector as at 31 December 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	-	-	-	-	-	-	-	272,419	1,526,123	-	-	1,798,542
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	-	2,857,959	-	-	-	2,857,959
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	-	86,048	-	-	-	86,048
Corporates	61,928	27,137	133,745	80,906	467,860	119,969	55,812	2,390,876	4,672	1,264,032	1,572	4,608,509
Regulatory Retail	-	-	-	-	-	-	-	-	-	-	-	-
Residential Mortgages	-	-	-	-	-	-	-	-	-	1,339	-	1,339
Higher Risk Assets	-	-	-	-	-	-	-	-	-	39	-	39
Other Assets	-	-	-	-	-	-	-	261,900	-	-	1,655,491	1,917,391
<b>Total</b>	<b>61,928</b>	<b>27,137</b>	<b>133,745</b>	<b>80,906</b>	<b>467,860</b>	<b>119,969</b>	<b>55,812</b>	<b>5,869,202</b>	<b>1,530,795</b>	<b>1,265,410</b>	<b>1,657,063</b>	<b>11,269,827</b>

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

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

**Table 9a: Credit Risk Exposures (Before Credit Risk Mitigation) by Remaining Maturity as at 30 June 2015**

RHB Investment Bank Group				
<u>Exposure Class</u>	One year or less	More than one to five years	Over five years	Total
	RM'000	RM'000	RM'000	RM'000
<b><u>Exposures under Standardised Approach</u></b>				
Sovereigns & Central Banks	55,593	866,731	585,302	1,507,626
Banks, Development Financial Institutions & MDBs	1,651,463	545,353	996,753	3,193,569
Insurance Cos, Securities Firms & Fund Managers	-	-	464,291	464,291
Corporates	2,599,779	1,143,127	709,390	4,452,296
Regulatory Retail	-	-	-	-
Residential Mortgages	-	259	1,007	1,266
Higher Risk Assets	-	-	38	38
Other Assets	-	-	1,997,011	1,997,011
<b>Total</b>	<b>4,306,835</b>	<b>2,555,470</b>	<b>4,753,792</b>	<b>11,616,097</b>

**Table 9b: Credit Risk Exposures (Before Credit Risk Mitigation) by Remaining Maturity as at 31 December 2014**

RHB Investment Bank Group				
<u>Exposure Class</u>	One year or less	More than one to five years	Over five years	Total
	RM'000	RM'000	RM'000	RM'000
<b><u>Exposures under Standardised Approach</u></b>				
Sovereigns & Central Banks	372,142	604,439	821,961	1,798,542
Banks, Development Financial Institutions & MDBs	2,391,366	391,705	74,888	2,857,959
Insurance Cos, Securities Firms & Fund Managers	86,048	-	-	86,048
Corporates	2,517,741	1,402,366	688,402	4,608,509
Regulatory Retail	-	-	-	-
Residential Mortgages	-	292	1,047	1,339
Higher Risk Assets	-	-	39	39
Other Assets	-	-	1,917,391	1,917,391
<b>Total</b>	<b>5,367,297</b>	<b>2,398,802</b>	<b>3,503,728</b>	<b>11,269,827</b>

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

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

**Table 10a: Portfolios under the Standardised Approach by Risk Weights as at 30 June 2015**

RHB Investment Bank Group			Exposure After Credit Risk Mitigation					Total Exposures
Exposure Class	Risk Weight (%)							
	0%	20%	35%	50%	75%	100%	150%	
	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	1,499,117	8,509	-	-	-	-	-	1,507,626
Banks, Development Financial Institutions & MDBs	-	2,688,295	-	432,212	-	30,036	-	3,150,543
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	464,291	-	464,291
Corporates	262,300	1,292,956	-	49,555	-	830,820	121,771	2,557,402
Regulatory Retail	-	-	-	-	-	-	-	-
Residential Mortgages	-	-	975	291	-	-	-	1,266
Higher Risk Assets	-	-	-	-	-	-	38	38
Other Assets	765,540	678,448	-	-	-	553,023	-	1,997,011
Securitisation	-	-	-	-	-	-	-	-
Equity Exposures	-	-	-	-	-	153,904	-	153,904
Total Exposures after Credit Risk Mitigation	2,526,957	4,668,208	975	482,058	-	2,032,074	121,809	9,832,081
Total Risk Weighted Assets	-	933,642	341	241,029	-	2,032,074	182,713	3,389,799

**Table 10b: Portfolios under the Standardised Approach by Risk Weights as at 31 December 2014**

RHB Investment Bank Group		Exposure After Credit Risk Mitigation						Total
Exposure Class	Risk Weight (%)							Exposures
	0%	20%	35%	50%	75%	100%	150%	
	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	1,791,040	7,502	-	-	-	-	-	1,798,542
Banks, Development Financial Institutions & MDBs	-	2,534,637	-	182,164	-	30,039	-	2,746,840
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	86,048	-	86,048
Corporates	264,740	1,367,706	-	67,488	-	850,103	184,086	2,734,123
Regulatory Retail	-	-	-	-	-	-	-	-
Residential Mortgages	-	-	1,042	297	-	-	-	1,339
Higher Risk Assets	-	-	-	-	-	-	39	39
Other Assets	947,052	261,854	-	-	-	708,485	-	1,917,391
Securitisation	-	-	-	-	-	-	-	-
Equity Exposures	-	-	-	454	-	97,881	-	98,335
Total Exposures after Credit Risk Mitigation	3,002,832	4,171,699	1,042	250,403	-	1,772,556	184,125	9,382,657
Total Risk Weighted Assets	-	834,340	365	125,202	-	1,772,556	276,187	3,008,650

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

Table 11a: Rated Exposures According to Ratings by External Credit Assessment Institutions ('ECAIs') as at 30 June 2015

RHB Investment Bank Group

	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
Ratings of Corporates by Approved ECAIs	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

On and Off Balance Sheet Exposures

Insurance Cos, Securities Firms & Fund Managers		-	-	-	-	464,291
Corporates		1,312,992	49,555	99,482	8,236	1,087,137

	Moody's	P-1	P-2	P-3	Others	Unrated
	S&P	A-1	A-2	A-3	Others	Unrated
Short Term Ratings of Banking Institutions by Approved ECAIs	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

On and Off Balance Sheet Exposures

Banks, Development Financial Institutions & MDBs		250,616	-	-	-	-
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	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
Ratings of Sovereigns and Central Banks by Approved ECAIs	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
<u>Exposure Class</u>		RM'000	RM'000	RM'000	RM'000	RM'000	RM'000

On and Off Balance Sheet Exposures

Sovereigns & Central Banks		-	1,507,626	-	-	-	-
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	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
Ratings of Banking Institutions by Approved ECAIs	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	RAM	AAA to AA3	A1 to A3	BBB1 to BBB3	BB1 to B3	C1 to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	C+ to D	Unrated
<u>Exposure Class</u>	R&I	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to C	Unrated
		RM'000	RM'000	RM'000	RM'000	RM'000	RM'000

On and Off Balance Sheet Exposures

Banks, Development Financial Institutions & MDBs		418,065	1,518,874	91,632	30,036	-	841,320
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RHB INVESTMENT BANK GROUP  
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2015

Table 11b: Rated Exposures According to Ratings by External Credit Assessment Institutions ('ECAIs') as at 31 December 2014

RHB Investment Bank Group

	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	
Ratings of Corporates by Approved ECAIs	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 and Off Balance Sheet Exposures</u>							
Insurance Cos, Securities Firms & Fund Managers		-	-	-	-	86,048	
Corporates		1,387,725	67,488	70,869	9,412	1,198,629	
	Moody's	P-1	P-2	P-3	Others	Unrated	
	S&P	A-1	A-2	A-3	Others	Unrated	
Short Term Ratings of Banking Institutions by Approved ECAIs	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 and Off Balance Sheet Exposures</u>							
Banks, Development Financial Institutions & MDBs		148,732	-	-	-	-	
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
Ratings of Sovereigns and Central Banks by Approved ECAIs	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
<u>Exposure Class</u>	R&I	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to C	Unrated
		RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<u>On and Off Balance Sheet Exposures</u>							
Sovereigns & Central Banks		-	1,798,542	-	-	-	-
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
Ratings of Banking Institutions by Approved ECAIs	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	RAM	AAA to AA3	A1 to A3	BBB1 to BBB3	BB1 to B3	C1 to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	C+ to D	Unrated
<u>Exposure Class</u>	R&I	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to C	Unrated
		RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<u>On and Off Balance Sheet Exposures</u>							
Banks, Development Financial Institutions & MDBs		1,125,712	939,776	28,087	30,039	-	474,494

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

**Table 12a: Credit Risk Mitigation of Portfolios under the Standardised Approach as at 30 June 2015**

<b>RHB Investment Bank Group</b>	<b>Gross Exposures Before Credit Risk Mitigation</b>	<b>Gross Exposures Covered by Guarantees / Credit Derivatives</b>	<b>Gross Exposures Covered by Eligible Financial Collateral</b>
<b><u>Exposure Class</u></b>	<b><u>RM'000</u></b>	<b><u>RM'000</u></b>	<b><u>RM'000</u></b>
<b><u>On Balance Sheet Exposures</u></b>			
Sovereigns/Central Banks	1,507,626	-	-
Banks, Development Financial Institutions & MDBs	3,107,827	-	43,028
Insurance Cos, Securities Firms & Fund Managers	464,291	-	-
Corporates	3,557,881	262,300	1,694,936
Regulatory Retail	-	-	-
Residential Mortgages	1,266	-	-
Higher Risk Assets	31	-	-
Other Assets	1,997,011	-	-
Securitisation Exposures	-	-	-
Equity Exposures	153,904	-	-
Defaulted Exposures	161,055	-	22,630
<b>Total On Balance Sheet Exposures</b>	<b>10,950,892</b>	<b>262,300</b>	<b>1,760,594</b>
<b><u>Off Balance Sheet Exposures</u></b>			
OTC Derivatives	373,548	-	-
Off balance sheet exposures other than OTC derivatives or credit derivatives	445,561	-	177,327
Defaulted Exposures	-	-	-
<b>Total Off Balance Sheet Exposures</b>	<b>819,109</b>	<b>-</b>	<b>177,327</b>
<b>Total On and Off Balance Sheet Exposures</b>	<b>11,770,001</b>	<b>262,300</b>	<b>1,937,921</b>

**Table 12b: Credit Risk Mitigation of Portfolios under the Standardised Approach as at 31 December 2014**

<b>RHB Investment Bank Group</b>	<b>Gross Exposures Before Credit Risk Mitigation</b>	<b>Gross Exposures Covered by Guarantees / Credit Derivatives</b>	<b>Gross Exposures Covered by Eligible Financial Collateral</b>
<b><u>Exposure Class</u></b>	<b><u>RM'000</u></b>	<b><u>RM'000</u></b>	<b><u>RM'000</u></b>
<b><u>On Balance Sheet Exposures</u></b>			
Sovereigns/Central Banks	1,798,542	-	-
Banks, Development Financial Institutions & MDBs	2,676,882	-	111,119
Insurance Cos, Securities Firms & Fund Managers	82,386	-	-
Corporates	3,919,705	264,740	1,693,312
Regulatory Retail	-	-	-
Residential Mortgages	1,339	-	-
Higher Risk Assets	31	-	-
Other Assets	1,917,391	-	-
Securitisation Exposures	-	-	-
Equity Exposures	97,881	-	-
Defaulted Exposures	220,026	-	20,553
<b>Total On Balance Sheet Exposures</b>	<b>10,714,183</b>	<b>264,740</b>	<b>1,824,984</b>
<b><u>Off Balance Sheet Exposures</u></b>			
OTC Derivatives	396,312	-	-
Off balance sheet exposures other than OTC derivatives or credit derivatives	257,667	-	160,521
Defaulted Exposures	-	-	-
<b>Total Off Balance Sheet Exposures</b>	<b>653,979</b>	<b>-</b>	<b>160,521</b>
<b>Total On and Off Balance Sheet Exposures</b>	<b>11,368,162</b>	<b>264,740</b>	<b>1,985,505</b>

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

**Table 13a: Impaired and Past Due Loans and Allowances for Impairment by Industry Sector as at 30 June 2015**

RHB Investment Bank Group				
<u>Industry Sector</u>	Impaired Loans and Advances	Past Due Loans	Individual Impairment Allowances	Collective Impairment Allowances
	RM'000	RM'000	RM'000	RM'000
Agriculture	-	-	-	148
Construction	-	-	-	7,337
Finance, Insurance, Real Estate & Business	106,745	-	6,445	710
Household	2,861	-	2,792	637
<b>Total</b>	<b>109,606</b>	<b>-</b>	<b>9,237</b>	<b>8,832</b>

**Table 13b: Impaired and Past Due Loans and Allowances for Impairment by Industry Sector as at 31 December 2014**

RHB Investment Bank Group				
<u>Industry Sector</u>	Impaired Loans and Advances	Past Due Loans	Individual Impairment Allowances	Collective Impairment Allowances
	RM'000	RM'000	RM'000	RM'000
Agriculture	-	-	-	155
Construction	-	-	-	7,608
Finance, Insurance, Real Estate & Business	160,145	-	4,922	2,445
Household	2,640	-	2,635	680
<b>Total</b>	<b>162,785</b>	<b>-</b>	<b>7,557</b>	<b>10,888</b>

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

RHB Investment Bank Group	Six Months Period Ended 30.06.2015		Twelve Months Period Ended 31.12.2014	
	Net Charges/(Write back)		Net Charges/(Write back)	
	for Individual		for Individual	
<u>Industry Sector</u>	Impairment Allowances	Write Offs	Impairment Allowances	Write Offs
	RM'000	RM'000	RM'000	RM'000
Construction	-	-	(30,120)	-
Finance, Insurance, Real Estate & Business	1,522	-	(22,545)	1,337
Household	(1)	-	2,634	334
<b>Total</b>	<b>1,521</b>	<b>-</b>	<b>(50,031)</b>	<b>1,671</b>



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

**Table 15a: Impaired and Past Due Loans and Allowances for Impairment by Geographical Distribution as at 30 June 2015**

<b>RHB Investment Bank Group</b>				
<b><u>Geographical Distribution</u></b>	<b>Impaired Loans and Advances</b>	<b>Past Due Loans</b>	<b>Individual Impairment Allowances</b>	<b>Collective Impairment Allowances</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Malaysia	106,814	-	6,445	8,832
Singapore	2,792	-	2,792	-
<b>Total</b>	<b>109,606</b>	<b>-</b>	<b>9,237</b>	<b>8,832</b>

**Table 15b: Impaired and Past Due Loans and Allowances for Impairment by Geographical Distribution as at 31 December 2014**

<b>RHB Investment Bank Group</b>				
<b><u>Geographical Distribution</u></b>	<b>Impaired Loans and Advances</b>	<b>Past Due Loans</b>	<b>Individual Impairment Allowances</b>	<b>Collective Impairment Allowances</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Malaysia	160,151	-	4,922	10,888
Singapore	2,634	-	2,635	-
<b>Total</b>	<b>162,785</b>	<b>-</b>	<b>7,557</b>	<b>10,888</b>

**Table 16: Reconciliation of Changes to Loan Impairment Allowances**

<b>RHB Investment Bank Group</b>	<b>As at 30.06.2015 RM'000</b>	<b>As at 31.12.2014 RM'000</b>
<b><u>Individual Impairment Allowance</u></b>		
Balance as at the beginning of financial period/year	7,557	29,592
Transfer from financial Investments available for sale	-	29,666
Net allowance/(written back) made during the period/year	1,521	(50,031)
Amount written off	-	(1,671)
Exchange differences	159	1
<b>Balance as at the end of financial period/year</b>	<b>9,237</b>	<b>7,557</b>
<b>RHB Investment Bank Group</b>	<b>As at 30.06.2015 RM'000</b>	<b>As at 31.12.2014 RM'000</b>
<b><u>Collective Impairment Allowance</u></b>		
Balance as at the beginning of financial period/year	10,888	7,629
Transfer from financial Investments available for sale	-	-
Net allowance/(written back) made during the period/year	(2,056)	3,259
Amount written off	-	-
<b>Balance as at the end of financial period/year</b>	<b>8,832</b>	<b>10,888</b>

**Table 17: Disclosure on Securitisation Exposure in the Banking Book**

<b>RHB Investment Bank Group</b>				
<b><u>Underlying Assets</u></b>	<b>Total Exposures Securitised</b>		<b>Impaired</b>	
	<b>As at 30.06.2015 RM'000</b>	<b>As at 31.12.2014 RM'000</b>	<b>As at 30.06.2015 RM'000</b>	<b>As at 31.12.2014 RM'000</b>
<b><u>Traditional Securitisation (Banking Book Exposure)</u></b>				
<b>Originated by the Bank</b>				
Collateralised Loan Obligation (Corporate Loans)	-	-	57,961	57,961

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

**Table 18a: Market Risk Weighted Assets and Minimum Capital Requirements as at 30 June 2015**

<b>RHB Investment Bank Group</b>	<b>Long</b>	<b>Short</b>	<b>Risk Weighted</b>	<b>Minimum</b>
<b><u>Market Risk</u></b>	<b><u>Position</u></b>	<b><u>Position</u></b>	<b><u>Assets</u></b>	<b><u>Capital</u></b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>Requirements</b>
				<b>RM'000</b>
Interest Rate Risk	2,664,103	2,661,335	19,086	1,527
Equity Position Risk	42,975	18,913	163,703	13,096
Foreign Currency Risk	448,132	140,752	448,132	35,851
Options Risk	525,324	34,997	630,862	50,469
<b>Total</b>			<b>1,261,783</b>	<b>100,943</b>

  

<b>RHB Investment Bank</b>	<b>Long</b>	<b>Short</b>	<b>Risk Weighted</b>	<b>Minimum</b>
<b><u>Market Risk</u></b>	<b><u>Position</u></b>	<b><u>Position</u></b>	<b><u>Assets</u></b>	<b><u>Capital</u></b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>Requirements</b>
				<b>RM'000</b>
Interest Rate Risk	2,664,103	2,661,335	19,086	1,527
Equity Position Risk	38,452	16,317	67,398	5,392
Foreign Currency Risk	399,962	139,942	399,962	31,997
Options Risk	238,464	32,400	320,076	25,606
<b>Total</b>			<b>806,522</b>	<b>64,522</b>

**Table 18b: Market Risk Weighted Assets and Minimum Capital Requirements as at 31 December 2014**

<b>RHB Investment Bank Group</b>	<b>Long</b>	<b>Short</b>	<b>Risk Weighted</b>	<b>Minimum</b>
<b><u>Market Risk</u></b>	<b><u>Position</u></b>	<b><u>Position</u></b>	<b><u>Assets</u></b>	<b><u>Capital</u></b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>Requirements</b>
				<b>RM'000</b>
Interest Rate Risk	3,448,608	3,456,266	66,407	5,313
Equity Position Risk	61,853	38,746	147,915	11,833
Foreign Currency Risk	189,487	49,836	189,487	15,159
Options Risk	49,724	44,053	112,856	9,028
<b>Total</b>			<b>516,665</b>	<b>41,333</b>

  

<b>RHB Investment Bank</b>	<b>Long</b>	<b>Short</b>	<b>Risk Weighted</b>	<b>Minimum</b>
<b><u>Market Risk</u></b>	<b><u>Position</u></b>	<b><u>Position</u></b>	<b><u>Assets</u></b>	<b><u>Capital</u></b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>Requirements</b>
				<b>RM'000</b>
Interest Rate Risk	3,435,084	3,456,266	51,530	4,123
Equity Position Risk	48,463	33,960	63,965	5,117
Foreign Currency Risk	49,002	58,839	58,839	4,707
Options Risk	49,724	39,267	110,042	8,803
<b>Total</b>			<b>284,376</b>	<b>22,750</b>

Note:

- 1.As at 30 June 2015 and 31 December 2014, RHB Investment Bank Group and RHB Investment Bank did not have any exposures under Commodity or Inventory Risk.
- 2.For the Equity Position risk, the position is computed based on net long and net short position.

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**Table 19: Equity Exposures in the Banking Book**

<b>RHB Investment Bank Group</b>	<b>Gross Credit Exposures</b>		<b>Risk Weighted Assets</b>	
	<b>(RM'000)</b>		<b>(RM'000)</b>	
	<b>30.06.2015</b>	<b>31.12.2014</b>	<b>30.06.2015</b>	<b>31.12.2014</b>
<b>Equity Type</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>Publicly traded</b>				
Holdings of equity investments	1,713	1,634	1,713	1,634
<b>Privately held</b>				
For socio-economic purposes	24,003	22,582	24,003	22,355
For non socio-economic purpose	128,188	74,119	128,188	74,119
<b>Total</b>	<b>153,904</b>	<b>98,335</b>	<b>153,904</b>	<b>98,108</b>

Note: As at 30 June 2015 and 31 December 2014, The Group did not make any material gains or losses from the sale or liquidation of the equity exposures.

**Table 20a: Interest Rate Risk in the Banking Book as at 30 June 2015**

<b>RHB Investment Bank Group</b>	<b>Impact on Position as at Reporting Period (100 basis points) Parallel Shift</b>			
	<b>Increase / (Decline) in Earnings</b>		<b>Increase/(Decline) in Economic Value</b>	
	<b>Impact based on</b>	<b>Impact based on</b>	<b>Impact based on</b>	<b>Impact based on</b>
<b>Currency</b>	<b>+100 basis points</b>	<b>-100 basis points</b>	<b>+100 basis points</b>	<b>-100 basis points</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
MYR - Malaysian Ringgit	(27,370)	27,370	(102,210)	102,210
USD - US Dollar	(3,456)	3,456	(3,592)	3,592
Others <sup>1</sup>	(282)	282	(17,686)	17,686
<b>Total</b>	<b>(31,108)</b>	<b>31,108</b>	<b>(123,488)</b>	<b>123,488</b>

**Table 20b: Interest Rate Risk in the Banking Book as at 31 December 2014**

<b>RHB Investment Bank Group</b>	<b>Impact on Position as at Reporting Period (100 basis points) Parallel Shift</b>			
	<b>Increase / (Decline) in Earnings</b>		<b>Increase/(Decline) in Economic Value</b>	
	<b>Impact based on</b>	<b>Impact based on</b>	<b>Impact based on</b>	<b>Impact based on</b>
<b>Currency</b>	<b>+100 basis points</b>	<b>-100 basis points</b>	<b>+100 basis points</b>	<b>-100 basis points</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
MYR - Malaysian Ringgit	(33,832)	33,832	(129,802)	129,802
USD - US Dollar	(780)	780	(1,747)	1,747
Others <sup>1</sup>	(1,133)	1,133	(8,597)	8,597
<b>Total</b>	<b>(35,745)</b>	<b>35,745</b>	<b>(140,146)</b>	<b>140,146</b>

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

**Table 21: Operational Risk-Weighted Assets and Minimum Capital Requirements**

<b>Operational Risk</b>	<b>RHB Investment Bank Group</b>		<b>RHB Investment Bank</b>	
	<b>As at</b>	<b>As at</b>	<b>As at</b>	<b>As at</b>
	<b>30.06.2015</b>	<b>31.12.2014</b>	<b>30.06.2015</b>	<b>31.12.2014</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Risk-Weighted Assets	1,801,363	1,561,132	1,077,959	992,064
Minimum Capital Requirements	144,109	124,891	86,237	79,365