

RHB Investment Bank Berhad
Basel II Pillar 3 Quantitative Disclosures
30 June 2016

**RHB INVESTMENT BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2016**

Statement by Chief Executive Officer

In accordance with the requirements of Bank Negara Malaysia's Guideline on 'Risk-Weighted Capital Adequacy Framework ('Basel II') – Disclosure Requirements ('Pillar 3'), and on behalf of the Board and Senior Management of RHB 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 2016 is accurate and complete.

Robert Angelo Hendro Santoso Huray
Chief Executive Officer

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Pillar 3 Quantitative Disclosure Contents

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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 2016 with comparative quantitative information of the preceding financial year as at 31 December 2015. This disclosure report has been verified and approved in line with the internal Basel II Pillar 3 Disclosure Policy.

For purposes of complying with regulatory requirements under Basel II Pillar 1, the approaches adopted by RHB Investment Bank Berhad are summarised as follows:

Entity	Credit Risk	Market Risk	Operational Risk
RHB Investment Bank Berhad	Standardised Approach	Standardised	Basic Indicator

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

In April 2016, RHB Capital Berhad completed an internal reorganisation which entailed the transfer by RHB Capital Berhad of its entire equity interests in, and certain assets and liabilities of its subsidiaries to its wholly-owned subsidiary, RHB Bank Berhad ('RHB Bank') and RHB Bank is effectively the new group holding company. Hence, the earlier references to 'RHB Banking Group' as disclosed in the Basel II Pillar 3 Disclosures as at 31 December 2015 now mean 'RHB Bank Group'.

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

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

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

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Table 1: Capital Adequacy Ratios

	RHB Investment Bank Group		RHB Investment Bank	
	30.06.2016	31.12.2015	30.06.2016	31.12.2015
<u>Before proposed dividends</u>				
Common Equity Tier I Capital Ratio	24.937%	30.483%	23.251%	22.917%
Tier I Capital Ratio	25.125%	30.498%	23.251%	22.917%
Total Capital Ratio	32.091%	40.485%	23.251%	22.917%
<u>After proposed dividends</u>				
Common Equity Tier I Capital Ratio	24.937%	30.483%	23.251%	22.917%
Tier I Capital Ratio	25.125%	30.498%	23.251%	22.917%
Total Capital Ratio	32.091%	40.485%	23.251%	22.917%

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

<u>Risk Types</u>	RHB Investment Bank Group		RHB Investment Bank	
	30.06.2016	31.12.2015	30.06.2016	31.12.2015
	RM'000	RM'000	RM'000	RM'000
Credit RWA	3,170,347	2,962,955	1,744,812	2,640,434
Market RWA	1,514,768	578,405	714,017	469,440
Operational RWA	2,137,472	2,083,014	1,199,746	1,204,734
Total	6,822,587	5,624,374	3,658,575	4,314,608

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Table 3a: Risk Weighted Assets by Risk Types and Minimum Capital Requirements as at 30 June 2016

Risk Types	RWA		Minimum Capital Requirements	
	RHB Investment Bank Group RM'000	RHB Investment Bank RM'000	RHB Investment Bank Group RM'000	RHB Investment Bank RM'000
Credit Risk				
<i>Under Standardised Approach</i>	3,170,347	1,744,812	253,628	139,585
Market Risk				
<i>Under Standardised Approach</i>	1,514,768	714,017	121,181	57,121
Operational Risk				
<i>Under Basic Indicator Approach</i>	2,137,472	1,199,746	170,998	95,980
Total	6,822,587	3,658,575	545,807	292,686

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Table 3b: Risk Weighted Assets by Risk Types and Minimum Capital Requirements as at 31 December 2015

<u>Risk Types</u>	RWA		Minimum Capital Requirements	
	RHB Investment Bank Group RM'000	RHB Investment Bank RM'000	RHB Investment Bank Group RM'000	RHB Investment Bank RM'000
Credit Risk				
<i>Under Standardised Approach</i>	2,962,955	2,640,434	237,036	211,235
Market Risk				
<i>Under Standardised Approach</i>	578,405	469,440	46,272	37,555
Operational Risk				
<i>Under Basic Indicator Approach</i>	2,083,014	1,204,734	166,641	96,379
Total	5,624,374	4,314,608	449,949	345,169

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Table 4: Capital Structure

	RHB Investment Bank Group		RHB Investment Bank	
	30.06.2016	31.12.2015	30.06.2016	31.12.2015
	RM'000	RM'000	RM'000	RM'000
Common Equity Tier I Capital / Tier I Capital				
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	187,297	185,917	302,728	303,449
Other reserves	519,769	549,673	433,295	433,295
Available for sale ('AFS') reserves	32,339	12,258	14,881	(5,149)
Less:				
Goodwill	(1,269,934)	(1,269,934)	(1,118,418)	(1,118,418)
Investments in subsidiaries, associates and joint ventures (portion deducted from CET I Capital) *	(12,303)	(8,359)	(917,627)	(588,970)
Intangible assets	(50,677)	(51,443)	(26,574)	(25,530)
55% of cumulative gains arising from change in value of AFS instruments	(17,786)	(6,741)	(8,185)	-
Other deductions	(41)	(84)	(41)	(84)
Deferred tax assets	(21,137)	(30,601)	(12,123)	(21,063)
Reduction in excess of Tier II Capital due to insufficient Tier II capital #	-	-	(151,084)	(322,564)
Total Common Equity Tier I Capital	1,701,323	1,714,482	850,648	988,762
Qualifying non controlling interest recognised as Tier I Capital	12,839	843	-	-
Total Tier I Capital	1,714,162	1,715,325	850,648	988,762
Tier II Capital				
Subordinated obligations subject to gradual phase out treatment **	245,000	345,000	245,000	345,000
Subordinated obligations meeting all relevant criteria	200,000	200,000	200,000	200,000
Qualifying non controlling interest recognised as Tier II Capital	2,932	118	-	-
Collective impairment allowances and regulatory reserves ^	35,569	29,121	15,668	15,890
Less:				
Investments in subsidiaries, associates and joint ventures	(8,202)	(12,540)	(460,668)	(560,890)
Total Tier II Capital	475,299	561,699	-	-
Total Capital	2,189,461	2,277,024	850,648	988,762

* 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 37.11 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 37.7 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 21,235,000 (31 December 2015 : RM22,615,000) and RM14,126,000 (31 December 2015 : RM13,405,000) 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 2016

RHB Investment Bank Group	Gross Exposures / EAD before CRM	Net Exposures / EAD after CRM	Risk Weighted Assets	Minimum Capital Requirement
<u>Exposure Class</u>	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>
Exposures under the Standardised Approach				
<u>On Balance Sheet Exposures</u>				
Sovereigns & Central Banks	1,193,665	1,193,665	1,828	146
Banks, Development Financial Institutions & MDBs	2,135,358	2,135,358	582,385	46,591
Insurance Cos, Securities Firms & Fund Managers	745,381	745,381	745,381	59,631
Corporates	2,897,086	1,252,605	342,829	27,426
Residential Mortgages	718	718	251	20
Higher Risk Assets	29	29	43	3
Other Assets	2,530,185	2,530,186	867,477	69,398
Securitisation Exposures	-	-	-	-
Equity Exposures	101,530	101,530	101,530	8,122
Defaulted Exposures	244,408	238,873	321,852	25,748
Total On Balance Sheet Exposures	9,848,360	8,198,345	2,963,576	237,085
<u>Off Balance Sheet Exposures</u>				
OTC Derivatives	33,178	32,657	14,754	1,181
Off balance sheet exposures other than OTC derivatives or credit derivatives	373,197	190,814	190,819	15,266
Defaulted Exposures	1,355	1,198	1,198	96
Total Off Balance Sheet Exposures	407,730	224,669	206,771	16,543
Total On and Off Balance Sheet Exposures	10,256,090	8,423,014	3,170,347	253,628

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 2015

RHB Investment 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	Requirement
				RM'000
<u>Exposures under the Standardised Approach</u>				
<u>On Balance Sheet Exposures</u>				
Sovereigns & Central Banks	1,386,439	1,386,439	1,830	146
Banks, Development Financial Institutions & MDBs	2,372,870	2,361,046	640,952	51,276
Insurance Cos, Securities Firms & Fund Managers	452,107	452,107	452,107	36,169
Corporates	3,310,944	1,543,301	577,983	46,238
Residential Mortgages	783	783	274	22
Higher Risk Assets	30	30	44	4
Other Assets	1,662,452	1,662,452	721,981	57,758
Securitisation Exposures	-	-	-	-
Equity Exposures	99,775	99,775	99,775	7,982
Defaulted Exposures	198,721	179,777	241,948	19,356
Total On Balance Sheet Exposures	9,484,121	7,685,710	2,736,894	218,951
<u>Off Balance Sheet Exposures</u>				
OTC Derivatives	87,897	87,839	64,023	5,122
Off balance sheet exposures other than OTC derivatives or credit derivatives	546,315	188,687	160,916	12,873
Defaulted Exposures	1,122	1,122	1,122	90
Total Off Balance Sheet Exposures	635,334	277,648	226,061	18,085
Total On and Off Balance Sheet Exposures	10,119,455	7,963,358	2,962,955	237,036

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**Table 6a: Exposures on Off Balance Sheet and Counterparty Credit Risk (Before Credit Risk Mitigation)
 as at 30 June 2016**

RHB Investment 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	-		-	-
NIFs and obligations under underwriting agreement	19,530		9,765	9,765
Lending of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo style transactions	-		-	-
Foreign exchange related contracts	1,014,600	7,012	19,360	4,221
1 year or less	1,014,600	7,012	19,360	4,221
Over 1 year to 5 years	-	-	-	-
Over 5 years	-	-	-	-
Interest rate related contracts	990,000	1,090	3,400	740
1 year or less	900,000	302	1,412	342
Over 1 year to 5 years	90,000	788	1,988	398
Over 5 years	-	-	-	-
Equity related contracts	8,882	30	653	27
1 year or less	4,382	30	293	27
Over 1 year to 5 years	4,500	-	360	-
Over 5 years	-	-	-	-
Other commitments, such as formal standby facilities and credit lines, with original maturity of over 1 year	22		11	15
Other commitments, such as formal standby facilities and credit lines, with original maturity of up to 1 year	1,872,706		374,541	192,002
Any commitments that are unconditionally cancellable at any time by the Bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness	-		-	-
Total	3,905,740	8,132	407,730	206,770

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**Table 6b: Exposures on Off Balance Sheet and Counterparty Credit Risk (Before Credit Risk Mitigation)
 as at 31 December 2015**

RHB Investment 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	-		-	-
NIFs and obligations under underwriting agreement	-		-	-
Lending of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo style transactions	195,053		195,053	6,944
Foreign exchange related contracts	1,249,605	55,683	80,460	62,365
1 year or less	1,050,731	41,257	56,091	42,557
Over 1 year to 5 years	198,874	14,426	24,369	19,808
Over 5 years	-	-	-	-
Interest rate related contracts	1,090,000	2,217	7,417	1,656
1 year or less	860,000	1,240	3,240	761
Over 1 year to 5 years	230,000	977	4,177	895
Over 5 years	-	-	-	-
Equity related contracts	315	1	20	2
1 year or less	315	1	20	2
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	22		11	15
Other commitments, such as formal standby facilities and credit lines, with original maturity of up to 1 year	1,761,866		352,373	155,079
Any commitments that are unconditionally cancellable at any time by the Bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness	-		-	-
Total	4,296,861	57,901	635,334	226,061

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Table 7a: Credit Risk Exposures (Before Credit Risk Mitigation) by Geographical Distribution as at 30 June 2016

RHB Investment Bank Group

<u>Exposure Class</u>	<u>Malaysia</u>	<u>Singapore</u>	<u>Hong Kong</u>	<u>Indonesia</u>	<u>Thailand</u>	<u>Cambodia</u>	<u>Total</u>
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<u>Exposures under Standardised Approach</u>							
Sovereigns & Central Banks	1,189,720	-	-	-	-	3,945	1,193,665
Banks, Development Financial Institutions & MDBs	1,865,075	76,587	82,220	59,462	38,661	36,109	2,158,114
Insurance Cos, Securities Firms & Fund Managers	54,255	617,705	18,491	9	54,921	-	745,381
Corporates	2,567,701	170,541	521,137	62,191	204,754	-	3,526,324
Residential Mortgages	718	-	-	-	-	-	718
Higher Risk Assets	36	-	-	-	-	-	36
Other Assets	1,052,505	719,020	111,969	346,873	298,834	1,121	2,530,322
Total	6,730,010	1,583,853	733,817	468,535	597,170	41,175	10,154,560

Note: This table excludes equity and securitisation exposures

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Table 7b: Credit Risk Exposures (Before Credit Risk Mitigation) by Geographical Distribution as at 31 December 2015

RHB Investment Bank Group

<u>Exposure Class</u>	<u>Malaysia</u>	<u>Singapore</u>	<u>Hong Kong</u>	<u>Indonesia</u>	<u>Thailand</u>	<u>Cambodia</u>	<u>Total</u>
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<u>Exposures under Standardised Approach</u>							
Sovereigns & Central Banks	1,386,439	-	-	-	-	-	1,386,439
Banks, Development Financial Institutions & MDBs	2,330,429	27,593	72,471	42,047	88,169	38,571	2,599,280
Insurance Cos, Securities Firms & Fund Managers	51,833	379,628	12,969	695	6,982	-	452,107
Corporates	2,828,069	263,340	579,364	40,892	206,917	-	3,918,582
Residential Mortgages	783	-	-	-	-	-	783
Higher Risk Assets	37	-	-	-	-	-	37
Other Assets	869,069	339,041	43,729	207,315	197,769	5,529	1,662,452
Total	7,466,659	1,009,602	708,533	290,949	499,837	44,100	10,019,680

Note: This table excludes equity and securitisation exposures

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Table 8a: Credit Risk Exposures (Before Credit Risk Mitigation) by Industry Sector as at 30 June 2016

RHB Investment Bank Group				Electricity, Gas & Water		Wholesale, Retail Trade, Restaurants & Hotels	Transport, Storage & Communication	Finance, Insurance, Real Estate & Business	Education, Health & Others	Household	Others	Total
<u>Exposure Class</u>	<u>Agriculture</u>	<u>Mining & Quarrying</u>	<u>Manufacturing</u>	<u>Supply</u>	<u>Construction</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>	<u>RM'000</u>
<u>Exposures under Standardised Approach</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>	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>
Sovereigns & Central Banks	-	-	-	-	-	-	-	361,984	831,681	-	-	1,193,665
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	-	2,158,114	-	-	-	2,158,114
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	-	745,381	-	-	-	745,381
Corporates	79,000	1,827	104,925	45,529	259,675	90,326	50,915	1,345,158	106,342	1,442,627	-	3,526,324
Residential Mortgages	-	-	-	-	-	-	-	-	-	718	-	718
Higher Risk Assets	-	-	-	-	-	-	-	-	-	36	-	36
Other Assets	-	-	-	-	-	-	-	870,145	-	-	1,660,177	2,530,322
Total	79,000	1,827	104,925	45,529	259,675	90,326	50,915	5,480,782	938,023	1,443,381	1,660,177	10,154,560

Note: This table excludes equity and securitisation exposures

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Table 8b: Credit Risk Exposures (Before Credit Risk Mitigation) by Industry Sector as at 31 December 2015

RHB Investment Bank Group				Electricity, Gas & Water		Wholesale, Retail Trade, Restaurants & Hotels	Transport, Storage & Communication	Finance, Insurance, Real Estate & Business	Education, Health & Others	Household	Others	Total
<u>Exposure Class</u>	<u>Agriculture</u>	<u>Mining & Quarrying</u>	<u>Manufacturing</u>	<u>Supply</u>	<u>Construction</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>	<u>RM'000</u>
<u>Exposures under Standardised Approach</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>	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>
Sovereigns & Central Banks	-	-	-	-	-	-	-	153,400	1,233,039	-	-	1,386,439
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	-	2,599,280	-	-	-	2,599,280
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	-	452,107	-	-	-	452,107
Corporates	66,757	3,567	112,540	45,432	340,998	89,910	60,950	1,702,871	18,412	1,477,145	-	3,918,582
Residential Mortgages	-	-	-	-	-	-	-	-	-	783	-	783
Higher Risk Assets	-	-	-	-	-	-	-	-	-	37	-	37
Other Assets	-	-	-	-	-	-	-	404,406	-	-	1,258,046	1,662,452
Total	66,757	3,567	112,540	45,432	340,998	89,910	60,950	5,312,064	1,251,451	1,477,965	1,258,046	10,019,680

Note: This table excludes equity and securitisation exposures

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Table 9a: Credit Risk Exposures (Before Credit Risk Mitigation) by Remaining Maturity as at 30 June 2016

RHB Investment Bank Group

<u>Exposure Class</u>	<u>One year or less</u>	<u>More than one to five years</u>	<u>Over five years</u>	<u>Total</u>
	RM'000	RM'000	RM'000	RM'000
<u>Exposures under Standardised Approach</u>				
Sovereigns & Central Banks	350,609	511,816	331,240	1,193,665
Banks, Development Financial Institutions & MDBs	380,606	659,307	1,118,201	2,158,114
Insurance Cos, Securities Firms & Fund Managers	-	-	745,381	745,381
Corporates	2,347,862	625,280	553,182	3,526,324
Residential Mortgages	-	283	435	718
Higher Risk Assets	-	-	36	36
Other Assets	136	-	2,530,186	2,530,322
Total	3,079,213	1,796,686	5,278,661	10,154,560

Note: This table excludes equity and securitisation exposures

RHB INVESTMENT BANK GROUP
 BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2016

Table 9b: Credit Risk Exposures (Before Credit Risk Mitigation) by Remaining Maturity as at 31 December 2015

RHB Investment Bank Group				
<u>Exposure Class</u>	One year	More than	Over	<u>Total</u>
	or less	one to	five years	
	RM'000	five years	RM'000	RM'000
<u>Exposures under Standardised Approach</u>				
Sovereigns & Central Banks	100,671	766,178	519,590	1,386,439
Banks, Development Financial Institutions & MDBs	909,418	636,561	1,053,301	2,599,280
Insurance Cos, Securities Firms & Fund Managers	-	-	452,107	452,107
Corporates	2,539,046	766,169	613,367	3,918,582
Residential Mortgages	-	327	456	783
Higher Risk Assets	-	-	37	37
Other Assets	-	-	1,662,452	1,662,452
Total	3,549,135	2,169,235	4,301,310	10,019,680

Note: This table excludes equity and securitisation exposures

RHB INVESTMENT BANK GROUP
 BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2016

Table 10a: Portfolios under the Standardised Approach by Risk Weights as at 30 June 2016

RHB Investment Bank Group

<u>Exposure Class</u>	Exposure After Credit Risk Mitigation Risk Weight (%)							Total 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	1,184,523	9,142	-	-	-	-	-	1,193,665
Banks, Development Financial Institutions & MDBs	-	1,689,106	-	438,964	-	30,044	-	2,158,114
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	745,381	-	745,381
Corporates	241,165	812,023	-	47,848	-	416,389	175,822	1,693,247
Residential Mortgages	-	-	718	-	-	-	-	718
Higher Risk Assets	-	-	-	-	-	-	36	36
Other Assets	966,702	870,146	-	-	-	693,475	-	2,530,323
Securitisation	-	-	-	-	-	-	-	-
Equity Exposures	-	-	-	-	-	101,530	-	101,530
Total Exposures after Credit Risk Mitigation	2,392,390	3,380,417	718	486,812	-	1,986,819	175,858	8,423,014
Total Risk Weighted Assets	-	676,083	251	243,406	-	1,986,819	263,787	3,170,346

RHB INVESTMENT BANK GROUP
 BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2016

Table 10b: Portfolios under the Standardised Approach by Risk Weights as at 31 December 2015

RHB Investment Bank Group

<u>Exposure Class</u>	Exposure After Credit Risk Mitigation Risk Weight (%)							Total 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	1,377,287	9,152	-	-	-	-	-	1,386,439
Banks, Development Financial Institutions & MDBs	-	1,910,483	-	486,595	-	30,044	-	2,427,122
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	452,107	-	452,107
Corporates	251,717	861,216	-	59,896	-	626,837	134,977	1,934,643
Residential Mortgages	-	-	783	-	-	-	-	783
Higher Risk Assets	-	-	-	-	-	-	37	37
Other Assets	616,946	404,406	-	-	-	641,100	-	1,662,452
Securitisation	-	-	-	-	-	-	-	-
Equity Exposures	-	-	-	-	-	99,775	-	99,775
Total Exposures after Credit Risk Mitigation	2,245,950	3,185,257	783	546,491	-	1,849,863	135,014	7,963,358
Total Risk Weighted Assets	-	637,051	274	273,246	-	1,849,863	202,521	2,962,955

RHB INVESTMENT BANK GROUP
 BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2016

Table 11a: Rated Exposures According to Ratings by External Credit Assessment Institutions ('ECAIs') as at 30 June 2016

RHB Investment Bank Group

	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Ba3	B1 to C	Unrated
Ratings of Corporates by Approved ECAIs	S&P	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	RAM	AAA to AA3	A1 to A3	BBB1 to BB3	B to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BB-	B1 to D	Unrated
<u>Exposure Class</u>	R&I	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
		RM'000	RM'000	RM'000	RM'000	RM'000

On and Off Balance Sheet Exposures

Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	745,381
Corporates	832,087	37,984	39,792	6,552		776,832

	Moody's	P-1	P-2	P-3	Others	Unrated
Ratings of Banking Institutions by Approved ECAIs	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
<u>Exposure Class</u>	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	50,579	-	-	-	-	-
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	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

On and Off Balance Sheet Exposures

Sovereigns & Central Banks	-	1,193,665	-	-	-	-	-
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	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

On and Off Balance Sheet Exposures

Banks, Development Financial Institutions & MDBs	395,594	595,481	44,259	30,043	-	-	1,042,158
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RHB INVESTMENT BANK GROUP
 BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2016

Table 11b: Rated Exposures According to Ratings by External Credit Assessment Institutions ('ECAIs') as at 31 December 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	
	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		-	-	-	-	452,107	
Corporates		881,261	49,260	100,689	6,307	897,126	
	Moody's	P-1	P-2	P-3	Others	Unrated	
	S&P	A-1	A-2	A-3	Others	Unrated	
	Fitch	F1+, F1	F2	F3	B to D	Unrated	
	RAM	P-1	P-2	P-3	NP	Unrated	
	MARC	MARC-1	MARC-2	MARC-3	MARC-4	Unrated	
	R&I	a-1+, a-1	a-2	a-3	b, c	Unrated	
		RM'000	RM'000	RM'000	RM'000	RM'000	
<u>On and Off Balance Sheet Exposures</u>							
Banks, Development Financial Institutions & MDBs		248,299	-	-	-	-	
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	R&I	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to C	Unrated
		RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<u>On and Off Balance Sheet Exposures</u>							
Sovereigns & Central Banks		-	1,386,439	-	-	-	-
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	RAM	AAA to AA3	A1 to A3	BBB1 to BBB3	BB1 to B3	C1 to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	C+ to D	Unrated
	R&I	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to C	Unrated
		RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<u>On and Off Balance Sheet Exposures</u>							
Banks, Development Financial Institutions & MDBs		478,133	647,404	27,541	30,043	-	995,702

RHB INVESTMENT BANK GROUP
 BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2016

Table 12a: Credit Risk Mitigation of Portfolios under the Standardised Approach as at 30 June 2016

RHB Investment Bank Group	Gross Exposures Before Credit Risk Mitigation	Gross Exposures Covered by Guarantees / Credit Derivatives	Gross Exposures Covered by Eligible Financial Collateral
<u>Exposure Class</u>	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>
<u>On Balance Sheet Exposures</u>			
Sovereigns & Central Banks	1,193,665	-	-
Banks, Development Financial Institutions & MDBs	2,135,358	-	-
Insurance Cos, Securities Firms & Fund Managers	745,381	-	-
Corporates	2,897,086	241,166	1,644,481
Residential Mortgages	718	-	-
Higher Risk Assets	29	-	-
Other Assets	2,530,185	-	-
Securitisation Exposures	-	-	-
Equity Exposures	101,530	-	-
Defaulted Exposures	244,408	-	5,536
Total On Balance Sheet Exposures	9,848,360	241,166	1,650,017
<u>Off Balance Sheet Exposures</u>			
OTC Derivatives	33,178	-	521
Off balance sheet exposures other than OTC derivatives or credit derivatives	373,197	-	182,539
Defaulted Exposures	1,355	-	-
Total Off Balance Sheet Exposures	407,730	-	183,060
Total On and Off Balance Sheet Exposures	10,256,090	241,166	1,833,077

RHB INVESTMENT BANK GROUP
 BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2016

Table 12b: Credit Risk Mitigation of Portfolios under the Standardised Approach as at 31 December 2015

RHB Investment Bank Group	Gross Exposures Before Credit Risk Mitigation	Gross Exposures Covered by Guarantees / Credit Derivatives	Gross Exposures Covered by Eligible Financial Collateral
<u>Exposure Class</u>	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>
<u>On Balance Sheet Exposures</u>			
Sovereigns & Central Banks	1,386,439	-	-
Banks, Development Financial Institutions & MDBs	2,372,870	-	11,824
Insurance Cos, Securities Firms & Fund Managers	452,107	-	-
Corporates	3,310,944	251,717	1,767,643
Residential Mortgages	783	-	-
Higher Risk Assets	30	-	-
Other Assets	1,662,452	-	-
Securitisation Exposures	-	-	-
Equity Exposures	99,775	-	-
Defaulted Exposures	198,721	-	18,944
Total On Balance Sheet Exposures	9,484,121	251,717	1,798,411
<u>Off Balance Sheet Exposures</u>			
OTC Derivatives	87,897	-	58
Off balance sheet exposures other than OTC derivatives or credit derivatives	546,315	-	357,628
Defaulted Exposures	1,122	-	-
Total Off Balance Sheet Exposures	635,334	-	357,686
Total On and Off Balance Sheet Exposures	10,119,455	251,717	2,156,097

RHB INVESTMENT BANK GROUP
 BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2016

Table 13a: Impaired and Past Due Loans and Allowances for Impairment by Industry Sector as at 30 June 2016

RHB Investment Bank Group				
<u>Industry Sector</u>	<u>Impaired Loans and Advances</u>	<u>Past Due Loans</u>	<u>Individual Impairment Allowances</u>	<u>Collective Impairment Allowances</u>
	RM'000	RM'000	RM'000	RM'000
Agriculture	-	-	-	141
Mining & Quarrying	-	-	-	-
Manufacturing	-	-	-	-
Electricity, Gas & Water Supply	-	-	-	-
Construction	-	-	-	938
Wholesale, Retail Trade, Restaurants & Hotels	-	-	-	-
Transport, Storage & Communication	-	-	-	-
Finance, Insurance, Real Estate & Business	163,470	-	10,876	-
Education, Health & Others	-	-	-	-
Household	1,808	-	1,807	836
Others	-	-	-	-
Total	165,278	-	12,683	1,915

RHB INVESTMENT BANK GROUP
 BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2016

Table 13b: Impaired and Past Due Loans and Allowances for Impairment by Industry Sector as at 31 December 2015

RHB Investment Bank Group				
<u>Industry Sector</u>	<u>Impaired Loans and Advances</u>	<u>Past Due Loans</u>	<u>Individual Impairment Allowances</u>	<u>Collective Impairment Allowances</u>
	RM'000	RM'000	RM'000	RM'000
Agriculture	-	-	-	179
Mining & Quarrying	-	-	-	-
Manufacturing	-	-	-	-
Electricity, Gas & Water Supply	-	-	-	-
Construction	27,137	-	2,223	1,097
Wholesale, Retail Trade, Restaurants & Hotels	-	-	-	-
Transport, Storage & Communication	-	-	-	-
Finance, Insurance, Real Estate & Business	88,415	-	7,488	566
Education, Health & Others	-	-	-	-
Household	2,590	-	2,590	408
Others	-	-	-	-
Total	118,142	-	12,301	2,250

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

RHB Investment Bank Group	Six Months Period Ended 30.06.2016		Twelve Months Period Ended 31.12.2015	
	Net Charges/(Write back)		Net Charges/(Write back)	
	for Individual		for Individual	
	Impairment Allowances	Write Offs	Impairment Allowances	Write Offs
<u>Industry Sector</u>	RM'000	RM'000	RM'000	RM'000
Agriculture	-	-	-	-
Mining & Quarrying	-	-	-	-
Manufacturing	-	-	-	-
Electricity, Gas & Water Supply	-	-	-	-
Construction	(2,223)	-	2,223	-
Wholesale, Retail Trade, Restaurants & Hotels	-	-	-	-
Transport, Storage & Communication	-	-	-	-
Finance, Insurance, Real Estate & Business	3,388	-	2,565	-
Education, Health & Others	-	-	-	-
Household	(663)	-	1,563	(2,017)
Others	-	-	-	-
Total	502	-	6,351	(2,017)

RHB INVESTMENT BANK GROUP
 BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2016

Table 15a: Impaired and Past Due Loans and Allowances for Impairment by Geographical Distribution as at 30 June 2016

RHB Investment Bank Group	Impaired Loans and Advances	Past Due Loans	Individual Impairment Allowances	Collective Impairment Allowances
<u>Geographical Distribution</u>	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>
Malaysia	163,470	-	10,876	1,340
Singapore	671	-	671	575
Hong Kong	1,137	-	1,136	-
Indonesia	-	-	-	-
Thailand	-	-	-	-
Total	165,278	-	12,683	1,915

RHB INVESTMENT BANK GROUP
 BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2016

Table 15b: Impaired and Past Due Loans and Allowances for Impairment by Geographical Distribution as at 31 December 2015

RHB Investment Bank Group

<u>Geographical Distribution</u>	<u>Impaired Loans and Advances</u> RM'000	<u>Past Due Loans</u> RM'000	<u>Individual Impairment Allowances</u> RM'000	<u>Collective Impairment Allowances</u> RM'000
Malaysia	115,552	-	9,711	2,250
Singapore	681	-	681	-
Hong Kong	1,909	-	1,909	-
Indonesia	-	-	-	-
Thailand	-	-	-	-
Total	118,142	-	12,301	2,250

**RHB INVESTMENT BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2016**

Table 16: Reconciliation of Changes to Loan Impairment Allowances

RHB Investment Bank Group	30.06.2016	31.12.2015
	RM'000	RM'000
<u>Individual Impairment Allowance</u>		
Balance as at the beginning of financial period/year	12,301	7,557
Transfer from financial Investments available for sale	-	-
Net allowance/(written back) made during the period/year	502	6,351
Amount written off	-	(2,017)
Exchange differences	(120)	410
Balance as at the end of financial period/year	12,683	12,301
RHB Investment Bank Group	30.06.2016	31.12.2015
	RM'000	RM'000
<u>Collective Impairment Allowance</u>		
Balance as at the beginning of financial period/year	2,250	10,888
Transfer from financial Investments available for sale	-	-
Net allowance/(written back) made during the period/year	(339)	(8,638)
Amount written off	-	-
Exchange differences	4	-
Balance as at the end of financial period/year	1,915	2,250

RHB INVESTMENT BANK GROUP
 BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2016

Table 17: Disclosure on Securitisation Exposure in the Banking Book

RHB Investment Bank Group <u>Underlying Assets</u>	Total Exposures Securitised		Impaired	
	<u>30.06.2016</u>	<u>31.12.2015</u>	<u>30.06.2016</u>	<u>31.12.2015</u>
	RM'000	RM'000	RM'000	RM'000
<u>Traditional Securitisation (Banking Book Exposure)</u>				
Originated by the Bank				
Collateralised Loan Obligation (Corporate Loans)	-	-	57,961	57,961
Total	-	-	57,961	57,961

**RHB INVESTMENT BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2016**

Table 18a: Market Risk Weighted Assets and Minimum Capital Requirements as at 30 June 2016

RHB Investment Bank Group	Long	Short	Risk Weighted	Minimum
Market Risk	Position	Position	Assets	Capital
	RM'000	RM'000	RM'000	Requirements
				RM'000
Interest Rate Risk	1,553,708	1,584,784	7,031	562
Equity Position Risk	289,789	268,915	289,789	23,183
Foreign Currency Risk	382,496	66,874	774,676	61,974
Options Risk	537,740	40,483	443,272	35,462
Total			1,514,768	121,181

RHB Investment Bank	Long	Short	Risk Weighted	Minimum
Market Risk	Position	Position	Assets	Capital
	RM'000	RM'000	RM'000	Requirements
				RM'000
Interest Rate Risk	1,553,708	1,584,784	7,031	562
Equity Position Risk	300,388	254,827	300,389	24,032
Foreign Currency Risk	70,236	61,658	36,480	2,918
Options Risk	254,445	35,268	370,117	29,609
Total			714,017	57,121

Note:

- 1.As at 30.06.2016, 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.

**RHB INVESTMENT BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2016**

Table 18b: Market Risk Weighted Assets and Minimum Capital Requirements as at 31 December 2015

RHB Investment Bank Group	Long	Short	Risk Weighted	Minimum
Market Risk	Position	Position	Assets	Capital
	RM'000	RM'000	RM'000	RM'000
Interest Rate Risk	2,001,557	2,045,522	18,701	1,496
Equity Position Risk	112,424	91,123	125,208	10,017
Foreign Currency Risk	339,490	163,682	339,490	27,159
Options Risk	53,319	86,239	95,006	7,600
Total			578,405	46,272

RHB Investment Bank	Long	Short	Risk Weighted	Minimum
Market Risk	Position	Position	Assets	Capital
	RM'000	RM'000	RM'000	RM'000
Interest Rate Risk	2,001,557	2,045,522	18,701	1,496
Equity Position Risk	93,477	86,793	45,987	3,679
Foreign Currency Risk	314,404	158,152	314,404	25,152
Options Risk	53,319	81,909	90,348	7,228
Total			469,440	37,555

Note:

- 1.As at 31.12.2015, 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.

**RHB INVESTMENT BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2016**

Table 19: Equity Exposures in the Banking Book

RHB Investment Bank Group Equity Type	Gross Credit Exposures		Risk Weighted Assets	
	30.06.2016	31.12.2015	30.06.2016	31.12.2015
	RM'000	RM'000	RM'000	RM'000
Publicly traded				
Holdings of equity investments	1,623	1,635	1,623	1,635
Privately held				
For socio economic purposes	28,606	24,021	28,606	24,021
For non socio economic purpose	71,301	74,119	71,301	74,119
Total	101,530	99,775	101,530	99,775

Note: As at 30.06.2016 and 31.12.2015, the group did not make any material gains or losses from the sale or liquidation of the e exposures.

RHB INVESTMENT BANK GROUP
 BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2016

Table 20a: Interest Rate Risk in the Banking Book as at 30 June 2016

RHB Investment Bank Group <u>Currency</u>	Impact on Position as at Reporting Period (100 basis points) Parallel Shift			
	Increase / (Decline) in Earnings		Increase/(Decline) in Economic Value	
	Impact based on +100 basis points	Impact based on -100 basis points	Impact based on +100 basis points	Impact based on -100 basis points
	RM'000	RM'000	RM'000	RM'000
MYR - Malaysian Ringgit	(17,729)	17,729	(68,667)	68,667
USD - US Dollar	(983)	983	(1,381)	1,381
Others ¹	(2,007)	2,007	(11,427)	11,427
Total	(20,719)	20,719	(81,475)	81,475

Note:

1. Inclusive of GBP, EUR, SGD, etc

RHB INVESTMENT BANK GROUP
 BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2016

Table 20b: Interest Rate Risk in the Banking Book as at 31 December 2015

RHB Investment 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 +100 basis points	Impact based on -100 basis points	Impact based on +100 basis points	Impact based on -100 basis points
<u>Currency</u>	RM'000	RM'000	RM'000	RM'000
MYR - Malaysian Ringgit	(21,639)	21,639	(88,366)	88,366
USD - US Dollar	(2,658)	2,658	(4,855)	4,855
Others ¹	(1,830)	1,830	(17,006)	17,006
Total	(26,127)	26,127	(110,227)	110,227

Note:

1. Inclusive of GBP, EUR, SGD, etc

**RHB INVESTMENT BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2016**

Table 21: Operational Risk Weighted Assets and Minimum Capital Requirements

<u>Operational Risk</u>	RHB Investment Bank Group		RHB Investment Bank	
	30.06.2016	31.12.2015	30.06.2016	31.12.2015
	RM'000	RM'000	RM'000	RM'000
Risk Weighted Assets	2,137,472	2,083,014	1,199,746	1,204,734
Minimum Capital Requirements	170,998	166,641	95,980	96,379