

RHB Bank Berhad
Basel II Pillar 3 Disclosures
30 June 2018

RHB BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2018

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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 Bank Berhad, I am pleased to provide an attestation that the Basel II Pillar 3 Disclosures of RHB Bank Berhad as at 30 June 2018 is accurate and complete.

DATO' KHAIRUSSALEH BIN RAMLI
Group Managing Director

**RHB BANK GROUP
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INTRODUCTION

This document describes RHB Bank Berhad's ('RHB Bank') risk profile and capital adequacy position 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 quantitative information as at 30 June 2018 with comparative quantitative information of the preceding financial year as at 31 December 2017. Apart from the quantitative disclosures, the document included amendments to the qualitative write up due to regulatory policy changes and RHB Banking Group adoption of the Malaysian Financial Reporting Standards 9 'Financial Instruments' (MFRS 9). This disclosure report has been verified and approved internally in line with the RHB Banking Group Pillar 3 Disclosure Policy.

For the purposes of complying with regulatory requirements under Basel II Pillar 1, the approaches adopted by the respective banking entities within the Group are as follows:

Entity	Credit Risk	Market Risk	Operational Risk
RHB Bank Berhad	Internal Ratings-Based Approach	Standardised Approach	Basic Indicator Approach
RHB Islamic Bank Berhad	Standardised Approach		
RHB Investment Bank Berhad			

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 statements 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 and Capital Adequacy Framework for Islamic Banks (Capital Components and Basel II - Risk Weighted Assets).

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

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

The Capital Adequacy Frameworks and Capital Adequacy Frameworks for Islamic Banks

The Capital Adequacy Frameworks and Capital Adequacy Frameworks for Islamic Banks in relation to Basel II - Risk-Weighted Assets and Capital Components were updated and reissued by Bank Negara Malaysia ('BNM') on 2 February 2018 for application with effect from 1 January 2018.

The main updates in the said frameworks are:

- Revised definition of General Provision and Specific Provision arising from the implementation of MFRS 9.
- Definition of General Provision and its recognition in Tier II Capital.
- Alignment of terminologies used under MFRS 9 for the purpose of capital recognition and regulatory adjustment.

BNM's Revised Policy Documents on Financial Reporting and Financial Reporting for Islamic Banking Institutions

BNM's policy document on Financial Reporting clarifies and sets the minimum expectations for the application of the Malaysian Financial Reporting Standards. On 2 February 2018, BNM issued the revised policy documents on Financial Reporting and Financial Reporting for Islamic Banking Institutions which prescribe the regulatory reserves to be maintained by banking institutions.

With effect from 1 January 2018, the Bank and its domestic banking subsidiary companies must maintain, in aggregate, loss allowance for non-credit impaired exposures and regulatory reserves of no less than 1% of total credit exposures, net of loss allowance for credit-impaired exposures.

In the previous year, the Banking Group has maintained in aggregate collective impairment allowances and regulatory reserves of no less than 1.2% of total outstanding loans/financing, net of impairment allowance.

The impact to the capital adequacy ratios of the Group and of the Bank are disclosed in Note B10 to the Financial Statements as at 30 June 2018.

Adoption of MFRS 9 'Financial Instruments'

The Group adopted the Malaysian Financial Reporting Standards 'Financial Instruments' (MFRS 9) effective 1 January 2018.

As permitted by the transitional provisions of MFRS 9, comparative figures are not restated for first time adoption of the Standards.

MFRS 9 introduces a new impairment model that requires the recognition of expected credit loss ('ECL'), replacing the incurred loss methodology model under MFRS 139, for all financial assets, except for financial assets classified or designated as FVTPL and equity securities, which are not subject to impairment assessment. Off-balance sheet items that are subject to ECL include financial guarantees and undrawn loan commitments.

SCOPE OF APPLICATION (CONTINUED)

Adoption of MFRS 9 'Financial Instruments' (continued)

MFRS 9 does not distinguish between individual assessment and collective assessment. The Group first assess whether objective evidence of impairment exists for financial assets which are individually significant. If the Group determine that objective evidence of impairment exists, i.e. credit impaired, for an individually assessed financial asset, a lifetime ECL will be recognised for impairment loss which has been incurred. Financial assets which are individually significant but non-impaired and not individually significant are grouped on the basis of similar credit risk characteristics (such as credit quality, instrument type, credit risk ratings, credit utilisation, level of collateralisation and other relevant factors) for collective assessment. Collectively, the individually assessment allowance and collective assessment allowance form the total expected credit allowance for the Group.

ECL will be assessed using an approach which classifies financial assets into three stages which reflects the change in credit quality of the financial assets since initial recognition:

(i) Stage 1: 12 months ECL – not credit impaired

For credit exposures where there has not been a significant increase in credit risk since initial recognition and that are not credit impaired upon origination, the ECL associated with the probability of default events occurring within the next 12 months will be recognised.

(ii) Stage 2: Lifetime ECL – not credit impaired

For credit exposures where there has been a significant increase in credit risk since initial recognition but that are not credit impaired, the ECL associated with the probability of default events occurring within the lifetime ECL will be recognised.

(iii) Stage 3: Lifetime ECL – credit impaired

Financial assets are assessed as credit impaired when one or more objective evidence of defaults that have a detrimental impact on the estimated future cashflows of that asset have occurred. For financial assets that have become credit impaired, a lifetime ECL will be recognised.

The changes in ECL between two-periods will be recognised in profit and loss.

The assessment of significant deterioration in credit risk since initial recognition is key in establishing the point of switching between the requirement to measure an allowance based on 12-month ECL and one that is based on lifetime ECL. Quantitative and qualitative assessments are required to estimate the significant increase in credit risk by comparing the risk of a default occurring on the financial assets as at reporting date with the risk of default occurring on the financial assets as at the date of initial recognition.

The assessment of credit risk, as well as the estimation of ECL, is required to be unbiased, probability-weighted and should incorporate all available information which is relevant to the assessment, including information about past events, current conditions and reasonable and supportable forecasts of future events and economic conditions at the reporting date. The measurement of ECL is based on the discounted products of the Probability of Default model (PD), Loss Given Default model (LGD) and Exposure at Default model (EAD). Certain ECL models are leveraging on the existing Group's Basel II Internal Ratings-Based model, where feasible or available, with necessary adjustment to meet MFRS 9 requirements.

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Table 1: Capital Adequacy Ratios

	RHB Bank Group		RHB Bank		RHB Islamic Bank		RHB Investment Bank	
	30.06.2018	31.12.2017	30.06.2018	31.12.2017	30.06.2018	31.12.2017	30.06.2018	31.12.2017
<u>Before proposed dividends</u>								
Common Equity Tier I Capital Ratio	14.761%	14.228%	12.768%	13.523%	11.091%	10.376%	23.519%	34.995%
Tier I Capital Ratio	14.969%	14.485%	13.025%	13.833%	11.091%	10.376%	23.519%	34.995%
Total Capital Ratio	17.991%	17.500%	16.395%	16.266%	14.648%	14.134%	43.391%	39.878%
<u>After proposed dividends</u>								
Common Equity Tier I Capital Ratio	14.514%	13.907%	12.446%	13.108%	11.091%	10.376%	23.519%	34.995%
Tier I Capital Ratio	14.722%	14.164%	12.703%	13.418%	11.091%	10.376%	23.519%	34.995%
Total Capital Ratio	17.744%	17.179%	16.073%	15.851%	14.648%	14.134%	43.391%	39.878%

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

<u>Risk Types</u>	RHB Bank Group		RHB Bank		RHB Islamic		RHB Investment Bank	
	30.06.2018	31.12.2017	30.06.2018	31.12.2017	30.06.2018	31.12.2017	30.06.2018	31.12.2017
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Credit RWA	105,129,768	108,296,294	81,798,094	85,500,785	37,159,087	34,726,152	701,604	718,961
Credit RWA Absorbed by PSIA					(7,409,781)	(7,269,199)		
Market RWA	5,120,231	4,960,017	3,219,518	2,872,562	244,760	240,688	451,832	610,542
Operational RWA	11,717,495	11,516,719	8,340,233	8,260,751	1,544,766	1,397,487	903,561	905,417
Total RWA	121,967,494	124,773,030	93,357,845	96,634,098	31,538,832	29,095,128	2,056,997	2,234,920

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Table 3a: Risk Weighted Assets by Risk Types and Minimum Capital Requirements as at 30 June 2018

<u>Risk Types</u>	RWA				Minimum Capital Requirements			
	RHB Bank Group RM'000	RHB Bank RM'000	RHB Islamic Bank RM'000	RHB Investment Bank RM'000	RHB Bank Group RM'000	RHB Bank RM'000	RHB Islamic Bank RM'000	RHB Investment Bank RM'000
Credit Risk, of which	105,129,768	81,798,094	29,749,306	701,604	8,410,381	6,543,848	2,379,945	56,128
<i>Under Foundation Internal Rating Based ('F-IRB')</i>	50,975,002	42,596,670	-	-	4,078,000	3,407,734	-	-
<i>Under Advanced Internal Rating Based ('A-IRB') Approach</i>	29,540,131	22,866,184	-	-	2,363,210	1,829,295	-	-
<i>Under Standardised Approach</i>	24,614,635	16,335,240	37,159,087	701,604	1,969,171	1,306,819	2,972,727	56,128
<i>Absorbed by PSIA under Standardised Approach</i>	-	-	(7,409,781)	-	-	-	(592,782)	-
Market Risk								
<i>Under Standardised Approach</i>	5,120,231	3,219,518	244,760	451,832	409,618	257,561	19,581	36,147
Operational Risk								
<i>Under Basic Indicator Approach</i>	11,717,495	8,340,233	1,544,766	903,561	937,400	667,219	123,581	72,285
Total	121,967,494	93,357,845	31,538,832	2,056,997	9,757,399	7,468,628	2,523,107	164,560

Table 3b: Risk Weighted Assets by Risk Types and Minimum Capital Requirements as at 31 December 2017

<u>Risk Types</u>	RWA				Minimum Capital Requirements			
	RHB Bank Group RM'000	RHB Bank RM'000	RHB Islamic Bank RM'000	RHB Investment Bank RM'000	RHB Bank Group RM'000	RHB Bank RM'000	RHB Islamic Bank RM'000	RHB Investment Bank RM'000
Credit Risk, of which	108,296,294	85,500,785	27,456,953	718,961	8,663,704	6,840,063	2,196,556	57,517
<i>Under Foundation Internal Rating Based ('F-IRB')</i>	45,346,432	37,489,502	-	-	3,627,714	2,999,160	-	-
<i>Under Advanced Internal Rating Based ('A-IRB') Approach</i>	30,985,108	25,224,217	-	-	2,478,809	2,017,938	-	-
<i>Under Standardised Approach</i>	31,964,754	22,787,066	34,726,152	718,961	2,557,181	1,822,965	2,778,092	57,517
<i>Absorbed by PSIA under Standardised Approach</i>	-	-	(7,269,199)	-	-	-	(581,536)	-
Market Risk								
<i>Under Standardised Approach</i>	4,960,017	2,872,562	240,688	610,542	396,801	229,805	19,255	48,843
Operational Risk								
<i>Under Basic Indicator Approach</i>	11,516,719	8,260,751	1,397,487	905,417	921,338	660,860	111,799	72,433
Total	124,773,030	96,634,098	29,095,128	2,234,920	9,981,843	7,730,728	2,327,610	178,793

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Table 4: Capital Structure

	RHB Bank Group		RHB Bank [@]	
	30.06.2018	31.12.2017	30.06.2018	31.12.2017
	RM'000	RM'000	RM'000	RM'000
<u>Common Equity Tier I Capital / Tier I Capital</u>				
Paid up ordinary share capital	6,994,103	6,994,103	6,994,103	6,994,103
Share premium		-		-
Retained profits	13,717,928	13,249,895	11,305,770	11,019,987
Other reserves	631,536	667,019	436,862	450,926
Fair value through other comprehensive income ('FVOCI')/ Available for sale ('AFS') reserves	163,525	275,224	171,469	272,449
Less:				
Goodwill	(2,633,383)	(2,633,383)	(1,651,542)	(1,651,542)
Intangible assets (include associated deferred tax liabilities)	(532,866)	(447,837)	(478,142)	(390,769)
Deferred tax assets	(51,725)	(44,629)	(13,426)	(10,542)
55% of cumulative gains arising from change in value of FVOCI/AFS instruments	(89,939)	(151,373)	(94,308)	(149,847)
Investment in subsidiaries*	(149,469)	(120,542)	(4,711,343)	(3,436,416)
Other deductions [#]	(46,246)	(35,272)	(39,379)	(30,965)
Total Common Equity Tier I Capital	18,003,464	17,753,205	11,920,064	13,067,384
Hybrid Tier I Capital Securities**	240,000	300,000	240,000	300,000
Qualifying non-controlling interests recognised as Tier I Capital	13,870	20,207	-	-
Total Tier I Capital	18,257,334	18,073,412	12,160,064	13,367,384
<u>Tier II Capital</u>				
Subordinated obligations subject to gradual phase out treatment***	300,000	300,000	300,000	300,000
Subordinated obligations meeting all relevant criteria	2,249,147	2,249,028	2,249,147	2,249,028
Qualifying capital instruments of a subsidiary issued to third parties ⁺	345,862	385,523	-	-
Surplus eligible provisions over expected losses	483,091	457,989	392,777	376,282
Collective impairment allowances [^] and regulatory reserves [~]	-	399,560	-	284,839
General provisions ^v	307,683	-	204,191	-
Less:				
Investment in subsidiaries*	-	(30,135)	-	(859,104)
Total Tier II Capital	3,685,783	3,761,965	3,146,115	2,351,045
Total Capital	21,943,117	21,835,377	15,306,179	15,718,429

[@] The capital adequacy ratios of the Bank consist of capital base and risk-weighted assets derived from the Bank and its wholly-owned offshore banking subsidiary, RHB Bank (L) Ltd.

* 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).

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

** 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 37.7 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).

⁺ Qualifying subordinated sukuk that are recognised as Tier II capital instruments held by third parties as prescribed under paragraph 17.6 of the BNM's Guideline on Capital Adequacy Framework (Capital Components) which are issued by a fully consolidated subsidiary of the Bank.

[^] Excludes collective 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.

^v Pursuant to BNM's policy document on Financial Reporting and Financial Reporting for Islamic Banking Institutions, general provision refers to loss allowance measured at an amount equal to 12-month and lifetime expected credit losses as defined under MFRS9 Financial Instruments and regulatory reserves, to the extent they are ascribed to non-credit impaired exposures, determined under standardised approach for credit risk.

[~] Includes the qualifying regulatory reserves of the Group and Bank of RM268,407,000 and RM202,172,000 respectively as at 31 December 2017.

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 2018

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
Exposures under Standardised Approach ('SA')				
On Balance Sheet Exposures				
Sovereigns & Central Banks	24,679,116	24,679,116	1,239,059	99,125
Public Sector Entities	7,547,449	7,547,449	363,820	29,106
Banks, Development Financial Institutions & MDBs	13,640,090	13,640,090	3,896,593	311,727
Insurance/Takaful Cos, Securities Firms & Fund Managers	663,512	661,133	622,397	49,792
Corporates	10,354,398	8,270,545	6,233,535	498,683
Regulatory Retail	7,036,217	6,207,968	5,429,946	434,396
Residential Mortgages	986,868	978,763	346,880	27,750
Higher Risk Assets	20,055	20,055	30,082	2,407
Other Assets	5,290,093	5,290,093	2,984,924	238,794
Securitisation Exposures	-	-	-	-
Equity Exposures	647,864	647,864	647,864	51,829
Defaulted Exposures	269,013	263,614	286,166	22,893
Total On Balance Sheet Exposures	71,134,675	68,206,690	22,081,266	1,766,502
Off Balance Sheet Exposures				
OTC Derivatives	2,853,268	2,320,899	783,351	62,668
Off balance sheet exposures other than OTC derivatives or credit derivatives	3,411,139	2,899,521	1,747,190	139,775
Defaulted Exposures	14,604	14,046	2,828	226
Total Off Balance Sheet Exposures	6,279,011	5,234,466	2,533,369	202,669
Total On and Off Balance Sheet Exposures under SA	77,413,686	73,441,156	24,614,635	1,969,171
Exposures under F-IRB Approach				
On Balance Sheet Exposures				
Corporates, of which	70,121,547	70,121,547	41,863,227	3,349,059
Corporate Exposures (excluding exposures with firm size adjustments)	38,219,225	39,036,888	22,711,395	1,816,912
Corporate Exposures (with firm size adjustments)	26,737,443	26,737,443	16,018,710	1,281,497
Specialised Lending Exposures (Slotting Approach)				
Project Finance	1,930,693	1,508,227	1,213,439	97,075
Income Producing Real Estate	3,234,186	2,838,989	1,919,683	153,575
Defaulted Exposures	2,592,641	2,592,641	79,919	6,393
Total On Balance Sheet Exposures	72,714,188	72,714,188	41,943,146	3,355,452
Off Balance Sheet Exposures				
OTC Derivatives	524,315	524,315	489,414	39,153
Off balance sheet exposures other than OTC derivatives or credit derivatives	9,842,099	9,842,099	5,657,065	452,565
Defaulted Exposures	14,105	14,105	-	-
Total Off Balance Sheet Exposures	10,380,519	10,380,519	6,146,479	491,718
Exposures under A-IRB Approach				
On Balance Sheet Exposures				
Retail, of which	84,450,423	84,450,423	23,177,652	1,854,213
Residential Mortgages Exposures	41,530,516	41,530,516	9,985,440	798,835
Qualifying Revolving Retail Exposures	1,909,891	1,909,891	1,432,919	114,634
Hire Purchase Exposures	7,692,397	7,692,397	2,811,070	224,886
Other Retail Exposures	33,317,619	33,317,619	8,948,223	715,858
Defaulted Exposures	1,669,059	1,669,059	2,286,677	182,934
Total On Balance Sheet Exposures	86,119,482	86,119,482	25,464,329	2,037,147
Off Balance Sheet Exposures				
OTC Derivatives	-	-	-	-
Off balance sheet exposures other than OTC derivatives or credit derivatives	11,988,792	11,988,792	2,306,481	184,518
Defaulted Exposures	38,437	38,437	97,238	7,779
Total Off Balance Sheet Exposures	12,027,229	12,027,229	2,403,719	192,297
Total On and Off Balance Sheet Exposures before scaling factor under the IRB Approach	181,241,418	181,241,418	75,957,673	6,076,614
Total On and Off Balance Sheet Exposures after scaling factor, 1.06 under the IRB Approach			80,515,133	6,441,210
Total (Exposures under the SA Approach and Exposures under the IRB Approach)	258,655,104	254,682,574	105,129,768	8,410,381

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 2017

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
Exposures under Standardised Approach ('SA')				
On Balance Sheet Exposures				
Sovereigns & Central Banks	26,392,116	26,392,116	1,221,227	97,698
Public Sector Entities	8,284,169	8,284,169	406,245	32,500
Banks, Development Financial Institutions & MDBs	11,914,477	11,914,477	3,683,421	294,674
Insurance/Takaful Cos, Securities Firms & Fund Managers	641,748	639,406	600,285	48,023
Corporates	27,882,075	26,023,314	14,058,978	1,124,718
Regulatory Retail	7,078,996	6,127,334	5,296,694	423,736
Residential Mortgages	1,088,699	1,080,128	382,985	30,639
Higher Risk Assets	17,843	17,843	26,765	2,141
Other Assets	5,151,881	5,151,881	2,625,597	210,048
Securitisation Exposures	-	-	-	-
Equity Exposures	648,100	648,100	648,100	51,848
Defaulted Exposures	482,027	468,452	510,690	40,855
Total On Balance Sheet Exposures	89,582,131	86,747,220	29,460,987	2,356,880
Off Balance Sheet Exposures				
OTC Derivatives	570,560	566,788	296,356	23,708
Off balance sheet exposures other than OTC derivatives or credit derivatives	5,670,434	5,086,036	2,204,361	176,349
Defaulted Exposures	15,028	14,470	3,050	244
Total Off Balance Sheet Exposures	6,256,022	5,667,294	2,503,767	200,301
Total On and Off Balance Sheet Exposures under SA	95,838,153	92,414,514	31,964,754	2,557,181
Exposures under F-IRB Approach				
On Balance Sheet Exposures				
Corporates, of which	55,197,965	55,747,280	35,784,636	2,862,770
Corporate Exposures (excluding exposures with firm size adjustments)	26,212,808	27,144,961	16,825,276	1,346,022
Corporate Exposures (with firm size adjustments)	24,609,731	24,630,342	16,085,440	1,286,835
Specialised Lending Exposures (Slotting Approach)				
Project Finance	1,436,305	1,410,019	1,145,043	91,603
Income Producing Real Estate	2,939,121	2,561,958	1,728,877	138,310
Defaulted Exposures	2,339,147	1,789,832	-	-
Total On Balance Sheet Exposures	57,537,112	57,537,112	35,784,636	2,862,770
Off Balance Sheet Exposures				
OTC Derivatives	652,253	652,253	606,211	48,497
Off balance sheet exposures other than OTC derivatives or credit derivatives	10,368,500	10,368,500	6,388,806	511,104
Defaulted Exposures	14,381	14,381	-	-
Total Off Balance Sheet Exposures	11,035,134	11,035,134	6,995,017	559,601
Exposures under A-IRB Approach				
On Balance Sheet Exposures				
Retail, of which	78,254,234	78,256,259	25,257,420	2,020,593
Residential Mortgages Exposures	37,997,311	37,997,311	9,813,518	785,081
Qualifying Revolving Retail Exposures	1,969,774	1,969,774	1,447,524	115,802
Hire Purchase Exposures	7,502,173	7,502,173	2,742,715	219,417
Other Retail Exposures	30,784,976	30,787,001	11,253,663	900,293
Defaulted Exposures	1,259,725	1,257,700	1,772,486	141,799
Total On Balance Sheet Exposures	79,513,959	79,513,959	27,029,906	2,162,392
Off Balance Sheet Exposures				
OTC Derivatives	-	-	-	-
Off balance sheet exposures other than OTC derivatives or credit derivatives	9,565,030	9,565,030	2,161,581	172,927
Defaulted Exposures	20,646	20,646	39,747	3,180
Total Off Balance Sheet Exposures	9,585,676	9,585,676	2,201,328	176,107
Total On and Off Balance Sheet Exposures before scaling factor under the IRB Approach	157,671,881	157,671,881	72,010,887	5,760,870
Total On and Off Balance Sheet Exposures after scaling factor, 1.06 under the IRB Approach			76,331,540	6,106,523
Total (Exposures under the SA Approach and Exposures under the IRB Approach)	253,510,034	250,086,395	108,296,294	8,663,704

RHB BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2018

**Table 6a: Exposures on Off Balance Sheet and Counterparty Credit Risk (Before Credit Risk Mitigation)
as at 30 June 2018**

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
Direct credit substitutes	1,503,629		1,413,803	769,069
Transaction related contingent items	5,752,575		2,818,899	1,441,362
Short term self liquidating trade related contingencies	1,027,251		217,110	147,261
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	-		-	-
Foreign exchange related contracts	30,979,393	468,932	1,064,855	529,794
1 year or less	29,971,999	468,931	928,260	342,090
Over 1 year to 5 years	542,786	-	50,348	101,463
Over 5 years	464,608	1	86,247	86,241
Interest/profit rate related contracts	858,202	9,260	33,694	36,478
1 year or less	57,226	585	661	18
Over 1 year to 5 years	800,976	8,675	33,033	36,460
Over 5 years	-	-	-	-
Equity related contracts	7,260	507	943	189
1 year or less	7,260	507	943	189
Over 1 year to 5 years	-	-	-	-
Over 5 years	-	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	97,350,321	900,255	2,278,114	706,305
Other commitments, such as formal standby facilities and credit/ financing lines, with original maturity of over 1 year	27,868,722		19,761,058	7,169,794
Other commitments, such as formal standby facilities and credit/ financing lines, with original maturity of up to 1 year	2,090,849		525,748	123,333
Any commitments that are unconditionally cancellable at any time by the Bank without prior notice or that effective provide for automatic cancellation due to deterioration in a borrower's/ customer's creditworthiness	15,900,699		572,535	159,982
Total	183,338,901	1,378,954	28,686,759	11,083,567

RHB BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2018

**Table 6b: Exposures on Off Balance Sheet and Counterparty Credit Risk (Before Credit Risk Mitigation)
as at 31 December 2017**

RHB Bank Group	Principal / Notional Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk Weighted Assets
<u>Nature of Item</u>	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>
Direct credit substitutes	1,713,757		1,682,543	981,583
Transaction related contingent items	5,241,528		2,599,468	1,390,640
Short term self liquidating trade related contingencies	1,062,958		211,337	184,242
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	629,085		629,085	-
Foreign exchange related contracts	28,160,757	377,145	1,062,992	798,348
1 year or less	24,502,998	238,965	597,634	330,457
Over 1 year to 5 years	3,014,928	138,180	343,220	354,977
Over 5 years	642,831	-	122,138	112,914
Interest/profit rate related contracts	2,813,217	48,759	159,469	104,219
1 year or less	890,507	27,123	27,574	1,623
Over 1 year to 5 years	1,198,389	21,180	56,923	48,130
Over 5 years	724,321	456	74,972	54,466
Equity related contracts	7,262	-	436	-
1 year or less	7,262	-	436	-
Over 1 year to 5 years	-	-	-	-
Over 5 years	-	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	86,738,920	583,798	1,244,661	323,958
Other commitments, such as formal standby facilities and credit/ financing lines, with original maturity of over 1 year	27,782,044		18,656,257	7,526,462
Other commitments, such as formal standby facilities and credit/ financing lines, with original maturity of up to 1 year	2,215,137		527,105	290,190
Any commitments that are unconditionally cancellable at any time by the Bank without prior notice or that effective provide for automatic cancellation due to deterioration in a borrower's/ customer's creditworthiness	15,860,958		103,479	100,470
Total	172,225,623	1,009,702	26,876,832	11,700,112

RHB BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2018

Table 7a: Credit Risk Exposures (Before Credit Risk Mitigation) by Geographical Distribution as at 30 June 2018

RHB Bank Group Exposure Class	Malaysia	Singapore	Thailand	Brunei	Cambodia	Laos	Hong Kong	Indonesia	Total
	(include Labuan) RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Exposures under Standardised Approach									
Sovereigns & Central Banks	20,640,200	2,969,965	477,411	69,176	976,273	227,846	-	-	25,360,871
Public Sector Entities	6,859,665	580,119	371,872	-	-	-	-	-	7,811,656
Banks, Development Financial Institutions & MDBs	12,786,123	3,348,223	188,500	158,844	352,490	3,309	48,279	66,953	16,952,721
Insurance/Takaful Cos, Securities Firms & Fund Managers	654,818	24,721	19,984	-	-	-	8,825	-	708,348
Corporates	6,538,987	1,964,930	1,689,651	71,138	1,203,754	54,598	88,500	132,409	11,743,967
Regulatory Retail	5,042,449	1,504,340	103,252	103,303	799,492	173,896	75,561	56,882	7,859,175
Residential Mortgages	102,480	916,456	-	-	-	-	-	-	1,018,936
Higher Risk Assets	19,710	-	244	-	101	-	-	-	20,055
Other Assets	4,058,155	788,034	127,808	26,925	54,068	16,784	52,107	166,212	5,290,093
Total Exposures under Standardised Approach	56,702,587	12,096,788	2,978,722	429,386	3,386,178	476,433	273,272	422,456	76,765,822
Exposures under IRB Approach									
Corporates, of which	75,464,666	7,630,041	-	-	-	-	-	-	83,094,707
Corporate Exposures (excluding exposures with firm size adjustments)	41,652,727	3,452,587	-	-	-	-	-	-	45,105,314
Corporate Exposures (with firm size adjustments)	27,812,143	3,609,610	-	-	-	-	-	-	31,421,753
Specialised Lending Exposures (Slotting Approach)									
Project Finance	1,862,042	567,844	-	-	-	-	-	-	2,429,886
Income Producing Real Estate	4,137,754	-	-	-	-	-	-	-	4,137,754
Retail, of which	98,146,711	-	-	-	-	-	-	-	98,146,711
Residential Mortgages Exposures	43,494,563	-	-	-	-	-	-	-	43,494,563
Qualifying Revolving Retail Exposures	3,082,647	-	-	-	-	-	-	-	3,082,647
Hire Purchase Exposures	7,814,288	-	-	-	-	-	-	-	7,814,288
Other Retail Exposures	43,755,213	-	-	-	-	-	-	-	43,755,213
Total Exposures under IRB Approach	173,611,377	7,630,041	-	-	-	-	-	-	181,241,418
Total Exposures under Standardised and IRB Approaches	230,313,964	19,726,829	2,978,722	429,386	3,386,178	476,433	273,272	422,456	258,007,240

Note: This table excludes equity and securitisation exposures

RHB BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2018

Table 7b: Credit Risk Exposures (Before Credit Risk Mitigation) by Geographical Distribution as at 31 December 2017

RHB Bank Group Exposure Class	Malaysia	Singapore	Thailand	Brunei	Cambodia	Laos	Hong Kong	Indonesia	Total
	(include Labuan) RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Exposures under Standardised Approach									
Sovereigns & Central Banks	22,501,519	3,082,408	342,482	80,820	946,981	248,870	-	-	27,203,080
Public Sector Entities	7,696,140	611,951	426,336	-	-	-	-	-	8,734,427
Banks, Development Financial Institutions & MDBs	9,418,629	4,300,857	181,947	164,592	280,090	4,549	42,733	87,810	14,481,207
Insurance/Takaful Cos, Securities Firms & Fund Managers	630,968	33,708	9,279	-	-	-	17,964	1,544	693,463
Corporates	24,153,128	2,424,039	1,727,179	75,464	1,082,150	52,895	138,095	78,696	29,731,646
Regulatory Retail	5,348,790	1,417,282	104,323	99,474	773,793	167,359	88,102	48,807	8,047,930
Residential Mortgages	106,573	1,022,003	-	-	-	-	-	-	1,128,576
Higher Risk Assets	17,458	35	249	-	101	-	-	-	17,843
Other Assets	4,074,139	568,799	235,070	10,725	46,727	17,691	62,442	136,288	5,151,881
Total Exposures under Standardised Approach	73,947,344	13,461,082	3,026,865	431,075	3,129,842	491,364	349,336	353,145	95,190,053
Exposures under IRB Approach									
Corporates, of which	61,282,887	7,289,359	-	-	-	-	-	-	68,572,246
Corporate Exposures (excluding exposures with firm size adjustments)	29,901,433	3,427,241	-	-	-	-	-	-	33,328,674
Corporate Exposures (with firm size adjustments)	25,959,398	3,275,840	-	-	-	-	-	-	29,235,238
Specialised Lending Exposures (Slotting Approach)									
Project Finance	1,428,008	586,278	-	-	-	-	-	-	2,014,286
Income Producing Real Estate	3,994,048	-	-	-	-	-	-	-	3,994,048
Retail, of which	89,099,635	-	-	-	-	-	-	-	89,099,635
Residential Mortgages Exposures	39,677,873	-	-	-	-	-	-	-	39,677,873
Qualifying Revolving Retail Exposures	3,153,267	-	-	-	-	-	-	-	3,153,267
Hire Purchase Exposures	7,601,363	-	-	-	-	-	-	-	7,601,363
Other Retail Exposures	38,667,132	-	-	-	-	-	-	-	38,667,132
Total Exposures under IRB Approach	150,382,522	7,289,359	-	-	-	-	-	-	157,671,881
Total Exposures under Standardised and IRB Approaches	224,329,866	20,750,441	3,026,865	431,075	3,129,842	491,364	349,336	353,145	252,861,934

Note: This table excludes equity and securitisation exposures

RHB BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2018

Table 8a: Credit Risk Exposures (Before Credit Risk Mitigation) by Industry Sector as at 30 June 2018

RHB Bank Group Exposure Class	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
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Exposures under Standardised Approach												
Sovereigns & Central Banks	-	-	-	-	-	-	-	12,304,194	13,056,677	-	-	25,360,871
Public Sector Entities	-	-	-	-	50,002	-	123,736	567,275	7,070,643	-	-	7,811,656
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	-	16,952,721	-	-	-	16,952,721
Insurance/Takaful Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	-	708,348	-	-	-	708,348
Corporates	125,925	83,262	1,162,093	153,487	405,584	959,934	431,717	5,433,285	134,712	2,853,968	-	11,743,967
Regulatory Retail	6,634	1,688	138,190	383	66,063	48,084	46,425	40,127	4,041	7,507,540	-	7,859,175
Residential Mortgages	-	-	-	-	-	-	-	-	-	1,018,936	-	1,018,936
Higher Risk Assets	-	-	3	-	-	-	-	20,052	-	-	-	20,055
Other Assets	-	-	-	-	-	-	-	410,991	-	-	4,879,102	5,290,093
Total Exposures under Standardised Approach	132,559	84,950	1,300,286	153,870	521,649	1,008,018	601,878	36,436,993	20,266,073	11,380,444	4,879,102	76,765,822
Exposures under IRB Approach												
Corporates, of which	4,723,500	2,525,886	7,562,410	5,288,168	16,333,193	9,102,416	8,444,864	25,848,764	3,265,506	-	-	83,094,707
Corporate Exposures (excluding exposures with firm size adjustments)	1,733,435	2,024,894	3,739,728	2,829,515	6,667,418	3,886,183	5,432,440	16,267,892	2,523,809	-	-	45,105,314
Corporate Exposures (with firm size adjustments)	2,990,065	172,200	3,443,134	1,661,919	6,493,125	4,932,222	3,012,424	7,974,967	741,697	-	-	31,421,753
Specialised Lending Exposures (Slotting Approach)	-	-	-	-	-	-	-	-	-	-	-	-
Project Finance	-	328,792	379,548	796,734	924,812	-	-	-	-	-	-	2,429,886
Income Producing Real Estate	-	-	-	-	2,247,838	284,011	-	1,605,905	-	-	-	4,137,754
Retail, of which	258,836	39,433	1,781,082	1,993	1,694,444	4,732,378	428,610	2,912,208	187,166	86,110,561	-	98,146,711
Residential Mortgages Exposures	-	-	-	-	-	-	-	-	-	43,494,563	-	43,494,563
Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	3,082,647	-	3,082,647
Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	7,814,288	-	7,814,288
Other Retail Exposures	258,836	39,433	1,781,082	1,993	1,694,444	4,732,378	428,610	2,912,208	187,166	31,719,063	-	43,755,213
Total Exposures under IRB Approach	4,982,336	2,565,319	9,343,492	5,290,161	18,027,637	13,834,794	8,873,474	28,760,972	3,452,672	86,110,561	-	181,241,418
Total Exposures under Standardised and IRB Approaches	5,114,895	2,650,269	10,643,778	5,444,031	18,549,286	14,842,812	9,475,352	65,197,965	23,718,745	97,491,005	4,879,102	258,007,240

Note: This table excludes equity and securitisation exposures

RHB BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2018

Table 8b: Credit Risk Exposures (Before Credit Risk Mitigation) by Industry Sector as at 31 December 2017

RHB Bank Group Exposure Class	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
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Exposures under Standardised Approach												
Sovereigns & Central Banks	-	-	-	-	-	-	-	10,762,728	16,440,352	-	-	27,203,080
Public Sector Entities	-	-	-	-	50,285	3,007	126,870	378,777	8,175,488	-	-	8,734,427
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	-	14,481,207	-	-	-	14,481,207
Insurance/Takaful Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	-	693,463	-	-	-	693,463
Corporates	625,456	762,777	2,799,617	1,173,455	2,801,275	2,548,883	1,639,538	14,131,600	798,722	2,450,323	-	29,731,646
Regulatory Retail	11,101	4,309	180,290	1,239	168,144	296,740	57,650	191,246	15,919	7,121,292	-	8,047,930
Residential Mortgages	-	-	-	-	-	-	-	-	-	1,128,576	-	1,128,576
Higher Risk Assets	-	-	3	-	-	-	-	17,828	-	12	-	17,843
Other Assets	-	-	-	-	-	-	26,787	507,518	-	-	4,617,576	5,151,881
Total Exposures under Standardised Approach	636,557	767,086	2,979,910	1,174,694	3,019,704	2,848,630	1,850,845	41,164,367	25,430,481	10,700,203	4,617,576	95,190,053
Exposures under IRB Approach												
Corporates, of which	5,154,938	1,762,028	8,316,480	3,382,398	12,431,387	8,524,139	8,011,527	16,019,643	4,969,706	-	-	68,572,246
Corporate Exposures (excluding exposures with firm size adjustments)	2,107,527	1,301,698	3,934,275	2,713,743	4,284,027	2,872,700	4,705,382	7,241,643	4,167,679	-	-	33,328,674
Corporate Exposures (with firm size adjustments)	3,047,411	95,562	4,003,804	225,259	5,045,384	5,371,125	3,306,145	7,338,521	802,027	-	-	29,235,238
Specialised Lending Exposures (Slotting Approach)	-	-	-	-	-	-	-	-	-	-	-	-
Project Finance	-	364,768	378,401	443,396	827,721	-	-	-	-	-	-	2,014,286
Income Producing Real Estate	-	-	-	-	2,274,255	280,314	-	1,439,479	-	-	-	3,994,048
Retail, of which	95,252	16,882	954,392	2,574	978,740	3,017,175	239,969	2,002,576	151,786	81,640,289	-	89,099,635
Residential Mortgages Exposures	-	-	-	-	-	-	-	-	-	39,677,873	-	39,677,873
Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	3,153,267	-	3,153,267
Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	7,601,363	-	7,601,363
Other Retail Exposures	95,252	16,882	954,392	2,574	978,740	3,017,175	239,969	2,002,576	151,786	31,207,786	-	38,667,132
Total Exposures under IRB Approach	5,250,190	1,778,910	9,270,872	3,384,972	13,410,127	11,541,314	8,251,496	18,022,219	5,121,492	81,640,289	-	157,671,881
Total Exposures under Standardised and IRB Approaches	5,886,747	2,545,996	12,250,782	4,559,666	16,429,831	14,389,944	10,102,341	59,186,586	30,551,973	92,340,492	4,617,576	252,861,934

Note: This table excludes equity and securitisation exposures

RHB BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2018

Table 9a: Credit Risk Exposures (Before Credit Risk Mitigation) by Remaining Maturity as at 30 June 2018

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	9,012,669	6,540,258	9,807,944	25,360,871
Public Sector Entities	1,357,159	5,278,956	1,175,541	7,811,656
Banks, Development Financial Institutions & MDBs	11,590,523	4,153,804	1,208,394	16,952,721
Insurance/Takaful Cos, Securities Firms & Fund Managers	20,220	327,243	360,885	708,348
Corporates	5,671,476	4,245,977	1,826,514	11,743,967
Regulatory Retail	2,293,222	1,105,911	4,460,042	7,859,175
Residential Mortgages	666	21,557	996,713	1,018,936
Higher Risk Assets	345	-	19,710	20,055
Other Assets	-	-	5,290,093	5,290,093
Total Exposures under Standardised Approach	29,946,280	21,673,706	25,145,836	76,765,822
<u>Exposures under IRB Approach</u>				
Corporates, of which	32,717,950	24,382,608	25,994,149	83,094,707
Corporate Exposures (excluding exposures with firm size adjustments)	16,689,209	15,585,436	12,830,669	45,105,314
Corporate Exposures (with firm size adjustments)	13,673,348	7,344,814	10,403,591	31,421,753
Specialised Lending Exposures (Slotting Approach)				
Project Finance	1,055,105	260,377	1,114,404	2,429,886
Income Producing Real Estate	1,300,288	1,191,981	1,645,485	4,137,754
Retail, of which	6,139,418	10,835,014	81,172,279	98,146,711
Residential Mortgages Exposures	32,304	349,515	43,112,744	43,494,563
Qualifying Revolving Retail Exposures	166,705	2,907,573	8,369	3,082,647
Hire Purchase Exposures	128,221	3,352,416	4,333,651	7,814,288
Other Retail Exposures	5,812,188	4,225,510	33,717,515	43,755,213
Total Exposures under IRB Approach	38,857,368	35,217,622	107,166,428	181,241,418
Total Exposures under Standardised and IRB Approaches	68,803,648	56,891,328	132,312,264	258,007,240

Note: This table excludes equity and securitisation exposures

Table 9b: Credit Risk Exposures (Before Credit Risk Mitigation) by Remaining Maturity as at 31 December 2017

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	9,381,601	9,020,029	8,801,450	27,203,080
Public Sector Entities	2,511,950	5,052,914	1,169,563	8,734,427
Banks, Development Financial Institutions & MDBs	9,167,341	4,011,617	1,302,249	14,481,207
Insurance/Takaful Cos, Securities Firms & Fund Managers	25,176	331,647	336,640	693,463
Corporates	7,701,975	12,651,315	9,378,356	29,731,646
Regulatory Retail	2,197,457	1,395,340	4,455,133	8,047,930
Residential Mortgages	369	25,830	1,102,377	1,128,576
Higher Risk Assets	385	-	17,458	17,843
Other Assets	-	-	5,151,881	5,151,881
Total Exposures under Standardised Approach	30,986,254	32,488,692	31,715,107	95,190,053
<u>Exposures under IRB Approach</u>				
Corporates, of which	32,743,453	16,003,396	19,825,397	68,572,246
Corporate Exposures (excluding exposures with firm size adjustments)	17,336,405	8,175,060	7,817,209	33,328,674
Corporate Exposures (with firm size adjustments)	13,388,803	7,020,077	8,826,358	29,235,238
Specialised Lending Exposures (Slotting Approach)				-
Project Finance	794,021	4,590	1,215,675	2,014,286
Income Producing Real Estate	1,224,224	803,669	1,966,155	3,994,048
Retail, of which	3,791,609	9,862,283	75,445,743	89,099,635
Residential Mortgages Exposures	30,023	351,032	39,296,818	39,677,873
Qualifying Revolving Retail Exposures	171,045	2,982,138	84	3,153,267
Hire Purchase Exposures	133,356	3,331,726	4,136,281	7,601,363
Other Retail Exposures	3,457,185	3,197,387	32,012,560	38,667,132
Total Exposures under IRB Approach	36,535,062	25,865,679	95,271,140	157,671,881
Total Exposures under Standardised and IRB Approaches	67,521,316	58,354,371	126,986,247	252,861,934

Note: This table excludes equity and securitisation exposures

RHB BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2018

Table 10a: Portfolios under the Standardised Approach by Risk Weights as at 30 June 2018

RHB Bank Group

Exposure Class	Sovereigns & Central Banks RM'000	Public Sector Entities RM'000	Banks, Development Financial Institutions & MDBs RM'000	Insurance/ Takaful Cos, Securities Firms & Fund Managers RM'000	Corporates RM'000	Regulatory Retail RM'000	Residential Mortgages RM'000	Higher Risk Assets RM'000	Other Assets RM'000	Equity Exposures RM'000	Total Exposures after Credit Risk Mitigation RM'000	Total Risk Weighted Assets RM'000
Supervisory Risk Weights (%)												
0%	23,286,475	6,536,158	121,339	-	695,351	-	-	-	1,976,438	-	32,615,761	-
20%	868,635	903,241	11,255,712	35,471	1,704,564	2	-	-	410,914	-	15,178,539	3,035,708
35%	-	-	-	-	-	-	957,578	-	-	-	957,578	335,152
50%	8,159	371,872	4,713,012	20,717	66,031	7,606	29,216	-	-	-	5,216,613	2,608,307
64.5%	-	-	-	-	-	-	-	-	-	-	-	-
75%	-	-	-	-	-	3,551,040	-	-	-	-	3,551,040	2,663,280
100%	1,197,602	-	332,670	649,062	6,908,820	3,157,733	24,007	-	2,902,741	647,864	15,820,499	15,820,499
150%	-	-	-	-	53,158	27,913	-	20,055	-	-	101,126	151,689
Total Exposures	25,360,871	7,811,271	16,422,733	705,250	9,427,924	6,744,294	1,010,801	20,055	5,290,093	647,864	73,441,156	24,614,635

Table 10b: Portfolios under the Standardised Approach by Risk Weights as at 31 December 2017

RHB Bank Group

Exposure Class	Sovereigns & Central Banks RM'000	Public Sector Entities RM'000	Banks, Development Financial Institutions & MDBs RM'000	Insurance/ Takaful Cos, Securities Firms & Fund Managers RM'000	Corporates RM'000	Regulatory Retail RM'000	Residential Mortgages RM'000	Higher Risk Assets RM'000	Other Assets RM'000	Equity Exposures RM'000	Total Exposures after Credit Risk Mitigation RM'000	Total Risk Weighted Assets RM'000
Supervisory Risk Weights (%)												
0%	25,684,900	7,270,697	91,163	-	7,403,856	-	-	-	2,120,337	-	42,570,953	-
20%	331,751	1,032,462	9,264,250	35,468	806,156	188	-	-	507,432	-	11,977,707	2,395,542
35%	-	-	-	-	-	-	1,057,281	-	-	-	1,057,281	370,048
50%	8,637	426,337	4,759,999	21,493	175,883	18,416	33,777	-	-	-	5,444,542	2,722,271
64.5%	-	-	-	-	11,413,511	-	-	-	-	-	11,413,511	7,361,715
75%	-	-	-	-	-	3,885,631	-	-	-	-	3,885,631	2,914,223
100%	1,177,792	-	365,795	633,385	7,575,373	2,839,694	28,506	-	2,524,112	648,100	15,792,757	15,792,757
150%	-	-	-	-	218,972	35,317	-	17,843	-	-	272,132	408,198
Total Exposures	27,203,080	8,729,496	14,481,207	690,346	27,593,751	6,779,246	1,119,564	17,843	5,151,881	648,100	92,414,514	31,964,754

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Table 11a: Rated Exposures According to Ratings by External Credit Assessment Institutions ('ECAIs') as at 30 June 2018

RHB Bank Group

	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Ba3	B1 to C	Unrated	
Ratings of Corporates by Approved ECAIs	S&P	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated	
	Fitch	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated	
	RAM	AAA to AA3	A1 to A3	BBB1 to BB3	B to D	Unrated	
	MARC	AAA to AA-	A+ to A-	BBB+ to BB-	B1 to D	Unrated	
<u>Exposure Class</u>	R&I	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated	
		RM'000	RM'000	RM'000	RM'000	RM'000	
<u>On and Off Balance Sheet Exposures</u>							
Public Sector Entities		742,888	9,800	-	-	7,058,583	
Insurance/Takaful Cos, Securities Firms & Fund Managers		35,472	20,717	13,137	-	635,924	
Corporates		1,131,760	39,045	152,818	-	7,386,044	
	Moody's	P-1	P-2	P-3	Others	Unrated	
	S&P	A-1	A-2	A-3	Others	Unrated	
Ratings of Corporates 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 & Off Balance Sheet Exposures</u>							
Banks, Development Financial Institutions & MDBs		-	-	-	-	-	
Corporates		718,257	-	-	-	-	
	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
	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		2,830,475	20,788,746	485,215	976,273	-	280,162
	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	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		7,476,414	3,596,033	1,998,474	117,642	-	3,234,170

Table 11b: Rated Exposures According to Ratings by External Credit Assessment Institutions ('ECAIs') as at 31 December 2017

RHB Bank Group

	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Ba3	B1 to C	Unrated	
Ratings of Corporates by Approved ECAIs	S&P	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated	
	Fitch	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated	
	RAM	AAA to AA3	A1 to A3	BBB1 to BB3	B to D	Unrated	
	MARC	AAA to AA-	A+ to A-	BBB+ to BB-	B1 to D	Unrated	
<u>Exposure Class</u>	R&I	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated	
		RM'000	RM'000	RM'000	RM'000	RM'000	
<u>On and Off Balance Sheet Exposures</u>							
Public Sector Entities		667,371	9,820	-	-	8,052,305	
Insurance/Takaful Cos, Securities Firms & Fund Managers		35,468	21,493	-	-	633,385	
Corporates		7,585,883	636,635	175,402	-	19,195,831	
	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	
<u>On & Off Balance Sheet Exposures</u>		RM'000	RM'000	RM'000	RM'000	RM'000	
Banks, Development Financial Institutions & MDBs		-	-	-	-	-	
Corporates		-	-	-	-	-	
	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 AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to C	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to C	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
<u>On and Off Balance Sheet Exposures</u>							
Sovereigns & Central Banks		2,934,753	22,657,953	350,871	946,981	-	312,522
	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
<u>Exposure Class</u>		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		6,821,722	3,911,071	1,569,563	80,837	-	2,098,014

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Table 12a: Exposures Subject to the Supervisory Risk Weights under the IRB Approach as at 30 June 2018

Disclosure on Specialised Lending Exposures under the Supervisory Slotting Criteria

RHB Bank Group

<u>Supervisory Categories / Risk Weights</u>	Exposure After Credit Risk Mitigation					Total RM'000
	Strong RM'000	Good RM'000	Satisfactory RM'000	Weak RM'000	Default RM'000	
Specialised Lending Exposures						
Project Finance	1,127,751	416,969	378,803	-	-	1,923,523
Income Producing Real Estate	2,493,344	945,135	42,283	-	-	3,480,762
Total Exposures after Credit Risk Mitigation	3,621,095	1,362,104	421,086	-	-	5,404,285
Total Risk Weighted Assets	2,293,055	1,225,894	484,248	-	-	4,003,197

Table 12b: Exposures Subject to the Supervisory Risk Weights under the IRB Approach as at 31 December 2017

Disclosure on Specialised Lending Exposures under the Supervisory Slotting Criteria

RHB Bank Group

<u>Supervisory Categories / Risk Weights</u>	Exposure After Credit Risk Mitigation					Total RM'000
	Strong RM'000	Good RM'000	Satisfactory RM'000	Weak RM'000	Default RM'000	
Specialised Lending Exposures						
Project Finance	63,310	1,487,517	395,538	-	-	1,946,365
Income Producing Real Estate	1,561,093	1,686,683	48,690	-	-	3,296,466
Total Exposures after Credit Risk Mitigation	1,624,403	3,174,200	444,228	-	-	5,242,831
Total Risk Weighted Assets	899,221	2,530,881	510,862	-	-	3,940,964

Table 13a: 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 2018

RHB Bank Group	Exposure At Default After Credit Risk Mitigation RM'000	Exposure Weighted Average LGD %	Exposure Weighted Average Risk Weight %	Undrawn Commitments RM'000
Probability of Default ('PD') Range				
Non Retail Exposures				
Corporate Exposures (excluding exposures with firm size adjustments)				
0 to 1	27,496,481	40.66	48.01	8,039,624
>1 to 4	4,888,570	41.90	108.38	1,516,082
>4 to 12	9,434,308	18.74	65.67	3,156,043
>12 to <100	2,560,643	6.30	33.56	261,187
Default or 100	1,888,667	42.85	4.23	-
Total for Corporate Exposures (excluding exposures with firm size adjustments)	46,268,669			12,972,936
Corporate Exposures (with firm size adjustments)				
0 to 1	17,929,081	38.96	44.72	4,940,782
>1 to 4	7,149,370	36.98	78.03	2,173,962
>4 to 12	3,716,356	36.18	107.28	1,166,863
>12 to <100	1,908,867	10.65	45.53	165,996
Default or 100	718,079	38.34	0.01	-
Total for Corporate Exposures (with firm size adjustments)	31,421,753			8,447,603
Total Non Retail Exposures	77,690,422			21,420,539
Retail Exposures				
Residential Mortgages Exposures				
0 to 3	37,831,478	16.44	18.52	1,271,640
>3 to 10	3,224,492	16.60	53.24	55,649
>10 to 20	708,510	16.34	81.89	6,232
>20 to <100	1,102,086	16.44	84.74	2,529
Default or 100	627,997	16.44	136.66	10,526
Total for Residential Mortgages Exposures	43,494,563			1,346,576
Qualifying Revolving Retail Exposures				
0 to 3	1,432,567	57.93	27.91	3,809,863
>3 to 10	1,113,332	57.77	75.29	630,508
>10 to 20	287,988	56.58	118.15	116,960
>20 to <100	187,134	54.47	150.64	59,584
Default or 100	61,626	53.12	155.90	-
Total for Qualifying Revolving Retail Exposures	3,082,647			4,616,915
Hire Purchase Exposures				
0 to 3	7,137,573	43.90	32.77	-
>3 to 10	195,548	46.96	69.20	-
>10 to 20	286,040	45.55	87.13	-
>20 to <100	73,236	46.43	119.97	-
Default or 100	121,891	46.60	241.21	-
Total Hire Purchase Exposures	7,814,288			-
Other Retail Exposures				
0 to 3	29,683,020	20.59	19.01	10,147,877
>3 to 10	10,739,928	22.66	33.90	439,006
>10 to 20	1,033,735	27.13	54.97	33,606
>20 to <100	1,402,548	22.16	51.47	33,438
Default or 100	895,982	32.80	126.75	12,791
Total Other Retail Exposures	43,755,213			10,666,718
Total Retail Exposures	98,146,711			16,630,209
Total Non Retail & Retail Exposures under IRB Approach	175,837,133			38,050,748

Table 13b: 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 2017

RHB Bank Group	Exposure At Default After Credit Risk Mitigation RM'000	Exposure Weighted Average LGD %	Exposure Weighted Average Risk Weight %	Undrawn Commitments RM'000
Probability of Default ('PD') Range				
Non Retail Exposures				
Corporate Exposures (excluding exposures with firm size adjustments)				
0 to 1	23,185,378	41.82	51.91	8,625,637
>1 to 4	3,861,551	40.96	102.66	1,296,848
>4 to 12	5,754,459	19.30	68.68	3,271,376
>12 to <100	185,673	34.35	179.43	116,003
Default or 100	1,107,116	41.82	-	-
Total for Corporate Exposures (excluding exposures with firm size adjustments)	34,094,177			13,309,864
Corporate Exposures (with firm size adjustments)				
0 to 1	15,797,297	37.74	43.76	4,873,943
>1 to 4	7,236,922	37.05	79.40	2,641,646
>4 to 12	4,948,193	35.54	103.14	1,412,116
>12 to <100	555,729	33.39	142.18	125,613
Default or 100	697,097	36.97	-	-
Total for Corporate Exposures (with firm size adjustments)	29,235,238			9,053,318
Total Non Retail Exposures	63,329,415			22,363,182
Retail Exposures				
Residential Mortgages Exposures				
0 to 3	33,427,612	16.38	18.97	1,094,875
>3 to 10	3,795,272	16.53	54.91	48,746
>10 to 20	1,083,326	16.38	82.03	7,070
>20 to <100	843,684	16.43	85.37	1,892
Default or 100	527,979	16.44	102.09	8,716
Total for Residential Mortgages Exposures	39,677,873			1,161,299
Qualifying Revolving Retail Exposures				
0 to 3	1,471,545	58.02	27.99	3,652,029
>3 to 10	1,147,030	57.72	74.90	635,251
>10 to 20	282,657	56.58	118.01	109,136
>20 to <100	189,864	53.77	148.93	69,731
Default or 100	62,171	54.11	410.67	-
Total for Qualifying Revolving Retail Exposures	3,153,267			4,466,147
Hire Purchase Exposures				
0 to 3	6,841,856	43.79	31.86	-
>3 to 10	238,329	46.76	68.71	-
>10 to 20	327,169	45.50	87.41	-
>20 to <100	94,819	46.27	119.24	-
Default or 100	99,190	46.63	199.25	-
Total Hire Purchase Exposures	7,601,363			-
Other Retail Exposures				
0 to 3	20,879,105	18.91	17.00	6,868,768
>3 to 10	15,215,868	34.99	53.21	2,494,358
>10 to 20	836,336	38.42	74.58	63,278
>20 to <100	1,146,817	18.40	42.27	24,625
Default or 100	589,006	62.03	139.26	9,874
Total Other Retail Exposures	38,667,132			9,460,903
Total Retail Exposures	89,099,635			15,088,349
Total Non Retail & Retail Exposures under IRB Approach	152,429,050			37,451,531

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Table 14a: Exposures under the A-IRB Approach by EL Range and Exposure Weighted Average Risk Weight as at 30 June 2018

RHB Bank Group	Exposure At Default After Credit Risk Mitigation	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 1	40,366,228	20.30	1,320,143
>1 to 10	2,876,530	96.86	26,090
>10 to <100	178,637	64.38	343
100	73,168	-	-
Total Residential Mortgages Exposures	43,494,563		1,346,576
Qualifying Revolving Retail Exposures			
0 to 1	1,107,778	24.20	3,249,577
>1 to 10	1,708,106	75.66	1,305,510
>10 to <100	266,762	148.41	61,828
100	1	-	-
Total Qualifying Revolving Retail Exposures	3,082,647		4,616,915
Hire Purchase Exposures			
0 to 1	6,896,644	31.71	-
>1 to 10	734,604	74.78	-
>10 to <100	152,800	241.49	-
100	30,240	-	-
Total Hire Purchase Exposures	7,814,288		-
Other Retail Exposures			
0 to 1	37,091,329	16.60	10,437,764
>1 to 10	5,544,889	78.61	220,644
>10 to <100	968,891	123.19	8,310
100	150,104	-	-
Total Other Retail Exposures	43,755,213		10,666,718
Total Retail Exposures	98,146,711		16,630,209

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 BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2018

Table 14b: Exposures under the A-IRB Approach by EL Range and Exposure Weighted Average Risk Weight as at 31 December 2017

RHB Bank Group	Exposure At Default After Credit Risk Mitigation	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 1	36,200,242	21.24	1,132,894
>1 to 10	3,143,399	89.23	28,175
>10 to <100	274,868	28.39	230
100	59,364	-	-
Total Residential Mortgages Exposures	<u>39,677,873</u>		<u>1,161,299</u>
Qualifying Revolving Retail Exposures			
0 to 1	1,163,335	41.76	3,053,985
>1 to 10	1,750,903	75.52	1,340,354
>10 to <100	239,029	139.96	71,808
100	-	-	-
Total Qualifying Revolving Retail Exposures	<u>3,153,267</u>		<u>4,466,147</u>
Hire Purchase Exposures			
0 to 1	6,634,928	30.95	-
>1 to 10	810,593	87.10	-
>10 to <100	112,179	161.39	-
100	43,663	-	-
Total Hire Purchase Exposures	<u>7,601,363</u>		<u>-</u>
Other Retail Exposures			
0 to 1	27,569,914	14.95	6,939,541
>1 to 10	10,266,012	84.86	2,507,373
>10 to <100	703,696	103.23	13,989
100	127,510	10.78	-
Total Other Retail Exposures	<u>38,667,132</u>		<u>9,460,903</u>
Total Retail Exposures	<u>89,099,635</u>		<u>15,088,349</u>

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Table 15: Exposures under IRB Approach by Actual Losses versus Expected Losses

RHB Bank Group	Actual Losses	Expected Losses	Actual Losses	Expected Losses
Exposure Class	as at	as at	as at	as at
	30.06.2018	30.06.2017	30.06.2017	30.06.2016
	RM'000	RM'000	RM'000	RM'000
Corporates, of which				
Corporate Exposures (excluding exposures with firm size adjustments)	4	106,839	222,300	163,957
Corporate Exposures (with firm size adjustments)	30,497	176,451	69,573	167,505
Retail, of which				
Residential Mortgages Exposures	9,545	215,296	28,974	193,121
Qualifying Revolving Retail Exposures	59,090	127,908	67,225	38,720
Hire Purchase Exposures	31,211	97,398	30,111	85,066
Other Retail Exposures	201,301	505,916	96,444	270,608
Total	331,648	1,229,808	514,627	918,977

Note :

Actual losses are derived from impairment allowances and write-offs during the year, while expected losses (EL) measures the loss expected from the Group's credit exposures as at 30 June of the preceding year.

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Table 16a: Credit Risk Mitigation of Portfolios under the Standardised Approach as at 30 June 2018

RHB 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	24,679,116	-	-
Public Sector Entities	7,547,449	6,286,158	-
Banks, Development Financial Institutions & MDBs	13,640,090	121,339	-
Insurance/Takaful Cos, Securities Firms & Fund Managers	663,512	-	2,379
Corporates	10,354,398	695,093	2,083,853
Regulatory Retail	7,036,217	2	828,249
Residential Mortgages	986,868	-	8,105
Higher Risk Assets	20,055	-	-
Other Assets	5,290,093	-	-
Securitisation Exposures	-	-	-
Equity Exposures	647,864	-	-
Defaulted Exposures	269,013	98	5,399
Total On Balance Sheet Exposures	71,134,675	7,102,690	2,927,985
<u>Off Balance Sheet Exposures</u>			
OTC Derivatives	2,853,268	-	3,632
Off balance sheet exposures other than OTC derivatives or credit derivatives	3,411,139	250,030	1,040,328
Defaulted Exposures	14,604	14,022	558
Total Off Balance Sheet Exposures	6,279,011	264,052	1,044,518
Total On and Off Balance Sheet Exposures	77,413,686	7,366,742	3,972,503

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Table 16b: Credit Risk Mitigation of Portfolios under the Standardised Approach as at 31 December 2017

RHB 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>	RM'000	RM'000	RM'000
<u>On Balance Sheet Exposures</u>			
Sovereigns & Central Banks	26,392,116	-	-
Public Sector Entities	8,284,169	6,892,447	-
Banks, Development Financial Institutions & MDBs	11,914,477	91,163	-
Insurance/Takaful Cos, Securities Firms & Fund Managers	641,748	-	2,342
Corporates	27,882,075	7,337,048	1,858,761
Regulatory Retail	7,078,996	188	951,662
Residential Mortgages	1,088,699	-	8,571
Higher Risk Assets	17,843	-	-
Other Assets	5,151,881	-	-
Securitisation Exposures	-	-	-
Equity Exposures	648,100	-	-
Defaulted Exposures	482,027	66,808	13,574
Total On Balance Sheet Exposures	89,582,131	14,387,654	2,834,910
<u>Off Balance Sheet Exposures</u>			
OTC Derivatives	570,560	-	3,772
Off balance sheet exposures other than OTC derivatives or credit derivatives	5,670,434	378,250	584,398
Defaulted Exposures	15,028	14,341	559
Total Off Balance Sheet Exposures	6,256,022	392,591	588,729
Total On and Off Balance Sheet Exposures	95,838,153	14,780,245	3,423,639

Table 17a: Credit Risk Mitigation of Portfolios under the IRB Approach as at 30 June 2018

RHB Bank Group	Gross Exposures Before Credit Risk Mitigation	Gross Exposures Covered by Guarantees / Credit Derivatives	Gross Exposures Covered by Eligible Financial Collateral	Gross Exposures Covered by Other Eligible Collateral
<u>Exposure Class</u>	RM'000	RM'000	RM'000	RM'000
<u>On Balance Sheet Exposures</u>				
Corporates, of which	70,121,547	17,920,309	4,180,050	12,499,111
Corporate Exposures (excluding exposures with firm size adjustments)	38,219,225	10,175,153	2,732,549	2,409,763
Corporate Exposures (with firm size adjustments)	26,737,443	6,927,493	1,447,501	10,089,348
Specialised Lending Exposures (Slotting Approach)	-			
Project Finance	1,930,693	422,466	-	-
Income Producing Real Estate	3,234,186	395,197	-	-
Retail, of which	84,450,423	20,162	7,867,182	56,324,592
Residential Mortgages Exposures	41,530,516	-	-	41,341,710
Qualifying Revolving Retail Exposures	1,909,891	-	-	-
Hire Purchase Exposures	7,692,397	-	-	-
Other Retail Exposures	33,317,619	20,162	7,867,182	14,982,882
Defaulted Exposures	4,261,700	79,056	46,832	1,418,345
Total On Balance Sheet Exposures	158,833,670	18,019,527	12,094,064	70,242,048
<u>Off Balance Sheet Exposures</u>				
OTC Derivatives	524,315	-	53	-
Off balance sheet exposures other than OTC derivatives or credit derivatives	21,830,891	2,080,326	989,433	9,802,587
Defaulted Exposures	52,542	12	6,181	27,793
Total Off Balance Sheet Exposures	22,407,748	2,080,338	995,667	9,830,380
Total On and Off Balance Sheet Exposures	181,241,418	20,099,865	13,089,731	80,072,428

Table 17b: Credit Risk Mitigation of Portfolios under the IRB Approach as at 31 December 2017

RHB Bank Group	Gross Exposures Before Credit Risk Mitigation	Gross Exposures Covered by Guarantees / Credit Derivatives	Gross Exposures Covered by Eligible Financial Collateral	Gross Exposures Covered by Other Eligible Collateral
<u>Exposure Class</u>	RM'000	RM'000	RM'000	RM'000
<u>On Balance Sheet Exposures</u>				
Corporates, of which	55,197,965	10,361,714	5,537,788	12,212,055
Corporate Exposures (excluding exposures with firm size adjustments)	26,212,808	5,448,231	3,575,161	2,384,929
Corporate Exposures (with firm size adjustments)	24,609,731	4,510,034	1,962,627	9,827,126
Specialised Lending Exposures (Slotting Approach)	-			
Project Finance	1,436,305	26,286	-	-
Income Producing Real Estate	2,939,121	377,163	-	-
Retail, of which	78,254,234	16,474	8,030,444	52,711,716
Residential Mortgages Exposures	37,997,311	-	-	37,815,564
Qualifying Revolving Retail Exposures	1,969,774	-	-	-
Hire Purchase Exposures	7,502,173	-	-	-
Other Retail Exposures	30,784,976	16,474	8,030,444	14,896,152
Defaulted Exposures	3,598,872	551,340	62,104	1,313,914
Total On Balance Sheet Exposures	137,051,071	10,929,528	13,630,336	66,237,685
<u>Off Balance Sheet Exposures</u>				
OTC Derivatives	652,253	224,826	185	-
Off balance sheet exposures other than OTC derivatives or credit derivatives	19,933,530	1,915,552	965,397	9,384,577
Defaulted Exposures	35,027	-	6,186	19,990
Total Off Balance Sheet Exposures	20,620,810	2,140,378	971,768	9,404,567
Total On and Off Balance Sheet Exposures	157,671,881	13,069,906	14,602,104	75,642,252

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Table 18a: Impaired and Past Due Loans/Financing and Allowances for Impairment by Industry Sector as at 30 June 2018

RHB Bank Group	Impaired Loans and Advances / Financing	Past Due Loans / Financing	Allowance For Credit Losses
Industry Sector	RM'000	RM'000	RM'000
Agriculture	64,513	63,229	51,761
Mining & Quarrying	195,617	40,495	152,718
Manufacturing	471,687	49,683	362,181
Electricity, Gas & Water Supply	89,822	5,053	309,466
Construction	582,363	64,177	310,671
Wholesale, Retail Trade, Restaurants & Hotels	468,572	264,658	301,588
Transport, Storage & Communication	265,186	29,293	216,089
Finance, Insurance/Takaful, Real Estate & Business	391,626	186,675	294,855
Education, Health & Others	18,072	167,342	17,164
Household	1,187,782	5,199,358	938,250
Others	21,377	40,502	206,455
Total	3,756,617	6,110,465	3,161,198

Table 18b: Impaired and Past Due Loans/Financing and Allowances for Impairment by Industry Sector as at 31 December 2017

RHB Bank Group	Restated 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	67,014	23,373	14,112	31,136
Mining & Quarrying	183,277	838	45,631	5,014
Manufacturing	474,311	71,922	195,493	93,117
Electricity, Gas & Water Supply	61,788	39	19,253	13,208
Construction	673,448	44,227	94,789	95,268
Wholesale, Retail Trade, Restaurants & Hotels	436,655	129,290	130,329	158,902
Transport, Storage & Communication	311,404	8,111	113,277	55,626
Finance, Insurance/Takaful, Real Estate & Business	363,112	136,426	45,644	158,184
Education, Health & Others	12,343	1,638,982	3,072	20,567
Household	982,253	7,257,318	100,092	420,282
Others	2,183	2	-	12,982
Total	3,567,788	9,310,528	761,692	1,064,286

Table 19: Net Charges/(Write-back) and Write-Offs for Impairment by Industry Sector

RHB Bank Group	Six Months Period Ended 30.06.2018		Twelve Months Period Ended 31.12.2017	
Industry Sector	Net Charges/(Write-back) for Lifetime ECL Credit Impaired (Stage 3)	Write-Offs	Net Charges/(Write-back) for Individual Impairment Allowances	Write-Offs
	RM'000	RM'000	RM'000	RM'000
Agriculture	1,114	(71)	-	(71)
Mining & Quarrying	5,477	-	3,849	-
Manufacturing	31,187	(533)	50,914	(398,659)
Electricity, Gas & Water Supply	14,732	-	17,193	(648)
Construction	4,793	(2,369)	47,602	(25,761)
Wholesale, Retail Trade, Restaurants & Hotels	35,220	(7,883)	73,989	(46,596)
Transport, Storage & Communication	6,502	(74,648)	92,824	(66,004)
Finance, Insurance/Takaful, Real Estate & Business	16,873	(730)	(7,037)	(5,455)
Education, Health & Others	5,358	(103)	303	(311)
Household	235,613	(153,412)	30,713	(257,809)
Others	(13,002)	(4,823)	(480)	(4,646)
Total	343,867	(244,572)	309,870	(805,960)

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Table 20a: Impaired and Past Due Loans/ Financing and Allowances for Impairment by Geographical Distribution as at 30 June 2018

RHB Bank Group	Impaired Loans and Advances / Financing	Past Due Loans / Financing	Allowance For Credit Losses
<u>Geographical Distribution</u>	RM'000	RM'000	RM'000
Malaysia	2,293,407	4,741,352	2,085,663
Labuan Offshore	276,367	575	197,725
Singapore	974,766	885,782	693,189
Thailand	29,013	-	39,565
Brunei	9,726	26,229	6,980
Cambodia	77,271	262,248	58,336
Hong Kong	71,567	-	70,194
Lao	24,500	194,279	9,546
Total	3,756,617	6,110,465	3,161,198

Table 20b: Impaired and Past Due Loans/ Financing and Allowances for Impairment by Geographical Distribution as at 31 December 2017

RHB Bank Group	Impaired Loans and Advances / Financing	Past Due Loans / Financing	Individual Impairment Allowance	Collective Impairment Allowance
<u>Geographical Distribution</u>	RM'000	RM'000	RM'000	RM'000
Malaysia	1,839,499	7,354,629	227,297	985,564
Labuan Offshore	275,857	-	97,825	10,982
Singapore	1,268,365	1,697,606	306,086	33,511
Thailand	37,295	-	18,767	15,452
Brunei	7,492	28,476	680	1,642
Cambodia	63,103	186,739	38,149	15,679
Hong Kong	69,800	-	69,799	-
Lao	6,377	43,078	3,089	1,456
Total	3,567,788	9,310,528	761,692	1,064,286

Table 21a: Reconciliation of Changes to Loan/ Financing Impairment Allowances as at 30 June 2018

RHB Bank Group	12-month ECL (Stage 1) RM'000	Lifetime ECL not credit impaired (Stage 2) RM'000	Lifetime ECL credit impaired (Stage 3) RM'000	Total RM'000
Balance as at the beginning of the financial period				
- As previously reported	-	-	-	-
- Effect of adoption of MFRS 9	556,786	903,751	1,726,087	3,186,624
- As restated	556,786	903,751	1,726,087	3,186,624
Changes due to financial assets recognised in the opening balance that have:				
- Transferred to 12-month ECL (Stage 1)	336,365	(265,011)	(71,354)	-
- Transferred to Lifetime ECL not credit impaired (Stage 2)	(101,309)	187,915	(86,606)	-
- Transferred to Lifetime ECL credit impaired (Stage 3)	(4,147)	(136,689)	140,836	-
	230,909	(213,785)	(17,124)	-
Allowance made/ (written back) during the financial period	(221,493)	338,317	343,867	460,691
Bad debts written off	-	-	(244,572)	(244,572)
Derecognised during the financial period	(65,699)	(30,312)	(125,341)	(221,352)
Exchange differences	(1,979)	(3,397)	(14,817)	(20,193)
Balance as at the end of the financial period	498,524	994,574	1,668,100	3,161,198

Table 21b: Reconciliation of Changes to Loan/ Financing Impairment Allowances as at 31 December 2017

RHB Bank Group	RM'000
Individual Impairment Allowance	
Balance as at the beginning of financial year	999,328
Net allowance made	309,870
Amount written off	(517,524)
Transfer from impairment of financial investments HTM	-
Exchange differences	(29,982)
Balance as at the end of financial year	761,692
Collective Impairment Allowance	
Balance as at the beginning of financial year	1,132,836
Net allowance made	225,669
Amount written off	(288,436)
Exchange differences	(5,783)
Balance as at the end of financial year	1,064,286

Note:

The impairment as at 31 December 2017 is computed based on MFRS 139 while the impairment as at 30 June 2018 is computed based on MFRS 9. Comparatives have not been restated as provided in the transitional provision of MFRS 9 for Tables 18 to 22.

Table 22a: Market Risk Weighted Assets and Minimum Capital Requirements as at 30 June 2018

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	113,680,029	111,440,849	2,760,121	220,810
Equity Risk	688,342	60,540	1,350,763	108,061
Foreign Currency Risk	851,793	50,554	838,110	67,049
Options Risk	429,618	310,735	171,237	13,698
Total			5,120,231	409,618

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	115,032,382	112,951,783	2,727,279	218,182
Equity Risk	7,860	-	21,613	1,729
Foreign Currency Risk	456,085	129,821	442,402	35,392
Options Risk	295,068	250,195	28,224	2,258
Total			3,219,518	257,561

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	9,326,719	9,207,470	169,086	13,527
Equity Risk	-	-	-	-
Foreign Currency Risk	3,950	75,674	75,674	6,054
Options Risk	-	-	-	-
Total			244,760	19,581

RHB Investment 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	23,267	23,214	-	-
Equity Risk	69,530	60,138	38,861	3,109
Foreign Currency Risk	356,005	291,959	356,005	28,480
Options Risk	-	60,138	56,966	4,558
Total			451,832	36,147

As at 30 June 2018, RHB Bank did not have any exposure under

- equity risk, commodity risk, inventory risk, and
- market risk exposure absorbed by PSIA.

RHB Islamic Bank did not have any exposure under

- equity risk, commodity risk, inventory risk and options risk, and
- market risk exposure absorbed by PSIA.

RHB Bank Group did not have exposure under

- commodity risk and inventory risk, and
- market risk exposure absorbed by PSIA.

RHB Investment Bank Group and RHB Investment Bank did not have any exposure under

- commodity risk and inventory risk.
- For the Equity Position risk, the position is computed based on net long and net short position.

Table 22b: Market Risk Weighted Assets and Minimum Capital Requirements as at 31 December 2017

RHB 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/ Profit Rate Risk	103,638,724	102,590,571	2,261,348	180,908
Equity Risk	723,305	132,813	1,324,844	105,987
Foreign Currency Risk	827,307	217,219	813,209	65,057
Options Risk	1,834,723	255,506	560,616	44,849
Total			4,960,017	396,801
RHB Bank	Long	Short	Risk Weighted	Minimum
Market Risk	Position	Position	Assets	Capital
	RM'000	RM'000	RM'000	Requirements
				RM'000
Interest Rate Risk	104,913,051	104,038,827	2,172,051	173,764
Equity Risk	-	-	-	-
Foreign Currency Risk	424,132	105,468	410,034	32,803
Options Risk	1,660,445	122,694	290,477	23,238
Total			2,872,562	229,805
RHB Islamic Bank	Long	Short	Risk Weighted	Minimum
Market Risk	Position	Position	Assets	Capital
	RM'000	RM'000	RM'000	Requirements
				RM'000
Profit Rate Risk	9,548,359	9,373,985	199,064	15,925
Equity Risk	-	-	-	-
Foreign Currency Risk	41,624	25,128	41,624	3,330
Options Risk	-	-	-	-
Total			240,688	19,255
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	57,480	57,269	357	29
Equity Risk	148,674	132,190	67,446	5,395
Foreign Currency Risk	346,940	293,163	346,940	27,755
Options Risk	120,000	132,190	195,799	15,664
Total			610,542	48,843

As at 31 December 2017, RHB Bank did not have any exposure under

- equity risk, commodity risk, inventory risk, and
- market risk exposure absorbed by PSIA.

RHB Islamic Bank did not have any exposure under

- equity risk, commodity risk, inventory risk and options risk, and
- market risk exposure absorbed by PSIA.

RHB Bank Group did not have exposure under

- commodity risk and inventory risk, and
- market risk exposure absorbed by PSIA.

RHB Investment Bank Group and RHB Investment Bank did not have any exposure under

- commodity risk and inventory risk.
- For the Equity Position risk, the position is computed based on net long and net short position.

Table 23: Equity Exposures in the Banking Book

RHB Bank Group <u>Equity Type</u>	Gross Credit Exposures		Risk Weighted Assets	
	30.06.2018	31.12.2017	30.06.2018	31.12.2017
	RM'000	RM'000	RM'000	RM'000
Publicly traded				
Holdings of equity investments	2,901	7,603	2,901	7,621
Privately held				
For socio economic purposes	649,381	639,842	652,342	639,842
For non socio economic purpose	1,030	3,593	1,204	5,024
Other equity	860	860	860	860
Total	654,172	651,898	657,307	653,347
	30.06.2018	31.12.2017		
	RM'000	RM'000		
Total Net Unrealised Gains/ (Loss)	422,978	411,798		

Table 24a: Interest Rate Risk / Rate of Return Risk in the Banking Book as at 30 June 2018

RHB Bank Group <u>Currency</u>	Impact on Position as at Reporting Period (100 basis points) Parallel Shift			
	Increase / (Decline) in Earnings		Increase/(Decline) in Economic Value	
	Impact based on +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	368,726	(368,726)	(966,417)	966,417
USD - US Dollar	(72,835)	72,835	67,253	(67,253)
Others ¹	26,905	(26,905)	(14,106)	14,106
Total	322,796	(322,796)	(913,270)	913,270

Table 24b: Interest Rate Risk / Rate of Return Risk in the Banking Book as at 31 December 2017

RHB Bank Group <u>Currency</u>	Impact on Position as at Reporting Period (100 basis points) Parallel Shift			
	Increase / (Decline) in Earnings		Increase/(Decline) in Economic Value	
	Impact based on +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	303,373	(303,373)	(970,127)	970,127
USD - US Dollar	(81,333)	81,333	86,904	(86,904)
Others ¹	36,002	(36,002)	(21,445)	21,445
Total	258,042	(258,042)	(904,668)	904,668

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.

RHB BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2018

Table 25a: Operational Risk Weighted Assets and Minimum Capital Requirements as at 30 June 2018

<u>Operational Risk</u>	RHB Bank Group	RHB Bank	RHB Islamic Bank	RHB Investment Bank
	RM'000	RM'000	RM'000	RM'000
Risk Weighted Assets	11,717,495	8,340,233	1,544,766	903,561
Minimum Capital Requirements	937,400	667,219	123,581	72,285

Table 25b: Operational Risk Weighted Assets and Minimum Capital Requirements as at 31 December 2017

<u>Operational Risk</u>	RHB Bank Group	RHB Bank	RHB Islamic Bank	RHB Investment Bank
	RM'000	RM'000	RM'000	RM'000
Risk Weighted Assets	11,516,719	8,260,751	1,397,487	905,417
Minimum Capital Requirements	921,338	660,860	111,799	72,433