

**RHB Investment Bank Berhad**

**Basel II Pillar 3 Disclosures**

**30 June 2019**

**RHB INVESTMENT BANK GROUP  
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2019**

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**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 Disclosures of RHB Investment Bank Berhad as at 30 June 2019 are accurate and complete.

**ROBERT ANGELO HENDRO SANTOSO HURAY**  
Chief Executive Officer

**RHB INVESTMENT BANK GROUP  
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**INTRODUCTION**

This document describes RHB Investment Bank Berhad's risk profile and capital adequacy position 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).

BNM's guidelines on Capital Adequacy Framework (Basel II - Risk Weighted Assets) provide and specify the approaches for quantifying the risk-weighted assets for credit risk, market risk and operational risk.

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

<b>Entity</b>	<b>Credit Risk</b>	<b>Market Risk</b>	<b>Operational Risk</b>
RHB Investment Bank Berhad	Standardised Approach	Standardised Approach	Basic Indicator Approach

This document covers the quantitative information as at 30 June 2019 with comparative quantitative information of the preceding financial year as at 31 December 2018. This disclosure report has been verified and approved internally in line with the RHB Banking Group: Basel II Pillar 3 Disclosure Policy.

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

**SCOPE OF APPLICATION**

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

RHB Investment Bank Group's capital requirements are generally based on the principles of consolidation adopted in the preparation of its financial statements, except where the types of investment to be deducted from eligible capital as guided by BNM's Capital Adequacy Framework (Capital Components).

RHB Investment Bank Group is involved in merchant banking business, dealing in securities, stock, debt and derivatives, stockbroking business and the business of brokers and dealers in futures and options contracts, investment management services, islamic investment management services, management of unit trust funds and islamic unit trust funds, management of private retirement schemes, provision of investment advisory services, research services and provision of nominee services.

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

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Table 1: Capital Adequacy Ratios

	RHB Investment Bank Group		RHB Investment Bank	
	30.06.2019	31.12.2018	30.06.2019	31.12.2018
<b>Before proposed dividends</b>				
Common Equity Tier I Capital Ratio	40.010%	35.445%	26.888%	21.323%
Tier I Capital Ratio	40.054%	35.728%	26.888%	21.323%
Total Capital Ratio	50.731%	45.477%	52.080%	40.757%
<b>After proposed dividends</b>				
Common Equity Tier I Capital Ratio	40.010%	35.445%	26.888%	21.323%
Tier I Capital Ratio	40.054%	35.728%	26.888%	21.323%
Total Capital Ratio	50.731%	45.477%	52.080%	40.757%

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

Risk Types	RHB Investment Bank Group		RHB Investment Bank	
	30.06.2019	31.12.2018	30.06.2019	31.12.2018
	RM'000	RM'000	RM'000	RM'000
Credit RWA	1,979,770	1,933,769	646,928	612,585
Market RWA	470,800	877,506	175,257	678,014
Operational RWA	1,529,554	1,567,043	797,728	807,022
<b>Total</b>	<b>3,980,124</b>	<b>4,378,318</b>	<b>1,619,913</b>	<b>2,097,621</b>

Table 3a: Risk Weighted Assets by Risk Types and Minimum Capital Requirements as at 30 June 2019

Risk Types	RWA		Minimum Capital Requirements	
	RHB Investment Bank Group	RHB Investment Bank	RHB Investment Bank Group	RHB Investment Bank
	RM'000	RM'000	RM'000	RM'000
<b>Credit Risk</b>				
Under Standardised Approach	1,979,770	646,928	158,382	51,754
<b>Market Risk</b>				
Under Standardised Approach	470,800	175,257	37,664	14,021
<b>Operational Risk</b>				
Under Basic Indicator Approach	1,529,554	797,728	122,364	63,818
<b>Total</b>	<b>3,980,124</b>	<b>1,619,913</b>	<b>318,410</b>	<b>129,593</b>

Table 3b: Risk Weighted Assets by Risk Types and Minimum Capital Requirements as at 31 December 2018

Risk Types	RWA		Minimum Capital Requirements	
	RHB Investment Bank Group	RHB Investment Bank	RHB Investment Bank Group	RHB Investment Bank
	RM'000	RM'000	RM'000	RM'000
<b>Credit Risk</b>				
Under Standardised Approach	1,933,769	612,585	154,702	49,007
<b>Market Risk</b>				
Under Standardised Approach	877,506	678,014	70,200	54,241
<b>Operational Risk</b>				
Under Basic Indicator Approach	1,567,043	807,022	125,363	64,562
<b>Total</b>	<b>4,378,318</b>	<b>2,097,621</b>	<b>350,265</b>	<b>167,810</b>

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**Table 4: Capital Structure**

	RHB Investment Bank Group		RHB Investment Bank	
	30.06.2019	31.12.2018	30.06.2019	31.12.2018
	RM'000	RM'000	RM'000	RM'000
<b><u>Common Equity Tier I Capital / Tier I Capital</u></b>				
Paid up ordinary share capital	1,487,773	1,487,773	1,487,773	1,487,773
Retained profits	561,889	561,695	559,695	558,690
Other reserves	130,515	113,648	-	-
Fair value through other comprehensive income (FVOCI) reserves	31,963	23,489	29,335	20,853
<b>Less:</b>				
Goodwill	(528,726)	(523,911)	(372,395)	(372,395)
Investments in subsidiaries, associates and joint ventures	(14,836)	(30,646)	(1,226,160)	(1,203,286)
Other Intangible assets	(47,645)	(47,610)	(26,545)	(27,055)
Deferred tax assets	(10,910)	(19,610)	-	(5,832)
55% of cumulative gains arising from change in value of FVOCI instruments	(17,580)	(12,919)	(16,134)	(11,469)
<b>Total Common Equity Tier I Capital</b>	<b>1,592,443</b>	<b>1,551,909</b>	<b>435,569</b>	<b>447,279</b>
Qualifying non controlling interest recognised as Tier I Capital	1,769	12,359	-	-
<b>Total Tier I Capital</b>	<b>1,594,212</b>	<b>1,564,268</b>	<b>435,569</b>	<b>447,279</b>
<b><u>Tier II Capital</u></b>				
Subordinated obligations meeting all relevant criteria	400,000	400,000	400,000	400,000
Qualifying non controlling interest recognised as Tier II Capital	217	2,700	-	-
General provisions <sup>^</sup>	24,747	24,172	8,087	7,657
<b>Total Tier II Capital</b>	<b>424,964</b>	<b>426,872</b>	<b>408,087</b>	<b>407,657</b>
<b>Total Capital</b>	<b>2,019,176</b>	<b>1,991,140</b>	<b>843,656</b>	<b>854,936</b>

<sup>^</sup> Pursuant to BNM's policy document on Financial Reporting, general provision refers to loss allowance measured at an amount equal to 12-month and lifetime expected credit losses as defined under MFRS 9 '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 RHB Investment Bank Group and RHB Investment Bank of RM 24,326,000 (31 December 2018: RM23,673,000) and RM 8,054,000 (31 December 2018 : RM7,501,000) 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 2019**

RHB Investment Bank Group	Gross Exposures / EAD before CRM	Net Exposures / EAD after CRM	Risk Weighted Assets	Minimum Capital Requirement
<u>Exposure Class</u>				
	RM'000	RM'000	RM'000	RM'000
<b><u>Exposures under the Standardised Approach</u></b>				
<b><u>On Balance Sheet Exposures</u></b>				
Sovereigns & Central Banks	711,549	711,549	5,783	463
Public Sector Entities	167,771	167,771	-	-
Banks, Development Financial Institutions & MDBs	1,931,899	1,931,899	513,600	41,088
Insurance Cos, Securities Firms & Fund Managers	63,401	63,401	63,401	5,072
Corporates	2,010,491	818,751	14,005	1,120
Regulatory Retail	630,132	2,408	1,806	144
Residential Mortgages	314	314	110	9
Higher Risk Assets	466,672	466,672	700,008	56,001
Other Assets	1,035,138	1,035,138	443,708	35,497
Equity Exposures	189,309	189,309	189,309	15,145
Defaulted Exposures	1,467	980	853	68
<b>Total On Balance Sheet Exposures</b>	<b>7,208,143</b>	<b>5,388,192</b>	<b>1,932,583</b>	<b>154,607</b>
<b><u>Off Balance Sheet Exposures</u></b>				
OTC Derivatives	939	939	188	15
Off balance sheet exposures other than OTC derivatives or credit derivatives	305,904	53,029	46,999	3,760
Defaulted Exposures	-	-	-	-
<b>Total Off Balance Sheet Exposures</b>	<b>306,843</b>	<b>53,968</b>	<b>47,187</b>	<b>3,775</b>
<b>Total On and Off Balance Sheet Exposures</b>	<b>7,514,986</b>	<b>5,442,160</b>	<b>1,979,770</b>	<b>158,382</b>

**Table 5b: Summary of Credit Exposures with Credit Risk Mitigation (CRM) by Asset Class and Minimum Capital Requirements (On and Off Balance Sheet Exposures) as at 31 December 2018**

RHB Investment Bank Group	Gross Exposures / EAD before CRM	Net Exposures / EAD after CRM	Risk Weighted Assets	Minimum Capital Requirement
<u>Exposure Class</u>				
	RM'000	RM'000	RM'000	RM'000
<b><u>Exposures under the Standardised Approach</u></b>				
<b><u>On Balance Sheet Exposures</u></b>				
Sovereigns & Central Banks	922,632	922,632	5,839	467
Public Sector Entities	126,857	126,857	-	-
Banks, Development Financial Institutions & MDBs	1,805,065	1,805,065	474,164	37,933
Insurance Cos, Securities Firms & Fund Managers	94,524	94,524	94,524	7,562
Corporates	1,832,873	797,740	8,367	669
Regulatory Retail	561,337	2,731	2,049	164
Residential Mortgages	349	349	122	10
Higher Risk Assets	494,864	494,864	742,297	59,384
Other Assets	1,075,097	1,075,097	360,685	28,855
Equity Exposures	194,278	194,278	194,278	15,542
Defaulted Exposures	1,008	1,008	911	73
<b>Total On Balance Sheet Exposures</b>	<b>7,108,884</b>	<b>5,515,145</b>	<b>1,883,236</b>	<b>150,659</b>
<b><u>Off Balance Sheet Exposures</u></b>				
OTC Derivatives	1,611	1,611	322	26
Off balance sheet exposures other than OTC derivatives or credit derivatives	269,897	56,869	50,211	4,017
Defaulted Exposures	-	-	-	-
<b>Total Off Balance Sheet Exposures</b>	<b>271,508</b>	<b>58,480</b>	<b>50,533</b>	<b>4,043</b>
<b>Total On and Off Balance Sheet Exposures</b>	<b>7,380,392</b>	<b>5,573,625</b>	<b>1,933,769</b>	<b>154,702</b>

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**Table 6a: Exposures on Off Balance Sheet and Counterparty Credit Risk (Before Credit Risk Mitigation) as at 30 June 2019**

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	-		-	-
Forward asset purchases, forward deposits, partly paid shares and securities which represent commitments with certain drawdowns	-		-	-
NIFs and obligations under underwriting agreement	-		-	-
Foreign exchange related contracts	68,582	6	939	188
1 year or less	68,582	6	939	188
Over 1 year to 5 years	-	-	-	-
Over 5 years	-	-	-	-
Interest rate related contracts	-	-	-	-
1 year or less	-	-	-	-
Over 1 year to 5 years	-	-	-	-
Over 5 years	-	-	-	-
Equity related contracts	-	-	-	-
1 year or less	-	-	-	-
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	2,244		1,122	8
Other commitments, such as formal standby facilities and credit lines, with original maturity of up to 1 year	1,523,908		304,782	46,991
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	-		-	-
<b>Total</b>	<b>1,594,734</b>	<b>6</b>	<b>306,843</b>	<b>47,187</b>

**Table 6b: Exposures on Off Balance Sheet and Counterparty Credit Risk (Before Credit Risk Mitigation) as at 31 December 2018**

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	-		-	-
Forward asset purchases, forward deposits, partly paid shares and securities which represent commitments with certain drawdowns	-		-	-
NIFs and obligations under underwriting agreement	-		-	-
Foreign exchange related contracts	129,753	46	1,611	322
1 year or less	129,753	46	1,611	322
Over 1 year to 5 years	-	-	-	-
Over 5 years	-	-	-	-
Interest rate related contracts	-	-	-	-
1 year or less	-	-	-	-
Over 1 year to 5 years	-	-	-	-
Over 5 years	-	-	-	-
Equity related contracts	-	-	-	-
1 year or less	-	-	-	-
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	4,243		2,122	8
Other commitments, such as formal standby facilities and credit lines, with original maturity of up to 1 year	1,338,876		267,775	50,203
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	-		-	-
<b>Total</b>	<b>1,472,872</b>	<b>46</b>	<b>271,508</b>	<b>50,533</b>



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Table 7a: Credit Risk Exposures (Before Credit Risk Mitigation) by Geographical Distribution as at 30 June 2019

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>Vietnam</u>	<u>Total</u>
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<b><u>Exposures under Standardised Approach</u></b>								
Sovereigns & Central Banks	700,434	7,050	-	-	-	4,065	-	711,549
Public Sector Entities	167,771	-	-	-	-	-	-	167,771
Banks, Development Financial Institutions & MDBs	1,523,815	72,406	45,206	121,229	98,863	38,678	32,641	1,932,838
Insurance/Takaful Cos, Securities Firms & Fund Managers	30,763	21,695	10,943	-	-	-	-	63,401
Corporates	1,605,320	241,138	85,439	33,551	190,301	-	-	2,155,749
Regulatory Retail	520,913	65,135	46,907	84,187	75,102	-	-	792,244
Residential Mortgages	315	-	-	-	-	-	-	315
Higher Risk Assets	466,363	-	-	40	269	-	-	466,672
Other Assets	541,006	178,112	53,093	133,392	128,733	500	302	1,035,138
<b>Total</b>	<b>5,556,700</b>	<b>585,536</b>	<b>241,588</b>	<b>372,399</b>	<b>493,268</b>	<b>43,243</b>	<b>32,943</b>	<b>7,325,677</b>

Table 7b: Credit Risk Exposures (Before Credit Risk Mitigation) by Geographical Distribution as at 31 December 2018

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>Vietnam</u>	<u>Total</u>
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<b><u>Exposures under Standardised Approach</u></b>								
Sovereigns & Central Banks	918,518	-	-	-	-	4,114	-	922,632
Public Sector Entities	126,857	-	-	-	-	-	-	126,857
Banks, Development Financial Institutions & MDBs	1,414,260	39,785	52,287	124,720	137,418	38,207	-	1,806,677
Insurance/Takaful Cos, Securities Firms & Fund Managers	26,257	63,458	4,809	-	-	-	-	94,524
Corporates	1,444,072	182,029	106,880	95,328	129,273	-	-	1,957,582
Regulatory Retail	457,384	50,846	67,078	58,609	73,615	-	-	707,532
Residential Mortgages	349	-	-	-	-	-	-	349
Higher Risk Assets	494,570	-	-	39	255	-	-	494,864
Other Assets	611,650	163,658	23,468	119,015	156,635	671	-	1,075,097
<b>Total</b>	<b>5,493,917</b>	<b>499,776</b>	<b>254,522</b>	<b>397,711</b>	<b>497,196</b>	<b>42,992</b>	<b>-</b>	<b>7,186,114</b>

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 2019

RHB Investment Bank Group						Wholesale, Retail Trade, Restaurants & Hotels	Transport, Storage & Communication	Finance, Insurance, Real Estate & Business	Education, Health & Others	Household	Others	Total
Exposure Class	Agriculture	Mining & Quarrying	Manufacturing	Electricity, Gas & Water Supply	Construction	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<b>Exposures under Standardised Approach</b>												
Sovereigns & Central Banks	-	-	-	-	-	-	-	-	711,549	-	-	711,549
Public Sector Entities	-	-	-	-	-	-	-	112,098	55,673	-	-	167,771
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	-	1,932,838	-	-	-	1,932,838
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	-	63,401	-	-	-	63,401
Corporates	9,694	102	4,695	141,682	41,827	216,470	100,234	806,298	-	834,747	-	2,155,749
Regulatory Retail	-	-	-	-	-	-	-	93	-	792,151	-	792,244
Residential Mortgages	-	-	-	-	-	-	-	-	-	315	-	315
Higher Risk Assets	-	-	-	-	-	-	-	466,672	-	-	-	466,672
Other Assets	-	-	-	-	-	-	-	203,500	-	-	831,638	1,035,138
<b>Total</b>	<b>9,694</b>	<b>102</b>	<b>4,695</b>	<b>141,682</b>	<b>41,827</b>	<b>216,470</b>	<b>100,234</b>	<b>3,584,900</b>	<b>767,222</b>	<b>1,627,213</b>	<b>831,638</b>	<b>7,325,677</b>

Table 8b: Credit Risk Exposures (Before Credit Risk Mitigation) by Industry Sector as at 31 December 2018

RHB Investment Bank Group						Wholesale, Retail Trade, Restaurants & Hotels	Transport, Storage & Communication	Finance, Insurance, Real Estate & Business	Education, Health & Others	Household	Others	Total
Exposure Class	Agriculture	Mining & Quarrying	Manufacturing	Electricity, Gas & Water Supply	Construction	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<b>Exposures under Standardised Approach</b>												
Sovereigns & Central Banks	-	-	-	-	-	-	-	-	922,632	-	-	922,632
Public Sector Entities	-	-	-	-	-	-	-	71,144	55,713	-	-	126,857
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	-	1,806,677	-	-	-	1,806,677
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	-	94,524	-	-	-	94,524
Corporates	32,287	102	4,971	131,689	40,932	214,908	95,123	788,052	-	649,518	-	1,957,582
Regulatory Retail	-	-	-	-	-	-	-	132	-	707,400	-	707,532
Residential Mortgages	-	-	-	-	-	-	-	-	-	349	-	349
Higher Risk Assets	-	-	-	-	-	-	-	494,864	-	-	-	494,864
Other Assets	-	-	-	-	-	-	-	283,769	-	-	791,328	1,075,097
<b>Total</b>	<b>32,287</b>	<b>102</b>	<b>4,971</b>	<b>131,689</b>	<b>40,932</b>	<b>214,908</b>	<b>95,123</b>	<b>3,539,162</b>	<b>978,345</b>	<b>1,357,267</b>	<b>791,328</b>	<b>7,186,114</b>

Note: This table excludes equity and securitisation exposures

RHB INVESTMENT BANK GROUP  
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Table 9a: Credit Risk Exposures (Before Credit Risk Mitigation) by Remaining Maturity as at 30 June 2019

RHB Investment Bank Group				
<u>Exposure Class</u>	One year	More than	Over	Total
	or less	one to	five years	
	RM'000	five years	RM'000	RM'000
<b><u>Exposures under Standardised Approach</u></b>				
Sovereigns & Central Banks	46,623	535,794	129,132	711,549
Public Sector Entities	-	167,771	-	167,771
Banks, Development Financial Institutions & MDBs	1,694,401	30,451	207,986	1,932,838
Insurance Cos, Securities Firms & Fund Managers	-	-	63,401	63,401
Corporates	1,411,531	696,460	47,758	2,155,749
Regulatory Retail	792,210	-	34	792,244
Residential Mortgages	-	12	303	315
Higher Risk Assets	270	-	466,402	466,672
Other Assets	-	-	1,035,138	1,035,138
<b>Total</b>	<b>3,945,035</b>	<b>1,430,488</b>	<b>1,950,154</b>	<b>7,325,677</b>

Table 9b: Credit Risk Exposures (Before Credit Risk Mitigation) by Remaining Maturity as at 31 December 2018

RHB Investment Bank Group				
<u>Exposure Class</u>	One year	More than	Over	Total
	or less	one to	five years	
	RM'000	five years	RM'000	RM'000
<b><u>Exposures under Standardised Approach</u></b>				
Sovereigns & Central Banks	242,742	554,426	125,464	922,632
Public Sector Entities	-	126,857	-	126,857
Banks, Development Financial Institutions & MDBs	1,588,953	30,472	187,252	1,806,677
Insurance Cos, Securities Firms & Fund Managers	-	-	94,524	94,524
Corporates	1,138,964	767,147	51,471	1,957,582
Regulatory Retail	707,497	-	35	707,532
Residential Mortgages	22	14	313	349
Higher Risk Assets	255	-	494,609	494,864
Other Assets	-	-	1,075,097	1,075,097
<b>Total</b>	<b>3,678,433</b>	<b>1,478,916</b>	<b>2,028,765</b>	<b>7,186,114</b>

Note: This table excludes equity and securitisation exposures

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Table 10a: Portfolios under the Standardised Approach by Risk Weights as at 30 June 2019

RHB Investment Bank Group

Exposure Class	Sovereigns & Central Banks	Public Sector Entities	Banks, Development Financial Institutions & MDBs	Insurance/ Takaful Cos, Securities Firms & Fund Managers	Corporates	Regulatory Retail	Residential Mortgages	Higher Risk Assets	Other Assets	Equity Exposures	Total Exposures after Credit Risk Mitigation	Total Risk Weighted Assets
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Supervisory Risk Weights (%)												
0%	698,892	167,771	30,452	-	804,746	-	-	-	428,754	-	2,130,615	-
20%	8,592	-	1,576,897	-	-	-	-	-	203,345	-	1,788,834	357,767
35%	-	-	-	-	-	-	315	-	-	-	315	110
50%	-	-	254,160	-	-	617	-	-	-	-	254,777	127,389
75%	-	-	-	-	-	26,530	-	-	-	-	26,530	19,897
100%	4,065	-	71,329	63,401	42,911	-	-	-	403,039	189,309	774,054	774,054
150%	-	-	-	-	-	363	-	466,672	-	-	467,035	700,553
<b>Total Exposures</b>	<b>711,549</b>	<b>167,771</b>	<b>1,932,838</b>	<b>63,401</b>	<b>847,657</b>	<b>27,510</b>	<b>315</b>	<b>466,672</b>	<b>1,035,138</b>	<b>189,309</b>	<b>5,442,160</b>	<b>1,979,770</b>

Table 10b: Portfolios under the Standardised Approach by Risk Weights as at 31 December 2018

RHB Investment Bank Group

Exposure Class	Sovereigns & Central Banks	Public Sector Entities	Banks, Development Financial Institutions & MDBs	Insurance/ Takaful Cos, Securities Firms & Fund Managers	Corporates	Regulatory Retail	Residential Mortgages	Higher Risk Assets	Other Assets	Equity Exposures	Total Exposures after Credit Risk Mitigation	Total Risk Weighted Assets
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Supervisory Risk Weights (%)												
0%	909,892	126,857	30,472	-	789,372	-	-	-	487,477	-	2,344,070	-
20%	8,626	-	1,442,416	-	-	-	-	-	283,669	-	1,734,711	346,942
35%	-	-	-	-	-	-	349	-	-	-	349	122
50%	-	-	295,572	-	-	601	-	-	-	-	296,173	148,087
75%	-	-	-	-	-	29,361	-	-	-	-	29,361	22,021
100%	4,114	-	38,217	94,524	38,606	-	-	-	303,951	194,278	673,690	673,690
150%	-	-	-	-	-	407	-	494,864	-	-	495,271	742,907
<b>Total Exposures</b>	<b>922,632</b>	<b>126,857</b>	<b>1,806,677</b>	<b>94,524</b>	<b>827,978</b>	<b>30,369</b>	<b>349</b>	<b>494,864</b>	<b>1,075,097</b>	<b>194,278</b>	<b>5,573,625</b>	<b>1,933,769</b>

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Table 11a: Rated Exposures According to Ratings by External Credit Assessment Institutions (ECAIs) as at 30 June 2019

RHB Investment Bank Group

	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Ba3	B1 to C	Unrated	
Ratings of Corporates by Approved ECAIs	S&P	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated	
	Fitch	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated	
	RAM	AAA to AA3	A1 to A3	BBB1 to BB3	B to D	Unrated	
	MARC	AAA to AA-	A+ to A-	BBB+ to BB-	B1 to D	Unrated	
<u>Exposure Class</u>	R&I	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated	
		RM'000	RM'000	RM'000	RM'000	RM'000	
<u>On and Off Balance Sheet Exposures</u>							
Public Sector Entities		-	-	-	-	167,771	
Insurance Cos, Securities Firms & Fund Managers		-	-	-	-	63,401	
Corporates		-	-	-	-	847,657	
	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		-	-	-	-	-	
	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		7,050	700,434	-	4,065	-	-
	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		1,371,765	46,533	49	-	-	514,491

RHB INVESTMENT BANK GROUP  
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2019

Table 11b: Rated Exposures According to Ratings by External Credit Assessment Institutions (ECAIs) as at 31 December 2018

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	
	R&I	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated	
<b>Exposure Class</b>		RM'000	RM'000	RM'000	RM'000	RM'000	
<b>On and Off Balance Sheet Exposures</b>							
Public Sector Entities		-	-	-	-	126,857	
Insurance Cos, Securities Firms & Fund Managers		-	-	-	-	94,524	
Corporates		-	-	-	-	827,978	
Short Term Ratings of Banking Institutions by Approved ECAIs	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	
<b>Exposure Class</b>		RM'000	RM'000	RM'000	RM'000	RM'000	
<b>On and Off Balance Sheet Exposures</b>							
Banks, Development Financial Institutions & MDBs		-	-	-	-	-	
Ratings of Sovereigns and Central Banks by Approved ECAIs	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	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
<b>Exposure Class</b>		RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<b>On and Off Balance Sheet Exposures</b>							
Sovereigns & Central Banks		-	918,518	-	4,114	-	-
Ratings of Banking Institutions by Approved ECAIs	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	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	BB1 to B3	C1 to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	C+ to D	Unrated
<b>Exposure Class</b>		RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<b>On and Off Balance Sheet Exposures</b>							
Banks, Development Financial Institutions & MDBs		1,203,028	76,550	1,613	-	-	525,486

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**Table 12a: Credit Risk Mitigation of Portfolios under the Standardised Approach as at 30 June 2019**

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>
<b><u>On Balance Sheet Exposures</u></b>			
Sovereigns & Central Banks	711,549	-	-
Public Sector Entities	167,771	167,771	-
Banks, Development Financial Institutions & MDBs	1,931,899	30,451	-
Insurance Cos, Securities Firms & Fund Managers	63,401	-	-
Corporates	2,010,491	804,747	1,191,740
Regulatory Retail	630,132	-	627,724
Residential Mortgages	314	-	-
Higher Risk Assets	466,672	-	-
Other Assets	1,035,138	-	-
Equity Exposures	189,309	-	-
Defaulted Exposures	1,467	-	487
<b>Total On Balance Sheet Exposures</b>	<b>7,208,143</b>	<b>1,002,969</b>	<b>1,819,951</b>
<b><u>Off Balance Sheet Exposures</u></b>			
OTC Derivatives	939	-	-
Off balance sheet exposures other than OTC derivatives or credit derivatives	305,904	-	252,873
Defaulted Exposures	-	-	-
<b>Total Off Balance Sheet Exposures</b>	<b>306,843</b>	<b>-</b>	<b>252,873</b>
<b>Total On and Off Balance Sheet Exposures</b>	<b>7,514,986</b>	<b>1,002,969</b>	<b>2,072,824</b>

**Table 12b: Credit Risk Mitigation of Portfolios under the Standardised Approach as at 31 December 2018**

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>
<b><u>On Balance Sheet Exposures</u></b>			
Sovereigns & Central Banks	922,632	-	-
Public Sector Entities	126,857	126,857	-
Banks, Development Financial Institutions & MDBs	1,805,065	30,472	-
Insurance Cos, Securities Firms & Fund Managers	94,524	-	-
Corporates	1,832,873	789,372	1,035,133
Regulatory Retail	561,337	-	558,606
Residential Mortgages	349	-	-
Higher Risk Assets	494,864	-	-
Other Assets	1,075,097	-	-
Equity Exposures	194,278	-	-
Defaulted Exposures	1,008	-	-
<b>Total On Balance Sheet Exposures</b>	<b>7,108,884</b>	<b>946,701</b>	<b>1,593,739</b>
<b><u>Off Balance Sheet Exposures</u></b>			
OTC Derivatives	1,611	-	-
Off balance sheet exposures other than OTC derivatives or credit derivatives	269,897	-	213,028
Defaulted Exposures	-	-	-
<b>Total Off Balance Sheet Exposures</b>	<b>271,508</b>	<b>-</b>	<b>213,028</b>
<b>Total On and Off Balance Sheet Exposures</b>	<b>7,380,392</b>	<b>946,701</b>	<b>1,806,767</b>

**RHB INVESTMENT BANK GROUP**  
**BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2019**

**Table 13a: Impaired and Past Due Loans/Financing and Allowances for Impairment by Industry Sector as at 30 June 2019**

<b>RHB Investment Bank Group</b>	<b>Impaired Loans and Advances / Financing</b>	<b>Past Due Loans / Financing</b>	<b>Allowance For Credit Losses</b>
<b>Industry Sector</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Agriculture	-	-	-
Mining & Quarrying	7,496	-	7,496
Manufacturing	-	-	-
Electricity, Gas & Water Supply	-	-	-
Construction	-	-	-
Wholesale, Retail Trade, Restaurants & Hotels	-	-	-
Transport, Storage & Communication	-	-	-
Finance, Insurance/Takaful, Real Estate & Business	-	-	-
Education, Health & Others	-	-	-
Household	14,005	-	12,537
Others	-	-	-
<b>Total</b>	<b>21,501</b>	<b>-</b>	<b>20,033</b>

**Table 13b: Impaired and Past Due Loans/Financing and Allowances for Impairment by Industry Sector as at 31 December 2018**

<b>RHB Investment Bank Group</b>	<b>Impaired Loans and Advances / Financing</b>	<b>Past Due Loans / Financing</b>	<b>Allowance For Credit Losses</b>
<b>Industry Sector</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Agriculture	-	-	-
Mining & Quarrying	7,445	-	7,445
Manufacturing	-	-	-
Electricity, Gas & Water Supply	-	-	-
Construction	-	-	-
Wholesale, Retail Trade, Restaurants & Hotels	-	-	-
Transport, Storage & Communication	-	-	-
Finance, Insurance/Takaful, Real Estate & Business	-	-	-
Education, Health & Others	-	-	-
Household	12,545	-	11,536
Others	-	-	-
<b>Total</b>	<b>19,990</b>	<b>-</b>	<b>18,981</b>

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

<b>RHB Investment Bank Group</b>	<b>Six Months Period Ended 30.06.2019</b>		<b>Twelve Months Period Ended 31.12.2018</b>	
	<b>Net Charges/(Write-back) for Lifetime ECL Credit Impaired (Stage 3)</b>	<b>Write-Offs</b>	<b>Net Charges/(Write-back) for Individual Impairment Allowances</b>	<b>Write-Offs</b>
<b>Industry Sector</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Agriculture	-	-	-	-
Mining & Quarrying	-	-	5,644	-
Manufacturing	-	-	-	(2,194)
Electricity, Gas & Water Supply	-	-	-	-
Construction	-	-	-	-
Wholesale, Retail Trade, Restaurants & Hotels	-	-	-	(35,645)
Transport, Storage & Communication	-	-	-	-
Finance, Insurance/Takaful, Real Estate & Business	-	-	-	(26,740)
Education, Health & Others	-	-	-	-
Household	484	-	(165)	(10,511)
Others	-	-	-	-
<b>Total</b>	<b>484</b>	<b>-</b>	<b>5,479</b>	<b>(75,090)</b>



RHB INVESTMENT BANK GROUP  
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Table 15a: Impaired and Past Due Loans and Allowances for Impairment by Geographical Distribution as at 30 June 2019

RHB Investment Bank Group	Impaired Loans and Advances	Past Due Loans	Allowance For Credit Losses
<u>Geographical Distribution</u>	RM'000	RM'000	RM'000
Malaysia	-	-	1
Singapore	12,147	-	10,863
Hong Kong	28	-	28
Indonesia	185	-	-
Thailand	9,141	-	9,141
<b>Total</b>	<b>21,501</b>	<b>-</b>	<b>20,033</b>

Table 15b: Impaired and Past Due Loans and Allowances for Impairment by Geographical Distribution as at 31 December 2018

RHB Investment Bank Group	Impaired Loans and Advances	Past Due Loans	Allowance For Credit Losses
<u>Geographical Distribution</u>	RM'000	RM'000	RM'000
Malaysia	-	-	1
Singapore	11,323	-	10,313
Hong Kong	16	-	16
Indonesia	-	-	-
Thailand	8,651	-	8,651
<b>Total</b>	<b>19,990</b>	<b>-</b>	<b>18,981</b>

Table 16a: Reconciliation of Changes to Loan/ Financing Impairment Allowances as at 30 June 2019

RHB Investment Bank Group	12-month ECL (Stage 1)	Lifetime ECL Credit Impaired (Stage 3)	Total
	RM'000	RM'000	RM'000
<b>Balance as at the beginning of financial period</b>	1	18,980	18,981
Allowance made/ (written-back) during the financial period	-	484	484
Bad debts written off	-	-	-
Exchange differences	-	568	568
<b>Balance as at the end of financial period</b>	<b>1</b>	<b>20,032</b>	<b>20,033</b>

Table 16b: Reconciliation of Changes to Loan/ Financing Impairment Allowances as at 31 December 2018

RHB Investment Bank Group	12-month ECL (Stage 1)	Lifetime ECL Credit Impaired (Stage 3)	Total
	RM'000	RM'000	RM'000
<b>Balance as at the beginning of financial period</b>	1	86,905	86,906
Allowance made/ (written-back) during the financial period	-	5,479	5,479
Bad debts written off	-	(75,090)	(75,090)
Exchange differences	-	1,686	1,686
<b>Balance as at the end of financial period</b>	<b>1</b>	<b>18,980</b>	<b>18,981</b>

RHB INVESTMENT BANK GROUP  
 BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2019

Table 17a: Market Risk Weighted Assets and Minimum Capital Requirements as at 30 June 2019

RHB Investment Bank Group				Minimum
<u>Market Risk</u>	Long Position RM'000	Short Position RM'000	Risk Weighted Assets RM'000	Capital Requirements RM'000
Interest Rate Risk	1,479	1,472	-	-
Equity Position Risk	43,691	21,261	216,138	17,291
Foreign Currency Risk	244,826	69,513	244,827	19,586
Options Risk	-	21,261	9,835	787
<b>Total</b>			<b>470,800</b>	<b>37,664</b>

RHB Investment Bank				Minimum
<u>Market Risk</u>	Long Position RM'000	Short Position RM'000	Risk Weighted Assets RM'000	Capital Requirements RM'000
Interest Rate Risk	1,479	1,472	-	-
Equity Position Risk	32,167	19,645	48,115	3,849
Foreign Currency Risk	118,132	5,550	118,132	9,451
Options Risk	-	19,645	9,010	721
<b>Total</b>			<b>175,257</b>	<b>14,021</b>

Table 17b: Market Risk Weighted Assets and Minimum Capital Requirements as at 31 December 2018

RHB Investment Bank Group				Minimum
<u>Market Risk</u>	Long Position RM'000	Short Position RM'000	Risk Weighted Assets RM'000	Capital Requirements RM'000
Interest Rate Risk	5,890	5,870	-	-
Equity Position Risk	24,749	11,332	71,768	5,741
Foreign Currency Risk	586,105	86,926	586,105	46,888
Options Risk	150,167	11,332	219,633	17,571
<b>Total</b>			<b>877,506</b>	<b>70,200</b>

RHB Investment Bank				Minimum
<u>Market Risk</u>	Long Position RM'000	Short Position RM'000	Risk Weighted Assets RM'000	Capital Requirements RM'000
Interest Rate Risk	5,890	5,870	-	-
Equity Position Risk	19,300	11,332	21,982	1,758
Foreign Currency Risk	436,935	264,231	436,935	34,955
Options Risk	150,000	11,332	219,097	17,528
<b>Total</b>			<b>678,014</b>	<b>54,241</b>

Note:

- As at 30 June 2019 and 31 December 2018, RHB Investment Bank Group and RHB Investment Bank did not have any exposures under Commodity or Inventory Risk.
- 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 2019**

**Table 18: Equity Exposures in the Banking Book**

RHB Investment Bank Group <u>Equity Type</u>	Gross Credit Exposures		Risk Weighted Assets	
	30.06.2019	31.12.2018	30.06.2019	31.12.2018
	RM'000	RM'000	RM'000	RM'000
<b>Publicly traded</b>				
Investment in unit trust funds	98,060	36,342	98,060	36,342
Holdings of equity investments	58,518	127,096	58,518	127,096
<b>Privately held</b>				
For socio economic purposes	38,653	36,762	41,614	39,723
For non socio economic purposes	460,747	488,942	691,125	733,414
<b>Total</b>	<b>655,978</b>	<b>689,142</b>	<b>889,317</b>	<b>936,575</b>
	<b>30.06.2019</b>	<b>31.12.2018</b>		
	RM'000	RM'000		
Cumulative Realised Gains/ (Loss) from Sale and Liquidations	1,818	32		
Total Net Unrealised Gains/ (Loss)	98,398	62,030		

**Table 19a: Interest Rate Risk in the Banking Book as at 30 June 2019**

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	(12,903)	12,903	(54,868)	54,868
USD - US Dollar	(4,887)	4,887	(96)	96
Others <sup>1</sup>	(1,942)	1,942	(7,914)	7,914
<b>Total</b>	<b>(19,732)</b>	<b>19,732</b>	<b>(62,878)</b>	<b>62,878</b>

**Table 19b: Interest Rate Risk in the Banking Book as at 31 December 2018**

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	(10,376)	10,376	(50,569)	50,569
USD - US Dollar	(4,704)	4,704	210	(210)
Others <sup>1</sup>	(460)	460	(7,509)	7,509
<b>Total</b>	<b>(15,540)</b>	<b>15,540</b>	<b>(57,868)</b>	<b>57,868</b>

Note:

1. Inclusive of GBP, EUR, SGD, etc

2. The earnings and economic values were computed based on the standardised approach adopted by BNM.

**Table 20: Operational Risk Weighted Assets and Minimum Capital Requirements**

<u>Operational Risk</u>	RHB Investment Bank Group		RHB Investment Bank	
	30.06.2019	31.12.2018	30.06.2019	31.12.2018
	RM'000	RM'000	RM'000	RM'000
Risk Weighted Assets	1,529,554	1,567,043	797,728	807,022
Minimum Capital Requirements	122,364	125,363	63,818	64,562