

RHB Bank Berhad
Basel II Pillar 3 Disclosures
30 June 2020

RHB BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2020

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STATEMENT BY GROUP MANAGING DIRECTOR

In accordance with the requirements of Bank Negara Malaysia's Guideline on Risk-Weighted Capital Adequacy Framework (Basel II) – Disclosure Requirements (Pillar 3), and on behalf of the Board and Senior Management of RHB Bank Berhad, I am pleased to provide an attestation that the Basel II Pillar 3 Disclosures of RHB Bank Berhad as at 30 June 2020 are accurate and complete.

DATO' KHAIRUSSALEH BIN RAMLI
Group Managing Director

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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).

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

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			
RHB Investment Bank Berhad	Standardised Approach		

This document covers the quantitative information as at 30 June 2020 with comparative quantitative information of the preceding financial year as at 31 December 2019. This disclosure report has been verified and approved internally in line with the RHB Banking Group Pillar 3 Disclosure Policy.

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

In accordance with the accounting standards for financial reporting, all subsidiaries of the RHB Bank Group are fully consolidated from the date it obtains control until the date such control ceases. Refer to Note 15 to the financial statements for list of consolidated entities.

The 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) and Capital Adequacy Framework for Islamic Banks (Capital Components).

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

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

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Table 1: Capital Adequacy Ratios

	RHB Bank Group		RHB Bank		RHB Islamic Bank		RHB Investment Bank	
	30.06.2020	31.12.2019	30.06.2020	31.12.2019	30.06.2020	31.12.2019	30.06.2020	31.12.2019
<u>Before proposed dividends</u>								
Common Equity Tier I Capital Ratio	16.594%	16.883%	15.301%	15.145%	13.753%	13.922%	21.296%	33.144%
Tier I Capital Ratio	16.594%	16.884%	15.301%	15.145%	13.753%	13.922%	21.296%	33.144%
Total Capital Ratio	18.546%	19.207%	17.180%	17.331%	16.699%	16.939%	33.106%	57.169%
<u>After proposed dividends</u>								
Common Equity Tier I Capital Ratio	16.594%	16.271%	15.301%	14.319%	13.753%	13.627%	21.296%	24.764%
Tier I Capital Ratio	16.594%	16.271%	15.301%	14.319%	13.753%	13.627%	21.296%	24.764%
Total Capital Ratio	18.546%	18.594%	17.180%	16.505%	16.699%	16.644%	33.106%	48.788%

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

Risk Types	RHB Bank Group		RHB Bank		RHB Islamic		RHB Investment Bank	
	30.06.2020	31.12.2019	30.06.2020	31.12.2019	30.06.2020	31.12.2019	30.06.2020	31.12.2019
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Credit RWA	110,842,590	105,139,766	81,635,238	77,851,675	30,639,038	29,308,355	794,218	794,533
Credit RWA Absorbed by Profit Sharing Investment Accounts (PSIA)	-	-	-	-	(6,021,817)	(5,833,615)	-	-
Market RWA	4,021,101	3,844,722	3,411,680	3,394,037	229,487	293,518	214,023	127,778
Operational RWA	12,312,806	12,058,426	8,644,749	8,535,951	2,045,732	1,937,774	769,354	784,006
Additional RWA due to Capital Floor	-	-	-	-	4,546,066	4,746,219	-	-
Total RWA	127,176,497	121,042,914	93,691,667	89,781,663	31,438,506	30,452,251	1,777,595	1,706,317

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Table 3a: Risk-Weighted Assets by Risk Types and Minimum Capital Requirements as at 30 June 2020

Risk Types	RWA				Minimum Capital Requirements			
	RHB Bank	RHB	RHB Islamic	RHB Investment	RHB Bank	RHB	RHB Islamic	RHB Investment
	Group	Bank	Bank	Bank	Group	Bank	Bank	Bank
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Credit Risk, of which	110,842,590	81,635,238	24,617,221	794,218	8,867,407	6,530,819	1,969,378	63,537
Under Foundation Internal Ratings-Based (F-IRB) Approach	54,011,952	42,562,646	16,370,332	-	4,320,956	3,405,012	1,309,627	-
Under Advanced Internal Ratings-Based (A-IRB) Approach	30,447,572	21,691,993	8,807,974	-	2,435,806	1,735,359	704,638	-
Under Standardised Approach	26,383,066	17,380,599	5,460,732	794,218	2,110,645	1,390,448	436,859	63,537
Absorbed by PSIA under F-IRB Approach	-	-	(4,948,494)	-	-	-	(395,880)	-
Absorbed by PSIA under Standardised Approach	-	-	(1,073,323)	-	-	-	(85,866)	-
Market Risk								
Under Standardised Approach	4,021,101	3,411,680	229,487	214,023	321,688	272,934	18,359	17,122
Operational Risk								
Under Basic Indicator Approach	12,312,806	8,644,749	2,045,732	769,354	985,025	691,580	163,659	61,548
Additional RWA due to Capital Floor	-	-	4,546,066	-	-	-	363,685	-
Total	127,176,497	93,691,667	31,438,506	1,777,595	10,174,120	7,495,333	2,515,081	142,207

Table 3b: Risk-Weighted Assets by Risk Types and Minimum Capital Requirements as at 31 December 2019

Risk Types	RWA				Minimum Capital Requirements			
	RHB Bank	RHB	RHB Islamic	RHB Investment	RHB Bank	RHB	RHB Islamic	RHB Investment
	Group	Bank	Bank	Bank	Group	Bank	Bank	Bank
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Credit Risk, of which	105,139,766	77,851,675	23,474,740	794,533	8,411,181	6,228,134	1,877,979	63,563
Under Foundation Internal Ratings-Based (F-IRB) Approach	50,545,923	39,589,504	15,768,181	-	4,043,674	3,167,160	1,261,454	-
Under Advanced Internal Ratings-Based (A-IRB) Approach	29,225,136	21,061,924	8,228,983	-	2,338,011	1,684,954	658,319	-
Under Standardised Approach	25,368,707	17,200,247	5,311,191	794,533	2,029,496	1,376,020	424,895	63,563
Absorbed by PSIA under F-IRB Approach	-	-	(4,837,663)	-	-	-	(387,013)	-
Absorbed by PSIA under Standardised Approach	-	-	(995,952)	-	-	-	(79,676)	-
Market Risk								
Under Standardised Approach	3,844,722	3,394,037	293,518	127,778	307,578	271,523	23,481	10,222
Operational Risk								
Under Basic Indicator Approach	12,058,426	8,535,951	1,937,774	784,006	964,674	682,876	155,022	62,720
Additional RWA due to Capital Floor	-	-	4,746,219	-	-	-	379,698	-
Total	121,042,914	89,781,663	30,452,251	1,706,317	9,683,433	7,182,533	2,436,180	136,505

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Table 4: Capital Structure

	RHB Bank Group		RHB Bank [@]	
	30.06.2020	31.12.2019	30.06.2020	31.12.2019
	RM'000	RM'000	RM'000	RM'000
Common Equity Tier I Capital/Tier I Capital				
Paid up ordinary share capital	6,994,103	6,994,103	6,994,103	6,994,103
Retained profits	15,983,447	15,614,585	13,139,815	12,606,320
Other reserves	850,241	727,132	573,188	490,905
Fair value through other comprehensive income (FVOCI) reserves	1,684,973	1,283,816	1,427,318	1,123,748
Less:				
Goodwill	(2,638,198)	(2,638,198)	(1,651,542)	(1,651,542)
Intangible assets (include associated deferred tax liabilities)	(519,919)	(535,880)	(465,581)	(478,305)
Deferred tax assets	(199,728)	(175,214)	(170,984)	(141,690)
55% of cumulative gains arising from change in value of FVOCI instruments	(926,735)	(706,099)	(785,025)	(618,061)
Investment in subsidiaries	(102,425)	(102,425)	(4,700,486)	(4,713,568)
Investments in associates and joint ventures	(12)	(9,512)	-	-
Other deductions [#]	(22,659)	(16,144)	(25,147)	(14,189)
Total Common Equity Tier I Capital	21,103,088	20,436,164	14,335,659	13,597,721
Qualifying non-controlling interests recognised as Tier I Capital	252	220	-	-
Total Tier I Capital	21,103,340	20,436,384	14,335,659	13,597,721
Tier II Capital				
Subordinated obligations subject to gradual phase out treatment [*]	-	300,000	-	300,000
Subordinated obligations meeting all relevant criteria	1,249,433	1,249,527	1,249,433	1,249,527
Qualifying capital instruments of a subsidiary issued to third parties ⁺	496,589	490,764	-	-
Surplus eligible provisions over expected losses	506,757	478,626	385,528	363,909
General provisions [^]	229,502	293,276	125,394	183,354
Less:				
Investment in capital instrument of financial and insurance/takaful entities	-	-	-	(134,187)
Total Tier II Capital	2,482,281	2,812,193	1,760,355	1,962,603
Total Capital	23,585,621	23,248,577	16,096,014	15,560,324

[@] 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.

[#] 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.

^{*} 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.

[^] 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 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 the Group and Bank of RM129,187,000 (31 December 2019 : RM202,449,000) and RM45,092,000 (31 December 2019 : RM101,096,000) respectively.

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 2020

RHB Bank Group	Gross Exposures/EAD before CRM RM'000	Net Exposures/EAD after CRM RM'000	Risk-Weighted Assets RM'000	Minimum Capital Requirements RM'000
Exposures under Standardised Approach (SA)				
On-Balance Sheet Exposures				
Sovereigns & Central Banks	23,335,608	23,335,608	1,583,012	126,641
Public Sector Entities	14,971,919	14,900,319	203,257	16,261
Banks, Development Financial Institutions & MDBs	12,707,922	12,707,922	4,396,359	351,709
Insurance/Takaful Cos, Securities Firms & Fund Managers	495,553	495,553	495,553	39,644
Corporates	8,248,434	6,731,949	5,616,206	449,296
Regulatory Retail	8,003,704	7,205,267	6,463,809	517,105
Residential Mortgages	618,612	613,160	217,007	17,361
Higher Risk Assets	551,524	551,524	827,286	66,183
Other Assets	5,319,872	5,319,872	2,931,852	234,548
Equity Exposures	819,480	819,480	819,480	65,558
Defaulted Exposures	362,230	358,321	391,328	31,306
Total On-Balance Sheet Exposures	75,434,858	73,038,975	23,945,149	1,915,612
Off-Balance Sheet Exposures				
OTC Derivatives	1,466,555	1,411,083	359,030	28,722
Off-balance sheet exposures other than OTC derivatives or credit derivatives	4,874,747	3,611,683	2,072,784	165,823
Defaulted Exposures	20,246	20,049	6,103	488
Total Off-Balance Sheet Exposures	6,361,548	5,042,815	2,437,917	195,033
Total On and Off-Balance Sheet Exposures under SA	81,796,406	78,081,790	26,383,066	2,110,645
Exposures under F-IRB Approach				
On-Balance Sheet Exposures				
Corporates, of which	82,242,237	82,242,237	46,583,048	3,726,644
Corporate Exposures (excluding exposures with firm size adjustments)	44,856,314	47,046,046	24,217,282	1,937,382
Corporate Exposures (with firm size adjustments)	27,444,706	27,444,706	16,580,407	1,326,433
Specialised Lending Exposures (Slotting Approach)				
Project Finance	1,989,422	1,763,453	1,432,013	114,561
Income Producing Real Estate	7,951,795	5,988,032	4,353,346	348,268
Defaulted Exposures	2,102,705	2,102,705	121,796	9,744
Total On-Balance Sheet Exposures	84,344,942	84,344,942	46,704,844	3,736,388
Off-Balance Sheet Exposures				
OTC Derivatives	311,600	311,600	320,440	25,635
Off-balance sheet exposures other than OTC derivatives or credit derivatives	7,302,848	7,302,848	3,929,388	314,351
Defaulted Exposures	9,425	9,425	-	-
Total Off-Balance Sheet Exposures	7,623,873	7,623,873	4,249,828	339,986
Exposures under A-IRB Approach				
On-Balance Sheet Exposures				
Retail, of which	96,885,520	96,885,520	25,440,843	2,035,267
Residential Mortgages Exposures	49,534,421	49,534,421	11,381,255	910,500
Qualifying Revolving Retail Exposures	1,862,064	1,862,064	1,420,890	113,671
Hire Purchase Exposures	7,877,175	7,877,175	2,772,261	221,781
Other Retail Exposures	37,611,860	37,611,860	9,866,437	789,315
Defaulted Exposures	1,692,533	1,692,533	658,157	52,653
Total On-Balance Sheet Exposures	98,578,053	98,578,053	26,099,000	2,087,920
Off-Balance Sheet Exposures				
OTC Derivatives	-	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	13,340,480	13,340,480	2,509,308	200,745
Defaulted Exposures	67,625	67,625	115,816	9,265
Total Off-Balance Sheet Exposures	13,408,105	13,408,105	2,625,124	210,010
Total On and Off-Balance Sheet Exposures before scaling factor under the IRB Approach	203,954,973	203,954,973	79,678,796	6,374,304
Total On and Off-Balance Sheet Exposures after scaling factor, 1.06 under the IRB Approach			84,459,524	6,756,762
Total (Exposures under the SA Approach and Exposures under the IRB Approach)	285,751,379	282,036,763	110,842,590	8,867,407

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 2019

RHB Bank Group	Gross Exposures/EAD before CRM RM'000	Net Exposures/EAD after CRM RM'000	Risk-Weighted Assets RM'000	Minimum Capital Requirements RM'000
Exposures under Standardised Approach (SA)				
On-Balance Sheet Exposures				
Sovereigns & Central Banks	26,920,496	26,920,496	1,548,525	123,882
Public Sector Entities	12,178,720	12,109,599	181,202	14,496
Banks, Development Financial Institutions & MDBs	12,065,470	12,065,470	4,224,306	337,944
Insurance/Takaful Cos, Securities Firms & Fund Managers	467,809	467,809	456,864	36,549
Corporates	8,675,860	6,878,125	5,691,561	455,325
Regulatory Retail	7,904,673	6,988,028	6,240,533	499,243
Residential Mortgages	704,636	698,635	247,144	19,772
Higher Risk Assets	499,061	499,061	748,591	59,887
Other Assets	4,405,512	4,405,512	2,584,618	206,769
Equity Exposures	789,911	789,911	789,911	63,193
Defaulted Exposures	341,474	337,189	372,056	29,764
Total On-Balance Sheet Exposures	74,953,622	72,159,835	23,085,311	1,846,824
Off-Balance Sheet Exposures				
OTC Derivatives	1,500,970	1,323,081	346,959	27,757
Off-balance sheet exposures other than OTC derivatives or credit derivatives	7,746,103	5,797,957	1,922,110	153,769
Defaulted Exposures	23,343	23,306	14,327	1,146
Total Off-Balance Sheet Exposures	9,270,416	7,144,344	2,283,396	182,672
Total On and Off-Balance Sheet Exposures under SA	84,224,038	79,304,179	25,368,707	2,029,496
Exposures under F-IRB Approach				
On-Balance Sheet Exposures				
Corporates, of which	78,962,953	78,962,953	43,070,897	3,445,671
Corporate Exposures (excluding exposures with firm size adjustments)	43,624,645	45,226,232	22,168,413	1,773,473
Corporate Exposures (with firm size adjustments)	26,743,327	26,743,327	15,654,346	1,252,347
Specialised Lending Exposures (Slotting Approach)				
Project Finance	1,959,743	1,724,972	1,399,664	111,973
Income Producing Real Estate	6,635,238	5,268,422	3,848,474	307,878
Defaulted Exposures	2,100,745	2,100,745	74,535	5,963
Total On-Balance Sheet Exposures	81,063,698	81,063,698	43,145,432	3,451,634
Off-Balance Sheet Exposures				
OTC Derivatives	131,117	131,117	133,087	10,647
Off-balance sheet exposures other than OTC derivatives or credit derivatives	7,799,962	7,799,962	4,406,314	352,505
Defaulted Exposures	50,102	50,102	-	-
Total Off-Balance Sheet Exposures	7,981,181	7,981,181	4,539,401	363,152
Exposures under A-IRB Approach				
On-Balance Sheet Exposures				
Retail, of which	95,350,659	95,350,659	24,332,679	1,946,614
Residential Mortgages Exposures	47,908,190	47,908,190	10,664,009	853,121
Qualifying Revolving Retail Exposures	2,098,887	2,098,887	1,473,938	117,915
Hire Purchase Exposures	7,867,243	7,867,243	2,695,664	215,653
Other Retail Exposures	37,476,339	37,476,339	9,499,068	759,925
Defaulted Exposures	1,820,854	1,820,854	626,895	50,152
Total On-Balance Sheet Exposures	97,171,513	97,171,513	24,959,574	1,996,766
Off-Balance Sheet Exposures				
OTC Derivatives	-	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	13,324,556	13,324,556	2,499,901	199,992
Defaulted Exposures	65,203	65,203	111,408	8,913
Total Off-Balance Sheet Exposures	13,389,759	13,389,759	2,611,309	208,905
Total On and Off-Balance Sheet Exposures before scaling factor under the IRB Approach	199,606,151	199,606,151	75,255,716	6,020,457
Total On and Off-Balance Sheet Exposures after scaling factor, 1.06 under the IRB Approach			79,771,059	6,381,685
Total (Exposures under the SA Approach and Exposures under the IRB Approach)	283,830,189	278,910,330	105,139,766	8,411,181

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Table 6a: Exposures on Off-Balance Sheet and Counterparty Credit Risk (Before Credit Risk Mitigation) as at 30 June 2020

RHB Bank Group	Principal/ Notional Amount RM'000	Positive Fair Value of Derivative Contracts RM'000	Credit Equivalent Amount RM'000	Risk-Weighted Assets RM'000
<u>Nature of Item</u>				
Direct credit substitutes	1,242,359		1,150,717	572,011
Transaction related contingent items	4,077,402		1,972,467	1,074,703
Short term self liquidating trade related contingencies	897,368		183,529	116,666
Forward asset purchases, forward deposits, partly paid shares and securities which represent commitments with certain drawdowns	36,592		36,592	13,589
Lending of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo style transactions	1,630,685		1,630,685	80,162
Foreign exchange related contracts	12,121,649	92,923	253,446	98,528
1 year or less	12,056,267	92,915	253,344	98,477
Over 1 year to 5 years	65,382	8	102	51
Over 5 years	-	-	-	-
Interest/profit rate related contracts	1,513,299	44,785	65,760	60,332
1 year or less	193,426	360	843	524
Over 1 year to 5 years	1,319,873	44,425	64,917	59,808
Over 5 years	-	-	-	-
Equity related contracts	25,694	7,116	8,658	1,246
1 year or less	25,694	7,116	8,658	1,246
Over 1 year to 5 years	-	-	-	-
Over 5 years	-	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	92,993,791	246,228	1,450,291	519,364
Other commitments, such as formal standby facilities and credit/ financing lines, with original maturity of over 1 year	26,811,605		19,507,199	6,572,219
Other commitments, such as formal standby facilities and credit/ financing lines, with original maturity of up to 1 year	1,777,439		385,764	57,499
Any commitments that are unconditionally cancellable at any time by the Bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's/customer's creditworthiness	16,923,856		748,418	146,550
Total	160,051,739	391,052	27,393,526	9,312,869

RHB BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2020

Table 6b: Exposures on Off-Balance Sheet and Counterparty Credit Risk (Before Credit Risk Mitigation) as at 31 December 2019

RHB Bank Group	Principal/ Notional Amount RM'000	Positive Fair Value of Derivative Contracts RM'000	Credit Equivalent Amount RM'000	Risk-Weighted Assets RM'000
<u>Nature of Item</u>				
Direct credit substitutes	1,386,004		1,287,421	637,653
Transaction related contingent items	4,258,393		2,058,639	1,082,763
Short term self liquidating trade related contingencies	1,311,586		274,370	192,090
Forward asset purchases, forward deposits, partly paid shares and securities which represent commitments with certain drawdowns	-		-	-
Lending of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo style transactions	4,119,202		4,119,202	57,408
Foreign exchange related contracts	14,803,615	48,662	218,004	86,993
1 year or less	14,743,355	48,662	217,677	86,424
Over 1 year to 5 years	60,260	-	327	569
Over 5 years	-	-	-	-
Interest/profit rate related contracts	1,654,997	23,926	43,462	34,833
1 year or less	503,714	5,370	5,874	1,164
Over 1 year to 5 years	1,151,283	18,556	37,588	33,669
Over 5 years	-	-	-	-
Equity related contracts	-	-	-	-
1 year or less	-	-	-	-
Over 1 year to 5 years	-	-	-	-
Over 5 years	-	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	77,026,777	278,580	1,370,621	358,220
Other commitments, such as formal standby facilities and credit/ financing lines, with original maturity of over 1 year	27,701,607		20,240,913	6,777,546
Other commitments, such as formal standby facilities and credit/ financing lines, with original maturity of up to 1 year	1,861,774		395,120	73,001
Any commitments that are unconditionally cancellable at any time by the Bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's/customer's creditworthiness	16,303,840		633,604	133,599
Total	150,427,795	351,168	30,641,356	9,434,106

RHB BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2020

Table 7a: Credit Risk Exposures (Before Credit Risk Mitigation) by Geographical Distribution as at 30 June 2020

RHB Bank Group Exposure Class	Malaysia (include Labuan) RM'000	Singapore RM'000	Thailand RM'000	Brunei RM'000	Cambodia RM'000	Laos RM'000	Hong Kong RM'000	Indonesia RM'000	Vietnam RM'000	Total RM'000
Exposures under Standardised Approach										
Sovereigns & Central Banks	16,619,057	5,133,491	728,894	98,242	1,336,416	238,556	-	-	-	24,154,656
Public Sector Entities	14,307,822	656,447	276,503	-	-	-	-	-	-	15,240,772
Banks, Development Financial Institutions & MDBs	9,314,178	5,061,161	133,717	191,155	315,163	968	23,427	133,948	33,536	15,207,253
Insurance/Takaful Cos, Securities Firms & Fund Managers	483,976	18,162	-	-	-	-	1,062	-	-	503,200
Corporates	4,486,006	1,906,430	2,147,182	78,247	1,776,320	73,777	-	8,034	-	10,475,996
Regulatory Retail	5,846,174	1,640,473	49,957	109,255	967,868	154,905	-	90,650	-	8,859,282
Residential Mortgages	98,879	565,492	-	-	-	-	-	-	-	664,371
Higher Risk Assets	551,099	-	277	-	107	-	-	41	-	551,524
Other Assets	4,228,942	501,384	214,107	21,389	178,079	20,386	4,900	149,625	1,060	5,319,872
Total Exposures under Standardised Approach	55,936,133	15,483,040	3,550,637	498,288	4,573,953	488,592	29,389	382,298	34,596	80,976,926
Exposures under IRB Approach										
Corporates, of which	80,677,089	11,291,726	-	-	-	-	-	-	-	91,968,815
Corporate Exposures (excluding exposures with firm size adjustments)	46,325,704	3,430,166	-	-	-	-	-	-	-	49,755,870
Corporate Exposures (with firm size adjustments)	25,864,463	5,577,819	-	-	-	-	-	-	-	31,442,282
Specialised Lending Exposures (Slotting Approach)										
Project Finance	2,021,792	232,442	-	-	-	-	-	-	-	2,254,234
Income Producing Real Estate	6,465,130	2,051,299	-	-	-	-	-	-	-	8,516,429
Retail, of which	111,986,158	-	-	-	-	-	-	-	-	111,986,158
Residential Mortgages Exposures	52,271,584	-	-	-	-	-	-	-	-	52,271,584
Qualifying Revolving Retail Exposures	3,002,521	-	-	-	-	-	-	-	-	3,002,521
Hire Purchase Exposures	7,929,806	-	-	-	-	-	-	-	-	7,929,806
Other Retail Exposures	48,782,247	-	-	-	-	-	-	-	-	48,782,247
Total Exposures under IRB Approach	192,663,247	11,291,726	-	-	-	-	-	-	-	203,954,973
Total Exposures under Standardised and IRB Approaches	248,599,380	26,774,766	3,550,637	498,288	4,573,953	488,592	29,389	382,298	34,596	284,931,899

Note: This table excludes equity exposures

RHB BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2020

Table 7b: Credit Risk Exposures (Before Credit Risk Mitigation) by Geographical Distribution as at 31 December 2019

RHB Bank Group Exposure Class	Malaysia (include Labuan) RM'000	Singapore RM'000	Thailand RM'000	Brunei RM'000	Cambodia RM'000	Laos RM'000	Hong Kong RM'000	Indonesia RM'000	Vietnam RM'000	Total RM'000
Exposures under Standardised Approach										
Sovereigns & Central Banks	22,007,111	4,203,716	663,574	116,309	1,216,971	229,569	-	-	-	28,437,250
Public Sector Entities	12,634,006	623,767	258,860	-	-	-	-	-	-	13,516,633
Banks, Development Financial Institutions & MDBs	10,313,653	4,133,366	150,534	181,533	583,302	971	60,276	100,481	32,140	15,556,256
Insurance/Takaful Cos, Securities Firms & Fund Managers	464,344	6,828	-	-	-	-	2,592	-	-	473,764
Corporates	5,363,171	1,784,682	2,126,510	82,669	1,574,922	59,233	37,507	31,430	-	11,060,124
Regulatory Retail	5,732,397	1,699,721	60,453	100,804	875,411	162,203	19,040	86,688	-	8,736,717
Residential Mortgages	99,025	649,785	-	-	-	-	-	-	-	748,810
Higher Risk Assets	498,644	-	275	-	102	-	-	40	-	499,061
Other Assets	3,498,083	386,441	217,117	23,802	61,441	14,860	36,321	166,366	1,081	4,405,512
Total Exposures under Standardised Approach	60,610,434	13,488,306	3,477,323	505,117	4,312,149	466,836	155,736	385,005	33,221	83,434,127
Exposures under IRB Approach										
Corporates, of which	79,679,746	9,365,133	-	-	-	-	-	-	-	89,044,879
Corporate Exposures (excluding exposures with firm size adjustments)	45,593,730	3,109,540	-	-	-	-	-	-	-	48,703,270
Corporate Exposures (with firm size adjustments)	26,078,960	4,700,129	-	-	-	-	-	-	-	30,779,089
Specialised Lending Exposures (Slotting Approach)										
Project Finance	2,004,426	271,930	-	-	-	-	-	-	-	2,276,356
Income Producing Real Estate	6,002,630	1,283,534	-	-	-	-	-	-	-	7,286,164
Retail, of which	110,561,272	-	-	-	-	-	-	-	-	110,561,272
Residential Mortgages Exposures	50,530,431	-	-	-	-	-	-	-	-	50,530,431
Qualifying Revolving Retail Exposures	3,279,347	-	-	-	-	-	-	-	-	3,279,347
Hire Purchase Exposures	7,926,534	-	-	-	-	-	-	-	-	7,926,534
Other Retail Exposures	48,824,960	-	-	-	-	-	-	-	-	48,824,960
Total Exposures under IRB Approach	190,241,018	9,365,133	-	-	-	-	-	-	-	199,606,151
Total Exposures under Standardised and IRB Approaches	250,851,452	22,853,439	3,477,323	505,117	4,312,149	466,836	155,736	385,005	33,221	283,040,278

Note: This table excludes equity exposures

RHB BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2020

Table 8a: Credit Risk Exposures (Before Credit Risk Mitigation) by Industry Sector as at 30 June 2020

RHB Bank Group	Agriculture		Mining & Quarrying		Manufacturing		Electricity, Gas & Water Supply		Construction	Wholesale, Retail Trade, Restaurants & Hotels	Transport, Storage & Communication	Finance, Insurance/Takaful, Real Estate & Business	Education, Health & Others	Household	Others	Total
Exposure Class	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
Exposures under Standardised Approach																
Sovereigns & Central Banks	-	-	-	-	-	-	-	-	-	-	-	6,996,241	17,158,415	-	-	24,154,656
Public Sector Entities	-	-	-	-	-	98,672	-	-	-	83,062	2,650,784	12,408,254	-	-	15,240,772	
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	-	-	-	-	15,207,253	-	-	-	15,207,253	
Insurance/Takaful Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	-	-	-	-	503,200	-	-	-	503,200	
Corporates	38,636	35,541	801,475	165,759	494,875	1,013,065	256,069	4,887,938	132,148	2,650,490	-	-	-	-	10,475,996	
Regulatory Retail	3,896	3,220	31,911	884	24,641	53,766	10,818	32,763	2,706	8,694,677	-	-	-	-	8,859,282	
Residential Mortgages	-	-	-	-	-	-	-	-	-	-	664,371	-	-	-	664,371	
Higher Risk Assets	-	-	3	-	-	-	-	-	-	551,414	-	-	-	107	551,524	
Other Assets	-	-	-	-	-	-	-	-	-	150,896	-	-	-	5,168,976	5,319,872	
Total Exposures under Standardised Approach	42,532	38,761	833,389	166,643	618,188	1,066,831	349,949	30,980,489	29,701,523	12,009,538	5,169,083	80,976,926				
Exposures under IRB Approach																
Corporates, of which	3,788,636	1,635,556	8,616,277	5,873,750	16,710,342	12,413,447	10,868,605	28,658,906	3,403,296	-	-	91,968,815				
Corporate Exposures (excluding exposures with firm size adjustments)	1,143,135	1,267,923	4,963,881	3,524,637	5,677,795	4,785,255	8,349,467	17,539,274	2,504,503	-	-	49,755,870				
Corporate Exposures (with firm size adjustments)	2,645,501	151,147	3,314,498	1,720,429	6,216,879	6,321,504	2,347,960	7,825,571	898,793	-	-	31,442,282				
Specialised Lending Exposures (Slotting Approach)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Project Finance	-	216,486	337,898	628,684	1,044,835	-	-	26,331	-	-	-	2,254,234				
Income Producing Real Estate	-	-	-	-	3,770,833	1,306,688	171,178	3,267,730	-	-	-	8,516,429				
Retail, of which	328,792	77,054	2,294,861	18,071	2,152,722	6,030,292	710,311	3,482,569	286,725	96,604,761	-	111,986,158				
Residential Mortgages Exposures	-	-	-	-	-	-	-	-	-	52,271,584	-	52,271,584				
Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	3,002,521	-	3,002,521				
Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	7,929,806	-	7,929,806				
Other Retail Exposures	328,792	77,054	2,294,861	18,071	2,152,722	6,030,292	710,311	3,482,569	286,725	33,400,850	-	48,782,247				
Total Exposures under IRB Approach	4,117,428	1,712,610	10,911,138	5,891,821	18,863,064	18,443,739	11,578,916	32,141,475	3,690,021	96,604,761	-	203,954,973				
Total Exposures under Standardised and IRB Approaches	4,159,960	1,751,371	11,744,527	6,058,464	19,481,252	19,510,570	11,928,865	63,121,964	33,391,544	108,614,299	5,169,083	284,931,899				

Note: This table excludes equity exposures

RHB BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2020

Table 8b: Credit Risk Exposures (Before Credit Risk Mitigation) by Industry Sector as at 31 December 2019

RHB Bank Group	Agriculture		Mining & Quarrying		Manufacturing		Electricity, Gas & Water Supply		Construction	Wholesale, Retail Trade, Restaurants & Hotels	Transport, Storage & Communication	Finance, Insurance/ Takaful, Real Estate & Business	Education, Health & Others	Household	Others	Total
Exposure Class	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
Exposures under Standardised Approach																
Sovereigns & Central Banks	-	-	-	-	-	-	-	-	-	-	-	11,931,856	16,505,394	-	-	28,437,250
Public Sector Entities	-	-	-	-	-	98,142	-	-	-	82,389	2,899,715	10,436,387	-	-	13,516,633	
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	-	-	-	-	15,556,256	-	-	-	15,556,256	
Insurance/Takaful Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	-	-	-	-	473,764	-	-	-	473,764	
Corporates	50,194	37,348	753,616	200,393	467,803	966,398	234,781	5,460,227	271,648	2,617,716	-	-	-	-	11,060,124	
Regulatory Retail	3,912	3,849	28,323	1,019	28,075	51,248	12,213	30,963	2,997	8,574,118	-	-	-	-	8,736,717	
Residential Mortgages	-	-	-	-	-	-	-	-	-	748,810	-	-	-	-	748,810	
Higher Risk Assets	-	-	3	-	-	-	-	-	-	498,955	-	-	-	103	499,061	
Other Assets	-	-	-	-	-	-	-	-	-	165,657	-	-	-	4,239,855	4,405,512	
Total Exposures under Standardised Approach	54,106	41,197	781,942	201,412	594,020	1,017,646	329,383	37,017,393	27,216,426	11,940,644	4,239,958	83,434,127				
Exposures under IRB Approach																
Corporates, of which	3,897,669	1,536,206	8,777,827	5,866,660	16,192,399	10,694,132	10,638,206	28,232,473	3,209,307	-	-	89,044,879				
Corporate Exposures (excluding exposures with firm size adjustments)	1,202,236	1,124,757	5,074,214	3,235,266	5,304,844	4,715,182	7,926,919	17,706,156	2,413,696	-	-	48,703,270				
Corporate Exposures (with firm size adjustments)	2,695,433	176,394	3,363,043	1,972,712	6,335,979	5,267,382	2,552,648	7,619,887	795,611	-	-	30,779,089				
Specialised Lending Exposures (Slotting Approach)																
Project Finance	-	235,055	340,570	658,682	1,014,420	-	-	27,629	-	-	-	2,276,356				
Income Producing Real Estate	-	-	-	-	3,537,156	711,568	158,639	2,878,801	-	-	-	7,286,164				
Retail, of which	319,950	89,882	2,204,401	15,237	2,089,471	5,642,715	649,182	3,311,955	342,617	95,895,862	-	110,561,272				
Residential Mortgages Exposures	-	-	-	-	-	-	-	-	-	50,530,431	-	50,530,431				
Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	3,279,347	-	3,279,347				
Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	7,926,534	-	7,926,534				
Other Retail Exposures	319,950	89,882	2,204,401	15,237	2,089,471	5,642,715	649,182	3,311,955	342,617	34,159,550	-	48,824,960				
Total Exposures under IRB Approach	4,217,619	1,626,088	10,982,228	5,881,897	18,281,870	16,336,847	11,287,388	31,544,428	3,551,924	95,895,862	-	199,606,151				
Total Exposures under Standardised and IRB Approaches	4,271,725	1,667,285	11,764,170	6,083,309	18,875,890	17,354,493	11,616,771	68,561,821	30,768,350	107,836,506	4,239,958	283,040,278				

Note: This table excludes equity exposures

Table 9a: Credit Risk Exposures (Before Credit Risk Mitigation) by Remaining Maturity as at 30 June 2020

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	11,282,785	2,727,279	10,144,592	24,154,656
Public Sector Entities	5,193,581	2,570,932	7,476,259	15,240,772
Banks, Development Financial Institutions & MDBs	9,761,808	4,337,329	1,108,116	15,207,253
Insurance/Takaful Cos, Securities Firms & Fund Managers	179,926	242,118	81,156	503,200
Corporates	5,259,804	2,985,467	2,230,725	10,475,996
Regulatory Retail	2,430,650	1,104,984	5,323,648	8,859,282
Residential Mortgages	648	20,166	643,557	664,371
Higher Risk Assets	384	-	551,140	551,524
Other Assets	-	-	5,319,872	5,319,872
Total Exposures under Standardised Approach	34,109,586	13,988,275	32,879,065	80,976,926
<u>Exposures under IRB Approach</u>				
Corporates, of which	28,437,186	30,906,786	32,624,843	91,968,815
Corporate Exposures (excluding exposures with firm size adjustments)	13,363,974	20,924,198	15,467,698	49,755,870
Corporate Exposures (with firm size adjustments)	12,204,020	6,468,107	12,770,155	31,442,282
Specialised Lending Exposures (Slotting Approach)				
Project Finance	1,193,234	536,665	524,335	2,254,234
Income Producing Real Estate	1,675,958	2,977,816	3,862,655	8,516,429
Retail, of which	7,102,409	9,379,952	95,503,797	111,986,158
Residential Mortgages Exposures	33,889	338,099	51,899,596	52,271,584
Qualifying Revolving Retail Exposures	788,162	2,199,696	14,663	3,002,521
Hire Purchase Exposures	68,333	2,237,523	5,623,950	7,929,806
Other Retail Exposures	6,212,025	4,604,634	37,965,588	48,782,247
Total Exposures under IRB Approach	35,539,595	40,286,738	128,128,640	203,954,973
Total Exposures under Standardised and IRB Approaches	69,649,181	54,275,013	161,007,705	284,931,899

Note: This table excludes equity exposures

Table 9b: Credit Risk Exposures (Before Credit Risk Mitigation) by Remaining Maturity as at 31 December 2019

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	10,228,762	4,377,357	13,831,131	28,437,250
Public Sector Entities	4,029,948	2,925,277	6,561,408	13,516,633
Banks, Development Financial Institutions & MDBs	9,969,283	4,263,544	1,323,429	15,556,256
Insurance/Takaful Cos, Securities Firms & Fund Managers	177,120	256,921	39,723	473,764
Corporates	4,935,439	3,783,497	2,341,188	11,060,124
Regulatory Retail	1,883,512	1,869,264	4,983,941	8,736,717
Residential Mortgages	960	20,637	727,213	748,810
Higher Risk Assets	377	-	498,684	499,061
Other Assets	-	-	4,405,512	4,405,512
Total Exposures under Standardised Approach	31,225,401	17,496,497	34,712,229	83,434,127
<u>Exposures under IRB Approach</u>				
Corporates, of which	26,490,685	32,187,380	30,366,814	89,044,879
Corporate Exposures (excluding exposures with firm size adjustments)	13,380,370	20,449,349	14,873,551	48,703,270
Corporate Exposures (with firm size adjustments)	10,383,085	8,606,455	11,789,549	30,779,089
Specialised Lending Exposures (Slotting Approach)				
Project Finance	1,159,497	527,020	589,839	2,276,356
Income Producing Real Estate	1,567,733	2,604,556	3,113,875	7,286,164
Retail, of which	2,138,108	15,414,969	93,008,195	110,561,272
Residential Mortgages Exposures	36,870	360,007	50,133,554	50,530,431
Qualifying Revolving Retail Exposures	388,128	2,879,502	11,717	3,279,347
Hire Purchase Exposures	144,281	2,558,384	5,223,869	7,926,534
Other Retail Exposures	1,568,829	9,617,076	37,639,055	48,824,960
Total Exposures under IRB Approach	28,628,793	47,602,349	123,375,009	199,606,151
Total Exposures under Standardised and IRB Approaches	59,854,194	65,098,846	158,087,238	283,040,278

Note: This table excludes equity exposures

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Table 10a: Portfolios under the Standardised Approach by Risk Weights as at 30 June 2020

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%	22,110,180	13,937,860	382,622	-	719,117	-	-	-	2,267,434	-	39,417,213	-
20%	506,456	1,194,258	8,548,366	-	521,715	74	-	-	150,733	-	10,921,602	2,184,320
35%	-	-	-	-	-	-	601,980	-	-	-	601,980	210,693
50%	83,725	35,885	4,905,977	-	215,082	8,787	22,121	-	-	-	5,271,577	2,635,789
75%	-	-	-	-	-	3,448,606	-	-	-	-	3,448,606	2,586,454
100%	1,454,295	-	1,011,847	502,687	6,729,089	4,277,008	34,706	-	2,901,705	819,480	17,730,817	17,730,817
150%	-	-	1,295	-	92,421	44,755	-	551,524	-	-	689,995	1,034,993
Total Exposures	24,154,656	15,168,003	14,850,107	502,687	8,277,424	7,779,230	658,807	551,524	5,319,872	819,480	78,081,790	26,383,066

Table 10b: Portfolios under the Standardised Approach by Risk Weights as at 31 December 2019

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%	26,460,135	12,304,050	338,967	-	1,334,405	-	-	-	1,688,474	-	42,126,031	-
20%	482,831	1,140,674	7,977,827	-	488,782	-	-	-	165,525	-	10,255,639	2,051,128
35%	-	-	-	-	-	-	684,923	-	-	-	684,923	239,723
50%	50,472	-	4,958,932	21,890	178,812	7,734	22,985	-	-	-	5,240,825	2,620,412
75%	-	-	-	-	-	3,466,698	-	-	-	-	3,466,698	2,600,024
100%	1,443,812	-	886,286	451,361	6,689,478	4,028,383	34,604	-	2,551,513	789,911	16,875,348	16,875,348
150%	-	-	-	-	105,247	50,407	-	499,061	-	-	654,715	982,072
Total Exposures	28,437,250	13,444,724	14,162,012	473,251	8,796,724	7,553,222	742,512	499,061	4,405,512	789,911	79,304,179	25,368,707

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Table 11a: Rated Exposures According to Ratings by External Credit Assessment Institutions (ECAIs) as at 30 June 2020

RHB Bank Group

	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Ba3	B1 to C	Unrated	
	S&P	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated	
	Fitch	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated	
	RAM	AAA to AA3	A1 to A3	BBB1 to BB3	B to D	Unrated	
	MARC	AAA to AA-	A+ to A-	BBB+ to BB-	B1 to D	Unrated	
<u>Exposure Class</u>	R&I	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated	
		RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<u>On and Off-Balance Sheet Exposures</u>							
Public Sector Entities		801,076	-	-	-	14,366,927	
Insurance/Takaful Cos, Securities Firms & Fund Managers		-	-	-	-	502,687	
Corporates		463,592	130,496	135,655	-	7,547,681	
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
<u>Exposure Class</u>	R&I	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to C	Unrated
		RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<u>On and Off-Balance Sheet Exposures</u>							
Sovereigns & Central Banks		4,695,869	16,993,126	812,424	1,574,972	-	78,265
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 BBB3	BB1 to B3	C1 to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	C+ to D	Unrated
<u>Exposure Class</u>	R&I	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to C	Unrated
		RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<u>On and Off-Balance Sheet Exposures</u>							
Banks, Development Financial Institutions & MDBs		4,964,195	3,882,432	2,168,379	560,483	1,295	3,273,323

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Table 11b: Rated Exposures According to Ratings by External Credit Assessment Institutions (ECAIs) as at 31 December 2019

RHB Bank Group

	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Ba3	B1 to C	Unrated	
	S&P	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated	
	Fitch	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated	
	RAM	AAA to AA3	A1 to A3	BBB1 to BB3	B to D	Unrated	
	MARC	AAA to AA-	A+ to A-	BBB+ to BB-	B1 to D	Unrated	
<u>Exposure Class</u>	R&I	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated	
		RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<u>On and Off-Balance Sheet Exposures</u>							
Public Sector Entities		780,220	-	-	-	12,664,504	
Insurance/Takaful Cos, Securities Firms & Fund Managers		-	21,890	-	-	451,361	
Corporates		453,301	112,564	150,854	-	8,080,005	
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
<u>Exposure Class</u>	R&I	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to C	Unrated
		RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<u>On and Off-Balance Sheet Exposures</u>							
Sovereigns & Central Banks		3,832,519	22,347,283	713,604	1,216,971	-	326,873
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 BBB3	BB1 to B3	C1 to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	C+ to D	Unrated
<u>Exposure Class</u>	R&I	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to C	Unrated
		RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<u>On and Off-Balance Sheet Exposures</u>							
Banks, Development Financial Institutions & MDBs		5,190,927	3,125,842	2,339,256	289,466	-	3,216,521

RHB BANK GROUP
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Table 12a: Exposures Subject to the Supervisory Risk Weights under the IRB Approach as at 30 June 2020

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	-	1,708,811	275,987	11,983	15,956	2,012,737
Income Producing Real Estate	2,357,022	3,622,602	419,181	26,700	-	6,425,505
Total Exposures after Credit Risk Mitigation	2,357,022	5,331,413	695,168	38,683	15,956	8,438,242
Total Risk-Weighted Assets	1,367,891	4,092,092	799,443	96,707	-	6,356,133

Table 12b: Exposures Subject to the Supervisory Risk Weights under the IRB Approach as at 31 December 2019

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	1,790	1,708,235	294,686	-	36,874	2,041,585
Income Producing Real Estate	2,161,775	3,280,082	351,627	24,595	-	5,818,079
Total Exposures after Credit Risk Mitigation	2,163,565	4,988,317	646,313	24,595	36,874	7,859,664
Total Risk-Weighted Assets	1,281,205	3,857,080	743,260	61,488	-	5,943,033

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 2020

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
<u>Probability of Default (PD) Range (%)</u>				
<u>Non Retail Exposures</u>				
Corporate Exposures (excluding exposures with firm size adjustments)				
0 to 1	33,146,660	35.67	42.50	6,643,210
>1 to 4	11,762,031	22.35	54.30	2,292,670
>4 to 12	4,630,135	28.33	111.52	1,674,579
>12 to <100	1,187,525	8.17	42.02	31,344
Default or 100	1,361,940	43.20	6.32	-
Total Corporate Exposures (excluding exposures with firm size adjustments)	52,088,291			10,641,803
Corporate Exposures (with firm size adjustments)				
0 to 1	16,077,541	36.44	42.67	5,366,433
>1 to 4	8,646,009	37.54	77.31	2,494,871
>4 to 12	4,002,945	31.17	91.12	904,357
>12 to <100	1,981,553	13.65	57.96	155,447
Default or 100	734,234	37.43	4.87	-
Total Corporate Exposures (with firm size adjustments)	31,442,282			8,921,108
Total Non Retail Exposures	83,530,573			19,562,911
<u>Retail Exposures</u>				
Residential Mortgages Exposures				
0 to 3	46,583,897	16.56	18.36	1,972,370
>3 to 10	3,087,549	16.74	51.63	86,527
>10 to 20	411,744	16.27	80.48	7,393
>20 to <100	1,522,475	16.43	85.49	4,954
Default or 100	665,919	16.43	33.50	23,478
Total Residential Mortgages Exposures	52,271,584			2,094,722
Qualifying Revolving Retail Exposures				
0 to 3	1,424,090	58.40	28.22	3,551,447
>3 to 10	1,039,764	57.76	75.65	533,089
>10 to 20	287,062	55.95	118.08	102,515
>20 to <100	208,106	55.36	155.87	33,765
Default or 100	43,499	54.50	136.97	-
Total Qualifying Revolving Retail Exposures	3,002,521			4,220,816
Hire Purchase Exposures				
0 to 3	7,439,657	44.07	32.23	-
>3 to 10	120,667	46.88	69.57	-
>10 to 20	263,790	45.26	86.08	-
>20 to <100	53,061	45.96	120.12	-
Default or 100	52,631	46.10	6.11	-
Total Hire Purchase Exposures	7,929,806			-
Other Retail Exposures				
0 to 3	33,888,344	21.09	18.89	11,181,148
>3 to 10	11,458,660	21.33	31.90	353,743
>10 to 20	1,078,805	31.75	66.02	26,022
>20 to <100	1,358,329	24.49	57.30	32,056
Default or 100	998,109	31.81	48.90	29,829
Total Other Retail Exposures	48,782,247			11,622,798
Total Retail Exposures	111,986,158			17,938,336
Total Non Retail & Retail Exposures under IRB Approach	195,516,731			37,501,247

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 2019

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	33,394,136	35.91	41.80	6,251,751
>1 to 4	4,792,853	42.18	104.23	1,445,299
>4 to 12	9,658,298	13.10	48.64	2,860,165
>12 to <100	1,199,205	10.94	54.94	91,436
Default or 100	1,361,634	43.24	3.55	-
Total Corporate Exposures (excluding exposures with firm size adjustments)	50,406,126			10,648,651
Corporate Exposures (with firm size adjustments)				
0 to 1	16,128,850	36.85	42.15	5,638,974
>1 to 4	8,750,648	36.70	76.07	2,304,334
>4 to 12	3,042,642	28.61	84.16	812,784
>12 to <100	2,104,610	15.28	63.63	179,049
Default or 100	752,339	36.91	3.48	-
Total Corporate Exposures (with firm size adjustments)	30,779,089			8,935,141
Total Non Retail Exposures	81,185,215			19,583,792
Retail Exposures				
Residential Mortgages Exposures				
0 to 3	45,604,407	16.52	18.14	1,795,771
>3 to 10	2,489,230	16.69	52.66	68,064
>10 to 20	426,979	16.24	80.56	7,467
>20 to <100	1,260,251	16.43	86.30	1,375
Default or 100	749,564	16.43	30.16	19,024
Total Residential Mortgages Exposures	50,530,431			1,891,701
Qualifying Revolving Retail Exposures				
0 to 3	1,617,152	58.55	28.13	3,373,934
>3 to 10	1,164,181	57.84	75.22	502,133
>10 to 20	251,426	56.16	118.24	69,269
>20 to <100	181,851	54.37	151.21	33,144
Default or 100	64,737	54.77	103.10	-
Total Qualifying Revolving Retail Exposures	3,279,347			3,978,480
Hire Purchase Exposures				
0 to 3	7,489,418	43.85	31.69	-
>3 to 10	115,023	46.60	69.17	-
>10 to 20	216,113	45.20	86.27	-
>20 to <100	46,689	45.90	119.99	-
Default or 100	59,291	46.04	0.92	-
Total Hire Purchase Exposures	7,926,534			-
Other Retail Exposures				
0 to 3	34,072,054	20.86	18.79	11,287,199
>3 to 10	11,622,130	20.30	30.27	333,309
>10 to 20	906,134	33.27	69.49	28,921
>20 to <100	1,212,177	23.90	55.29	41,248
Default or 100	1,012,465	33.79	43.95	30,530
Total Other Retail Exposures	48,824,960			11,721,207
Total Retail Exposures	110,561,272			17,591,388
Total Non Retail & Retail Exposures under IRB Approach	191,746,487			37,175,180

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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 2020

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	49,189,475	19.91	2,038,497
>1 to 10	2,278,379	87.88	53,527
>10 to <100	712,742	28.91	1,640
100	90,988	0.00	1,058
Total Residential Mortgages Exposures	52,271,584		2,094,722
Qualifying Revolving Retail Exposures			
0 to 1	1,106,695	24.01	2,993,773
>1 to 10	1,619,382	75.87	1,193,278
>10 to <100	276,418	150.85	33,765
100	26	0.00	-
Total Qualifying Revolving Retail Exposures	3,002,521		4,220,816
Hire Purchase Exposures			
0 to 1	7,136,530	30.89	-
>1 to 10	692,619	73.51	-
>10 to <100	77,015	79.94	-
100	23,642	0.00	-
Total Hire Purchase Exposures	7,929,806		-
Other Retail Exposures			
0 to 1	41,645,219	16.71	11,429,628
>1 to 10	5,671,307	71.77	166,611
>10 to <100	1,274,725	78.89	25,682
100	190,996	0.00	877
Total Other Retail Exposures	48,782,247		11,622,798
Total Retail Exposures	111,986,158		17,938,336

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Table 14b: Exposures under the A-IRB Approach by EL Range and Exposure Weighted Average Risk Weight as at 31 December 2019

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>
Retail Exposures			
Residential Mortgages Exposures			
0 to 1	47,636,601	19.40	1,848,750
>1 to 10	2,112,216	87.76	40,783
>10 to <100	698,712	20.45	1,042
100	82,902	0.00	1,126
Total Residential Mortgages Exposures	50,530,431		1,891,701
Qualifying Revolving Retail Exposures			
0 to 1	1,263,892	24.07	2,893,099
>1 to 10	1,749,485	74.25	1,052,237
>10 to <100	265,970	137.70	33,144
100	-	0.00	-
Total Qualifying Revolving Retail Exposures	3,279,347		3,978,480
Hire Purchase Exposures			
0 to 1	7,214,097	30.51	-
>1 to 10	610,870	72.56	-
>10 to <100	85,490	60.65	-
100	16,077	0.00	-
Total Hire Purchase Exposures	7,926,534		-
Other Retail Exposures			
0 to 1	42,084,758	16.45	11,505,870
>1 to 10	5,310,541	72.81	186,065
>10 to <100	1,248,927	70.03	28,450
100	180,734	0.00	822
Total Other Retail Exposures	48,824,960		11,721,207
Total Retail Exposures	110,561,272		17,591,388

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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
	30.06.2020	30.06.2019	30.06.2019	30.06.2018
	RM'000	RM'000	RM'000	RM'000
Corporates, of which				
Corporate Exposures (excluding exposures with firm size adjustments)	2,297	191,353	82,310	248,649
Corporate Exposures (with firm size adjustments)	58,358	204,054	87,551	219,810
Specialised Lending Exposures (Slotting Approach)				
- Project Finance	-	27,708	-	18,188
- Income Producing Real Estate	-	24,402	-	14,149
Retail, of which				
Residential Mortgages Exposures	52,382	164,222	72,147	160,972
Qualifying Revolving Retail Exposures	51,929	113,078	62,741	104,069
Hire Purchase Exposures	26,385	51,348	29,213	57,482
Other Retail Exposures	259,221	389,816	323,538	365,306
Total	450,572	1,165,981	657,500	1,188,625

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 2020

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	23,335,608	-	-
Public Sector Entities	14,971,919	13,937,860	71,600
Banks, Development Financial Institutions & MDBs	12,707,922	382,622	-
Insurance/Takaful Cos, Securities Firms & Fund Managers	495,553	-	-
Corporates	8,248,434	761,042	1,516,485
Regulatory Retail	8,003,704	74	798,438
Residential Mortgages	618,612	-	5,452
Higher Risk Assets	551,524	-	-
Other Assets	5,319,872	-	-
Equity Exposures	819,480	-	-
Defaulted Exposures	362,230	100	3,908
Total On-Balance Sheet Exposures	75,434,858	15,081,698	2,395,883
<u>Off-Balance Sheet Exposures</u>			
OTC Derivatives	1,466,555	-	2,916
Off-balance sheet exposures other than OTC derivatives or credit derivatives	4,874,747	107	1,315,620
Defaulted Exposures	20,246	15,991	197
Total Off-Balance Sheet Exposures	6,361,548	16,098	1,318,733
Total On and Off-Balance Sheet Exposures	81,796,406	15,097,796	3,714,616

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Table 16b: Credit Risk Mitigation of Portfolios under the Standardised Approach as at 31 December 2019

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	26,920,496	-	-
Public Sector Entities	12,178,720	11,203,588	69,121
Banks, Development Financial Institutions & MDBs	12,065,470	338,968	-
Insurance/Takaful Cos, Securities Firms & Fund Managers	467,809	-	-
Corporates	8,675,860	825,846	1,797,735
Regulatory Retail	7,904,673	-	916,645
Residential Mortgages	704,636	-	6,001
Higher Risk Assets	499,061	-	-
Other Assets	4,405,512	-	-
Equity Exposures	789,911	-	-
Defaulted Exposures	341,474	48	4,285
Total On-Balance Sheet Exposures	74,953,622	12,368,450	2,793,787
<u>Off-Balance Sheet Exposures</u>			
OTC Derivatives	1,500,970	-	177,889
Off-balance sheet exposures other than OTC derivatives or credit derivatives	7,746,103	1,628,591	1,948,146
Defaulted Exposures	23,343	15,863	37
Total Off-Balance Sheet Exposures	9,270,416	1,644,454	2,126,072
Total On and Off-Balance Sheet Exposures	84,224,038	14,012,904	4,919,859

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Table 17a: Credit Risk Mitigation of Portfolios under the IRB Approach as at 30 June 2020

RHB Bank Group	Gross Exposures Before Credit Risk Mitigation RM'000	Gross Exposures Covered by Guarantees/ Credit Derivatives RM'000	Gross Exposures Covered by Eligible Financial Collateral RM'000	Gross Exposures Covered by Other Eligible Collateral RM'000
<u>On-Balance Sheet Exposures</u>				
Corporates, of which	82,242,237	25,036,385	2,563,352	13,982,399
Corporate Exposures (excluding exposures with firm size adjustments)	44,856,314	17,213,559	754,247	3,063,820
Corporate Exposures (with firm size adjustments)	27,444,706	5,633,094	1,809,105	10,918,579
Specialised Lending Exposures (Slotting Approach)				
Project Finance	1,989,422	225,969	-	-
Income Producing Real Estate	7,951,795	1,963,763	-	-
Retail, of which	96,885,520	59,966	7,932,511	65,765,480
Residential Mortgages Exposures	49,534,421	-	-	49,355,505
Qualifying Revolving Retail Exposures	1,862,064	-	-	-
Hire Purchase Exposures	7,877,175	-	-	-
Other Retail Exposures	37,611,860	59,966	7,932,511	16,409,975
Defaulted Exposures	3,795,238	192,241	32,889	1,441,189
Total On-Balance Sheet Exposures	182,922,995	25,288,592	10,528,752	81,189,068
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	311,600	-	239	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	20,643,328	1,683,197	893,902	10,531,257
Defaulted Exposures	77,050	-	20	45,077
Total Off-Balance Sheet Exposures	21,031,978	1,683,197	894,161	10,576,334
Total On and Off-Balance Sheet Exposures	203,954,973	26,971,789	11,422,913	91,765,402

Table 17b: Credit Risk Mitigation of Portfolios under the IRB Approach as at 31 December 2019

RHB Bank Group	Gross Exposures Before Credit Risk Mitigation RM'000	Gross Exposures Covered by Guarantees/ Credit Derivatives RM'000	Gross Exposures Covered by Eligible Financial Collateral RM'000	Gross Exposures Covered by Other Eligible Collateral RM'000
<u>On-Balance Sheet Exposures</u>				
Corporates, of which	78,962,953	23,712,724	2,978,238	12,957,644
Corporate Exposures (excluding exposures with firm size adjustments)	43,624,645	16,645,996	902,475	2,615,874
Corporate Exposures (with firm size adjustments)	26,743,327	5,465,141	2,075,763	10,341,770
Specialised Lending Exposures (Slotting Approach)				
Project Finance	1,959,743	234,771	-	-
Income Producing Real Estate	6,635,238	1,366,816	-	-
Retail, of which	95,350,659	33,903	8,475,965	64,058,844
Residential Mortgages Exposures	47,908,190	-	-	47,732,732
Qualifying Revolving Retail Exposures	2,098,887	-	-	-
Hire Purchase Exposures	7,867,243	-	-	-
Other Retail Exposures	37,476,339	33,903	8,475,965	16,326,112
Defaulted Exposures	3,921,599	163,860	37,283	1,539,229
Total On-Balance Sheet Exposures	178,235,211	23,910,487	11,491,486	78,555,717
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	131,117	-	41	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	21,124,518	1,363,345	912,662	11,220,730
Defaulted Exposures	115,305	-	20	42,093
Total Off-Balance Sheet Exposures	21,370,940	1,363,345	912,723	11,262,823
Total On and Off-Balance Sheet Exposures	199,606,151	25,273,832	12,404,209	89,818,540

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Table 18a: Impaired and Past Due Loans/Financing and Allowance for Credit Losses by Industry Sector as at 30 June 2020

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	65,356	30,702	67,477
Mining & Quarrying	208,758	1,260	311,722
Manufacturing	497,451	62,483	478,241
Electricity, Gas & Water Supply	270,308	3,504	89,117
Construction	299,608	51,541	224,875
Wholesale, Retail Trade, Restaurants & Hotels	365,670	172,799	263,576
Transport, Storage & Communication	383,585	25,431	268,476
Finance, Insurance/Takaful, Real Estate & Business	268,143	145,111	270,293
Education, Health & Others	35,112	41,975	9,460
Household	944,500	2,768,368	902,986
Others	38,169	72,476	297,234
Total	3,376,660	3,375,650	3,183,457

Table 18b: Impaired and Past Due Loans/Financing and Allowance for Credit Losses by Industry Sector as at 31 December 2019

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	60,515	71,407	59,161
Mining & Quarrying	205,586	749	317,769
Manufacturing	505,152	91,363	475,011
Electricity, Gas & Water Supply	288,619	2,848	90,321
Construction	272,855	115,565	256,535
Wholesale, Retail Trade, Restaurants & Hotels	311,918	206,297	221,335
Transport, Storage & Communication	422,749	35,491	269,919
Finance, Insurance/Takaful, Real Estate & Business	222,659	102,932	230,261
Education, Health & Others	32,962	31,535	12,220
Household	1,124,457	4,979,890	833,196
Others	31,703	69,941	214,354
Total	3,479,175	5,708,018	2,980,082

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

RHB Bank Group	Six Months Period Ended 30.06.2020		Twelve Months Period Ended 31.12.2019	
	Net Charges/ (Write back) for Lifetime ECL Credit Impaired (Stage 3)	Write-Offs for Lifetime ECL Credit Impaired (Stage 3)	Net Charges/ (Write back) for Lifetime ECL Credit Impaired (Stage 3)	Write-Offs for Lifetime ECL Credit Impaired (Stage 3)
Industry Sector	RM'000	RM'000	RM'000	RM'000
Agriculture	2,076	(146)	13,327	(20)
Mining & Quarrying	1,596	(6,888)	40,251	-
Manufacturing	23,001	(38,501)	20,914	(51,349)
Electricity, Gas & Water Supply	609	(11)	41,192	(23,192)
Construction	7,622	(8,615)	48,250	(83,880)
Wholesale, Retail Trade, Restaurants & Hotels	24,475	(4,291)	11,943	(14,858)
Transport, Storage & Communication	1,184	(201)	14,161	(89,599)
Finance, Insurance/Takaful, Real Estate & Business	12,460	(1,222)	33,037	(26,583)
Education, Health & Others	(682)	-	1,631	(382)
Household	89,364	(151,326)	350,525	(376,614)
Others	1,590	(1,146)	(18,834)	(5,859)
Total	163,295	(212,347)	556,397	(672,336)

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Table 20a: Impaired and Past Due Loans/Financing and Allowance for Credit Losses by Geographical Distribution as at 30 June 2020

RHB Bank Group	Impaired Loans and Advances/ Financing	Past Due Loans/ Financing	Allowance for Credit Losses
<u>Geographical Distribution</u>	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>
Malaysia	2,032,405	2,693,862	2,187,242
Labuan Offshore	280,851	-	243,061
Singapore	820,753	433,034	638,995
Thailand	58,977	16,795	47,218
Brunei	6,683	6,294	832
Cambodia	147,466	23,644	55,757
Hong Kong	-	-	-
Lao	29,525	202,021	10,352
Total	3,376,660	3,375,650	3,183,457

Table 20b: Impaired and Past Due Loans/Financing and Allowance for Credit Losses by Geographical Distribution as at 31 December 2019

RHB Bank Group	Impaired Loans and Advances/ Financing	Past Due Loans/ Financing	Allowance for Credit Losses
<u>Geographical Distribution</u>	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>
Malaysia	2,206,536	4,845,109	2,028,334
Labuan Offshore	266,821	-	238,698
Singapore	865,907	593,567	642,078
Thailand	34,476	14,328	30,406
Brunei	6,440	10,052	678
Cambodia	81,881	47,118	34,085
Hong Kong	97	-	97
Lao	17,017	197,844	5,706
Total	3,479,175	5,708,018	2,980,082

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Table 21a: Movement in Loans/Financing Allowance for Credit Losses as at 30 June 2020

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	567,095	864,051	1,548,936	2,980,082
Changes due to financial assets recognised in the opening balance that have been:				
- Transferred to 12-month ECL (Stage 1)	138,516	(120,840)	(17,676)	-
- Transferred to Lifetime ECL not credit impaired (Stage 2)	(26,463)	78,538	(52,075)	-
- Transferred to Lifetime ECL credit impaired (Stage 3)	(981)	(31,206)	32,187	-
	111,072	(73,508)	(37,564)	-
Allowance made/(written back) during the financial period	127,646	120,872	254,500	503,018
Bad debts written off	-	-	(212,347)	(212,347)
Derecognition	(19,979)	(28,954)	(53,641)	(102,574)
Exchange differences	1,751	969	12,558	15,278
Balance as at the end of the financial period	787,585	883,430	1,512,442	3,183,457

Table 21b: Movement in Loans/Financing Allowance for Credit Losses as at 31 December 2019

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 year	591,911	994,604	1,665,078	3,251,593
Changes due to financial assets recognised in the opening balance that have been:				
- Transferred to 12-month ECL (Stage 1)	182,069	(141,866)	(40,203)	-
- Transferred to Lifetime ECL not credit impaired (Stage 2)	(35,256)	87,303	(52,047)	-
- Transferred to Lifetime ECL credit impaired (Stage 3)	(11,211)	(49,845)	61,056	-
	135,602	(104,408)	(31,194)	-
Allowance made/(written back) during the financial year	(71,778)	219,210	740,370	887,802
Bad debts written off	-	-	(672,336)	(672,336)
Changes to model methodologies	(15,311)	(24,356)	(2)	(39,669)
Derecognition	(73,990)	(220,406)	(152,777)	(447,173)
Exchange differences	661	(593)	(203)	(135)
Balance as at the end of the financial year	567,095	864,051	1,548,936	2,980,082

Table 22a: Market Risk-Weighted Assets and Minimum Capital Requirements as at 30 June 2020

RHB Bank Group	Long	Short	Risk- Weighted	Minimum
<u>Market Risk</u>	<u>Position</u>	<u>Position</u>	<u>Assets</u>	<u>Requirements</u>
	RM'000	RM'000	RM'000	RM'000
Interest Rate Risk/Profit Rate Risk	93,183,524	90,807,778	2,546,049	203,684
Equity Position Risk	228,328	209,218	105,547	8,444
Foreign Currency Risk	1,126,459	126,037	1,116,403	89,312
Options Risk	1,068,476	337,059	253,102	20,248
Total			4,021,101	321,688

RHB Bank	Long	Short	Risk- Weighted	Minimum
<u>Market Risk</u>	<u>Position</u>	<u>Position</u>	<u>Assets</u>	<u>Requirements</u>
	RM'000	RM'000	RM'000	RM'000
Interest Rate Risk/Profit Rate Risk	96,144,789	94,018,816	2,519,198	201,536
Equity Position Risk	480	-	1,321	106
Foreign Currency Risk	804,514	164,426	794,457	63,556
Options Risk	631,547	127,840	96,704	7,736
Total			3,411,680	272,934

RHB Islamic Bank	Long	Short	Risk- Weighted	Minimum
<u>Market Risk</u>	<u>Position</u>	<u>Position</u>	<u>Assets</u>	<u>Requirements</u>
	RM'000	RM'000	RM'000	RM'000
Profit Rate Risk	13,671,318	13,521,365	213,843	17,107
Equity Position Risk	-	-	-	-
Foreign Currency Risk	3,176	15,643	15,644	1,252
Options Risk	-	-	-	-
Total			229,487	18,359

RHB Investment Bank	Long	Short	Risk- Weighted	Minimum
<u>Market Risk</u>	<u>Position</u>	<u>Position</u>	<u>Assets</u>	<u>Requirements</u>
	RM'000	RM'000	RM'000	RM'000
Interest Rate Risk/Profit Rate Risk	20,706	20,644	-	-
Equity Position Risk	222,650	209,699	36,378	2,910
Foreign Currency Risk	97,277	4,540	97,277	7,782
Options Risk	4,140	209,699	80,368	6,430
Total			214,023	17,122

Note:

As at 30 June 2020,

1. RHB Bank Group did not have any exposure under commodity risk and inventory risk, and market risk exposure absorbed by PSIA.
2. RHB Bank did not have any exposure under commodity risk and inventory risk, and market risk exposure absorbed by PSIA.
3. RHB Islamic Bank did not have any exposure under equity position risk, commodity risk, inventory risk, options risk, and market risk exposure absorbed by PSIA.
4. RHB Investment Bank did not have any exposure under commodity risk and inventory risk. The equity position risk is computed based on net long and net short position.

Table 22b: Market Risk-Weighted Assets and Minimum Capital Requirements as at 31 December 2019

RHB Bank Group	Long	Short	Risk-Weighted	Minimum
<u>Market Risk</u>	<u>Position</u>	<u>Position</u>	<u>Assets</u>	<u>Requirements</u>
	RM'000	RM'000	RM'000	RM'000
Interest Rate Risk/Profit Rate Risk	82,804,775	80,475,397	2,802,501	224,200
Equity Position Risk	33,084	8,383	187,786	15,023
Foreign Currency Risk	869,885	79,814	841,656	67,333
Options Risk	50,258	79,559	12,779	1,022
Total			3,844,722	307,578

RHB Bank	Long	Short	Risk-Weighted	Minimum
<u>Market Risk</u>	<u>Position</u>	<u>Position</u>	<u>Assets</u>	<u>Requirements</u>
	RM'000	RM'000	RM'000	RM'000
Interest Rate Risk/Profit Rate Risk	85,103,978	82,969,162	2,703,482	216,279
Equity Position Risk	2,111	-	5,805	464
Foreign Currency Risk	708,811	119,451	680,583	54,447
Options Risk	52,369	71,176	4,167	333
Total			3,394,037	271,523

RHB Islamic Bank	Long	Short	Risk-Weighted	Minimum
<u>Market Risk</u>	<u>Position</u>	<u>Position</u>	<u>Assets</u>	<u>Requirements</u>
	RM'000	RM'000	RM'000	RM'000
Profit Rate Risk	10,387,986	10,196,715	249,700	19,976
Equity Position Risk	-	-	-	-
Foreign Currency Risk	43,818	9,884	43,818	3,505
Options Risk	-	-	-	-
Total			293,518	23,481

RHB Investment Bank	Long	Short	Risk-Weighted	Minimum
<u>Market Risk</u>	<u>Position</u>	<u>Position</u>	<u>Assets</u>	<u>Requirements</u>
	RM'000	RM'000	RM'000	RM'000
Interest Rate Risk/Profit Rate Risk	13,500	13,394	-	-
Equity Position Risk	23,565	9,454	38,182	3,055
Foreign Currency Risk	82,792	47,365	82,792	6,623
Options Risk	-	9,454	6,804	544
Total			127,778	10,222

Note:

As at 31 December 2019,

1. RHB Bank Group did not have any exposure under commodity risk and inventory risk, and market risk exposure absorbed by PSIA.
2. RHB Bank did not have any exposure under commodity risk and inventory risk, and market risk exposure absorbed by PSIA.
3. RHB Islamic Bank did not have any exposure under equity position risk, commodity risk, inventory risk, options risk, and market risk exposure absorbed by PSIA.
4. RHB Investment Bank did not have any exposure under commodity risk and inventory risk. The equity position risk 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	
	30.06.2020	31.12.2019	30.06.2020	31.12.2019
	RM'000	RM'000	RM'000	RM'000
Publicly traded				
Investment in unit trust funds	86,756	92,983	86,756	92,983
Holdings of equity investments	9,402	9,889	9,402	9,889
Privately held				
For socio economic purposes	729,192	692,961	732,127	695,922
For non socio economic purposes	545,654	493,139	818,481	739,708
Total	1,371,004	1,288,972	1,646,766	1,538,502
	30.06.2020	31.12.2019		
	RM'000	RM'000		
Cumulative Realised Gains/(Loss) from Sale and Liquidations	-	5,664		
Total Net Unrealised Gains/(Loss)	147,534	82,078		

Table 24a: Interest Rate Risk/Rate of Return Risk in the Banking Book as at 30 June 2020

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	419,403	(419,403)	(1,768,616)	1,768,616
USD - US Dollar	(84,914)	84,914	73,706	(73,706)
Others ¹	39,620	(39,620)	(28,456)	28,456
Total	374,109	(374,109)	(1,723,366)	1,723,366

Table 24b: Interest Rate Risk/Rate of Return Risk in the Banking Book as at 31 December 2019

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	373,909	(373,909)	(1,699,034)	1,699,034
USD - US Dollar	(51,195)	51,195	83,528	(83,528)
Others ¹	37,944	(37,944)	(1,526)	1,526
Total	360,658	(360,658)	(1,617,032)	1,617,032

Note:

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

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Table 25a: Operational Risk-Weighted Assets and Minimum Capital Requirements as at 30 June 2020

<u>Operational Risk</u>	<u>RHB Bank Group</u> RM'000	<u>RHB Bank</u> RM'000	<u>RHB Islamic Bank</u> RM'000	<u>RHB Investment Bank</u> RM'000
Risk-Weighted Assets	12,312,806	8,644,749	2,045,732	769,354
Minimum Capital Requirements	985,025	691,580	163,659	61,548

Table 25b: Operational Risk-Weighted Assets and Minimum Capital Requirements as at 31 December 2019

<u>Operational Risk</u>	<u>RHB Bank Group</u> RM'000	<u>RHB Bank</u> RM'000	<u>RHB Islamic Bank</u> RM'000	<u>RHB Investment Bank</u> RM'000
Risk-Weighted Assets	12,058,426	8,535,951	1,937,774	784,006
Minimum Capital Requirements	964,674	682,876	155,022	62,720