

RHB Bank Berhad
Basel II Pillar 3 Disclosures
30 June 2021

RHB BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2021

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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 2021 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 2021 with comparative quantitative information of the preceding financial year as at 31 December 2020. 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 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 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 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	
	30.06.2021	31.12.2020	30.06.2021	31.12.2020	30.06.2021	31.12.2020	30.06.2021	31.12.2020
<u>Before proposed dividends</u>								
Common Equity Tier I Capital Ratio	17.060%	16.416%	16.225%	14.945%	14.486%	14.877%	24.976%	36.116%
Tier I Capital Ratio	17.061%	16.416%	16.225%	14.945%	14.486%	14.877%	24.976%	36.116%
Total Capital Ratio	19.606%	18.598%	19.054%	17.231%	17.326%	17.977%	34.029%	46.862%
<u>After proposed dividends and DRP</u>								
Common Equity Tier I Capital Ratio	16.757% *	16.188% **	15.801% *	14.632% **	14.486%	14.714%	20.727%	36.116%
Tier I Capital Ratio	16.758%	16.188%	15.801%	14.632%	14.486%	14.714%	20.727%	36.116%
Total Capital Ratio	19.303%	18.370%	18.631%	16.918%	17.326%	17.815%	29.779%	46.862%

* In arriving at the capital adequacy ratios, reference is made to the Implementation Guidance on Capital Adequacy Framework (Capital Components) dated 9 December 2020 where the amount of deduction of declared dividend from CET 1 capital ratio may reduce by taking into account the following items:

- i. The Bank has obtained irrevocable written undertaking from its shareholders on 28 June 2021 to reinvest up to 87.65% of the dividend into new ordinary shares of the Bank pursuant to the Dividend Reinvestment Plan (DRP) (as disclosed in Note B6(b) of the unaudited interim financial statements); and
- ii. The Board of Directors have declared an interim single-tier dividend of 15.00 sen per share in respect of the financial year ending 31 December 2021, amounting to RM610,254,000, consisting of cash portion of 5.00 sen per share to be paid in cash and an electable portion of 10.00 sen per share (as disclosed in note A7(b) of the unaudited interim financial statement). There is no irrevocable written undertaking from its shareholders, hence, the amount of the proposed interim dividend may be reduced either by the average of the preceding 3-year take up rates or if less than 3 preceding years, the available average historical take up rates, subject to the amount being not more than 50% of the total electable portion of the dividend.

** With the implementation of the Proposed Dividend Reinvestment Plan (DRP) (as disclosed in Note B6(b) of the unaudited interim financial statements), the amount of dividend to be deducted from the Group and the Bank's CET I Capital may be reduced by the portion of dividend reinvested by the shareholders. This will correspondingly increase the Group and the Bank capital ratios.

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

Risk Types	RHB Bank Group		RHB Bank		RHB Islamic Bank		RHB Investment Bank	
	30.06.2021	31.12.2020	30.06.2021	31.12.2020	30.06.2021	31.12.2020	30.06.2021	31.12.2020
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Credit RWA	117,820,237	117,398,841	84,269,142	85,311,553	36,266,110	35,557,840	1,042,192	793,669
Credit RWA Absorbed by PSIA	-	-	-	-	(7,885,499)	(7,202,054)	-	-
Market RWA	3,570,531	4,314,070	2,989,096	3,783,371	134,907	210,344	388,670	300,706
Operational RWA	12,875,075	12,677,517	8,725,637	8,734,782	2,400,223	2,223,938	922,493	858,966
Additional RWA due to Capital Floor	-	-	-	-	2,715,490	43,510	-	-
Total RWA	134,265,843	134,390,428	95,983,875	97,829,706	33,631,231	30,833,578	2,353,355	1,953,341

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Table 3a: Risk-Weighted Assets by Risk Types and Minimum Capital Requirements as at 30 June 2021

Risk Types	RWA				Minimum Capital Requirements			
	RHB Bank Group	RHB Bank	RHB Islamic Bank	RHB Investment Bank	RHB Bank Group	RHB Bank	RHB Islamic Bank	RHB Investment Bank
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Credit Risk, of which	117,820,237	84,269,142	28,380,611	1,042,192	9,425,619	6,741,531	2,270,449	83,375
Under Foundation Internal Ratings-Based (F-IRB) Approach	59,707,814	45,657,447	20,871,894	-	4,776,625	3,652,596	1,669,752	-
Under Advanced Internal Ratings-Based (A-IRB) Approach	27,175,357	18,216,433	9,015,894	-	2,174,029	1,457,314	721,271	-
Under Standardised Approach	30,937,066	20,395,262	6,378,322	1,042,192	2,474,965	1,631,621	510,266	83,375
Absorbed by PSIA under F-IRB Approach	-	-	(6,857,546)	-	-	-	(548,604)	-
Absorbed by PSIA under Standardised Approach	-	-	(1,027,953)	-	-	-	(82,236)	-
Market Risk								
Under Standardised Approach	3,570,531	2,989,096	134,907	388,670	285,642	239,128	10,792	31,094
Operational Risk								
Under Basic Indicator Approach	12,875,075	8,725,637	2,400,223	922,493	1,030,006	698,051	192,018	73,799
Additional RWA due to Capital Floor	-	-	2,715,490	-	-	-	217,239	-
Total	134,265,843	95,983,875	33,631,231	2,353,355	10,741,267	7,678,710	2,690,498	188,268

Table 3b: Risk-Weighted Assets by Risk Types and Minimum Capital Requirements as at 31 December 2020

Risk Types	RWA				Minimum Capital Requirements			
	RHB Bank Group	RHB Bank	RHB Islamic Bank	RHB Investment Bank	RHB Bank Group	RHB Bank	RHB Islamic Bank	RHB Investment Bank
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Credit Risk, of which	117,398,841	85,311,553	28,355,786	793,669	9,391,907	6,824,924	2,268,462	63,494
Under Foundation Internal Ratings-Based (F-IRB) Approach	58,516,812	45,259,840	19,419,193	-	4,681,345	3,620,787	1,553,535	-
Under Advanced Internal Ratings-Based (A-IRB) Approach	31,163,051	21,618,354	9,585,391	-	2,493,044	1,729,468	766,831	-
Under Standardised Approach	27,718,978	18,433,359	6,553,256	793,669	2,217,518	1,474,669	524,260	63,494
Absorbed by PSIA under F-IRB Approach	-	-	(6,170,838)	-	-	-	(493,667)	-
Absorbed by PSIA under Standardised Approach	-	-	(1,031,216)	-	-	-	(82,497)	-
Market Risk								
Under Standardised Approach	4,314,070	3,783,371	210,344	300,706	345,126	302,670	16,828	24,056
Operational Risk								
Under Basic Indicator Approach	12,677,517	8,734,782	2,223,938	858,966	1,014,201	698,782	177,915	68,717
Additional RWA due to Capital Floor	-	-	43,510	-	-	-	3,481	-
Total	134,390,428	97,829,706	30,833,578	1,953,341	10,751,234	7,826,376	2,466,686	156,267

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Table 4: Capital Structure

	RHB Bank Group		RHB Bank [®]	
	30.06.2021	31.12.2020	30.06.2021	31.12.2020
	RM'000	RM'000	RM'000	RM'000
<u>Common Equity Tier I Capital/Tier I Capital</u>				
Paid up ordinary share capital	6,994,103	6,994,103	6,994,103	6,994,103
Retained profits	18,509,772	17,339,102	14,652,149	13,660,680
Other reserves	668,329	556,644	492,259	444,776
Fair value through other comprehensive income (FVOCI) reserves	915,562	1,817,650	820,502	1,541,980
Less:				
Goodwill	(2,638,198)	(2,638,198)	(1,714,913)	(1,714,913)
Intangible assets (include associated deferred tax liabilities)	(558,184)	(533,609)	(506,623)	(487,937)
Deferred tax assets	(368,338)	(352,107)	(267,177)	(247,523)
55% of cumulative gains arising from change in value of FVOCI instruments	(503,559)	(999,707)	(451,276)	(848,089)
Investment in subsidiaries	(102,425)	(102,425)	(4,433,307)	(4,701,080)
Investments in associates and joint ventures	(12)	(12)	-	-
Other deductions [#]	(10,784)	(19,504)	(12,363)	(21,261)
Total Common Equity Tier I Capital	22,906,266	22,061,937	15,573,354	14,620,736
Qualifying non-controlling interests recognised as Tier I Capital	170	210	-	-
Total Tier I Capital	22,906,436	22,062,147	15,573,354	14,620,736
<u>Tier II Capital</u>				
Subordinated obligations meeting all relevant criteria	2,249,137	1,749,531	2,249,137	1,749,531
Qualifying capital instruments of a subsidiary issued to third parties ⁺	474,160	465,001	-	-
Surplus eligible provisions over expected losses	521,299	538,079	383,243	401,269
General provisions [^]	173,315	179,727	83,378	85,599
Total Tier II Capital	3,417,911	2,932,338	2,715,758	2,236,399
Total Capital	26,324,347	24,994,485	18,289,112	16,857,135

[®] 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.

⁺ 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 of RM15,813,000 (31 December 2020 : RM12,220,000).

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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 2021

RHB Bank Group	Gross Exposures/EAD before CRM	Net Exposures/EAD after CRM	Risk-Weighted Assets	Minimum Capital Requirements
Exposure Class	RM'000	RM'000	RM'000	RM'000
Exposures under Standardised Approach (SA)				
On-Balance Sheet Exposures				
Sovereigns & Central Banks	29,667,718	29,667,718	1,778,750	142,300
Public Sector Entities	11,690,603	11,619,003	206,523	16,522
Banks, Development Financial Institutions & MDBs	18,816,763	18,816,763	5,990,771	479,262
Insurance/Takaful Cos, Securities Firms & Fund Managers	541,253	541,253	493,426	39,474
Corporates	9,350,608	7,509,944	6,256,333	500,506
Regulatory Retail	9,825,535	8,860,017	7,762,050	620,964
Residential Mortgages	910,920	905,824	319,522	25,562
Higher Risk Assets	572,408	572,408	858,612	68,689
Other Assets	5,327,127	5,327,127	3,552,676	284,214
Equity Exposures	872,546	872,546	872,546	69,804
Defaulted Exposures	320,732	319,002	364,603	29,168
Total On-Balance Sheet Exposures	87,896,213	85,011,605	28,455,812	2,276,465
Off-Balance Sheet Exposures				
OTC Derivatives	1,630,353	1,397,531	353,085	28,247
Off-balance sheet exposures other than OTC derivatives or credit derivatives	8,909,244	6,360,121	2,123,947	169,915
Defaulted Exposures	15,973	15,781	4,222	338
Total Off-Balance Sheet Exposures	10,555,570	7,773,433	2,481,254	198,500
Total On and Off-Balance Sheet Exposures under SA	98,451,783	92,785,038	30,937,066	2,474,965
Exposures under F-IRB Approach				
On-Balance Sheet Exposures				
Corporates, of which	85,246,012	85,246,012	50,827,303	4,066,184
Corporate Exposures (excluding exposures with firm size adjustments)	46,675,636	48,368,384	27,140,459	2,171,237
Corporate Exposures (with firm size adjustments)	28,172,043	28,172,043	17,114,725	1,369,178
Specialised Lending Exposures (Slotting Approach)				
Project Finance	1,786,864	1,679,570	1,313,111	105,049
Income Producing Real Estate	8,611,469	7,026,015	5,259,008	420,720
Defaulted Exposures	1,741,381	1,741,381	88,090	7,047
Total On-Balance Sheet Exposures	86,987,393	86,987,393	50,915,393	4,073,231
Off-Balance Sheet Exposures				
OTC Derivatives	221,790	221,790	324,860	25,989
Off-balance sheet exposures other than OTC derivatives or credit derivatives	8,866,037	8,866,037	5,087,874	407,030
Defaulted Exposures	8,153	8,153	-	-
Total Off-Balance Sheet Exposures	9,095,980	9,095,980	5,412,734	433,019
Exposures under A-IRB Approach				
On-Balance Sheet Exposures				
Retail, of which	103,685,010	103,685,010	22,917,339	1,833,388
Residential Mortgages Exposures	53,115,984	53,115,984	9,034,483	722,759
Qualifying Revolving Retail Exposures	1,779,356	1,779,356	1,200,910	96,073
Hire Purchase Exposures	8,953,680	8,953,680	3,040,338	243,227
Other Retail Exposures	39,835,990	39,835,990	9,641,608	771,329
Defaulted Exposures	1,809,376	1,809,376	440,962	35,277
Total On-Balance Sheet Exposures	105,494,386	105,494,386	23,358,301	1,868,665
Off-Balance Sheet Exposures				
OTC Derivatives	-	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	14,257,290	14,257,290	2,203,365	176,269
Defaulted Exposures	45,413	45,413	75,463	6,037
Total Off-Balance Sheet Exposures	14,302,703	14,302,703	2,278,828	182,306
Total On and Off-Balance Sheet Exposures before scaling factor under the IRB Approach	215,880,462	215,880,462	81,965,256	6,557,221
Total On and Off-Balance Sheet Exposures after scaling factor, 1.06 under the IRB Approach			86,883,171	6,950,654
Total (Exposures under the SA Approach and Exposures under the IRB Approach)	314,332,245	308,665,500	117,820,237	9,425,619

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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 2020

RHB Bank Group	Gross Exposures/EAD before CRM	Net Exposures/EAD after CRM	Risk-Weighted Assets	Minimum Capital Requirements
Exposure Class	RM'000	RM'000	RM'000	RM'000
Exposures under Standardised Approach (SA)				
On-Balance Sheet Exposures				
Sovereigns & Central Banks	23,906,282	23,906,282	1,867,692	149,415
Public Sector Entities	12,107,920	12,036,320	212,541	17,003
Banks, Development Financial Institutions & MDBs	14,870,492	14,870,492	4,894,893	391,592
Insurance/Takaful Cos, Securities Firms & Fund Managers	320,076	320,076	292,065	23,365
Corporates	8,855,939	6,972,482	5,741,043	459,284
Regulatory Retail	9,390,264	8,405,065	7,322,378	585,790
Residential Mortgages	625,222	621,626	221,389	17,711
Higher Risk Assets	539,699	539,699	809,549	64,764
Other Assets	5,193,190	5,193,190	2,782,040	222,563
Equity Exposures	847,280	847,280	847,280	67,782
Defaulted Exposures	301,489	298,103	306,173	24,494
Total On-Balance Sheet Exposures	76,957,853	74,010,615	25,297,043	2,023,763
Off-Balance Sheet Exposures				
OTC Derivatives	1,767,821	1,365,944	365,219	29,218
Off-balance sheet exposures other than OTC derivatives or credit derivatives	8,404,887	6,924,511	2,052,291	164,183
Defaulted Exposures	16,429	16,317	4,425	354
Total Off-Balance Sheet Exposures	10,189,137	8,306,772	2,421,935	193,755
Total On and Off-Balance Sheet Exposures under SA	87,146,990	82,317,387	27,718,978	2,217,518
Exposures under F-IRB Approach				
On-Balance Sheet Exposures				
Corporates, of which	85,154,974	85,154,974	50,164,165	4,013,133
Corporate Exposures (excluding exposures with firm size adjustments)	47,286,595	49,340,526	26,873,682	2,149,895
Corporate Exposures (with firm size adjustments)	28,202,033	28,202,033	17,674,542	1,413,963
Specialised Lending Exposures (Slotting Approach)				
Project Finance	1,794,854	1,684,200	1,337,956	107,036
Income Producing Real Estate	7,871,492	5,928,215	4,277,985	342,239
Defaulted Exposures	2,000,874	2,000,874	90,860	7,269
Total On-Balance Sheet Exposures	87,155,848	87,155,848	50,255,025	4,020,402
Off-Balance Sheet Exposures				
OTC Derivatives	260,772	260,772	411,978	32,958
Off-balance sheet exposures other than OTC derivatives or credit derivatives	8,005,728	8,005,728	4,537,536	363,003
Defaulted Exposures	8,762	8,762	-	-
Total Off-Balance Sheet Exposures	8,275,262	8,275,262	4,949,514	395,961
Exposures under A-IRB Approach				
On-Balance Sheet Exposures				
Retail, of which	101,518,135	101,518,135	26,416,365	2,113,309
Residential Mortgages Exposures	52,152,434	52,152,434	12,123,314	969,865
Qualifying Revolving Retail Exposures	1,944,172	1,944,172	1,308,413	104,673
Hire Purchase Exposures	8,664,130	8,664,130	2,976,402	238,112
Other Retail Exposures	38,757,399	38,757,399	10,008,236	800,659
Defaulted Exposures	1,713,255	1,713,255	475,207	38,017
Total On-Balance Sheet Exposures	103,231,390	103,231,390	26,891,572	2,151,326
Off-Balance Sheet Exposures				
OTC Derivatives	-	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	13,212,912	13,212,912	2,386,348	190,908
Defaulted Exposures	64,004	64,004	121,185	9,695
Total Off-Balance Sheet Exposures	13,276,916	13,276,916	2,507,533	200,603
Total On and Off-Balance Sheet Exposures before scaling factor under the IRB Approach	211,939,416	211,939,416	84,603,644	6,768,292
Total On and Off-Balance Sheet Exposures after scaling factor, 1.06 under the IRB Approach			89,679,863	7,174,389
Total (Exposures under the SA Approach and Exposures under the IRB Approach)	299,086,406	294,256,803	117,398,841	9,391,907

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Table 6a: Exposures on Off-Balance Sheet and Counterparty Credit Risk (Before Credit Risk Mitigation) as at 30 June 2021

RHB Bank Group	Principal/ Notional Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk- Weighted Assets
<u>Nature of Item</u>	RM'000	RM'000	RM'000	RM'000
Direct credit substitutes	1,283,663		1,191,805	625,972
Transaction related contingent items	2,769,507		1,315,007	724,680
Short term self liquidating trade related contingencies	986,341		209,467	152,520
Forward asset purchases, forward deposits, partly paid shares and securities which represent commitments with certain drawdowns	22,911		22,911	4,216
Lending of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo style transactions	5,548,219		5,548,219	243,290
Foreign exchange related contracts	8,059,696	30,805	142,490	118,265
1 year or less	8,034,380	29,442	139,031	116,185
Over 1 year to 5 years	25,316	1,363	3,459	2,080
Over 5 years	-	-	-	-
Interest/profit rate related contracts	1,586,849	18,351	39,510	35,421
1 year or less	440,486	3,160	3,600	2,237
Over 1 year to 5 years	1,100,038	15,191	33,594	32,026
Over 5 years	46,325	-	2,316	1,158
Equity related contracts	524,443	54,996	86,462	-
1 year or less	524,443	54,996	86,462	-
Over 1 year to 5 years	-	-	-	-
Over 5 years	-	-	-	-
Commodity contracts	141,379	2,420	8,343	14,515
1 year or less	38,092	-	-	-
Over 1 year to 5 years	103,287	2,420	8,343	14,515
Over 5 years	-	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	87,670,175	289,663	1,575,338	509,744
Other commitments, such as formal standby facilities and credit/financing lines, with original maturity of over 1 year	31,358,371		22,761,513	7,542,876
Other commitments, such as formal standby facilities and credit/financing lines, with original maturity of up to 1 year	1,729,903		371,066	69,919
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	16,427,700		682,122	131,398
Total	158,109,157	396,235	33,954,253	10,172,816

RHB BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2021

Table 6b: Exposures on Off-Balance Sheet and Counterparty Credit Risk (Before Credit Risk Mitigation) as at 31 December 2020

RHB Bank Group	Principal/ Notional Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk- Weighted Assets
<u>Nature of Item</u>	RM'000	RM'000	RM'000	RM'000
Direct credit substitutes	1,219,814		1,125,434	593,940
Transaction related contingent items	3,202,339		1,527,778	800,659
Short term self liquidating trade related contingencies	903,594		186,074	159,009
Forward asset purchases, forward deposits, partly paid shares and securities which represent commitments with certain drawdowns	5,843		5,843	-
Lending of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo style transactions	4,915,427		4,915,427	128,533
Foreign exchange related contracts	7,283,773	58,737	198,385	139,901
1 year or less	6,733,194	58,248	156,704	81,351
Over 1 year to 5 years	550,579	489	41,681	58,550
Over 5 years	-	-	-	-
Interest/profit rate related contracts	1,725,629	36,640	53,432	58,820
1 year or less	712,163	8,785	10,290	6,729
Over 1 year to 5 years	1,013,466	27,855	43,142	52,091
Over 5 years	-	-	-	-
Equity related contracts	229,392	16,759	30,522	-
1 year or less	229,392	16,759	30,522	-
Over 1 year to 5 years	-	-	-	-
Over 5 years	-	-	-	-
Commodity contracts	172,418	1,994	4,749	8,262
1 year or less	58,552	-	-	-
Over 1 year to 5 years	113,866	1,994	4,749	8,262
Over 5 years	-	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	90,644,493	543,805	1,741,505	570,214
Other commitments, such as formal standby facilities and credit/financing lines, with original maturity of over 1 year	29,238,089		20,928,131	7,245,429
Other commitments, such as formal standby facilities and credit/financing lines, with original maturity of up to 1 year	1,727,065		378,350	51,250
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	16,212,542		645,685	122,965
Total	157,480,418	657,935	31,741,315	9,878,982

RHB BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2021

Table 7a: Credit Risk Exposures (Before Credit Risk Mitigation) by Geographical Distribution as at 30 June 2021

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	23,926,354	4,891,327	723,735	127,174	1,067,374	202,426	-	-	-	30,938,390
Public Sector Entities	12,567,469	701,904	215,464	-	-	-	-	-	-	13,484,837
Banks, Development Financial Institutions & MDBs	15,878,468	5,811,428	106,981	238,265	383,512	1,918	10,558	103,182	29,570	22,563,882
Insurance/Takaful Cos, Securities Firms & Fund Managers	552,676	4,748	-	-	-	-	352	-	415	558,191
Corporates	6,050,147	2,318,164	1,969,325	98,203	1,971,574	65,536	-	30,654	-	12,503,603
Regulatory Retail	6,367,291	2,825,483	82,583	114,077	1,060,718	123,200	-	107,064	8	10,680,424
Residential Mortgages	87,605	862,770	-	-	-	-	-	-	-	950,375
Higher Risk Assets	572,006	-	259	-	104	-	-	39	-	572,408
Other Assets	4,502,914	361,901	163,821	27,576	145,990	18,584	354	104,576	1,411	5,327,127
Total Exposures under Standardised Approach	70,504,930	17,777,725	3,262,168	605,295	4,629,272	411,664	11,264	345,515	31,404	97,579,237
Exposures under IRB Approach										
Corporates, of which	82,881,344	13,202,029	-	-	-	-	-	-	-	96,083,373
Corporate Exposures (excluding exposures with firm size adjustments)	47,688,765	4,103,540	-	-	-	-	-	-	-	51,792,305
Corporate Exposures (with firm size adjustments)	26,436,596	6,351,625	-	-	-	-	-	-	-	32,788,221
Specialised Lending Exposures (Slotting Approach)										
Project Finance	1,836,339	155,495	-	-	-	-	-	-	-	1,991,834
Income Producing Real Estate	6,919,644	2,591,369	-	-	-	-	-	-	-	9,511,013
Retail, of which	119,797,089	-	-	-	-	-	-	-	-	119,797,089
Residential Mortgages Exposures	56,460,850	-	-	-	-	-	-	-	-	56,460,850
Qualifying Revolving Retail Exposures	2,921,263	-	-	-	-	-	-	-	-	2,921,263
Hire Purchase Exposures	9,004,517	-	-	-	-	-	-	-	-	9,004,517
Other Retail Exposures	51,410,459	-	-	-	-	-	-	-	-	51,410,459
Total Exposures under IRB Approach	202,678,433	13,202,029	-	-	-	-	-	-	-	215,880,462
Total Exposures under Standardised and IRB Approaches	273,183,363	30,979,754	3,262,168	605,295	4,629,272	411,664	11,264	345,515	31,404	313,459,699

Note: This table excludes equity exposures

RHB BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2021

Table 7b: Credit Risk Exposures (Before Credit Risk Mitigation) by Geographical Distribution as at 31 December 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	18,204,307	4,777,898	761,931	106,123	1,095,671	201,678	-	-	-	25,147,608
Public Sector Entities	13,024,727	724,478	201,224	-	-	-	-	-	-	13,950,429
Banks, Development Financial Institutions & MDBs	12,686,520	4,283,387	115,904	237,572	352,155	2,620	11,642	123,581	30,213	17,843,594
Insurance/Takaful Cos, Securities Firms & Fund Managers	324,868	3,577	-	-	-	-	351	38	-	328,834
Corporates	6,728,824	1,809,321	1,920,637	79,245	1,684,880	61,261	-	87,223	-	12,371,391
Regulatory Retail	6,368,441	2,440,146	59,347	110,967	1,010,721	131,767	-	142,345	-	10,263,734
Residential Mortgages	95,119	566,112	-	-	-	-	-	-	-	661,231
Higher Risk Assets	539,296	-	264	-	101	-	-	38	-	539,699
Other Assets	4,180,744	355,447	217,447	22,002	124,212	19,901	1,970	269,656	1,811	5,193,190
Total Exposures under Standardised Approach	62,152,846	14,960,366	3,276,754	555,909	4,267,740	417,227	13,963	622,881	32,024	86,299,710
Exposures under IRB Approach										
Corporates, of which	84,029,500	11,401,610	-	-	-	-	-	-	-	95,431,110
Corporate Exposures (excluding exposures with firm size adjustments)	48,470,563	3,888,448	-	-	-	-	-	-	-	52,359,011
Corporate Exposures (with firm size adjustments)	26,812,094	5,510,598	-	-	-	-	-	-	-	32,322,692
Specialised Lending Exposures (Slotting Approach)										
Project Finance	1,855,640	174,865	-	-	-	-	-	-	-	2,030,505
Income Producing Real Estate	6,891,203	1,827,699	-	-	-	-	-	-	-	8,718,902
Retail, of which	116,508,306	-	-	-	-	-	-	-	-	116,508,306
Residential Mortgages Exposures	55,154,627	-	-	-	-	-	-	-	-	55,154,627
Qualifying Revolving Retail Exposures	3,073,519	-	-	-	-	-	-	-	-	3,073,519
Hire Purchase Exposures	8,718,386	-	-	-	-	-	-	-	-	8,718,386
Other Retail Exposures	49,561,774	-	-	-	-	-	-	-	-	49,561,774
Total Exposures under IRB Approach	200,537,806	11,401,610	-	-	-	-	-	-	-	211,939,416
Total Exposures under Standardised and IRB Approaches	262,690,652	26,361,976	3,276,754	555,909	4,267,740	417,227	13,963	622,881	32,024	298,239,126

Note: This table excludes equity exposures

RHB BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2021

Table 8a: Credit Risk Exposures (Before Credit Risk Mitigation) by Industry Sector as at 30 June 2021

RHB Bank Group												
Exposure Class	Agriculture	Mining & Quarrying	Manufacturing	Electricity, Gas & Water Supply	Construction	Wholesale, Retail Trade, Restaurants & Hotels	Transport, Storage & Communication	Finance, Insurance/ Takaful, Real Estate & Business	Education, Health & Others	Household	Others	Total
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Exposures under Standardised Approach												
Sovereigns & Central Banks	-	-	-	-	-	-	-	12,011,658	18,926,732	-	-	30,938,390
Public Sector Entities	-	-	-	-	97,850	1,086	37,916	2,921,199	10,426,786	-	-	13,484,837
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	-	22,563,882	-	-	-	22,563,882
Insurance/Takaful Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	-	558,191	-	-	-	558,191
Corporates	61,924	20,567	754,716	187,686	441,478	1,031,782	641,639	6,344,342	236,757	2,782,712	-	12,503,603
Regulatory Retail	4,691	3,391	54,704	11,070	46,595	104,330	22,859	68,121	7,104	10,357,559	-	10,680,424
Residential Mortgages	-	-	-	-	-	-	-	-	-	950,375	-	950,375
Higher Risk Assets	-	-	-	-	-	-	-	572,304	-	-	104	572,408
Other Assets	-	-	-	-	-	-	-	144,017	-	-	5,183,110	5,327,127
Total Exposures under Standardised Approach	66,615	23,958	809,420	198,756	585,923	1,137,198	702,414	45,183,714	29,597,379	14,090,646	5,183,214	97,579,237
Exposures under IRB Approach												
Corporates, of which	3,682,838	1,345,935	9,372,587	5,404,191	17,679,546	12,795,549	11,443,149	32,052,131	2,307,447	-	-	96,083,373
Corporate Exposures (excluding exposures with firm size adjustments)	1,200,684	1,036,137	5,415,345	3,838,738	5,949,998	4,664,859	8,572,899	19,462,034	1,651,611	-	-	51,792,305
Corporate Exposures (with firm size adjustments)	2,482,154	160,155	3,632,148	1,152,378	6,618,540	7,564,284	2,821,772	7,700,954	655,836	-	-	32,788,221
Specialised Lending Exposures (Slotting Approach)	-	-	-	-	-	-	-	-	-	-	-	-
Project Finance	-	149,643	325,094	413,075	1,085,557	-	-	18,465	-	-	-	1,991,834
Income Producing Real Estate	-	-	-	-	4,025,451	566,406	48,478	4,870,678	-	-	-	9,511,013
Retail, of which	363,483	83,374	2,417,605	20,487	2,136,682	6,856,664	931,619	3,812,847	328,820	102,845,508	-	119,797,089
Residential Mortgages Exposures	-	-	-	-	-	-	-	-	-	56,460,850	-	56,460,850
Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	2,921,263	-	2,921,263
Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	9,004,517	-	9,004,517
Other Retail Exposures	363,483	83,374	2,417,605	20,487	2,136,682	6,856,664	931,619	3,812,847	328,820	34,458,878	-	51,410,459
Total Exposures under IRB Approach	4,046,321	1,429,309	11,790,192	5,424,678	19,816,228	19,652,213	12,374,768	35,864,978	2,636,267	102,845,508	-	215,880,462
Total Exposures under Standardised and IRB Approaches	4,112,936	1,453,267	12,599,612	5,623,434	20,402,151	20,789,411	13,077,182	81,048,692	32,233,646	116,936,154	5,183,214	313,459,699

Note: This table excludes equity exposures

RHB BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2021

Table 8b: Credit Risk Exposures (Before Credit Risk Mitigation) by Industry Sector as at 31 December 2020

RHB Bank Group <u>Exposure Class</u>	<u>Agriculture</u>	<u>Mining & Quarrying</u>	<u>Manufacturing</u>	<u>Electricity, Gas & Water Supply</u>	<u>Construction</u>	<u>Wholesale, Retail Trade, Restaurants & Hotels</u>	<u>Transport, Storage & Communication</u>	<u>Finance, Insurance/ Takaful, Real Estate & Business</u>	<u>Education, Health & Others</u>	<u>Household</u>	<u>Others</u>	<u>Total</u>
	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	-	-	-	-	-	-	-	6,269,117	18,878,491	-	-	25,147,608
Public Sector Entities	-	-	-	-	98,599	1,410	38,884	3,474,520	10,337,016	-	-	13,950,429
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	-	17,843,594	-	-	-	17,843,594
Insurance/Takaful Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	-	328,834	-	-	-	328,834
Corporates	35,833	36,047	745,114	194,779	448,781	1,025,438	497,213	6,550,963	217,112	2,620,111	-	12,371,391
Regulatory Retail	4,447	3,503	87,297	12,071	89,602	167,147	30,088	90,628	13,270	9,765,681	-	10,263,734
Residential Mortgages	-	-	-	-	-	-	-	-	-	661,231	-	661,231
Higher Risk Assets	-	-	3	-	-	-	-	539,595	-	-	101	539,699
Other Assets	-	-	-	-	-	-	-	198,319	-	-	4,994,871	5,193,190
Total Exposures under Standardised Approach	40,280	39,550	832,414	206,850	636,982	1,193,995	566,185	35,295,570	29,445,889	13,047,023	4,994,972	86,299,710
Exposures under IRB Approach												
Corporates, of which	3,823,310	1,429,173	8,827,206	5,765,007	17,696,483	12,505,048	12,213,620	30,199,013	2,972,250	-	-	95,431,110
Corporate Exposures (excluding exposures with firm size adjustments)	1,201,937	1,062,111	5,118,436	3,881,624	5,706,919	4,336,981	9,554,417	19,100,365	2,396,221	-	-	52,359,011
Corporate Exposures (with firm size adjustments)	2,621,373	192,684	3,383,485	1,452,831	6,750,843	7,325,519	2,626,217	7,393,711	576,029	-	-	32,322,692
Specialised Lending Exposures (Slotting Approach)												
Project Finance	-	174,378	325,285	430,552	1,083,054	-	-	17,236	-	-	-	2,030,505
Income Producing Real Estate	-	-	-	-	4,155,667	842,548	32,986	3,687,701	-	-	-	8,718,902
Retail, of which	330,901	67,220	2,375,177	13,829	2,142,614	6,402,556	840,357	3,641,561	300,525	100,393,566	-	116,508,306
Residential Mortgages Exposures	-	-	-	-	-	-	-	-	-	55,154,627	-	55,154,627
Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	3,073,519	-	3,073,519
Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	8,718,386	-	8,718,386
Other Retail Exposures	330,901	67,220	2,375,177	13,829	2,142,614	6,402,556	840,357	3,641,561	300,525	33,447,034	-	49,561,774
Total Exposures under IRB Approach	4,154,211	1,496,393	11,202,383	5,778,836	19,839,097	18,907,604	13,053,977	33,840,574	3,272,775	100,393,566	-	211,939,416
Total Exposures under Standardised and IRB Approaches	4,194,491	1,535,943	12,034,797	5,985,686	20,476,079	20,101,599	13,620,162	69,136,144	32,718,664	113,440,589	4,994,972	298,239,126

Note: This table excludes equity exposures

Table 9a: Credit Risk Exposures (Before Credit Risk Mitigation) by Remaining Maturity as at 30 June 2021

RHB Bank Group	One Year or Less	More Than One to Five Years	Over Five Years	Total
<u>Exposure Class</u>	RM'000	RM'000	RM'000	RM'000
<u>Exposures under Standardised Approach</u>				
Sovereigns & Central Banks	14,747,851	4,652,553	11,537,986	30,938,390
Public Sector Entities	1,693,643	3,404,883	8,386,311	13,484,837
Banks, Development Financial Institutions & MDBs	16,174,217	5,074,852	1,314,813	22,563,882
Insurance/Takaful Cos, Securities Firms & Fund Managers	243,574	239,367	75,250	558,191
Corporates	5,951,291	3,729,485	2,822,827	12,503,603
Regulatory Retail	2,347,946	1,322,239	7,010,239	10,680,424
Residential Mortgages	661	16,920	932,794	950,375
Higher Risk Assets	363	-	572,045	572,408
Other Assets	1,485,969	-	3,841,158	5,327,127
Total Exposures under Standardised Approach	42,645,515	18,440,299	36,493,423	97,579,237
<u>Exposures under IRB Approach</u>				
Corporates, of which	28,701,273	33,577,095	33,805,005	96,083,373
Corporate Exposures (excluding exposures with firm size adjustments)	13,896,635	20,847,082	17,048,588	51,792,305
Corporate Exposures (with firm size adjustments)	11,514,782	8,424,129	12,849,310	32,788,221
Specialised Lending Exposures (Slotting Approach)				
Project Finance	1,215,244	368,776	407,814	1,991,834
Income Producing Real Estate	2,074,612	3,937,108	3,499,293	9,511,013
Retail, of which	6,832,742	9,873,487	103,090,860	119,797,089
Residential Mortgages Exposures	164,252	362,588	55,934,010	56,460,850
Qualifying Revolving Retail Exposures	690,946	2,089,247	141,070	2,921,263
Hire Purchase Exposures	68,014	2,076,908	6,859,595	9,004,517
Other Retail Exposures	5,909,530	5,344,744	40,156,185	51,410,459
Total Exposures under IRB Approach	35,534,015	43,450,582	136,895,865	215,880,462
Total Exposures under Standardised and IRB Approaches	78,179,530	61,890,881	173,389,288	313,459,699

Note: This table excludes equity exposures

**Table 9b: Credit Risk Exposures (Before Credit Risk Mitigation) by Remaining Maturity as at 31 December 2020
(Restated)**

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	10,215,968	2,894,939	12,036,701	25,147,608
Public Sector Entities	635,366	4,072,068	9,242,995	13,950,429
Banks, Development Financial Institutions & MDBs	12,363,152	4,444,236	1,036,206	17,843,594
Insurance/Takaful Cos, Securities Firms & Fund Managers	67,499	226,321	35,014	328,834
Corporates	5,870,785	3,782,724	2,717,882	12,371,391
Regulatory Retail	2,575,141	1,413,049	6,275,544	10,263,734
Residential Mortgages	3,421	16,896	640,914	661,231
Higher Risk Assets	364	-	539,335	539,699
Other Assets	1,315,037	-	3,878,153	5,193,190
Total Exposures under Standardised Approach	33,046,733	16,850,233	36,402,744	86,299,710
<u>Exposures under IRB Approach</u>				
Corporates, of which	29,240,304	32,635,145	33,555,661	95,431,110
Corporate Exposures (excluding exposures with firm size adjustments)	14,068,595	21,235,611	17,054,805	52,359,011
Corporate Exposures (with firm size adjustments)	11,999,048	7,650,471	12,673,173	32,322,692
Specialised Lending Exposures (Slotting Approach)				
Project Finance	1,121,634	445,839	463,032	2,030,505
Income Producing Real Estate	2,051,027	3,303,224	3,364,651	8,718,902
Retail, of which	6,848,023	9,943,200	99,717,083	116,508,306
Residential Mortgages Exposures	37,110	352,011	54,765,506	55,154,627
Qualifying Revolving Retail Exposures	876,966	2,109,402	87,151	3,073,519
Hire Purchase Exposures	63,985	2,192,652	6,461,749	8,718,386
Other Retail Exposures	5,869,962	5,289,135	38,402,677	49,561,774
Total Exposures under IRB Approach	36,088,327	42,578,345	133,272,744	211,939,416
Total Exposures under Standardised and IRB Approaches	69,135,060	59,428,578	169,675,488	298,239,126

Note: This table excludes equity exposures

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Table 10a: Portfolios under the Standardised Approach by Risk Weights as at 30 June 2021

RHB Bank Group											Total Exposures after Credit Risk Mitigation	Total Risk-Weighted Assets
<u>Exposure Class</u>	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	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
Supervisory Risk Weights (%)												
0%	27,857,255	12,094,814	408,845	-	1,580,119	-	-	-	1,659,346	-	43,600,379	-
20%	1,675,004	1,285,466	13,780,202	34,010	794,058	64,626	-	-	143,881	-	17,777,247	3,555,449
35%	-	-	-	-	-	-	902,725	-	-	-	902,725	315,954
50%	113,605	32,414	5,198,894	41,240	123,658	8,632	22,557	-	-	-	5,541,000	2,770,500
75%	-	-	-	-	-	4,641,592	-	-	-	-	4,641,592	3,481,194
100%	1,103,311	-	1,206,732	482,419	7,520,009	4,609,474	19,957	-	3,523,900	872,546	19,338,348	19,338,348
150%	189,215	-	37,066	-	139,008	46,050	-	572,408	-	-	983,747	1,475,621
Total Exposures	30,938,390	13,412,694	20,631,739	557,669	10,156,852	9,370,374	945,239	572,408	5,327,127	872,546	92,785,038	30,937,066

Table 10b: Portfolios under the Standardised Approach by Risk Weights as at 31 December 2020

RHB Bank Group											Total Exposures after Credit Risk Mitigation	Total Risk-Weighted Assets
<u>Exposure Class</u>	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	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
Supervisory Risk Weights (%)												
0%	21,454,403	12,720,868	416,667	-	2,082,202	-	-	-	2,252,583	-	38,926,723	-
20%	2,358,020	1,123,395	10,730,055	35,014	716,738	212,995	-	-	198,209	-	15,374,426	3,074,885
35%	-	-	-	-	-	-	602,394	-	-	-	602,394	210,838
50%	54,569	33,447	4,474,143	-	214,810	7,823	31,461	-	-	-	4,816,253	2,408,127
75%	-	-	-	-	-	4,136,911	-	-	-	-	4,136,911	3,102,683
100%	1,101,458	-	1,124,408	293,298	6,839,542	4,565,025	23,741	-	2,742,398	847,280	17,537,150	17,537,150
150%	179,158	-	26,462	-	132,849	45,362	-	539,699	-	-	923,530	1,385,295
Total Exposures	25,147,608	13,877,710	16,771,735	328,312	9,986,141	8,968,116	657,596	539,699	5,193,190	847,280	82,317,387	27,718,978

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Table 11a: Rated Exposures According to Ratings by External Credit Assessment Institutions (ECAIs) as at 30 June 2021

RHB Bank Group

Ratings of Corporates by Approved ECAIs	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		789,279	-	-	-	12,623,415	
Insurance/Takaful Cos, Securities Firms & Fund Managers		34,010	41,240	-	-	482,419	
Corporates		599,433	110,277	24,067	338	9,342,693	
Short Term Ratings of Corporates 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	
<u>Exposure Class</u>	R&I	a-1+, a-1	a-2	a-3	b, c	Unrated	
		RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<u>On and Off-Balance Sheet Exposures</u>							
Corporates		80,044	-	-	-	-	
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		4,467,112	24,230,448	868,019	1,067,374	202,426	103,011
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		7,409,013	5,077,653	1,768,481	750,699	-	5,625,893

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BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2021

Table 11b: Rated Exposures According to Ratings by External Credit Assessment Institutions (ECAIs) as at 31 December 2020

RHB Bank Group

Ratings of Corporates by Approved ECAIs	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Ba3	B1 to C	Unrated	
	S&P	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated	
	Fitch	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated	
	RAM	AAA to AA3	A1 to A3	BBB1 to BB3	B to D	Unrated	
	MARC	AAA to AA-	A+ to A-	BBB+ to BB-	B1 to D	Unrated	
<u>Exposure Class</u>	R&I	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated	
		RM'000	RM'000	RM'000	RM'000	RM'000	
<u>On and Off-Balance Sheet Exposures</u>							
Public Sector Entities		838,212	-	-	-	13,039,498	
Insurance/Takaful Cos, Securities Firms & Fund Managers		35,014	-	-	-	293,298	
Corporates		495,564	121,610	26,761	706	9,226,317	
Short Term Ratings of Corporates 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	
<u>Exposure Class</u>	R&I	a-1+, a-1	a-2	a-3	b, c	Unrated	
		RM'000	RM'000	RM'000	RM'000	RM'000	
<u>On and Off-Balance Sheet Exposures</u>							
Corporates		115,183	-	-	-	-	
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		4,356,722	18,594,017	816,183	1,095,671	201,678	83,337
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		6,086,976	4,183,100	2,078,776	460,698	-	3,962,185

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Table 12a: Exposures Subject to the Supervisory Risk Weights under the IRB Approach as at 30 June 2021

Disclosure on Specialised Lending Exposures under the Supervisory Slotting Criteria

RHB Bank Group

<u>Supervisory Categories/Risk Weights</u>	Exposure After Credit Risk Mitigation					<u>Total</u> RM'000
	<u>Strong</u> RM'000	<u>Good</u> RM'000	<u>Satisfactory</u> RM'000	<u>Weak</u> RM'000	<u>Default</u> RM'000	
Specialised Lending Exposures						
Project Finance	-	1,662,759	215,930	5,357	495	1,884,541
Income Producing Real Estate	2,388,039	4,279,212	908,871	48,736	45,349	7,670,207
Total Exposures after Credit Risk Mitigation	2,388,039	5,941,971	1,124,801	54,093	45,844	9,554,748
Total Risk-Weighted Assets	1,335,975	4,490,371	1,293,521	135,233	-	7,255,100

Table 12b: Exposures Subject to the Supervisory Risk Weights under the IRB Approach as at 31 December 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					<u>Total</u> RM'000
	<u>Strong</u> RM'000	<u>Good</u> RM'000	<u>Satisfactory</u> RM'000	<u>Weak</u> RM'000	<u>Default</u> RM'000	
Specialised Lending Exposures						
Project Finance	-	1,665,698	253,666	-	487	1,919,851
Income Producing Real Estate	2,326,855	3,699,031	464,677	32,387	43,687	6,566,637
Total Exposures after Credit Risk Mitigation	2,326,855	5,364,729	718,343	32,387	44,174	8,486,488
Total Risk-Weighted Assets	1,297,758	4,157,962	826,094	80,968	-	6,362,782

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Table 13a: Exposures under the IRB Approach by PD Band, Exposure Weighted Average Loss Given Default (LGD) and Exposure Weighted Average Risk Weights as at 30 June 2021

RHB Bank Group	Exposure At Default After Credit Risk Mitigation	Exposure Weighted Average LGD	Exposure Weighted Average Risk Weights	Undrawn Commitments
<u>Probability of Default (PD) Range (%)</u>	RM'000	%	%	RM'000
<u>Non Retail Exposures</u>				
Corporate Exposures (excluding exposures with firm size adjustments)				
0 to 1	32,799,563	36.92	47.06	6,399,447
>1 to 4	13,319,009	24.05	59.81	2,691,553
>4 to 12	3,926,573	35.03	140.54	1,747,053
>12 to <100	2,575,542	5.02	25.76	63,741
Default or 100	1,119,717	42.93	7.65	-
Total Corporate Exposures (excluding exposures with firm size adjustments)	53,740,404			10,901,794
Corporate Exposures (with firm size adjustments)				
0 to 1	16,886,730	36.11	43.15	5,743,817
>1 to 4	8,979,705	36.80	77.33	2,215,882
>4 to 12	4,203,359	32.05	94.75	1,373,969
>12 to <100	2,134,454	13.09	55.65	520,869
Default or 100	583,973	38.76	0.43	-
Total Corporate Exposures (with firm size adjustments)	32,788,221			9,854,537
Total Non Retail Exposures	86,528,625			20,756,331
<u>Retail Exposures</u>				
Residential Mortgages Exposures				
0 to 3	50,320,179	16.60	11.73	2,561,471
>3 to 10	3,391,833	16.59	48.75	116,074
>10 to 20	520,321	16.43	78.32	4,459
>20 to <100	1,571,922	16.52	88.24	6,267
Default or 100	656,595	16.43	26.74	13,506
Total Residential Mortgages Exposures	56,460,850			2,701,777
Qualifying Revolving Retail Exposures				
0 to 3	1,581,595	58.68	28.10	3,689,504
>3 to 10	938,988	57.23	74.41	430,418
>10 to 20	230,479	55.61	113.83	59,403
>20 to <100	136,325	53.57	149.29	35,349
Default or 100	33,876	50.46	16.63	-
Total Qualifying Revolving Retail Exposures	2,921,263			4,214,674
Hire Purchase Exposures				
0 to 3	8,469,639	44.11	30.87	-
>3 to 10	220,369	46.31	73.15	-
>10 to 20	213,745	45.14	98.83	-
>20 to <100	49,927	45.57	107.07	-
Default or 100	50,837	45.84	1.29	-
Total Hire Purchase Exposures	9,004,517			-
Other Retail Exposures				
0 to 3	36,423,996	21.20	16.66	11,350,347
>3 to 10	11,526,949	20.75	31.13	487,126
>10 to 20	913,427	30.45	63.50	22,299
>20 to <100	1,432,606	26.33	61.71	53,536
Default or 100	1,113,481	32.60	30.05	17,124
Total Other Retail Exposures	51,410,459			11,930,432
Total Retail Exposures	119,797,089			18,846,883
Total Non Retail & Retail Exposures under IRB Approach	206,325,714			39,603,214

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Table 13b: Exposures under the IRB Approach by PD Band, Exposure Weighted Average Loss Given Default (LGD) and Exposure Weighted Average Risk Weights as at 31 December 2020

RHB Bank Group	Exposure At Default After Credit Risk Mitigation RM'000	Exposure Weighted Average LGD %	Exposure Weighted Average Risk Weights %	Undrawn Commitments RM'000
Probability of Default (PD) Range (%)				
Non Retail Exposures				
Corporate Exposures (excluding exposures with firm size adjustments)				
0 to 1	34,303,690	35.42	45.79	6,527,685
>1 to 4	12,757,306	23.00	56.54	2,667,897
>4 to 12	5,020,814	29.39	116.98	1,919,853
>12 to <100	1,216,442	7.93	39.85	31,771
Default or 100	1,323,678	43.24	6.70	-
Total Corporate Exposures (excluding exposures with firm size adjustments)	54,621,930			11,147,206
Corporate Exposures (with firm size adjustments)				
0 to 1	15,940,765	36.95	43.85	5,372,357
>1 to 4	8,925,607	36.91	76.46	2,071,224
>4 to 12	4,591,574	32.97	96.12	1,303,497
>12 to <100	2,222,962	13.42	55.97	530,775
Default or 100	641,784	38.96	0.34	-
Total Corporate Exposures (with firm size adjustments)	32,322,692			9,277,853
Total Non Retail Exposures	86,944,622			20,425,059
Retail Exposures				
Residential Mortgages Exposures				
0 to 3	48,990,979	16.60	18.57	2,289,845
>3 to 10	3,759,025	16.75	52.66	78,904
>10 to 20	471,585	16.26	80.69	7,846
>20 to <100	1,310,783	16.48	85.13	3,344
Default or 100	622,255	16.33	30.63	22,170
Total Residential Mortgages Exposures	55,154,627			2,402,109
Qualifying Revolving Retail Exposures				
0 to 3	1,660,223	58.63	27.97	3,654,713
>3 to 10	1,009,473	57.41	74.25	423,727
>10 to 20	231,294	55.63	117.00	51,422
>20 to <100	140,263	53.86	148.97	14,274
Default or 100	32,266	50.26	40.71	-
Total Qualifying Revolving Retail Exposures	3,073,519			4,144,136
Hire Purchase Exposures				
0 to 3	8,291,372	43.97	32.00	-
>3 to 10	105,482	46.65	69.54	-
>10 to 20	207,164	45.11	86.07	-
>20 to <100	60,112	45.32	118.72	-
Default or 100	54,256	45.62	3.07	-
Total Hire Purchase Exposures	8,718,386			-
Other Retail Exposures				
0 to 3	33,974,639	21.62	18.84	10,888,808
>3 to 10	11,810,022	20.27	30.49	316,815
>10 to 20	1,025,294	29.95	62.18	18,359
>20 to <100	1,683,337	23.75	54.50	48,519
Default or 100	1,068,482	35.30	36.59	26,493
Total Other Retail Exposures	49,561,774			11,298,994
Total Retail Exposures	116,508,306			17,845,239
Total Non Retail & Retail Exposures under IRB Approach	203,452,928			38,270,298

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Table 14a: Exposures under the A-IRB Approach by EL Range and Exposure Weighted Average Risk Weights as at 30 June 2021

RHB Bank Group	Exposure At Default After Credit Risk Mitigation	Exposure Weighted Average Risk Weights	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	53,579,910	13.96	2,683,046
>1 to 10	2,155,224	88.51	15,356
>10 to <100	654,263	20.93	2,142
100	71,453	0.00	1,233
Total Residential Mortgages Exposures	56,460,850		2,701,777
Qualifying Revolving Retail Exposures			
0 to 1	1,251,079	24.17	3,198,132
>1 to 10	1,499,153	73.65	981,193
>10 to <100	171,030	121.72	35,349
100	1	0.00	-
Total Qualifying Revolving Retail Exposures	2,921,263		4,214,674
Hire Purchase Exposures			
0 to 1	8,193,862	29.79	-
>1 to 10	709,892	76.90	-
>10 to <100	86,475	62.57	-
100	14,288	0.00	-
Total Hire Purchase Exposures	9,004,517		-
Other Retail Exposures			
0 to 1	44,414,817	15.09	11,756,226
>1 to 10	5,359,004	71.90	147,031
>10 to <100	1,387,497	65.01	26,368
100	249,141	0.00	807
Total Other Retail Exposures	51,410,459		11,930,432
Total Retail Exposures	119,797,089		18,846,883

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BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2021

Table 14b: Exposures under the A-IRB Approach by EL Range and Exposure Weighted Average Risk Weights as at 31 December 2020

RHB Bank Group	Exposure At Default After Credit Risk Mitigation	Exposure Weighted Average Risk Weights	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	51,977,630	20.22	2,351,102
>1 to 10	2,397,464	85.22	49,177
>10 to <100	687,558	30.57	740
100	91,975	0.00	1,090
Total Residential Mortgages Exposures	55,154,627		2,402,109
Qualifying Revolving Retail Exposures			
0 to 1	1,315,240	24.06	3,154,601
>1 to 10	1,568,952	73.27	975,261
>10 to <100	189,327	127.14	14,274
100	-	0.00	-
Total Qualifying Revolving Retail Exposures	3,073,519		4,144,136
Hire Purchase Exposures			
0 to 1	8,021,594	30.96	-
>1 to 10	587,231	72.64	-
>10 to <100	95,544	71.06	-
100	14,017	0.00	-
Total Hire Purchase Exposures	8,718,386		-
Other Retail Exposures			
0 to 1	42,420,081	16.43	11,107,399
>1 to 10	5,512,626	72.10	167,744
>10 to <100	1,419,389	70.64	23,212
100	209,678	0.00	639
Total Other Retail Exposures	49,561,774		11,298,994
Total Retail Exposures	116,508,306		17,845,239

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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 June 2021	30 June 2020	30 June 2020	30 June 2019
	RM'000	RM'000	RM'000	RM'000
Corporates, of which				
Corporate Exposures (excluding exposures with firm size adjustments)	14,411	211,538	2,297	191,353
Corporate Exposures (with firm size adjustments)	54,718	228,666	58,358	204,054
Specialised Lending Exposures (Slotting Approach)				
- Project Finance	-	17,463	-	27,708
- Income Producing Real Estate	13,478	37,412	-	24,402
Retail, of which				
Residential Mortgages Exposures	64,905	192,172	52,382	164,222
Qualifying Revolving Retail Exposures	46,681	101,901	51,929	113,078
Hire Purchase Exposures	23,761	51,079	26,385	51,348
Other Retail Exposures	282,393	387,050	259,221	389,816
Total	500,347	1,227,281	450,572	1,165,981

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BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2021

Table 16a: Credit Risk Mitigation of Portfolios under the Standardised Approach as at 30 June 2021

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	29,667,718	-	-
Public Sector Entities	11,690,603	10,635,007	71,600
Banks, Development Financial Institutions & MDBs	18,816,763	408,845	-
Insurance/Takaful Cos, Securities Firms & Fund Managers	541,253	-	-
Corporates	9,350,608	784,982	1,840,664
Regulatory Retail	9,825,535	58,807	965,518
Residential Mortgages	910,920	-	5,096
Higher Risk Assets	572,408	-	-
Other Assets	5,327,127	-	-
Equity Exposures	872,546	-	-
Defaulted Exposures	320,732	453	1,730
Total On-Balance Sheet Exposures	87,896,213	11,888,094	2,884,608
<u>Off-Balance Sheet Exposures</u>			
OTC Derivatives	1,630,353	-	232,822
Off-balance sheet exposures other than OTC derivatives or credit derivatives	8,909,244	2,395,224	2,549,123
Defaulted Exposures	15,973	14,959	192
Total Off-Balance Sheet Exposures	10,555,570	2,410,183	2,782,137
Total On and Off-Balance Sheet Exposures	98,451,783	14,298,277	5,666,745

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BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2021

Table 16b: Credit Risk Mitigation of Portfolios under the Standardised Approach as at 31 December 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	23,906,282	-	-
Public Sector Entities	12,107,920	11,023,786	71,600
Banks, Development Financial Institutions & MDBs	14,870,492	416,667	-
Insurance/Takaful Cos, Securities Firms & Fund Managers	320,076	-	-
Corporates	8,855,939	779,198	1,883,457
Regulatory Retail	9,390,264	204,777	985,199
Residential Mortgages	625,222	-	3,596
Higher Risk Assets	539,699	-	-
Other Assets	5,193,190	-	-
Equity Exposures	847,280	-	-
Defaulted Exposures	301,489	507	3,386
Total On-Balance Sheet Exposures	76,957,853	12,424,935	2,947,238
<u>Off-Balance Sheet Exposures</u>			
OTC Derivatives	1,767,821	-	401,877
Off-balance sheet exposures other than OTC derivatives or credit derivatives	8,404,887	3,098,561	1,480,376
Defaulted Exposures	16,429	15,228	112
Total Off-Balance Sheet Exposures	10,189,137	3,113,789	1,882,365
Total On and Off-Balance Sheet Exposures	87,146,990	15,538,724	4,829,603

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Table 17a: Credit Risk Mitigation of Portfolios under the IRB Approach as at 30 June 2021

RHB Bank Group	Gross Exposures Before Credit Risk Mitigation	Gross Exposures Covered by Guarantees/ Credit Derivatives	Gross Exposures Covered by Eligible Financial Collateral	Gross Exposures Covered by Other Eligible Collateral
<u>Exposure Class</u>	RM'000	RM'000	RM'000	RM'000
<u>On-Balance Sheet Exposures</u>				
Corporates, of which	85,246,012	27,068,938	2,450,793	15,318,023
Corporate Exposures (excluding exposures with firm size adjustments)	46,675,636	19,982,628	732,184	3,607,084
Corporate Exposures (with firm size adjustments)	28,172,043	5,393,562	1,718,609	11,710,939
Specialised Lending Exposures (Slotting Approach)				
Project Finance	1,786,864	107,294	-	-
Income Producing Real Estate	8,611,469	1,585,454	-	-
Retail, of which	103,685,010	69,176	7,800,455	70,341,332
Residential Mortgages Exposures	53,115,984	-	-	52,934,659
Qualifying Revolving Retail Exposures	1,779,356	-	-	-
Hire Purchase Exposures	8,953,680	-	-	-
Other Retail Exposures	39,835,990	69,176	7,800,455	17,406,673
Defaulted Exposures	3,550,757	166,586	18,669	1,361,086
Total On-Balance Sheet Exposures	192,481,779	27,304,700	10,269,917	87,020,441
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	221,790	-	979	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	23,123,327	1,990,017	901,115	11,564,564
Defaulted Exposures	53,566	-	330	29,147
Total Off-Balance Sheet Exposures	23,398,683	1,990,017	902,424	11,593,711
Total On and Off-Balance Sheet Exposures	215,880,462	29,294,717	11,172,341	98,614,152

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BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2021

Table 17b: Credit Risk Mitigation of Portfolios under the IRB Approach as at 31 December 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
Exposure Class				
On-Balance Sheet Exposures				
Corporates, of which	85,154,974	28,140,582	2,794,061	14,451,925
Corporate Exposures (excluding exposures with firm size adjustments)	47,286,595	19,989,860	1,029,224	3,594,282
Corporate Exposures (with firm size adjustments)	28,202,033	6,096,791	1,764,837	10,857,643
Specialised Lending Exposures (Slotting Approach)				
Project Finance	1,794,854	110,654	-	-
Income Producing Real Estate	7,871,492	1,943,277	-	-
Retail, of which	101,518,135	72,817	8,239,007	68,449,046
Residential Mortgages Exposures	52,152,434	-	-	51,971,339
Qualifying Revolving Retail Exposures	1,944,172	-	-	-
Hire Purchase Exposures	8,664,130	-	-	-
Other Retail Exposures	38,757,399	72,817	8,239,007	16,477,707
Defaulted Exposures	3,714,129	156,403	18,701	1,352,523
Total On-Balance Sheet Exposures	190,387,238	28,369,802	11,051,769	84,253,494
Off-Balance Sheet Exposures				
OTC Derivatives	260,772	-	295	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	21,218,640	1,810,683	818,945	10,603,638
Defaulted Exposures	72,766	-	2,519	36,416
Total Off-Balance Sheet Exposures	21,552,178	1,810,683	821,759	10,640,054
Total On and Off-Balance Sheet Exposures	211,939,416	30,180,485	11,873,528	94,893,548

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BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2021

Table 18a: Impaired and Past Due Loans/Financing and Allowance for Credit Losses by Industry Sector as at 30 June 2021

RHB Bank Group	Impaired Loans and Advances/ Financing	Past Due Loans/ Financing	Allowance for Credit Losses
<u>Industry Sector</u>	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>
Agriculture	41,600	6,369	81,130
Mining & Quarrying	3,801	10,361	51,004
Manufacturing	438,026	60,840	381,533
Electricity, Gas & Water Supply	262,061	5,039	84,552
Construction	334,390	93,438	254,095
Wholesale, Retail Trade, Restaurants & Hotels	306,660	241,312	729,443
Transport, Storage & Communication	406,083	38,150	464,599
Finance, Insurance/Takaful, Real Estate & Business	241,743	206,782	318,847
Education, Health & Others	6,738	80,683	5,594
Household	1,050,593	5,331,015	1,005,311
Others	28,247	412,687	494,257
Total	3,119,942	6,486,676	3,870,365

Table 18b: Impaired and Past Due Loans/Financing and Allowance for Credit Losses by Industry Sector as at 31 December 2020

RHB Bank Group	Impaired Loans and Advances/ Financing	Past Due Loans/ Financing	Allowance for Credit Losses
<u>Industry Sector</u>	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>
Agriculture	49,306	11,938	67,862
Mining & Quarrying	196,348	528	274,365
Manufacturing	405,332	46,130	514,034
Electricity, Gas & Water Supply	258,065	6,624	89,157
Construction	334,416	73,912	252,578
Wholesale, Retail Trade, Restaurants & Hotels	311,533	171,198	697,756
Transport, Storage & Communication	351,259	46,279	317,474
Finance, Insurance/Takaful, Real Estate & Business	248,228	131,054	298,631
Education, Health & Others	11,878	97,684	81,954
Household	988,055	3,460,605	1,186,552
Others	26,862	178,887	25,995
Total	3,181,282	4,224,839	3,806,358

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BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2021

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

RHB Bank Group	Six Months Period Ended 30.06.2021		Twelve Months Period Ended 31.12.2020	
	Net Charges/ (Write back) for Lifetime ECL Credit Impaired (Stage 3) RM'000	Write-Offs for Lifetime ECL Credit Impaired (Stage 3) RM'000	Net Charges/ (Write back) for Lifetime ECL Credit Impaired (Stage 3) RM'000	Write-Offs for Lifetime ECL Credit Impaired (Stage 3) RM'000
Industry Sector				
Agriculture	(190)	-	1,774	(6,991)
Mining & Quarrying	(579)	(177,218)	60,793	(384)
Manufacturing	15,774	(1,382)	66,602	(46,321)
Electricity, Gas & Water Supply	25	(70)	(8,964)	(98)
Construction	5,962	(2,084)	45,144	(17,105)
Wholesale, Retail Trade, Restaurants & Hotels	6,314	(6,309)	22,613	(27,846)
Transport, Storage & Communication	7,429	(3,320)	12,313	(2,565)
Finance, Insurance/Takaful, Real Estate & Business	11,171	(4,561)	39,052	(16,120)
Education, Health & Others	2,918	(5,657)	(517)	(2,010)
Household	203,729	(186,788)	200,809	(240,727)
Others	5,265	(6,243)	633	(17,695)
Total	257,818	(393,632)	440,252	(377,862)

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Table 20a: Impaired and Past Due Loans/Financing and Allowance for Credit Losses by Geographical Distribution as at 30 June 2021

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	2,079,638	5,954,281	2,950,411
Labuan Offshore	76,511	-	143,891
Singapore	786,109	297,052	639,655
Thailand	60,503	3,959	60,156
Brunei	5,512	8,648	1,376
Indonesia	-	-	-
Cambodia	109,093	73,577	66,804
Hong Kong	-	-	-
Laos	2,576	149,159	8,072
Total	3,119,942	6,486,676	3,870,365

Table 20b: Impaired and Past Due Loans/Financing and Allowance for Credit Losses by Geographical Distribution as at 31 December 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	1,968,795	3,846,736	2,727,268
Labuan Offshore	265,901	-	269,554
Singapore	761,963	230,587	665,785
Thailand	61,364	-	61,103
Brunei	6,590	-	1,140
Indonesia	716	-	-
Cambodia	103,851	-	74,515
Hong Kong	-	-	-
Laos	12,102	147,516	6,993
Total	3,181,282	4,224,839	3,806,358

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BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2021

Table 21a: Movement in Loans/Financing Allowance for Credit Losses as at 30 June 2021

RHB Bank Group	12-month	Lifetime ECL	Lifetime ECL	Total
	ECL	Not Credit	Credit	
	(Stage 1)	Impaired	Impaired	
	RM'000	RM'000	RM'000	RM'000
Balance as at the beginning of the financial period	812,037	1,385,283	1,609,038	3,806,358
Changes due to financial assets recognised in the opening balance that have been:				
- Transferred to 12-month ECL (Stage 1)	228,125	(215,099)	(13,026)	-
- Transferred to Lifetime ECL not credit impaired (Stage 2)	(53,455)	102,026	(48,571)	-
- Transferred to Lifetime ECL credit impaired (Stage 3)	(6,658)	(72,255)	78,913	-
	168,012	(185,328)	17,316	-
Allowance made/(written back) during the financial period	112,410	237,908	307,488	657,806
Bad debts written off	-	-	(393,632)	(393,632)
Changes to model methodologies	34,883	(24,251)	3,426	14,058
Derecognition	(36,343)	(75,173)	(70,412)	(181,928)
Transfer to financial investments at amortised cost	-	(50,496)	-	(50,496)
Exchange differences	2,063	5,498	10,638	18,199
Balance as at the end of the financial period	1,093,062	1,293,441	1,483,862	3,870,365

Table 21b: Movement in Loans/Financing Allowance for Credit Losses as at 31 December 2020

RHB Bank Group	12-month	Lifetime ECL	Lifetime ECL	Total
	ECL	Not Credit	Credit	
	(Stage 1)	Impaired	Impaired	
	RM'000	RM'000	RM'000	RM'000
Balance as at the beginning of the financial year	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)	179,319	(156,045)	(23,274)	-
- Transferred to Lifetime ECL not credit impaired (Stage 2)	(45,425)	93,250	(47,825)	-
- Transferred to Lifetime ECL credit impaired (Stage 3)	(3,267)	(38,185)	41,452	-
	130,627	(100,980)	(29,647)	-
Allowance made/(written back) during the financial year	198,306	691,376	611,623	1,501,305
Bad debts written off	-	-	(377,862)	(377,862)
Derecognition	(83,571)	(68,327)	(141,724)	(293,622)
Disposal of a subsidiary	-	-	(1,560)	(1,560)
Exchange differences	(420)	(837)	(728)	(1,985)
Balance as at the end of the financial year	812,037	1,385,283	1,609,038	3,806,358

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Table 22a: Market Risk-Weighted Assets and Minimum Capital Requirements as at 30 June 2021

RHB Bank Group				
	Long	Short	Risk-	Minimum
<u>Market Risk</u>	Position	Position	Weighted	Capital
	RM'000	RM'000	Assets	Requirements
			RM'000	RM'000
Interest Rate Risk/Profit Rate Risk	80,132,047	78,996,550	1,931,282	154,502
Equity Position Risk	77,803	48,504	108,044	8,644
Foreign Currency Risk	1,296,885	(101,701)	1,274,918	101,993
Options Risk	53,767	103,331	256,287	20,503
Total			3,570,531	285,642
RHB Bank				
	Long	Short	Risk-	Minimum
<u>Market Risk</u>	Position	Position	Weighted	Capital
	RM'000	RM'000	Assets	Requirements
			RM'000	RM'000
Interest Rate Risk/Profit Rate Risk	83,684,669	82,545,643	2,050,431	164,035
Equity Position Risk	-	-	-	-
Foreign Currency Risk	915,667	(138,326)	893,700	71,496
Options Risk	53,767	54,827	44,965	3,597
Total			2,989,096	239,128
RHB Islamic Bank				
	Long	Short	Risk-	Minimum
<u>Market Risk</u>	Position	Position	Weighted	Capital
	RM'000	RM'000	Assets	Requirements
			RM'000	RM'000
Profit Rate Risk	10,652,973	10,657,869	115,581	9,246
Equity Position Risk	-	-	-	-
Foreign Currency Risk	19,326	(10,306)	19,326	1,546
Options Risk	-	-	-	-
Total			134,907	10,792
RHB Investment Bank				
	Long	Short	Risk-	Minimum
<u>Market Risk</u>	Position	Position	Weighted	Capital
	RM'000	RM'000	Assets	Requirements
			RM'000	RM'000
Interest Rate Risk/Profit Rate Risk	12,952	9,559	3,374	270
Equity Position Risk	75,838	48,504	72,158	5,773
Foreign Currency Risk	103,240	749	103,240	8,259
Options Risk	-	48,504	209,898	16,792
Total			388,670	31,094

Note:

As at 30 June 2021,

1. RHB Bank Group did not have any exposure under commodity risk, inventory risk, and market risk exposure absorbed by PSIA.
2. RHB Bank did not have any exposure under equity position risk, commodity risk, 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.

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Table 22b: Market Risk-Weighted Assets and Minimum Capital Requirements as at 31 December 2020

RHB Bank Group				
	Long	Short	Risk-	Minimum
<u>Market Risk</u>	<u>Position</u>	<u>Position</u>	<u>Weighted</u>	<u>Capital</u>
	RM'000	RM'000	Assets	Requirements
			RM'000	RM'000
Interest Rate Risk/Profit Rate Risk	84,992,931	82,523,550	2,745,616	219,649
Equity Position Risk	225,659	198,744	168,988	13,519
Foreign Currency Risk	1,282,222	152,457	1,273,584	101,887
Options Risk	151,736	358,507	125,882	10,071
Total			4,314,070	345,126
RHB Bank				
	Long	Short	Risk-	Minimum
<u>Market Risk</u>	<u>Position</u>	<u>Position</u>	<u>Weighted</u>	<u>Capital</u>
	RM'000	RM'000	Assets	Requirements
			RM'000	RM'000
Interest Rate Risk/Profit Rate Risk	88,880,490	86,515,279	2,805,324	224,426
Equity Position Risk	-	-	-	-
Foreign Currency Risk	965,213	188,832	956,576	76,526
Options Risk	151,736	159,763	21,471	1,718
Total			3,783,371	302,670
RHB Islamic Bank				
	Long	Short	Risk-	Minimum
<u>Market Risk</u>	<u>Position</u>	<u>Position</u>	<u>Weighted</u>	<u>Capital</u>
	RM'000	RM'000	Assets	Requirements
			RM'000	RM'000
Profit Rate Risk	14,072,600	13,966,670	184,125	14,730
Equity Position Risk	-	-	-	-
Foreign Currency Risk	7,639	26,219	26,219	2,098
Options Risk	-	-	-	-
Total			210,344	16,828
RHB Investment Bank				
	Long	Short	Risk-	Minimum
<u>Market Risk</u>	<u>Position</u>	<u>Position</u>	<u>Weighted</u>	<u>Capital</u>
	RM'000	RM'000	Assets	Requirements
			RM'000	RM'000
Interest Rate Risk/Profit Rate Risk	12,381	10,990	1,539	123
Equity Position Risk	225,659	198,744	70,604	5,648
Foreign Currency Risk	124,154	4,430	124,154	9,932
Options Risk	-	198,744	104,409	8,353
Total			300,706	24,056

Note:

As at 31 December 2020,

1. RHB Bank Group did not have any exposure under commodity risk, inventory risk, and market risk exposure absorbed by PSIA.
2. RHB Bank did not have any exposure under equity position risk, commodity risk, 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.

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Table 23: Equity Exposures in the Banking Book

RHB Bank Group <u>Equity Type</u>	Gross Credit Exposures		Risk-Weighted Assets	
	30.06.2021	31.12.2020	30.06.2021	31.12.2020
	RM'000	RM'000	RM'000	RM'000
Publicly traded				
Investment in unit trust funds	96,594	93,944	96,594	93,944
Holdings of equity investments	3,943	6,805	3,943	6,805
Privately held				
For socio economic purposes	772,009	752,401	772,009	755,336
For non socio economic purposes	572,408	533,829	858,612	800,744
Total	1,444,954	1,386,979	1,731,158	1,656,829
	30.06.2021	31.12.2020		
	RM'000	RM'000		
Cumulative Realised Gains/(Loss) from Sale and Liquidations	4	(1,060)		
Total Net Unrealised Gains/(Loss)	116,608	191,685		

Table 24a: Interest Rate Risk/Rate of Return Risk in the Banking Book as at 30 June 2021

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	477,469	(477,469)	(1,542,181)	1,542,181
USD - US Dollar	(39,319)	39,319	61,634	(61,634)
Others ¹	59,890	(59,890)	(18,077)	18,077
Total	498,040	(498,040)	(1,498,624)	1,498,624

Table 24b: Interest Rate Risk/Rate of Return Risk in the Banking Book as at 31 December 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	410,029	(410,029)	(1,740,640)	1,740,640
USD - US Dollar	(24,777)	24,777	68,963	(68,963)
Others ¹	54,748	(54,748)	(455)	455
Total	440,000	(440,000)	(1,672,132)	1,672,132

Note:

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

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Table 25a: Operational Risk-Weighted Assets and Minimum Capital Requirements as at 30 June 2021

<u>Operational Risk</u>	<u>RHB Bank Group</u>	<u>RHB Bank</u>	<u>RHB Islamic Bank</u>	<u>RHB Investment Bank</u>
	RM'000	RM'000	RM'000	RM'000
Risk-Weighted Assets	12,875,075	8,725,637	2,400,223	922,493
Minimum Capital Requirements	1,030,006	698,051	192,018	73,799

Table 25b: Operational Risk-Weighted Assets and Minimum Capital Requirements as at 31 December 2020

<u>Operational Risk</u>	<u>RHB Bank Group</u>	<u>RHB Bank</u>	<u>RHB Islamic Bank</u>	<u>RHB Investment Bank</u>
	RM'000	RM'000	RM'000	RM'000
Risk-Weighted Assets	12,677,517	8,734,782	2,223,938	858,966
Minimum Capital Requirements	1,014,201	698,782	177,915	68,717