

RHB Bank Berhad
Basel II Pillar 3 Disclosures
30 June 2022

RHB BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2022

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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 2022 are accurate and complete.

MOHD RASHID MOHAMAD
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 2022 with comparative quantitative information of the preceding financial year as at 31 December 2021. 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

<u>Capital Ratios</u>	RHB Bank Group		RHB Bank		RHB Islamic Bank		RHB Investment Bank	
	30.06.2022	31.12.2021	30.06.2022	31.12.2021	30.06.2022	31.12.2021	30.06.2022	31.12.2021
<u>Before proposed dividends</u>								
Common Equity Tier I Capital Ratio	17.026%	17.831%	15.308%	16.094%	17.502%	17.635%	26.851%	29.319%
Tier I Capital Ratio	17.026%	17.831%	15.308%	16.094%	17.502%	17.635%	26.851%	29.319%
Total Capital Ratio	19.618%	20.455%	18.205%	19.083%	20.598%	20.780%	38.504%	40.027%
<u>After proposed dividends and DRP*</u>								
Common Equity Tier I Capital Ratio	16.635%	17.200%	14.772%	15.220%	17.170%	16.849%	26.851%	24.231%
Tier I Capital Ratio	16.635%	17.201%	14.772%	15.220%	17.170%	16.849%	26.851%	24.231%
Total Capital Ratio	19.227%	19.825%	17.669%	18.210%	20.265%	19.994%	38.504%	34.938%

* After interim single-tier dividend of 15.0 sen per share in respect of the financial year ending 31 December 2022, amounting to RM 631,812,000, consisting of cash portion of 10.0 sen per share and an electable portion of 5.0 sen per share (31 December 2021: final single-tier dividend of 25.0 sen per share amounting to RM 1,035,730,000, consisting of cash portion of 15.0 sen per share and an electable portion of 10.0 sen per share). There is no irrevocable written undertaking from its shareholders, hence the amount of the proposed final 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, in accordance with the Implementation Guidance on Capital Adequacy Framework (Capital Components) dated 9 December 2020.

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

<u>Risk Types</u>	RHB Bank Group		RHB Bank		RHB Islamic Bank		RHB Investment Bank	
	30.06.2022	31.12.2021	30.06.2022	31.12.2021	30.06.2022	31.12.2021	30.06.2022	31.12.2021
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Credit RWA	117,819,668	115,070,774	86,660,990	83,477,653	33,044,536	33,329,415	663,084	834,269
Credit RWA Absorbed by PSIA	-	-	-	-	(5,911,573)	(6,318,180)	-	-
Market RWA	3,296,659	3,201,115	2,749,352	2,617,689	233,408	201,515	179,294	162,040
Operational RWA	13,461,796	13,211,976	8,838,578	8,766,298	2,801,286	2,585,628	944,993	968,930
Total RWA	134,578,123	131,483,865	98,248,920	94,861,640	30,167,657	29,798,378	1,787,371	1,965,239

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Table 3a: Risk-Weighted Assets by Risk Types and Minimum Capital Requirements as at 30 June 2022

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	117,819,668	86,660,990	27,132,963	663,084	9,425,573	6,932,879	2,170,637	53,047
Under Foundation Internal Ratings-Based (F-IRB) Approach	57,352,442	44,386,268	16,677,100	-	4,588,195	3,550,901	1,334,168	-
Under Advanced Internal Ratings-Based (A-IRB) Approach	28,381,531	18,349,948	10,124,081	-	2,270,522	1,467,996	809,927	-
Under Standardised Approach	32,085,695	23,924,774	6,243,355	663,084	2,566,856	1,913,982	499,468	53,047
Absorbed by PSIA under F-IRB Approach	-	-	(3,764,226)	-	-	-	(301,138)	-
Absorbed by PSIA under A-IRB Approach	-	-	(27,641)	-	-	-	(2,211)	-
Absorbed by PSIA under Standardised Approach	-	-	(2,119,706)	-	-	-	(169,577)	-
Market Risk								
Under Standardised Approach	3,296,659	2,749,352	233,408	179,294	263,733	219,948	18,673	14,343
Operational Risk								
Under Basic Indicator Approach	13,461,796	8,838,578	2,801,286	944,993	1,076,944	707,086	224,103	75,599
Total	134,578,123	98,248,920	30,167,657	1,787,371	10,766,250	7,859,913	2,413,413	142,989

Table 3b: Risk-Weighted Assets by Risk Types and Minimum Capital Requirements as at 31 December 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	115,070,774	83,477,653	27,011,235	834,269	9,205,662	6,678,212	2,160,899	66,742
Under Foundation Internal Ratings-Based (F-IRB) Approach	57,177,727	44,194,293	17,575,302	-	4,574,218	3,535,543	1,406,024	-
Under Advanced Internal Ratings-Based (A-IRB) Approach	27,874,370	18,443,749	9,507,477	-	2,229,950	1,475,500	760,598	-
Under Standardised Approach	30,018,677	20,839,611	6,246,636	834,269	2,401,494	1,667,169	499,731	66,742
Absorbed by PSIA under F-IRB Approach	-	-	(4,628,281)	-	-	-	(370,262)	-
Absorbed by PSIA under A-IRB Approach	-	-	(7,965)	-	-	-	(637)	-
Absorbed by PSIA under Standardised Approach	-	-	(1,681,934)	-	-	-	(134,555)	-
Market Risk								
Under Standardised Approach	3,201,115	2,617,689	201,515	162,040	256,089	209,415	16,121	12,963
Operational Risk								
Under Basic Indicator Approach	13,211,976	8,766,298	2,585,628	968,930	1,056,958	701,304	206,850	77,514
Total	131,483,865	94,861,640	29,798,378	1,965,239	10,518,709	7,588,931	2,383,870	157,219

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Table 4: Capital Structure

	RHB Bank Group		RHB Bank [@]	
	30.06.2022	31.12.2021	30.06.2022	31.12.2021
	RM'000	RM'000	RM'000	RM'000
<u>Common Equity Tier I Capital/Tier I Capital</u>				
Paid up ordinary share capital	7,970,162	7,612,612	7,970,162	7,612,612
Retained profits	18,738,788	18,689,157	14,224,806	13,954,209
Other reserves	820,533	704,808	574,637	491,179
Fair value through other comprehensive income (FVOCI) reserves	(850,745)	406,012	(718,142)	394,726
Less:				
Goodwill	(2,638,198)	(2,638,198)	(1,714,913)	(1,714,913)
Intangible assets (include associated deferred tax liabilities)	(568,068)	(567,938)	(504,649)	(503,178)
Deferred tax assets	(431,088)	(425,268)	(306,172)	(291,577)
55% of cumulative gains arising from change in value of FVOCI instruments	-	(223,307)	-	(217,099)
Investment in subsidiaries	(102,425)	(102,425)	(4,460,042)	(4,448,364)
Investments in associates and joint ventures	(12)	(12)	-	-
Other deductions [#]	(25,516)	(11,043)	(25,495)	(10,691)
Total Common Equity Tier I Capital	22,913,431	23,444,398	15,040,192	15,266,904
Qualifying non-controlling interests recognised as Tier I Capital	157	170	-	-
Total Tier I Capital	22,913,588	23,444,568	15,040,192	15,266,904
<u>Tier II Capital</u>				
Subordinated obligations meeting all relevant criteria	2,249,442	2,249,289	2,249,442	2,249,289
Qualifying capital instruments of a subsidiary issued to third parties ⁺	398,738	398,771	-	-
Surplus eligible provisions over expected losses	514,404	510,312	376,417	375,828
General provisions [^]	325,197	292,712	220,026	210,705
Total Tier II Capital	3,487,781	3,451,084	2,845,885	2,835,822
Total Capital	26,401,369	26,895,652	17,886,077	18,102,726

[@] 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 and Bank of RM 117,098,000 (31 December 2021 : RM 85,609,000) and RM 108,317,000 (31 December 2021 : RM 120,542,000)

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 2022

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	34,523,264	34,523,264	1,435,525	114,842
Public Sector Entities	11,403,344	11,231,795	234,660	18,773
Banks, Development Financial Institutions & MDBs	19,066,126	19,066,126	6,227,059	498,165
Insurance/Takaful Cos, Securities Firms & Fund Managers	386,944	386,944	343,102	27,448
Corporates	10,291,322	8,809,145	7,403,186	592,255
Regulatory Retail	10,360,154	9,576,011	8,008,821	640,706
Residential Mortgages/Financing	1,035,452	1,027,336	363,055	29,045
Higher Risk Assets	672,753	672,753	1,009,130	80,730
Other Assets	4,707,988	4,707,988	2,659,547	212,764
Equity Exposures	794,415	794,415	794,415	63,553
Defaulted Exposures	465,722	465,346	536,267	42,901
Total On-Balance Sheet Exposures	93,707,484	91,261,123	29,014,767	2,321,182
Off-Balance Sheet Exposures				
OTC Derivatives	2,544,955	2,139,029	536,037	42,883
Off-balance sheet exposures other than OTC derivatives or credit derivatives	10,138,260	7,531,366	2,531,602	202,528
Defaulted Exposures	15,526	15,425	3,289	263
Total Off-Balance Sheet Exposures	12,698,741	9,685,820	3,070,928	245,674
Total On and Off-Balance Sheet Exposures under SA	106,406,225	100,946,943	32,085,695	2,566,856
Exposures under F-IRB Approach				
On-Balance Sheet Exposures				
Corporates, of which	83,703,117	83,703,117	48,836,486	3,906,918
Corporate Exposures (excluding exposures with firm size adjustments)	45,194,999	46,991,255	25,513,687	2,041,095
Corporate Exposures (with firm size adjustments)	27,117,234	27,117,234	16,053,030	1,284,242
Specialised Lending Exposures (Slotting Approach)				
Project Finance	1,659,880	1,390,745	1,007,281	80,582
Income Producing Real Estate	9,731,004	8,203,883	6,262,488	500,999
Defaulted Exposures	3,167,197	3,167,197	40,586	3,247
Total On-Balance Sheet Exposures	86,870,314	86,870,314	48,877,072	3,910,165
Off-Balance Sheet Exposures				
OTC Derivatives	268,437	268,437	231,218	18,498
Off-balance sheet exposures other than OTC derivatives or credit derivatives	8,869,123	8,869,123	4,997,787	399,823
Defaulted Exposures	7,786	7,786	-	-
Total Off-Balance Sheet Exposures	9,145,346	9,145,346	5,229,005	418,321
Exposures under A-IRB Approach				
On-Balance Sheet Exposures				
Retail, of which	111,313,276	111,313,276	22,945,000	1,835,600
Residential Mortgages/Financing Exposures	57,873,453	57,873,453	9,208,987	736,719
Qualifying Revolving Retail Exposures	1,813,273	1,813,273	1,029,641	82,371
Hire Purchase Exposures	9,394,245	9,394,245	2,953,312	236,265
Other Retail Exposures	42,232,305	42,232,305	9,753,060	780,245
Defaulted Exposures	2,259,847	2,259,847	1,284,393	102,751
Total On-Balance Sheet Exposures	113,573,123	113,573,123	24,229,393	1,938,351
Off-Balance Sheet Exposures				
OTC Derivatives	-	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	16,613,164	16,613,164	2,468,825	197,506
Defaulted Exposures	48,057	48,057	76,811	6,145
Total Off-Balance Sheet Exposures	16,661,221	16,661,221	2,545,636	203,651
Total On and Off-Balance Sheet Exposures before scaling factor under the IRB Approach	226,250,004	226,250,004	80,881,106	6,470,488
Total On and Off-Balance Sheet Exposures after scaling factor, 1.06 under the IRB Approach			85,733,973	6,858,717
Total (Exposures under the SA Approach and Exposures under the IRB Approach)	332,656,229	327,196,947	117,819,668	9,425,573

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 2021

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	35,033,964	35,033,964	1,423,771	113,902
Public Sector Entities	11,683,719	11,612,119	236,735	18,939
Banks, Development Financial Institutions & MDBs	15,649,525	15,649,525	5,399,150	431,932
Insurance/Takaful Cos, Securities Firms & Fund Managers	444,735	444,735	397,631	31,810
Corporates	9,515,896	7,968,339	6,568,385	525,471
Regulatory Retail	10,346,590	9,444,337	8,031,210	642,497
Residential Mortgages/Financing	980,341	973,673	344,118	27,529
Higher Risk Assets	627,060	627,060	940,590	75,247
Other Assets	4,689,205	4,689,205	2,779,269	222,342
Equity Exposures	815,699	815,699	815,699	65,256
Defaulted Exposures	357,543	356,012	352,701	28,216
Total On-Balance Sheet Exposures	90,144,277	87,614,668	27,289,259	2,183,141
Off-Balance Sheet Exposures				
OTC Derivatives	1,325,057	1,124,125	302,216	24,177
Off-balance sheet exposures other than OTC derivatives or credit derivatives	9,344,730	6,827,150	2,424,143	193,931
Defaulted Exposures	15,409	15,295	3,059	245
Total Off-Balance Sheet Exposures	10,685,196	7,966,570	2,729,418	218,353
Total On and Off-Balance Sheet Exposures under SA	100,829,473	95,581,238	30,018,677	2,401,494
Exposures under F-IRB Approach				
On-Balance Sheet Exposures				
Corporates, of which	85,030,639	85,030,639	49,120,636	3,929,651
Corporate Exposures (excluding exposures with firm size adjustments)	45,691,339	47,292,646	25,329,312	2,026,345
Corporate Exposures (with firm size adjustments)	28,389,583	28,389,583	16,659,270	1,332,742
Specialised Lending Exposures (Slotting Approach)				
Project Finance	1,638,344	1,571,659	1,196,887	95,751
Income Producing Real Estate	9,311,373	7,776,751	5,935,167	474,813
Defaulted Exposures	2,749,991	2,749,991	54,232	4,338
Total On-Balance Sheet Exposures	87,780,630	87,780,630	49,174,868	3,933,989
Off-Balance Sheet Exposures				
OTC Derivatives	186,692	186,692	226,851	18,148
Off-balance sheet exposures other than OTC derivatives or credit derivatives	8,747,227	8,747,227	4,539,533	363,163
Defaulted Exposures	13,118	13,118	-	-
Total Off-Balance Sheet Exposures	8,947,037	8,947,037	4,766,384	381,311
Exposures under A-IRB Approach				
On-Balance Sheet Exposures				
Retail, of which	108,209,719	108,209,719	23,493,197	1,879,456
Residential Mortgages/Financing Exposures	55,825,969	55,825,969	9,345,650	747,652
Qualifying Revolving Retail Exposures	1,816,933	1,816,933	1,124,102	89,928
Hire Purchase Exposures	9,165,730	9,165,730	2,980,699	238,456
Other Retail Exposures	41,401,087	41,401,087	10,042,746	803,420
Defaulted Exposures	1,534,010	1,534,010	396,753	31,740
Total On-Balance Sheet Exposures	109,743,729	109,743,729	23,889,950	1,911,196
Off-Balance Sheet Exposures				
OTC Derivatives	-	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	15,415,984	15,415,984	2,329,435	186,355
Defaulted Exposures	45,898	45,898	77,191	6,175
Total Off-Balance Sheet Exposures	15,461,882	15,461,882	2,406,626	192,530
Total On and Off-Balance Sheet Exposures before scaling factor under the IRB Approach	221,933,278	221,933,278	80,237,828	6,419,026
Total On and Off-Balance Sheet Exposures after scaling factor, 1.06 under the IRB Approach			85,052,097	6,804,168
Total (Exposures under the SA Approach and Exposures under the IRB Approach)	322,762,751	317,514,516	115,070,774	9,205,662

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Table 6a: Exposures on Off-Balance Sheet and Counterparty Credit Risk (Before Credit Risk Mitigation) as at 30 June 2022

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	1,420,333		1,322,344	692,022
Transaction related contingent items	2,883,311		1,375,558	755,142
Short term self liquidating trade related contingencies	1,406,467		290,406	234,260
Forward asset purchases, forward deposits, partly paid shares and securities which represent commitments with certain drawdowns	344,840		344,840	-
Lending of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo style transactions	5,634,472		5,634,472	141,437
Foreign exchange related contracts	9,918,865	146,469	306,494	193,288
1 year or less	9,540,213	121,758	234,100	122,007
Over 1 year to 5 years	378,652	24,711	72,394	71,281
Over 5 years	-	-	-	-
Interest/profit rate related contracts	2,782,803	49,021	106,862	79,367
1 year or less	622,524	367	747	738
Over 1 year to 5 years	2,044,311	48,654	99,157	65,563
Over 5 years	115,968	-	6,958	13,066
Equity related contracts	459,791	63,493	91,411	-
1 year or less	443,259	62,821	89,417	-
Over 1 year to 5 years	16,532	672	1,994	-
Over 5 years	-	-	-	-
Commodity contracts	328,872	3,384	9,171	4,001
1 year or less	75,345	-	-	-
Over 1 year to 5 years	203,527	3,384	9,171	4,001
Over 5 years	50,000	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	109,707,427	779,936	2,299,498	490,599
Other commitments, such as formal standby facilities and credit/financing lines, with original maturity of over 1 year	34,347,816		25,664,911	8,020,269
Other commitments, such as formal standby facilities and credit/financing lines, with original maturity of up to 1 year	1,570,260		386,534	103,423
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	15,882,553		672,807	131,761
Total	186,687,810	1,042,303	38,505,308	10,845,569

RHB BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2022

Table 6b: Exposures on Off-Balance Sheet and Counterparty Credit Risk (Before Credit Risk Mitigation) as at 31 December 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	1,394,350		1,299,080	696,965
Transaction related contingent items	3,077,649		1,475,325	759,897
Short term self liquidating trade related contingencies	977,071		209,385	171,048
Forward asset purchases, forward deposits, partly paid shares and securities which represent commitments with certain drawdowns	35,530		35,530	-
Lending of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo style transactions	5,424,754		5,424,754	219,637
Foreign exchange related contracts	8,199,461	13,185	128,677	64,846
1 year or less	8,178,635	11,208	125,451	63,329
Over 1 year to 5 years	20,826	1,977	3,226	1,517
Over 5 years	-	-	-	-
Interest/profit rate related contracts	1,800,798	12,041	39,005	37,982
1 year or less	599,657	5,327	6,826	6,804
Over 1 year to 5 years	1,201,141	6,714	32,179	31,178
Over 5 years	-	-	-	-
Equity related contracts	572,524	69,455	103,893	-
1 year or less	568,238	69,273	103,367	-
Over 1 year to 5 years	4,286	182	526	-
Over 5 years	-	-	-	-
Commodity contracts	254,299	8,588	21,472	7,923
1 year or less	29,116	-	-	-
Over 1 year to 5 years	175,183	8,588	21,472	7,923
Over 5 years	50,000	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	86,061,242	179,417	1,227,971	418,316
Other commitments, such as formal standby facilities and credit/financing lines, with original maturity of over 1 year	32,851,076		24,033,299	7,287,011
Other commitments, such as formal standby facilities and credit/financing lines, with original maturity of up to 1 year	1,712,664		440,886	111,254
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	15,415,727		654,838	127,549
Total	157,777,145	282,686	35,094,115	9,902,428

RHB BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2022
Table 7a: Credit Risk Exposures (Before Credit Risk Mitigation) by Geographical Distribution as at 30 June 2022

RHB Bank Group Exposure Class	Malaysia (Include Labuan) RM'000	Singapore RM'000	Thailand RM'000	Brunei RM'000	Cambodia RM'000	Lao RM'000	Hong Kong RM'000	Indonesia RM'000	Vietnam RM'000	Total RM'000
Exposures under Standardised Approach										
Sovereigns & Central Banks	29,895,866	4,943,219	785,910	117,625	993,793	195,178	-	-	-	36,931,591
Public Sector Entities	12,487,533	676,560	186,675	-	-	-	-	-	-	13,350,768
Banks, Development Financial Institutions & MDBs	18,101,625	4,701,071	20,979	244,506	377,471	40,076	6,937	114,215	25,924	23,632,804
Insurance/Takaful Cos, Securities Firms & Fund Managers	455,183	3,999	-	-	-	-	1	5	-	459,188
Corporates	5,637,533	3,084,083	2,314,124	94,421	2,307,460	43,655	-	36,567	-	13,517,843
Regulatory Retail	5,766,852	3,960,380	63,135	105,669	1,210,986	71,993	-	79,261	3,652	11,261,928
Residential Mortgages/Financing	83,050	993,896	-	-	-	-	-	-	-	1,076,946
Higher Risk Assets	672,354	-	249	-	110	-	-	40	-	672,753
Other Assets	3,837,211	427,707	104,423	26,092	168,342	16,937	358	125,342	1,576	4,707,988
Total Exposures under Standardised Approach	76,937,207	18,790,915	3,475,495	588,313	5,058,162	367,839	7,296	355,430	31,152	105,611,809
Exposures under IRB Approach										
Corporates, of which	81,478,710	14,536,950	-	-	-	-	-	-	-	96,015,660
Corporate Exposures (excluding exposures with firm size adjustments)	46,760,492	4,666,562	-	-	-	-	-	-	-	51,427,054
Corporate Exposures (with firm size adjustments)	25,673,797	6,048,265	-	-	-	-	-	-	-	31,722,062
Specialised Lending Exposures (Slotting Approach)										
Project Finance	1,905,281	91,050	-	-	-	-	-	-	-	1,996,331
Income Producing Real Estate	7,139,140	3,731,073	-	-	-	-	-	-	-	10,870,213
Retail, of which	130,234,344	-	-	-	-	-	-	-	-	130,234,344
Residential Mortgages/Financing Exposures	61,803,663	-	-	-	-	-	-	-	-	61,803,663
Qualifying Revolving Retail Exposures	3,363,603	-	-	-	-	-	-	-	-	3,363,603
Hire Purchase Exposures	9,433,516	-	-	-	-	-	-	-	-	9,433,516
Other Retail Exposures	55,633,562	-	-	-	-	-	-	-	-	55,633,562
Total Exposures under IRB Approach	211,713,054	14,536,950	-	-	-	-	-	-	-	226,250,004
Total Exposures under Standardised and IRB Approaches	288,650,261	33,327,865	3,475,495	588,313	5,058,162	367,839	7,296	355,430	31,152	331,861,813

Note: This table excludes equity exposures

RHB BANK GROUP

BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2022

Table 7b: Credit Risk Exposures (Before Credit Risk Mitigation) by Geographical Distribution as at 31 December 2021

RHB Bank Group Exposure Class	Malaysia (Include Labuan) RM'000	Singapore RM'000	Thailand RM'000	Brunei RM'000	Cambodia RM'000	Lao RM'000	Hong Kong RM'000	Indonesia RM'000	Vietnam RM'000	Total RM'000
Exposures under Standardised Approach										
Sovereigns & Central Banks	29,430,518	4,900,290	672,306	179,962	906,439	189,865	-	-	-	36,279,380
Public Sector Entities	12,522,985	690,320	201,328	-	-	-	-	-	-	13,414,633
Banks, Development Financial Institutions & MDBs	13,676,126	5,090,932	20,189	239,945	345,627	22,033	8,988	67,039	26,413	19,497,292
Insurance/Takaful Cos, Securities Firms & Fund Managers	477,209	5,778	-	-	-	-	2	-	-	482,989
Corporates	5,571,512	2,617,022	2,187,326	95,132	2,187,454	52,955	-	43,588	-	12,754,989
Regulatory Retail	6,270,174	3,497,651	81,268	107,781	1,080,078	99,310	-	112,780	2,594	11,251,636
Residential Mortgages/Financing	85,172	931,418	-	-	-	-	-	-	-	1,016,590
Higher Risk Assets	626,666	-	251	-	104	-	-	39	-	627,060
Other Assets	3,800,148	383,289	152,426	19,144	144,953	21,104	351	165,877	1,913	4,689,205
Total Exposures under Standardised Approach	72,460,510	18,116,700	3,315,094	641,964	4,664,655	385,267	9,341	389,323	30,920	100,013,774
Exposures under IRB Approach										
Corporates, of which	83,664,878	13,062,790	-	-	-	-	-	-	-	96,727,668
Corporate Exposures (excluding exposures with firm size adjustments)	48,088,066	3,933,362	-	-	-	-	-	-	-	52,021,428
Corporate Exposures (with firm size adjustments)	26,522,010	6,126,536	-	-	-	-	-	-	-	32,648,546
Specialised Lending Exposures (Slotting Approach)										
Project Finance	1,696,552	118,839	-	-	-	-	-	-	-	1,815,391
Income Producing Real Estate	7,358,250	2,884,053	-	-	-	-	-	-	-	10,242,303
Retail, of which	125,205,610	-	-	-	-	-	-	-	-	125,205,610
Residential Mortgages/Financing Exposures	59,196,669	-	-	-	-	-	-	-	-	59,196,669
Qualifying Revolving Retail Exposures	2,972,866	-	-	-	-	-	-	-	-	2,972,866
Hire Purchase Exposures	9,203,900	-	-	-	-	-	-	-	-	9,203,900
Other Retail Exposures	53,832,175	-	-	-	-	-	-	-	-	53,832,175
Total Exposures under IRB Approach	208,870,488	13,062,790	-	-	-	-	-	-	-	221,933,278
Total Exposures under Standardised and IRB Approaches	281,330,998	31,179,490	3,315,094	641,964	4,664,655	385,267	9,341	389,323	30,920	321,947,052

Note: This table excludes equity exposures

RHB BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2022

Table 8a: Credit Risk Exposures (Before Credit Risk Mitigation) by Industry Sector as at 30 June 2022

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	-	-	-	-	-	-	-	12,023,862	24,907,729	-	-	36,931,591
Public Sector Entities	-	-	-	-	182,879	-	20,141	5,764,221	7,383,527	-	-	13,350,768
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	-	23,632,804	-	-	-	23,632,804
Insurance/Takaful Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	-	459,188	-	-	-	459,188
Corporates	104,648	19,907	892,093	160,621	567,830	1,040,490	494,314	7,071,541	263,409	2,902,990	-	13,517,843
Regulatory Retail	4,076	2,015	101,832	8,915	119,000	228,561	82,192	137,340	36,441	10,541,556	-	11,261,928
Residential Mortgages/Financing	-	-	-	-	-	-	-	-	-	1,076,946	-	1,076,946
Higher Risk Assets	-	-	-	-	-	-	-	672,753	-	-	-	672,753
Other Assets	-	-	-	-	-	-	-	273,993	-	14	4,433,981	4,707,988
Total Exposures under Standardised Approach	108,724	21,922	993,925	169,536	869,709	1,269,051	596,647	50,035,702	32,591,106	14,521,506	4,433,981	105,611,809
Exposures under IRB Approach												
Corporates, of which	4,980,855	1,117,498	11,226,790	4,427,733	17,534,596	13,609,225	10,111,530	30,387,787	2,619,646	-	-	96,015,660
Corporate Exposures (excluding exposures with firm size adjustments)	3,186,938	904,493	6,056,142	3,617,969	5,928,698	4,679,534	8,143,743	17,015,087	1,894,450	-	-	51,427,054
Corporate Exposures (with firm size adjustments)	1,793,917	198,101	4,472,600	757,530	6,681,737	7,760,479	1,874,067	7,458,435	725,196	-	-	31,722,062
Specialised Lending Exposures (Slotting Approach)												
Project Finance	-	14,904	698,048	52,234	1,140,095	-	91,050	-	-	-	-	1,996,331
Income Producing Real Estate	-	-	-	-	3,784,066	1,169,212	2,670	5,914,265	-	-	-	10,870,213
Retail, of which	387,464	95,998	2,609,730	30,431	2,220,778	7,872,160	1,394,212	3,805,093	381,841	111,436,637	-	130,234,344
Residential Mortgages/Financing Exposures	-	-	-	-	-	-	-	-	-	61,803,663	-	61,803,663
Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	3,363,603	-	3,363,603
Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	9,433,516	-	9,433,516
Other Retail Exposures	387,464	95,998	2,609,730	30,431	2,220,778	7,872,160	1,394,212	3,805,093	381,841	36,835,855	-	55,633,562
Total Exposures under IRB Approach	5,368,319	1,213,496	13,836,520	4,458,164	19,755,374	21,481,385	11,505,742	34,192,880	3,001,487	111,436,637	-	226,250,004
Total Exposures under Standardised and IRB Approaches	5,477,043	1,235,418	14,830,445	4,627,700	20,625,083	22,750,436	12,102,389	84,228,582	35,592,593	125,958,143	4,433,981	331,861,813

Note: This table excludes equity exposures

RHB BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2022

Table 8b: Credit Risk Exposures (Before Credit Risk Mitigation) by Industry Sector as at 31 December 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	-	-	-	-	-	-	-	15,933,161	20,346,219	-	-	36,279,380
Public Sector Entities	-	-	-	-	236,591	1,030	21,793	5,941,882	7,213,337	-	-	13,414,633
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	-	19,497,292	-	-	-	19,497,292
Insurance/Takaful Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	-	482,989	-	-	-	482,989
Corporates	102,721	19,955	827,239	169,599	491,231	956,888	461,324	6,663,825	232,177	2,830,030	-	12,754,989
Regulatory Retail	6,156	2,712	116,601	12,559	108,434	236,202	62,367	145,862	37,901	10,522,842	-	11,251,636
Residential Mortgages/Financing	-	-	-	-	-	-	-	-	-	1,016,590	-	1,016,590
Higher Risk Assets	-	-	-	-	-	-	-	626,956	-	-	104	627,060
Other Assets	-	-	-	-	-	-	-	281,829	-	399	4,406,977	4,689,205
Total Exposures under Standardised Approach	108,877	22,667	943,840	182,158	836,256	1,194,120	545,484	49,573,796	27,829,634	14,369,861	4,407,081	100,013,774
Exposures under IRB Approach												
Corporates, of which	4,746,808	1,212,743	10,298,569	5,028,171	18,025,155	12,685,791	11,600,263	30,722,891	2,407,277	-	-	96,727,668
Corporate Exposures (excluding exposures with firm size adjustments)	2,425,638	904,883	5,849,946	3,935,075	6,181,488	4,761,758	8,696,463	17,530,443	1,735,734	-	-	52,021,428
Corporate Exposures (with firm size adjustments)	2,321,170	189,517	4,132,255	806,432	6,591,763	7,327,414	2,869,684	7,738,768	671,543	-	-	32,648,546
Specialised Lending Exposures (Slotting Approach)												
Project Finance	-	118,343	316,368	286,664	1,090,339	-	-	3,677	-	-	-	1,815,391
Income Producing Real Estate	-	-	-	-	4,161,565	596,619	34,116	5,450,003	-	-	-	10,242,303
Retail, of which	383,437	99,272	2,544,969	27,710	2,194,237	7,388,722	1,274,830	3,695,353	369,211	107,227,869	-	125,205,610
Residential Mortgages/Financing Exposures	-	-	-	-	-	-	-	-	-	59,196,669	-	59,196,669
Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	2,972,866	-	2,972,866
Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	9,203,900	-	9,203,900
Other Retail Exposures	383,437	99,272	2,544,969	27,710	2,194,237	7,388,722	1,274,830	3,695,353	369,211	35,854,434	-	53,832,175
Total Exposures under IRB Approach	5,130,245	1,312,015	12,843,538	5,055,881	20,219,392	20,074,513	12,875,093	34,418,244	2,776,488	107,227,869	-	221,933,278
Total Exposures under Standardised and IRB Approaches	5,239,122	1,334,682	13,787,378	5,238,039	21,055,648	21,268,633	13,420,577	83,992,040	30,606,122	121,597,730	4,407,081	321,947,052

Note: This table excludes equity exposures

RHB BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2022

Table 9a: Credit Risk Exposures (Before Credit Risk Mitigation) by Remaining Maturity as at 30 June 2022

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	15,865,376	7,215,784	13,850,431	36,931,591
Public Sector Entities	1,586,313	3,337,558	8,426,897	13,350,768
Banks, Development Financial Institutions & MDBs	16,118,264	6,117,173	1,397,367	23,632,804
Insurance/Takaful Cos, Securities Firms & Fund Managers	336,228	42,794	80,166	459,188
Corporates	5,864,806	4,814,034	2,839,003	13,517,843
Regulatory Retail	2,043,627	1,651,372	7,566,929	11,261,928
Residential Mortgages/Financing	1,014	15,707	1,060,225	1,076,946
Higher Risk Assets	249	-	672,504	672,753
Other Assets	710,527	-	3,997,461	4,707,988
Total Exposures under Standardised Approach	42,526,404	23,194,422	39,890,983	105,611,809
<u>Exposures under IRB Approach</u>				
Corporates, of which	32,539,616	28,468,763	35,007,281	96,015,660
Corporate Exposures (excluding exposures with firm size adjustments)	17,624,422	16,744,740	17,057,892	51,427,054
Corporate Exposures (with firm size adjustments)	11,007,438	7,132,799	13,581,825	31,722,062
Specialised Lending Exposures (Slotting Approach)				
Project Finance	1,235,806	202,090	558,435	1,996,331
Income Producing Real Estate	2,671,950	4,389,134	3,809,129	10,870,213
Retail, of which	6,809,303	10,088,583	113,336,458	130,234,344
Residential Mortgages/Financing Exposures	146,756	390,582	61,266,325	61,803,663
Qualifying Revolving Retail Exposures	618,923	2,587,112	157,568	3,363,603
Hire Purchase Exposures	66,649	2,006,871	7,359,996	9,433,516
Other Retail Exposures	5,976,975	5,104,018	44,552,569	55,633,562
Total Exposures under IRB Approach	39,348,919	38,557,346	148,343,739	226,250,004
Total Exposures under Standardised and IRB Approaches	81,875,323	61,751,768	188,234,722	331,861,813

Note: This table excludes equity exposures

RHB BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2022

Table 9b: Credit Risk Exposures (Before Credit Risk Mitigation) by Remaining Maturity as at 31 December 2021

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	18,918,246	5,111,267	12,249,867	36,279,380
Public Sector Entities	1,785,190	3,478,384	8,151,059	13,414,633
Banks, Development Financial Institutions & MDBs	13,258,179	5,037,150	1,201,963	19,497,292
Insurance/Takaful Cos, Securities Firms & Fund Managers	378,939	17,302	86,748	482,989
Corporates	5,444,865	4,199,918	3,110,206	12,754,989
Regulatory Retail	2,250,771	1,658,179	7,342,686	11,251,636
Residential Mortgages/Financing	1,601	15,375	999,614	1,016,590
Higher Risk Assets	355	-	626,705	627,060
Other Assets	766,247	-	3,922,958	4,689,205
Total Exposures under Standardised Approach	42,804,393	19,517,575	37,691,806	100,013,774
<u>Exposures under IRB Approach</u>				
Corporates, of which	30,891,656	32,042,280	33,793,732	96,727,668
Corporate Exposures (excluding exposures with firm size adjustments)	16,516,243	18,374,293	17,130,892	52,021,428
Corporate Exposures (with firm size adjustments)	11,111,579	8,681,530	12,855,437	32,648,546
Specialised Lending Exposures (Slotting Approach)				
Project Finance	1,288,220	284,754	242,417	1,815,391
Income Producing Real Estate	1,975,614	4,701,703	3,564,986	10,242,303
Retail, of which	6,892,737	9,804,427	108,508,446	125,205,610
Residential Mortgages/Financing Exposures	155,236	380,481	58,660,952	59,196,669
Qualifying Revolving Retail Exposures	721,271	2,187,264	64,331	2,972,866
Hire Purchase Exposures	68,861	1,987,399	7,147,640	9,203,900
Other Retail Exposures	5,947,369	5,249,283	42,635,523	53,832,175
Total Exposures under IRB Approach	37,784,393	41,846,707	142,302,178	221,933,278
Total Exposures under Standardised and IRB Approaches	80,588,786	61,364,282	179,993,984	321,947,052

Note: This table excludes equity exposures

RHB BANK GROUP
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Table 10a: Portfolios under the Standardised Approach by Risk Weights as at 30 June 2022

RHB Bank Group	Sovereigns & Central Banks		Public Sector Entities	Banks, Development Financial Institutions & MDBs	Insurance/ Takaful Cos, Securities Firms & Fund Managers	Corporates	Regulatory Retail	Residential Mortgages/ Financing	Higher Risk Assets	Other Assets	Equity Exposures	Total Exposures After Credit Risk Mitigation	Total Risk-Weighted Assets
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
Supervisory Risk Weights (%)													
0%	35,205,451	11,531,746	241,880	-	1,108,839	-	-	-	1,841,353	-	-	49,929,269	-
20%	405,032	1,597,430	14,377,333	32,113	1,135,733	402,450	-	-	258,860	-	-	18,208,951	3,641,790
35%	-	-	-	-	-	-	1,024,911	-	-	-	-	1,024,911	358,719
50%	97,747	49,348	5,259,531	36,304	353,901	10,723	30,574	-	-	-	-	5,838,128	2,919,064
75%	-	-	-	-	-	5,433,413	-	-	-	-	-	5,433,413	4,075,060
100%	1,050,454	-	1,544,326	389,082	8,762,484	4,193,230	12,924	-	2,607,775	794,415	-	19,354,690	19,354,690
150%	172,907	-	30,650	-	214,014	67,257	-	672,753	-	-	-	1,157,581	1,736,372
Total Exposures	36,931,591	13,178,524	21,453,720	457,499	11,574,971	10,107,073	1,068,409	672,753	4,707,988	794,415	794,415	100,946,943	32,085,695

Table 10b: Portfolios under the Standardised Approach by Risk Weights as at 31 December 2021

RHB Bank Group	Sovereigns & Central Banks		Public Sector Entities	Banks, Development Financial Institutions & MDBs	Insurance/ Takaful Cos, Securities Firms & Fund Managers	Corporates	Regulatory Retail	Residential Mortgages/ Financing	Higher Risk Assets	Other Assets	Equity Exposures	Total Exposures After Credit Risk Mitigation	Total Risk-Weighted Assets
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
Supervisory Risk Weights (%)													
0%	34,552,576	12,107,655	305,493	-	1,565,480	-	-	-	1,699,096	-	-	50,230,300	-
20%	414,510	1,182,111	10,833,669	33,018	820,240	403,980	-	-	263,550	-	-	13,951,078	2,790,216
35%	-	-	-	-	-	-	966,031	-	-	-	-	966,031	338,111
50%	105,397	52,697	4,959,325	41,379	451,707	7,901	29,223	-	-	-	-	5,647,629	2,823,814
75%	-	-	-	-	-	4,950,715	-	-	-	-	-	4,950,715	3,713,036
100%	1,033,990	-	1,471,536	406,026	7,735,057	4,596,269	14,319	-	2,726,559	815,699	-	18,799,455	18,799,455
150%	172,907	-	43,024	-	147,907	45,132	-	627,060	-	-	-	1,036,030	1,554,045
Total Exposures	36,279,380	13,342,463	17,613,047	480,423	10,720,391	10,003,997	1,009,573	627,060	4,689,205	815,699	815,699	95,581,238	30,018,677

RHB BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2022

Table 11a: Rated Exposures According to Ratings by External Credit Assessment Institutions (ECAIs) as at 30 June 2022

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		870,000	20,141	-	-	12,213,842	
Insurance/Takaful Cos, Securities Firms & Fund Managers		32,112	36,304	-	-	389,083	
Corporates		1,082,552	85,652	20,722	-	10,386,045	
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>							
Public Sector Entities		74,541	-	-	-	-	
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		4,534,147	30,202,964	914,360	993,793	195,178	91,149
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		8,883,771	5,255,798	2,019,815	1,043,760	-	4,250,576

RHB BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2022

Table 11b: Rated Exposures According to Ratings by External Credit Assessment Institutions (ECAIs) as at 31 December 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	
<u>On and Off-Balance Sheet Exposures</u>							
Public Sector Entities		916,065	21,793	-	-	12,404,605	
Insurance/Takaful Cos, Securities Firms & Fund Managers		33,018	41,380	-	-	406,025	
Corporates		730,163	103,633	22,911	-	9,863,684	
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>							
Public Sector Entities		-	-	-	-	-	
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		4,482,967	29,736,858	808,260	906,439	189,865	154,991
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		7,018,772	3,944,997	1,474,393	1,003,679	-	4,171,206

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BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2022

Table 12a: Exposures Subject to the Supervisory Risk Weights under the IRB Approach as at 30 June 2022

RHB Bank Group

<u>Supervisory Categories</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	-	1,472,530	56,746	-	-	1,529,276
Income Producing Real Estate	1,675,550	6,306,829	777,118	84,192	208,905	9,052,594
Total Exposures After Credit Risk Mitigation	1,675,550	7,779,359	833,864	84,192	208,905	10,581,870
Total Risk-Weighted Assets	963,636	5,780,440	958,944	210,480	-	7,913,500

Table 12b: Exposures Subject to the Supervisory Risk Weights under the IRB Approach as at 31 December 2021

RHB Bank Group

<u>Supervisory Categories</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	-	1,554,483	184,834	-	495	1,739,812
Income Producing Real Estate	1,701,982	5,861,551	708,798	59,576	77,199	8,409,106
Total Exposures After Credit Risk Mitigation	1,701,982	7,416,034	893,632	59,576	77,694	10,148,918
Total Risk-Weighted Assets	983,462	5,574,243	1,027,676	148,940	-	7,734,321

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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 2022

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	31,000,417	41.78	50.74	5,822,894
>1 to 4	12,077,332	31.46	79.32	2,138,736
>4 to 12	8,270,173	8.38	31.15	2,780,646
>12 to <100	167,486	22.71	142.09	44,433
Default or 100	2,196,320	44.06	1.20	-
Total Corporate Exposures (excluding exposures with firm size adjustments)	53,711,728			10,786,709
Corporate Exposures (with firm size adjustments)				
0 to 1	16,523,427	35.49	42.06	5,775,491
>1 to 4	7,790,986	34.25	72.71	2,340,011
>4 to 12	5,367,771	23.96	70.37	1,251,205
>12 to <100	1,270,120	29.93	128.94	141,787
Default or 100	769,758	36.47	1.86	-
Total Corporate Exposures (with firm size adjustments)	31,722,062			9,508,494
Total Non Retail Exposures	85,433,790			20,295,203
<u>Retail Exposures</u>				
Residential Mortgages/Financing Exposures				
0 to 3	56,571,482	16.63	12.08	2,955,574
>3 to 10	2,768,121	16.59	48.82	128,718
>10 to 20	476,936	16.45	78.69	2,398
>20 to <100	1,148,721	16.60	88.13	5,117
Default or 100	838,403	16.57	69.98	14,271
Total Residential Mortgages/Financing Exposures	61,803,663			3,106,078
Qualifying Revolving Retail Exposures				
0 to 3	2,073,169	58.97	23.45	3,718,536
>3 to 10	911,635	57.12	67.55	375,068
>10 to 20	197,327	53.44	109.53	43,891
>20 to <100	91,289	53.32	152.75	16,338
Default or 100	90,183	49.39	115.05	-
Total Qualifying Revolving Retail Exposures	3,363,603			4,153,833
Hire Purchase Exposures				
0 to 3	8,979,765	44.07	29.01	-
>3 to 10	251,630	46.21	73.25	-
>10 to 20	136,330	45.20	99.27	-
>20 to <100	26,519	45.63	106.94	-
Default or 100	39,272	45.83	65.13	-
Total Hire Purchase Exposures	9,433,516			-
Other Retail Exposures				
0 to 3	41,049,818	20.83	16.56	13,011,596
>3 to 10	10,671,816	18.19	26.98	416,993
>10 to 20	1,279,072	39.27	71.59	19,163
>20 to <100	1,292,810	26.99	64.80	32,168
Default or 100	1,340,046	33.09	48.14	19,534
Total Other Retail Exposures	55,633,562			13,499,454
Total Retail Exposures	130,234,344			20,759,365
Total Non Retail & Retail Exposures under IRB Approach	215,668,134			41,054,568

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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 2021

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	34,199,885	37.81	46.42	6,298,949
>1 to 4	13,208,860	26.56	67.10	2,869,044
>4 to 12	2,024,644	34.55	126.07	1,451,109
>12 to <100	2,407,812	2.76	14.57	100,561
Default or 100	2,089,003	44.31	2.40	-
Total Corporate Exposures (excluding exposures with firm size adjustments)	53,930,204			10,719,663
Corporate Exposures (with firm size adjustments)				
0 to 1	17,373,300	35.43	43.21	5,619,091
>1 to 4	8,209,773	34.83	74.57	2,251,528
>4 to 12	3,955,619	30.56	90.82	1,201,524
>12 to <100	2,513,442	12.15	51.24	518,774
Default or 100	596,412	38.77	0.69	-
Total Corporate Exposures (with firm size adjustments)	32,648,546			9,590,917
Total Non Retail Exposures	86,578,750			20,310,580
Retail Exposures				
Residential Mortgages/Financing Exposures				
0 to 3	53,155,219	16.63	11.59	2,701,142
>3 to 10	3,397,136	16.62	48.96	133,347
>10 to 20	770,239	16.45	78.91	2,265
>20 to <100	1,346,484	16.60	92.40	6,355
Default or 100	527,591	16.40	26.40	13,815
Total Residential Mortgages/Financing Exposures	59,196,669			2,856,924
Qualifying Revolving Retail Exposures				
0 to 3	1,722,817	58.81	27.77	3,723,610
>3 to 10	866,922	57.39	73.68	393,473
>10 to 20	219,944	55.06	114.00	50,536
>20 to <100	87,486	53.55	148.80	13,318
Default or 100	75,697	51.45	63.88	-
Total Qualifying Revolving Retail Exposures	2,972,866			4,180,937
Hire Purchase Exposures				
0 to 3	8,676,618	43.98	29.40	-
>3 to 10	218,671	45.99	72.75	-
>10 to 20	233,844	44.98	98.94	-
>20 to <100	36,596	45.79	108.00	-
Default or 100	38,171	45.83	25.19	-
Total Hire Purchase Exposures	9,203,900			-
Other Retail Exposures				
0 to 3	38,719,267	20.98	16.54	12,356,398
>3 to 10	11,276,912	18.61	27.61	515,879
>10 to 20	1,418,369	40.00	73.87	30,056
>20 to <100	1,479,179	30.36	74.68	27,004
Default or 100	938,448	30.78	29.48	16,615
Total Other Retail Exposures	53,832,175			12,945,952
Total Retail Exposures	125,205,610			19,983,813
Total Non Retail & Retail Exposures under IRB Approach	211,784,360			40,294,393

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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 2022

RHB Bank Group	Exposure At Default After Credit Risk Mitigation RM'000	Exposure Weighted Average Risk Weights %	Undrawn Commitments RM'000
<u>Expected Losses (EL) Range (%)</u>			
Retail Exposures			
Residential Mortgages/Financing Exposures			
0 to 1	59,234,212	13.71	3,090,611
>1 to 10	1,957,695	98.44	13,862
>10 to <100	537,766	19.92	432
100	73,990	0.00	1,173
Total Residential Mortgages/Financing Exposures	61,803,663		3,106,078
Qualifying Revolving Retail Exposures			
0 to 1	1,848,810	21.88	3,492,746
>1 to 10	1,330,659	68.39	642,936
>10 to <100	184,134	134.03	18,151
100	-	0.00	-
Total Qualifying Revolving Retail Exposures	3,363,603		4,153,833
Hire Purchase Exposures			
0 to 1	8,739,402	28.08	-
>1 to 10	628,327	74.93	-
>10 to <100	53,691	100.43	-
100	12,096	0.00	-
Total Hire Purchase Exposures	9,433,516		-
Other Retail Exposures			
0 to 1	49,007,566	15.22	13,345,681
>1 to 10	4,902,041	73.02	129,331
>10 to <100	1,426,751	72.75	23,510
100	297,204	0.00	932
Total Other Retail Exposures	55,633,562		13,499,454
Total Retail Exposures	130,234,344		20,759,365

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BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2022

Table 14b: Exposures under the A-IRB Approach by EL Range and Exposure Weighted Average Risk Weights as at 31 December 2021

RHB Bank Group	Exposure At Default After Credit Risk Mitigation RM'000	Exposure Weighted Average Risk Weights %	Undrawn Commitments RM'000
<u>Expected Losses (EL) Range (%)</u>			
Retail Exposures			
Residential Mortgages/Financing Exposures			
0 to 1	56,401,549	13.71	2,840,398
>1 to 10	2,318,006	87.90	14,205
>10 to <100	402,445	10.78	1,080
100	74,669	0.00	1,241
Total Residential Mortgages/Financing Exposures	59,196,669		2,856,924
Qualifying Revolving Retail Exposures			
0 to 1	1,387,219	24.08	3,261,507
>1 to 10	1,412,670	72.30	906,112
>10 to <100	172,976	110.44	13,318
100	1	0.00	-
Total Qualifying Revolving Retail Exposures	2,972,866		4,180,937
Hire Purchase Exposures			
0 to 1	8,430,794	28.43	-
>1 to 10	698,339	77.98	-
>10 to <100	58,859	83.49	-
100	15,908	0.00	-
Total Hire Purchase Exposures	9,203,900		-
Other Retail Exposures			
0 to 1	46,959,813	15.12	12,795,565
>1 to 10	5,337,239	70.19	130,383
>10 to <100	1,269,708	86.66	19,178
100	265,415	0.00	826
Total Other Retail Exposures	53,832,175		12,945,952
Total Retail Exposures	125,205,610		19,983,813

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

RHB Bank Group	Actual Losses as at 30 June 2022	Expected Losses as at 30 June 2021	Actual Losses as at 30 June 2021	Expected Losses as at 30 June 2020
Exposure Class	RM'000	RM'000	RM'000	RM'000
Corporates, of which				
Corporate Exposures (excluding exposures with firm size adjustments)	1,064,129	247,831	14,411	211,538
Corporate Exposures (with firm size adjustments)	55,128	261,264	54,718	228,666
Specialised Lending Exposures (Slotting Approach)				
Project Finance	-	14,553	-	17,463
Income Producing Real Estate	15,406	54,497	13,478	37,412
Retail, of which				
Residential Mortgages/Financing Exposures	52,423	163,915	64,905	192,172
Qualifying Revolving Retail Exposures	52,380	86,100	46,681	101,901
Hire Purchase Exposures	14,238	61,643	23,761	51,079
Other Retail Exposures	193,135	383,031	282,393	387,050
Total	1,446,839	1,272,834	500,347	1,227,281

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 2022

RHB Bank Group	Gross Exposures Before Credit Risk Mitigation	Gross Exposures Covered by Guarantees/ Credit Derivatives	Gross Exposures Covered by Eligible Financial Collateral
<u>Exposure Class</u>	RM'000	RM'000	RM'000
<u>On-Balance Sheet Exposures</u>			
Sovereigns & Central Banks	34,523,264	-	-
Public Sector Entities	11,403,344	10,132,518	171,549
Banks, Development Financial Institutions & MDBs	19,066,126	241,880	-
Insurance/Takaful Cos, Securities Firms & Fund Managers	386,944	-	-
Corporates	10,291,322	722,474	1,482,177
Regulatory Retail	10,360,154	398,006	784,143
Residential Mortgages/Financing	1,035,452	-	8,116
Higher Risk Assets	672,753	-	-
Other Assets	4,707,988	-	-
Equity Exposures	794,415	-	-
Defaulted Exposures	465,722	4,444	376
Total On-Balance Sheet Exposures	93,707,484	11,499,322	2,446,361
<u>Off-Balance Sheet Exposures</u>			
OTC Derivatives	2,544,955	-	405,926
Off-balance sheet exposures other than OTC derivatives or credit derivatives	10,138,260	2,082,184	2,606,894
Defaulted Exposures	15,526	15,168	101
Total Off-Balance Sheet Exposures	12,698,741	2,097,352	3,012,921
Total On and Off-Balance Sheet Exposures	106,406,225	13,596,674	5,459,282

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BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2022

Table 16b: Credit Risk Mitigation of Portfolios under the Standardised Approach as at 31 December 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	35,033,964	-	-
Public Sector Entities	11,683,719	10,507,489	71,600
Banks, Development Financial Institutions & MDBs	15,649,525	305,493	-
Insurance/Takaful Cos, Securities Firms & Fund Managers	444,735	-	-
Corporates	9,515,896	991,492	1,547,557
Regulatory Retail	10,346,590	360,244	902,253
Residential Mortgages/Financing	980,341	-	6,668
Higher Risk Assets	627,060	-	-
Other Assets	4,689,205	-	-
Equity Exposures	815,699	-	-
Defaulted Exposures	357,543	3,691	1,531
Total On-Balance Sheet Exposures	90,144,277	12,168,409	2,529,609
<u>Off-Balance Sheet Exposures</u>			
OTC Derivatives	1,325,057	-	200,932
Off-balance sheet exposures other than OTC derivatives or credit derivatives	9,344,730	2,545,420	2,517,580
Defaulted Exposures	15,409	15,294	114
Total Off-Balance Sheet Exposures	10,685,196	2,560,714	2,718,626
Total On and Off-Balance Sheet Exposures	100,829,473	14,729,123	5,248,235

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BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2022

Table 17a: Credit Risk Mitigation of Portfolios under the IRB Approach as at 30 June 2022

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	83,703,117	23,048,602	2,938,049	17,200,483
Corporate Exposures (excluding exposures with firm size adjustments)	45,194,999	16,541,337	711,968	4,756,050
Corporate Exposures (with firm size adjustments)	27,117,234	4,711,009	2,226,081	12,444,433
Specialised Lending Exposures (Slotting Approach)				
Project Finance	1,659,880	269,135	-	-
Income Producing Real Estate	9,731,004	1,527,121	-	-
Retail, of which	111,313,276	127,790	7,759,384	75,995,519
Residential Mortgages/Financing Exposures	57,873,453	-	-	57,699,517
Qualifying Revolving Retail Exposures	1,813,273	-	-	-
Hire Purchase Exposures	9,394,245	-	-	-
Other Retail Exposures	42,232,305	127,790	7,759,384	18,296,002
Defaulted Exposures	5,427,044	69,975	30,557	1,697,476
Total On-Balance Sheet Exposures	200,443,437	23,246,367	10,727,990	94,893,478
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	268,437	-	1,935	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	25,482,287	2,322,050	880,183	13,473,145
Defaulted Exposures	55,843	-	695	32,434
Total Off-Balance Sheet Exposures	25,806,567	2,322,050	882,813	13,505,579
Total On and Off-Balance Sheet Exposures	226,250,004	25,568,417	11,610,803	108,399,057

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Table 17b: Credit Risk Mitigation of Portfolios under the IRB Approach as at 31 December 2021

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	85,030,639	24,019,912	3,024,339	17,511,416
Corporate Exposures (excluding exposures with firm size adjustments)	45,691,339	17,237,094	768,095	4,473,035
Corporate Exposures (with firm size adjustments)	28,389,583	5,181,511	2,256,244	13,038,381
Specialised Lending Exposures (Slotting Approach)				
Project Finance	1,638,344	66,685	-	-
Income Producing Real Estate	9,311,373	1,534,622	-	-
Retail, of which	108,209,719	88,759	7,935,963	73,355,404
Residential Mortgages/Financing Exposures	55,825,969	-	-	55,642,836
Qualifying Revolving Retail Exposures	1,816,933	-	-	-
Hire Purchase Exposures	9,165,730	-	-	-
Other Retail Exposures	41,401,087	88,759	7,935,963	17,712,568
Defaulted Exposures	4,284,001	63,564	24,712	1,021,324
Total On-Balance Sheet Exposures	197,524,359	24,172,235	10,985,014	91,888,144
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	186,692	-	1,283	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	24,163,211	2,402,627	849,929	12,493,694
Defaulted Exposures	59,016	-	20	27,977
Total Off-Balance Sheet Exposures	24,408,919	2,402,627	851,232	12,521,671
Total On and Off-Balance Sheet Exposures	221,933,278	26,574,862	11,836,246	104,409,815

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BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2022

Table 18a: Impaired and Past Due Loans/Financing and Allowance for Credit Losses by Industry Sector as at 30 June 2022

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	12,948	20,347	63,607
Mining & Quarrying	22,088	2,746	12,955
Manufacturing	249,179	57,397	207,191
Electricity, Gas & Water Supply	9,241	244	18,239
Construction	401,522	159,646	279,626
Wholesale, Retail Trade, Restaurants & Hotels	390,559	285,865	912,068
Transport, Storage & Communication	305,953	23,570	297,343
Finance, Insurance/Takaful, Real Estate & Business	311,117	191,902	292,598
Education, Health & Others	741,350	101,561	628,234
Household	845,383	3,901,862	978,954
Others	36,327	159,005	199,152
Total	3,325,667	4,904,145	3,889,967

Table 18b: Impaired and Past Due Loans/Financing and Allowance for Credit Losses by Industry Sector as at 31 December 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	11,396	3,973	49,039
Mining & Quarrying	2,876	11,583	39,766
Manufacturing	228,378	20,621	192,643
Electricity, Gas & Water Supply	12,606	2,257	50,422
Construction	343,966	40,773	251,313
Wholesale, Retail Trade, Restaurants & Hotels	287,307	121,038	926,837
Transport, Storage & Communication	275,606	13,946	343,307
Finance, Insurance/Takaful, Real Estate & Business	276,180	53,514	297,438
Education, Health & Others	684,197	63,633	423,363
Household	794,530	1,782,114	915,644
Others	33,465	53,800	120,345
Total	2,950,507	2,167,252	3,610,117

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BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2022

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

RHB Bank Group	Six Months Period Ended 30.06.2022		Twelve Months Period Ended 31.12.2021	
	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	(34,477)	-	(266)	(7)
Mining & Quarrying	(522)	-	(524)	(177,366)
Manufacturing	8,713	(1,492)	9,395	(194,901)
Electricity, Gas & Water Supply	(979)	-	(50,917)	(70)
Construction	1,367	(562)	32,554	(32,408)
Wholesale, Retail Trade, Restaurants & Hotels	72,522	(5,650)	14,986	(76,117)
Transport, Storage & Communication	4,601	(922)	6,200	(138,446)
Finance, Insurance/Takaful, Real Estate & Business	5,952	(4,816)	20,625	(7,051)
Education, Health & Others	155,186	(307)	416,979	(5,858)
Household	93,491	(69,981)	253,140	(336,110)
Others	9,119	(347)	6,912	(4,674)
Total	314,973	(84,077)	709,084	(973,008)

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BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2022

Table 20a: Impaired and Past Due Loans/Financing and Allowance for Credit Losses by Geographical Distribution as at 30 June 2022

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	1,870,774	4,159,233	2,675,610
Labuan Offshore	731,665	-	614,983
Singapore	415,274	339,002	407,748
Thailand	95,311	52,052	87,676
Brunei	5,975	17,643	1,578
Indonesia	-	-	-
Cambodia	204,250	248,230	69,421
Hong Kong	-	-	-
Lao	2,418	87,985	32,951
Total	3,325,667	4,904,145	3,889,967

Table 20b: Impaired and Past Due Loans/Financing and Allowance for Credit Losses by Geographical Distribution as at 31 December 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	1,669,228	1,749,920	2,530,342
Labuan Offshore	678,850	-	419,582
Singapore	372,719	263,332	457,245
Thailand	94,355	700	80,249
Brunei	4,806	12,432	957
Indonesia	-	-	-
Cambodia	127,567	21,699	69,806
Hong Kong	-	-	-
Lao	2,982	119,169	51,936
Total	2,950,507	2,167,252	3,610,117

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Table 21a: Movement in Loans/Financing Allowance for Credit Losses as at 30 June 2022

RHB Bank Group	Lifetime ECL			Total
	12-month ECL	Not Credit Impaired	Credit Impaired	
	(Stage 1)	(Stage 2)	(Stage 3)	
	RM'000	RM'000	RM'000	RM'000
Balance as at the beginning of the financial period	1,015,663	1,186,991	1,407,463	3,610,117
Changes due to financial assets recognised in the opening balance that have been:				
- Transferred to 12-month ECL (Stage 1)	126,468	(116,502)	(9,966)	-
- Transferred to Lifetime ECL not credit impaired (Stage 2)	(29,748)	57,719	(27,971)	-
- Transferred to Lifetime ECL credit impaired (Stage 3)	(5,464)	(31,980)	37,444	-
	91,256	(90,763)	(493)	-
Changes in credit risk	(8,209)	(60,850)	352,325	283,266
Purchases and origination	68,644	65,482	2,500	136,626
Bad debts written off	-	-	(84,077)	(84,077)
Changes to model methodologies	(103)	(9,374)	(1,304)	(10,781)
Derecognition	(34,522)	(30,531)	(38,055)	(103,108)
Exchange differences	433	395	28,784	29,612
Other movements	-	-	28,311	28,311
Balance as at the end of the financial period	1,133,162	1,061,350	1,695,454	3,889,966

Table 21b: Movement in Loans/Financing Allowance for Credit Losses as at 31 December 2021

RHB Bank Group	Lifetime ECL			Total
	12-month ECL	Not Credit Impaired	Credit Impaired	
	(Stage 1)	(Stage 2)	(Stage 3)	
	RM'000	RM'000	RM'000	RM'000
Balance as at the beginning of the financial year	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)	259,949	(236,692)	(23,257)	-
- Transferred to Lifetime ECL not credit impaired (Stage 2)	(51,684)	157,604	(105,920)	-
- Transferred to Lifetime ECL credit impaired (Stage 3)	(9,678)	(86,802)	96,480	-
	198,587	(165,890)	(32,697)	-
Changes in credit risk	(37,862)	164,989	953,753	1,080,880
Purchases and origination	115,170	72,551	24,452	212,173
Bad debts written off	-	-	(973,008)	(973,008)
Changes to model methodologies	7,191	(79,599)	3,426	(68,982)
Derecognition	(78,646)	(145,393)	(239,850)	(463,889)
Transfer to financial investments at amortised cost	-	(50,496)	-	(50,496)
Exchange differences	(814)	5,546	5,916	10,648
Other movements	-	-	56,433	56,433
Balance as at the end of the financial year	1,015,663	1,186,991	1,407,463	3,610,117

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Table 22a: Market Risk-Weighted Assets and Minimum Capital Requirements as at 30 June 2022

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	103,496,355	100,721,794	2,390,866	191,269
Equity Position Risk	70,038	60,013	69,605	5,568
Foreign Currency Risk	842,167	307,227	773,480	61,879
Options Risk	14,264	80,435	62,708	5,017
Total			3,296,659	263,733
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	103,245,853	100,624,594	2,298,215	183,857
Equity Position Risk	-	-	-	-
Foreign Currency Risk	475,106	335,384	449,239	35,939
Options Risk	14,264	20,422	1,898	152
Total			2,749,352	219,948
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	11,639,103	11,485,933	138,889	11,111
Equity Position Risk	-	-	-	-
Foreign Currency Risk	11,880	94,519	94,519	7,562
Options Risk	-	-	-	-
Total			233,408	18,673
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	16,789	16,657	-	-
Equity Position Risk	64,970	60,013	26,006	2,080
Foreign Currency Risk	92,478	747	92,478	7,398
Options Risk	-	60,013	60,810	4,865
Total			179,294	14,343

Note:

As at 30 June 2022,

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 2021

RHB Bank Group				
	Long	Short	Risk- Weighted	Minimum
Market Risk	Position	Position	Assets	Capital
	RM'000	RM'000	RM'000	Requirements
				RM'000
Interest Rate Risk/Profit Rate Risk	78,808,602	78,158,365	1,950,110	156,009
Equity Position Risk	86,932	68,750	99,883	7,990
Foreign Currency Risk	1,137,784	124,696	1,113,097	89,048
Options Risk	75,691	150,728	38,025	3,042
Total			3,201,115	256,089
RHB Bank				
	Long	Short	Risk- Weighted	Minimum
Market Risk	Position	Position	Assets	Capital
	RM'000	RM'000	RM'000	Requirements
				RM'000
Interest Rate Risk/Profit Rate Risk	82,721,361	82,113,579	1,852,821	148,226
Equity Position Risk	-	-	-	-
Foreign Currency Risk	787,136	143,531	762,449	60,996
Options Risk	75,691	81,978	2,419	193
Total			2,617,689	209,415
RHB Islamic Bank				
	Long	Short	Risk- Weighted	Minimum
Market Risk	Position	Position	Assets	Capital
	RM'000	RM'000	RM'000	Requirements
				RM'000
Profit Rate Risk	13,736,843	13,697,737	176,507	14,120
Equity Position Risk	-	-	-	-
Foreign Currency Risk	4,828	25,008	25,008	2,001
Options Risk	-	-	-	-
Total			201,515	16,121
RHB Investment Bank				
	Long	Short	Risk- Weighted	Minimum
Market Risk	Position	Position	Assets	Capital
	RM'000	RM'000	RM'000	Requirements
				RM'000
Interest Rate Risk/Profit Rate Risk	6,741	3,392	3,291	263
Equity Position Risk	80,624	68,750	40,672	3,254
Foreign Currency Risk	82,471	730	82,471	6,598
Options Risk	-	68,750	35,606	2,848
Total			162,040	12,963

Note:

As at 31 December 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 23: Equity Exposures in the Banking Book

RHB Bank Group <u>Equity Type</u>	Gross Credit Exposures		Risk-Weighted Assets	
	30.06.2022	31.12.2021	30.06.2022	31.12.2021
	RM'000	RM'000	RM'000	RM'000
Publicly traded				
Investment in unit trust funds	54,694	55,928	54,694	55,928
Holdings of equity investments	2,330	2,352	2,330	2,352
Privately held				
For socio economic purposes	737,391	757,419	737,391	757,419
For non socio economic purposes	672,753	627,060	1,009,130	940,590
Total	1,467,168	1,442,759	1,803,545	1,756,289
	30.06.2022	31.12.2021		
	RM'000	RM'000		
Cumulative Realised Gains/(Loss) from Sale and Liquidations	93	19,444		
Total Net Unrealised Gains/(Loss)	654,996	136,862		

Table 24a: Interest Rate Risk/Rate of Return Risk in the Banking Book as at 30 June 2022

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	457,500	(457,500)	(1,506,787)	1,506,787
USD - US Dollar	(50,768)	50,768	11,214	(11,214)
Others ¹	50,569	(50,569)	(24,450)	24,450
Total	457,301	(457,301)	(1,520,023)	1,520,023

Table 24b: Interest Rate Risk/Rate of Return Risk in the Banking Book as at 31 December 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	527,971	(527,971)	(1,371,131)	1,371,131
USD - US Dollar	(37,190)	37,190	49,581	(49,581)
Others ¹	56,602	(56,602)	(24,437)	24,437
Total	547,383	(547,383)	(1,345,987)	1,345,987

Note:

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

RHB BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2022

Table 25a: Operational Risk-Weighted Assets and Minimum Capital Requirements as at 30 June 2022

<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	13,461,796	8,838,578	2,801,286	944,993
Minimum Capital Requirements	1,076,944	707,086	224,103	75,599

Table 25b: Operational Risk-Weighted Assets and Minimum Capital Requirements as at 31 December 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	13,211,976	8,766,298	2,585,628	968,930
Minimum Capital Requirements	1,056,958	701,304	206,850	77,514

Table 26: Disclosure on Profit Sharing Investment Account

RHB Bank Group

Unrestricted Investment Account (URIA)

	<u>30.06.2022</u>	<u>31.12.2021</u>
	%	%
Return on Assets (ROA)	8.55	7.20
Average Net Distributable Income	7.81	7.20
Average Net Distributable Income Attributable to the Investment Account Holder (IAH)	2.85	2.37
	RM'000	RM'000
Impaired assets funded by URIA	7,423	966
ECL Stage 1 provisions funded by URIA	472	176
ECL Stage 2 provisions funded by URIA	616	117
ECL Stage 3 provisions funded by URIA	2,252	457

Notes:

1. Return on Assets refers to total gross income/ average amount of assets funded by URIA.
2. Average Net Distributable Income refers to total average net distributable income/ average amount of assets funded by URIA.