

**RHB Islamic Bank Berhad**  
**Basel II Pillar 3 Disclosures**  
**30 June 2022**

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

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**STATEMENT BY MANAGING DIRECTOR**

In accordance with the requirements of Bank Negara Malaysia's Guideline on Capital Adequacy Framework for Islamic Bank (CAFIB) – Disclosure Requirements (Pillar 3), and on behalf of the Board and Senior Management of RHB Islamic Bank Berhad, I am pleased to provide an attestation that the Basel II Pillar 3 Disclosures of RHB Islamic Bank Berhad as at 30 June 2022 are accurate and complete.

**DATO' ADISSADIKIN BIN ALI**  
Managing Director

**RHB ISLAMIC BANK**  
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**INTRODUCTION**

This document describes RHB Islamic Bank Berhad's (RHB Islamic Bank) risk profile and capital adequacy position in accordance with the disclosure requirements as outlined in the Capital Adequacy Framework for Islamic Bank (CAFIB) – Disclosure Requirements (Pillar 3) issued by Bank Negara Malaysia (BNM).

BNM's guidelines on 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 purposes of complying with regulatory requirements under Basel II Pillar 1, the approaches adopted by RHB Islamic Bank are as follows:

<b>Entity</b>	<b>Credit Risk</b>	<b>Market Risk</b>	<b>Operational Risk</b>
RHB Islamic Bank Berhad	Internal Ratings-Based Approach	Standardised Approach	Basic Indicator Approach

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

**SCOPE OF APPLICATION**

In this Pillar 3 document, RHB Islamic Bank's information is presented at entity level and is referred to as 'the Bank'. The Bank is a wholly-owned subsidiary of RHB Bank Berhad as at 30 June 2022.

The Bank's capital requirements are guided by BNM's Capital Adequacy Framework for Islamic Banks (Capital Components).

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**Table 1: Capital Adequacy Ratios**

<b>RHB Islamic Bank</b>		
<b>Capital Ratios</b>	<b>30.06.2022</b>	<b>31.12.2021</b>
<b><u>Before proposed dividends</u></b>		
Common Equity Tier I Capital Ratio	<b>17.502%</b>	17.635%
Tier I Capital Ratio	<b>17.502%</b>	17.635%
Total Capital Ratio	<b>20.598%</b>	20.780%
<b><u>After proposed dividends</u></b>		
Common Equity Tier I Capital Ratio	<b>17.170%</b>	16.849%
Tier I Capital Ratio	<b>17.170%</b>	16.849%
Total Capital Ratio	<b>20.265%</b>	19.994%

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

<b>RHB Islamic Bank</b>		
<b>Risk Types</b>	<b>30.06.2022</b>	<b>31.12.2021</b>
	<b>RM'000</b>	<b>RM'000</b>
Credit RWA	<b>33,044,536</b>	33,329,415
Credit RWA Absorbed by PSIA	<b>(5,911,573)</b>	(6,318,180)
Market RWA	<b>233,408</b>	201,515
Operational RWA	<b>2,801,286</b>	2,585,628
<b>Total</b>	<b>30,167,657</b>	29,798,378

**Table 3: Risk-Weighted Assets by Risk Types and Minimum Capital Requirements**

<b>RHB Islamic Bank</b>	<b>RWA</b>		<b>Minimum Capital Requirements</b>	
<b>Risk Types</b>	<b>30.06.2022</b>	<b>31.12.2021</b>	<b>30.06.2022</b>	<b>31.12.2021</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>Credit Risk</b>	<b>27,132,963</b>	27,011,235	<b>2,170,637</b>	2,160,899
Under Foundation Internal Ratings -Based (F-IRB) Approach	<b>16,677,100</b>	17,575,302	<b>1,334,168</b>	1,406,024
Under Advanced Internal Ratings -Based (A-IRB) Approach	<b>10,124,081</b>	9,507,477	<b>809,927</b>	760,598
Under Standardised Approach	<b>6,243,355</b>	6,246,636	<b>499,468</b>	499,731
Absorbed by PSIA under F-IRB Approach	<b>(3,764,226)</b>	(4,628,281)	<b>(301,138)</b>	(370,262)
Absorbed by PSIA under A-IRB Approach	<b>(27,641)</b>	(7,965)	<b>(2,211)</b>	(637)
Absorbed by PSIA under Standardised Approach	<b>(2,119,706)</b>	(1,681,934)	<b>(169,577)</b>	(134,555)
<b>Market Risk</b>				
Under Standardised Approach	<b>233,408</b>	201,515	<b>18,673</b>	16,121
<b>Operational Risk</b>				
Under Basic Indicator Approach	<b>2,801,286</b>	2,585,628	<b>224,103</b>	206,850
<b>Total</b>	<b>30,167,657</b>	29,798,378	<b>2,413,413</b>	2,383,870

**RHB ISLAMIC BANK**  
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**Table 4: Capital Structure**

RHB Islamic Bank	<u>30.06.2022</u>	<u>31.12.2021</u>
	RM'000	RM'000
<b><u>Common Equity Tier I Capital/Tier I Capital</u></b>		
Paid up ordinary share capital	1,673,424	1,673,424
Retained profits	3,882,827	3,716,002
Fair value through other comprehensive income (FVOCI) reserves	(166,624)	(28,023)
<b>Less:</b>		
Other intangibles	(3,467)	(2,976)
Deferred tax assets	(106,048)	(102,565)
Other deductions*	(21)	(918)
<b>Total Common Equity Tier I Capital/Tier I Capital</b>	<b><u>5,280,091</u></b>	<b><u>5,254,944</u></b>
<b><u>Tier II Capital</u></b>		
Subordinated obligations	750,000	750,000
Surplus eligible provisions over expected losses	138,056	134,679
General provisions <sup>^</sup>	45,759	52,467
<b>Total Tier II Capital</b>	<b><u>933,815</u></b>	<b><u>937,146</u></b>
<b>Total Capital</b>	<b><u>6,213,906</u></b>	<b><u>6,192,090</u></b>

\* Pursuant to the Basel II Market Risk para 5.18 and 5.19 – Valuation Adjustments, the Capital Adequacy Framework for Islamic Banks (Basel II – Risk-Weighted Assets) calculation shall account for the ageing, liquidity and holding back adjustments/reserves on its trading portfolio.

<sup>^</sup> Pursuant to BNM's policy document on 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.

Includes the qualifying regulatory reserve of the Bank of RM28,119,000 (31 December 2021 : RM41,763,000).

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**BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2022**

**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**

<b>RHB Islamic Bank</b>	<b>Gross Exposures/ EAD before CRM</b>	<b>Net Exposures/ EAD after CRM</b>	<b>Risk-Weighted Assets</b>	<b>Risk-Weighted Assets Absorbed by PSIA</b>	<b>Total Risk-Weighted Assets After Effect of PSIA</b>	<b>Minimum Capital Requirements</b>
<b>Exposure Class</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>Exposures under Standardised Approach (SA)</b>						
<b>On-Balance Sheet Exposures</b>						
Sovereigns & Central Banks	10,440,248	10,440,248	-	-	-	-
Public Sector Entities	7,432,929	7,361,329	46,963	(2,993)	43,970	3,517
Banks, Development Financial Institutions & MDBs	1,356,693	1,356,693	288,090	-	288,090	23,047
Takaful Cos, Securities Firms & Fund Managers	327	327	327	-	327	26
Corporates	715,878	600,629	540,237	-	540,237	43,219
Regulatory Retail	4,904,309	4,891,878	4,835,537	(2,102,515)	2,733,022	218,642
Residential Financing	7,765	7,765	3,266	(20)	3,246	260
Other Assets	302,215	302,215	289,446	-	289,446	23,156
Defaulted Exposures	27,857	27,847	34,791	(14,178)	20,613	1,649
<b>Total On-Balance Sheet Exposures</b>	<b>25,188,221</b>	<b>24,988,931</b>	<b>6,038,657</b>	<b>(2,119,706)</b>	<b>3,918,951</b>	<b>313,516</b>
<b>Off-Balance Sheet Exposures</b>						
OTC Derivatives	411,821	407,041	81,467	-	81,467	6,517
Off-balance sheet exposures other than OTC derivatives or credit derivatives	1,209,980	1,181,419	123,231	-	123,231	9,858
Defaulted Exposures	5	-	-	-	-	-
<b>Total Off-Balance Sheet Exposures</b>	<b>1,621,806</b>	<b>1,588,460</b>	<b>204,698</b>	<b>-</b>	<b>204,698</b>	<b>16,375</b>
<b>Total On and Off-Balance Sheet Exposures under SA</b>	<b>26,810,027</b>	<b>26,577,391</b>	<b>6,243,355</b>	<b>(2,119,706)</b>	<b>4,123,649</b>	<b>329,891</b>
<b>Exposures under F-IRB Approach</b>						
<b>On-Balance Sheet Exposures</b>						
<b>Corporates, of which</b>	<b>25,752,953</b>	<b>25,752,953</b>	<b>14,763,353</b>	<b>(3,506,637)</b>	<b>11,256,716</b>	<b>900,538</b>
Corporate Exposures (excluding exposures with firm size adjustments)	16,177,064	16,569,700	9,412,664	(3,077,938)	6,334,726	506,778
Corporate Exposures (with firm size adjustments)	7,652,135	7,652,135	4,126,506	(248,049)	3,878,457	310,278
Specialised Financing Exposures (Slotting Approach)						
Project Finance	19,853	19,853	19,167	-	19,167	1,533
Income Producing Real Estate	1,903,901	1,511,265	1,205,016	(180,650)	1,024,366	81,949
Defaulted Exposures	1,345,387	1,345,387	1,836	-	1,836	147
<b>Total On-Balance Sheet Exposures</b>	<b>27,098,340</b>	<b>27,098,340</b>	<b>14,765,189</b>	<b>(3,506,637)</b>	<b>11,258,552</b>	<b>900,685</b>
<b>Off-Balance Sheet Exposures</b>						
OTC Derivatives	14,215	14,215	11,859	-	11,859	949
Off-balance sheet exposures other than OTC derivatives or credit derivatives	2,742,072	2,742,072	956,065	(44,520)	911,545	72,923
Defaulted Exposures	2,174	2,174	-	-	-	-
<b>Total Off-Balance Sheet Exposures</b>	<b>2,758,461</b>	<b>2,758,461</b>	<b>967,924</b>	<b>(44,520)</b>	<b>923,404</b>	<b>73,872</b>
<b>Exposures under A-IRB Approach</b>						
<b>On-Balance Sheet Exposures</b>						
<b>Retail, of which</b>	<b>45,226,236</b>	<b>45,226,236</b>	<b>8,447,078</b>	<b>(24,476)</b>	<b>8,422,602</b>	<b>673,808</b>
Residential Financing Exposures	20,595,417	20,595,417	3,414,568	(20,530)	3,394,038	271,523
Qualifying Revolving Retail Exposures	264,602	264,602	161,630	-	161,630	12,930
Hire Purchase Exposures	9,281,182	9,281,182	2,892,146	-	2,892,146	231,372
Other Retail Exposures	15,085,035	15,085,035	1,978,734	(3,946)	1,974,788	157,983
Defaulted Exposures	573,401	573,401	384,971	(1,600)	383,371	30,670
<b>Total On-Balance Sheet Exposures</b>	<b>45,799,637</b>	<b>45,799,637</b>	<b>8,832,049</b>	<b>(26,076)</b>	<b>8,805,973</b>	<b>704,478</b>
<b>Off-Balance Sheet Exposures</b>						
OTC Derivatives	-	-	-	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	4,642,397	4,642,397	714,813	-	714,813	57,185
Defaulted Exposures	7,031	7,031	4,158	-	4,158	333
<b>Total Off-Balance Sheet Exposures</b>	<b>4,649,428</b>	<b>4,649,428</b>	<b>718,971</b>	<b>-</b>	<b>718,971</b>	<b>57,518</b>
<b>Total On and Off-Balance Sheet Exposures before scaling factor under the IRB Approach</b>	<b>80,305,866</b>	<b>80,305,866</b>	<b>25,284,133</b>	<b>(3,577,233)</b>	<b>21,706,900</b>	<b>1,736,553</b>
<b>Total On and Off-Balance Sheet Exposures after scaling factor, 1.06 under the IRB Approach</b>			<b>26,801,181</b>	<b>(3,791,867)</b>	<b>23,009,314</b>	<b>1,840,746</b>
<b>Total (Exposures under the SA Approach and Exposures under the IRB Approach)</b>	<b>107,115,893</b>	<b>106,883,257</b>	<b>33,044,536</b>	<b>(5,911,573)</b>	<b>27,132,963</b>	<b>2,170,637</b>

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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 2021

RHB Islamic Bank	Gross Exposures/ EAD before CRM RM'000	Net Exposures/ EAD after CRM RM'000	Risk- Weighted Assets RM'000	Risk- Weighted Assets Absorbed by PSIA RM'000	Total Risk- Weighted Assets After Effect of PSIA RM'000	Minimum Capital Requirements RM'000
<b>Exposures under Standardised Approach (SA)</b>						
<b>On-Balance Sheet Exposures</b>						
Sovereigns & Central Banks	11,443,099	11,443,099	-	-	-	-
Public Sector Entities	7,424,851	7,353,251	37,014	-	37,014	2,961
Banks, Development Financial Institutions & MDBs	1,417,524	1,417,524	281,194	-	281,194	22,495
Takaful Cos, Securities Firms & Fund Managers	178	178	178	-	178	14
Corporates	712,021	632,353	616,282	-	616,282	49,303
Regulatory Retail	4,875,145	4,872,671	4,814,307	(1,678,214)	3,136,093	250,887
Residential Financing	7,166	7,166	2,965	(6)	2,959	237
Other Assets	371,022	371,022	359,601	-	359,601	28,768
Defaulted Exposures	11,598	11,588	12,875	(3,714)	9,161	733
<b>Total On-Balance Sheet Exposures</b>	<b>26,262,604</b>	<b>26,108,852</b>	<b>6,124,416</b>	<b>(1,681,934)</b>	<b>4,442,482</b>	<b>355,398</b>
<b>Off-Balance Sheet Exposures</b>						
OTC Derivatives	258,870	258,870	51,911	-	51,911	4,153
Off-balance sheet exposures other than OTC derivatives or credit derivatives	800,763	783,476	70,309	-	70,309	5,625
Defaulted Exposures	-	-	-	-	-	-
<b>Total Off-Balance Sheet Exposures</b>	<b>1,059,633</b>	<b>1,042,346</b>	<b>122,220</b>	<b>-</b>	<b>122,220</b>	<b>9,778</b>
<b>Total On and Off-Balance Sheet Exposures under SA</b>	<b>27,322,237</b>	<b>27,151,198</b>	<b>6,246,636</b>	<b>(1,681,934)</b>	<b>4,564,702</b>	<b>365,176</b>
<b>Exposures under F-IRB Approach</b>						
<b>On-Balance Sheet Exposures</b>						
<b>Corporates, of which</b>	<b>26,975,276</b>	<b>26,975,276</b>	<b>15,490,739</b>	<b>(4,277,984)</b>	<b>11,212,755</b>	<b>897,020</b>
Corporate Exposures (excluding exposures with firm size adjustments)	16,112,679	16,556,431	9,492,783	(3,355,044)	6,137,739	491,019
Corporate Exposures (with firm size adjustments)	8,884,032	8,884,032	4,758,664	(736,063)	4,022,601	321,808
Specialised Financing Exposures (Slotting Approach)						
Project Finance	10,187	10,187	11,715	-	11,715	937
Income Producing Real Estate	1,968,378	1,524,626	1,227,577	(186,877)	1,040,700	83,256
Defaulted Exposures	1,250,665	1,250,665	1,797	-	1,797	144
<b>Total On-Balance Sheet Exposures</b>	<b>28,225,941</b>	<b>28,225,941</b>	<b>15,492,536</b>	<b>(4,277,984)</b>	<b>11,214,552</b>	<b>897,164</b>
<b>Off-Balance Sheet Exposures</b>						
OTC Derivatives	6,121	6,121	8,644	-	8,644	691
Off-balance sheet exposures other than OTC derivatives or credit derivatives	2,903,095	2,903,095	1,079,294	(88,319)	990,975	79,278
Defaulted Exposures	9,269	9,269	-	-	-	-
<b>Total Off-Balance Sheet Exposures</b>	<b>2,918,485</b>	<b>2,918,485</b>	<b>1,087,938</b>	<b>(88,319)</b>	<b>999,619</b>	<b>79,969</b>
<b>Exposures under A-IRB Approach</b>						
<b>On-Balance Sheet Exposures</b>						
<b>Retail, of which</b>	<b>42,137,630</b>	<b>42,137,630</b>	<b>8,176,588</b>	<b>(7,450)</b>	<b>8,169,138</b>	<b>653,531</b>
Residential Financing Exposures	19,033,925	19,033,925	3,333,796	(6,263)	3,327,533	266,203
Qualifying Revolving Retail Exposures	262,083	262,083	169,219	-	169,219	13,537
Hire Purchase Exposures	8,973,609	8,973,609	2,876,972	-	2,876,972	230,158
Other Retail Exposures	13,868,013	13,868,013	1,796,601	(1,187)	1,795,414	143,633
Defaulted Exposures	351,300	351,300	78,164	(64)	78,100	6,248
<b>Total On-Balance Sheet Exposures</b>	<b>42,488,930</b>	<b>42,488,930</b>	<b>8,254,752</b>	<b>(7,514)</b>	<b>8,247,238</b>	<b>659,779</b>
<b>Off-Balance Sheet Exposures</b>						
OTC Derivatives	-	-	-	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	4,436,179	4,436,179	711,270	-	711,270	56,902
Defaulted Exposures	6,319	6,319	3,296	-	3,296	264
<b>Total Off-Balance Sheet Exposures</b>	<b>4,442,498</b>	<b>4,442,498</b>	<b>714,566</b>	<b>-</b>	<b>714,566</b>	<b>57,166</b>
<b>Total On and Off-Balance Sheet Exposures before scaling factor under the IRB Approach</b>	<b>78,075,854</b>	<b>78,075,854</b>	<b>25,549,792</b>	<b>(4,373,817)</b>	<b>21,175,975</b>	<b>1,694,078</b>
<b>Total On and Off-Balance Sheet Exposures after scaling factor, 1.06 under the IRB Approach</b>			<b>27,082,779</b>	<b>(4,636,246)</b>	<b>22,446,533</b>	<b>1,795,723</b>
<b>Total (Exposures under the SA Approach and Exposures under the IRB Approach)</b>	<b>105,398,091</b>	<b>105,227,052</b>	<b>33,329,415</b>	<b>(6,318,180)</b>	<b>27,011,235</b>	<b>2,160,899</b>



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**BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2022**

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

**RHB Islamic Bank**

<u>Nature of Item</u>	Principal/ Notional Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk- Weighted Assets
	RM'000	RM'000	RM'000	RM'000
Transaction related contingent items	349,604		174,802	94,640
Short term self liquidating trade related contingencies	266,394		53,279	45,270
Forward asset purchases, forward deposits, partly paid shares and securities which represent commitments with certain drawdowns	159,540		159,540	-
Foreign exchange related contracts	1,697,109	17,867	39,149	15,940
1 year or less	1,697,109	17,867	39,149	15,940
Over 1 year to 5 years	-	-	-	-
Over 5 years	-	-	-	-
Profit rate related contracts	2,720,000	7,007	9,727	1,945
1 year or less	2,720,000	7,007	9,727	1,945
Over 1 year to 5 years	-	-	-	-
Over 5 years	-	-	-	-
Commodity contracts	114,167	-	-	-
1 year or less	50,000	-	-	-
Over 1 year to 5 years	64,167	-	-	-
Over 5 years	-	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	14,485,757	128,570	377,204	75,441
Other commitments, such as formal standby facilities and financing lines, with original maturity of over 1 year	10,426,009		8,201,714	1,658,352
Other commitments, such as formal standby facilities and financing lines, with original maturity of up to 1 year	14,280		14,280	5
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 customer's creditworthiness	2,484,856		-	-
<b>Total</b>	<b>32,717,716</b>	<b>153,444</b>	<b>9,029,695</b>	<b>1,891,593</b>

**RHB ISLAMIC BANK**  
**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 Islamic Bank**

<u>Nature of Item</u>	<u>Principal/ Notional Amount</u> RM'000	<u>Positive Fair Value of Derivative Contracts</u> RM'000	<u>Credit Equivalent Amount</u> RM'000	<u>Risk- Weighted Assets</u> RM'000
Transaction related contingent items	348,068		174,034	96,867
Short term self liquidating trade related contingencies	27,903		5,581	4,606
Forward asset purchases, forward deposits, partly paid shares and securities which represent commitments with certain drawdowns	-		-	-
Foreign exchange related contracts	1,227,939	2,981	23,588	10,420
1 year or less	1,227,939	2,981	23,588	10,420
Over 1 year to 5 years	-	-	-	-
Over 5 years	-	-	-	-
Profit rate related contracts	2,910,000	5,534	9,069	1,814
1 year or less	2,910,000	5,534	9,069	1,814
Over 1 year to 5 years	-	-	-	-
Over 5 years	-	-	-	-
Commodity contracts	-	-	-	-
1 year or less	-	-	-	-
Over 1 year to 5 years	-	-	-	-
Over 5 years	-	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	17,768,673	25,839	241,603	48,321
Other commitments, such as formal standby facilities and financing lines, with original maturity of over 1 year	10,078,817		7,965,307	1,762,675
Other commitments, such as formal standby facilities and financing lines, with original maturity of up to 1 year	1,434		1,434	21
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 customer's creditworthiness	2,648,467		-	-
<b>Total</b>	<b>35,011,301</b>	<b>34,354</b>	<b>8,420,616</b>	<b>1,924,724</b>

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

Table 7a: Credit Risk Exposures (Before Credit Risk Mitigation) by Industry Sector as at 30 June 2022

RHB Islamic Bank												
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
<b>Exposures under Standardised Approach</b>												
Sovereigns & Central Banks	-	-	-	-	-	-	-	7,523,815	3,261,478	-	-	10,785,293
Public Sector Entities	-	-	-	-	116,979	-	-	3,481,856	4,773,546	-	-	8,372,381
Banks, Development Financial Institution & MDBs	-	-	-	-	-	-	-	1,544,207	-	-	-	1,544,207
Takaful Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	-	327	-	-	-	327
Corporates	6,907	3,566	21,701	1,096	53,165	77,709	123,137	539,333	4,141	26,649	-	857,404
Regulatory Retail	1,294	996	12,572	42	11,075	20,947	4,958	7,139	5,962	4,875,446	-	4,940,431
Residential Financing	-	-	-	-	-	-	-	-	-	7,769	-	7,769
Other Assets	-	-	-	-	-	-	-	-	-	-	302,215	302,215
<b>Total Exposures under Standardised Approach</b>	<b>8,201</b>	<b>4,562</b>	<b>34,273</b>	<b>1,138</b>	<b>181,219</b>	<b>98,656</b>	<b>128,095</b>	<b>13,096,677</b>	<b>8,045,127</b>	<b>4,909,864</b>	<b>302,215</b>	<b>26,810,027</b>
<b>Exposures under IRB Approach</b>												
<b>Corporates, of which</b>	<b>1,949,603</b>	<b>1,228,678</b>	<b>2,389,354</b>	<b>1,672,713</b>	<b>6,359,905</b>	<b>1,572,195</b>	<b>6,064,948</b>	<b>8,308,970</b>	<b>310,435</b>	<b>-</b>	<b>-</b>	<b>29,856,801</b>
Corporate Exposures (excluding exposures with firm size adjustments)	1,276,474	1,145,854	1,272,634	1,633,693	2,036,969	733,540	5,034,151	5,579,662	67,159	-	-	18,780,136
Corporate Exposures (with firm size adjustments)	673,129	68,544	1,116,720	29,842	2,721,593	838,655	1,028,127	2,164,082	243,276	-	-	8,883,968
Specialised Financing Exposures (Slotting Approach)	-	-	-	-	-	-	-	-	-	-	-	-
Project Finance	-	14,280	-	9,178	5,626	-	-	-	-	-	-	29,084
Income Producing Real Estate	-	-	-	-	1,595,717	-	2,670	565,226	-	-	-	2,163,613
<b>Retail, of which</b>	<b>87,033</b>	<b>20,460</b>	<b>647,074</b>	<b>8,087</b>	<b>573,228</b>	<b>2,438,164</b>	<b>493,727</b>	<b>775,628</b>	<b>125,344</b>	<b>45,280,320</b>	<b>-</b>	<b>50,449,065</b>
Residential Financing Exposures	-	-	-	-	-	-	-	-	-	21,312,015	-	21,312,015
Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	453,993	-	453,993
Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	9,315,629	-	9,315,629
Other Retail Exposures	87,033	20,460	647,074	8,087	573,228	2,438,164	493,727	775,628	125,344	14,198,683	-	19,367,428
<b>Total Exposures under IRB Approach</b>	<b>2,036,636</b>	<b>1,249,138</b>	<b>3,036,428</b>	<b>1,680,800</b>	<b>6,933,133</b>	<b>4,010,359</b>	<b>6,558,675</b>	<b>9,084,598</b>	<b>435,779</b>	<b>45,280,320</b>	<b>-</b>	<b>80,305,866</b>
<b>Total Exposures under Standardised and IRB Approaches</b>	<b>2,044,837</b>	<b>1,253,700</b>	<b>3,070,701</b>	<b>1,681,938</b>	<b>7,114,352</b>	<b>4,109,015</b>	<b>6,686,770</b>	<b>22,181,275</b>	<b>8,480,906</b>	<b>50,190,184</b>	<b>302,215</b>	<b>107,115,893</b>

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

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

RHB Islamic Bank												
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
<b>Exposures under Standardised Approach</b>												
Sovereigns & Central Banks	-	-	-	-	-	-	-	9,423,709	2,019,390	-	-	11,443,099
Public Sector Entities	-	-	-	-	119,424	-	-	3,335,057	4,735,801	-	-	8,190,282
Banks, Development Financial Institution & MDBs	-	-	-	-	-	-	-	1,626,140	-	-	-	1,626,140
Takaful Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	-	178	-	-	-	178
Corporates	7,969	3,008	22,746	944	57,493	76,656	124,203	481,523	6,447	14,522	-	795,511
Regulatory Retail	1,399	1,599	17,447	53	9,281	22,309	6,777	12,709	6,381	4,810,824	-	4,888,779
Residential Financing	-	-	-	-	-	-	-	-	-	7,226	-	7,226
Other Assets	-	-	-	-	-	-	-	-	-	-	371,022	371,022
<b>Total Exposures under Standardised Approach</b>	<b>9,368</b>	<b>4,607</b>	<b>40,193</b>	<b>997</b>	<b>186,198</b>	<b>98,965</b>	<b>130,980</b>	<b>14,879,316</b>	<b>6,768,019</b>	<b>4,832,572</b>	<b>371,022</b>	<b>27,322,237</b>
<b>Exposures under IRB Approach</b>												
<b>Corporates, of which</b>	1,668,176	1,203,598	2,174,350	1,646,113	6,735,253	1,629,210	7,224,153	8,568,654	294,919	-	-	31,144,426
Corporate Exposures (excluding exposures with firm size adjustments)	757,571	1,152,811	1,272,873	1,616,010	2,174,596	818,441	5,124,988	6,046,612	82,686	-	-	19,046,588
Corporate Exposures (with firm size adjustments)	910,605	50,787	901,477	21,209	2,570,797	810,769	2,096,495	2,327,481	212,233	-	-	9,901,853
Specialised Financing Exposures (Slotting Approach)	-	-	-	-	-	-	-	-	-	-	-	-
Project Finance	-	-	-	8,894	13,987	-	-	-	-	-	-	22,881
Income Producing Real Estate	-	-	-	-	1,975,873	-	2,670	194,561	-	-	-	2,173,104
<b>Retail, of which</b>	78,601	26,939	588,569	8,507	523,033	2,009,669	405,278	711,999	104,571	42,474,262	-	46,931,428
Residential Financing Exposures	-	-	-	-	-	-	-	-	-	19,563,046	-	19,563,046
Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	402,159	-	402,159
Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	9,005,421	-	9,005,421
Other Retail Exposures	78,601	26,939	588,569	8,507	523,033	2,009,669	405,278	711,999	104,571	13,503,636	-	17,960,802
<b>Total Exposures under IRB Approach</b>	<b>1,746,777</b>	<b>1,230,537</b>	<b>2,762,919</b>	<b>1,654,620</b>	<b>7,258,286</b>	<b>3,638,879</b>	<b>7,629,431</b>	<b>9,280,653</b>	<b>399,490</b>	<b>42,474,262</b>	<b>-</b>	<b>78,075,854</b>
<b>Total Exposures under Standardised and IRB Approaches</b>	<b>1,756,145</b>	<b>1,235,144</b>	<b>2,803,112</b>	<b>1,655,617</b>	<b>7,444,484</b>	<b>3,737,844</b>	<b>7,760,411</b>	<b>24,159,969</b>	<b>7,167,509</b>	<b>47,306,834</b>	<b>371,022</b>	<b>105,398,091</b>

**RHB ISLAMIC BANK**  
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**Table 8a: Credit Risk Exposures (Before Credit Risk Mitigation) by Remaining Maturity as at 30 June 2022**

<b>RHB Islamic Bank</b>	<b>One Year or Less</b>	<b>More Than One to Five Years</b>	<b>Over Five Years</b>	<b>Total</b>
<b><u>Exposure Class</u></b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b><u>Exposures under Standardised Approach</u></b>				
Sovereigns & Central Banks	7,595,676	760,865	2,428,752	10,785,293
Public Sector Entities	655,311	1,260,512	6,456,558	8,372,381
Banks, Development Financial Institutions & MDBs	1,209,861	276,767	57,579	1,544,207
Takaful Cos, Securities Firms & Fund Managers	327	-	-	327
Corporates	143,593	526,704	187,107	857,404
Regulatory Retail	43,005	807,867	4,089,559	4,940,431
Residential Financing	-	75	7,694	7,769
Other Assets	-	-	302,215	302,215
<b>Total Exposures under Standardised Approach</b>	<b>9,647,773</b>	<b>3,632,790</b>	<b>13,529,464</b>	<b>26,810,027</b>
<b><u>Exposures under IRB Approach</u></b>				
<b>Corporates, of which</b>	<b>7,339,891</b>	<b>11,231,181</b>	<b>11,285,729</b>	<b>29,856,801</b>
Corporate Exposures (excluding exposures with firm size adjustments)	4,623,495	7,530,946	6,625,695	18,780,136
Corporate Exposures (with firm size adjustments)	2,622,852	2,659,628	3,601,488	8,883,968
Specialised Financing Exposures (Slotting Approach)				
Project Finance	650	14,238	14,196	29,084
Income Producing Real Estate	92,894	1,026,369	1,044,350	2,163,613
<b>Retail, of which</b>	<b>564,732</b>	<b>4,168,866</b>	<b>45,715,467</b>	<b>50,449,065</b>
Residential Financing Exposures	3,346	56,081	21,252,588	21,312,015
Qualifying Revolving Retail Exposures	67,200	367,176	19,617	453,993
Hire Purchase Exposures	37,345	1,919,862	7,358,422	9,315,629
Other Retail Exposures	456,841	1,825,747	17,084,840	19,367,428
<b>Total Exposures under IRB Approach</b>	<b>7,904,623</b>	<b>15,400,047</b>	<b>57,001,196</b>	<b>80,305,866</b>
<b>Total Exposures under Standardised and IRB Approaches</b>	<b>17,552,396</b>	<b>19,032,837</b>	<b>70,530,660</b>	<b>107,115,893</b>

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

**Table 8b: Credit Risk Exposures (Before Credit Risk Mitigation) by Remaining Maturity as at 31 December 2021**

<b>RHB Islamic Bank</b>	<b>One Year or Less</b>	<b>More Than One to Five Years</b>	<b>Over Five Years</b>	<b>Total</b>
<b><u>Exposure Class</u></b>	<b><u>RM'000</u></b>	<b><u>RM'000</u></b>	<b><u>RM'000</u></b>	<b><u>RM'000</u></b>
<b><u>Exposures under Standardised Approach</u></b>				
Sovereigns & Central Banks	9,324,900	305,507	1,812,692	11,443,099
Public Sector Entities	518,170	1,186,038	6,486,074	8,190,282
Banks, Development Financial Institutions & MDBs	1,287,586	295,551	43,003	1,626,140
Takaful Cos, Securities Firms & Fund Managers	178	-	-	178
Corporates	276,224	377,999	141,288	795,511
Regulatory Retail	24,390	788,447	4,075,942	4,888,779
Residential Financing	-	90	7,136	7,226
Other Assets	-	-	371,022	371,022
<b>Total Exposures under Standardised Approach</b>	<b>11,431,448</b>	<b>2,953,632</b>	<b>12,937,157</b>	<b>27,322,237</b>
<b><u>Exposures under IRB Approach</u></b>				
<b>Corporates, of which</b>	7,017,505	13,025,476	11,101,445	31,144,426
Corporate Exposures (excluding exposures with firm size adjustments)	4,040,524	8,180,034	6,826,030	19,046,588
Corporate Exposures (with firm size adjustments)	2,900,388	3,740,507	3,260,958	9,901,853
Specialised Financing Exposures (Slotting Approach)				
Project Finance	2,001	17,908	2,972	22,881
Income Producing Real Estate	74,592	1,087,027	1,011,485	2,173,104
<b>Retail, of which</b>	512,722	3,894,350	42,524,356	46,931,428
Residential Financing Exposures	3,410	54,253	19,505,383	19,563,046
Qualifying Revolving Retail Exposures	86,747	306,740	8,672	402,159
Hire Purchase Exposures	44,451	1,815,234	7,145,736	9,005,421
Other Retail Exposures	378,114	1,718,123	15,864,565	17,960,802
<b>Total Exposures under IRB Approach</b>	<b>7,530,227</b>	<b>16,919,826</b>	<b>53,625,801</b>	<b>78,075,854</b>
<b>Total Exposures under Standardised and IRB Approaches</b>	<b>18,961,675</b>	<b>19,873,458</b>	<b>66,562,958</b>	<b>105,398,091</b>

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BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2022

Table 9a: Portfolios under the Standardised Approach by Risk Weights as at 30 June 2022

RHB Islamic Bank										
Exposure Class	Sovereigns & Central Banks	Public Sector Entities	Banks, Development Financial Institutions & MDBs	Takaful Cos, Securities Firms & Fund Managers	Corporates	Regulatory Retail	Residential Financing	Other Assets	Total Exposures After Credit Risk Mitigation	Total Risk-Weighted Assets
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Supervisory Risk Weights (%)										
0%	10,785,293	7,826,513	49,077	-	-	-	-	12,769	18,673,652	-
20%	-	474,268	1,402,041	-	75,990	-	-	-	1,952,299	390,460
35%	-	-	-	-	-	-	4,113	-	4,113	1,440
50%	-	-	88,161	-	295	6,076	3,656	-	98,188	49,094
75%	-	-	-	-	-	227,631	-	-	227,631	170,723
100%	-	-	148	327	644,198	4,667,129	-	289,446	5,601,248	5,601,248
150%	-	-	-	-	241	20,019	-	-	20,260	30,390
<b>Total Exposures</b>	<b>10,785,293</b>	<b>8,300,781</b>	<b>1,539,427</b>	<b>327</b>	<b>720,724</b>	<b>4,920,855</b>	<b>7,769</b>	<b>302,215</b>	<b>26,577,391</b>	<b>6,243,355</b>

Table 9b: Portfolios under the Standardised Approach by Risk Weights as at 31 December 2021

RHB Islamic Bank										
Exposure Class	Sovereigns & Central Banks	Public Sector Entities	Banks, Development Financial Institutions & MDBs	Takaful Cos, Securities Firms & Fund Managers	Corporates	Regulatory Retail	Residential Financing	Other Assets	Total Exposures After Credit Risk Mitigation	Total Risk-Weighted Assets
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Supervisory Risk Weights (%)										
0%	11,443,099	7,868,179	55,294	-	-	-	-	11,421	19,377,993	-
20%	-	250,503	1,541,343	-	20,589	200	-	-	1,812,635	362,527
35%	-	-	-	-	-	-	4,125	-	4,125	1,444
50%	-	-	29,503	-	286	3,109	3,101	-	35,999	17,999
75%	-	-	-	-	-	235,063	-	-	235,063	176,297
100%	-	-	-	178	679,075	4,640,559	-	359,601	5,679,413	5,679,413
150%	-	-	-	-	2	5,968	-	-	5,970	8,956
<b>Total Exposures</b>	<b>11,443,099</b>	<b>8,118,682</b>	<b>1,626,140</b>	<b>178</b>	<b>699,952</b>	<b>4,884,899</b>	<b>7,226</b>	<b>371,022</b>	<b>27,151,198</b>	<b>6,246,636</b>

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

Table 10a: Rated Exposures According to Ratings by External Credit Assessment Institutions (ECAIs) as at 30 June 2022

RHB Islamic Bank	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Ba3	B1 to C	Unrated	
Ratings of Corporates by Approved ECAIs	S&P	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated	
	Fitch	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated	
	RAM	AAA to AA3	A1 to A3	BBB1 to BB3	B to D	Unrated	
	MARC	AAA to AA-	A+ to A-	BBB+ to BB-	B1 to D	Unrated	
<u>Exposure Class</u>	R&I	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated	
		RM'000	RM'000	RM'000	RM'000	RM'000	
<b><u>On and Off-Balance Sheet Exposures</u></b>							
Public Sector Entities		86,554	-	-	-	8,139,686	
Takaful Cos, Securities Firms & Fund Managers		-	-	-	-	327	
Corporates		75,990	-	-	-	644,734	
<b>Short Term Ratings of Corporates by Approved ECAIs</b>							
	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	
<b><u>On and Off-Balance Sheet Exposures</u></b>							
Public Sector Entities		74,541	-	-	-	-	
<b>Ratings of Sovereigns and Central Banks by Approved ECAIs</b>							
	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
<b><u>On and Off-Balance Sheet Exposures</u></b>							
Sovereigns & Central Banks		-	10,785,293	-	-	-	-
<b>Ratings of Banking Institutions by Approved ECAIs</b>							
	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
<b><u>On and Off-Balance Sheet Exposures</u></b>							
Banks, Development Financial Institutions & MDBs		1,073,047	6,538	1,274	-	-	458,568



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Table 10b: Rated Exposures According to Ratings by External Credit Assessment Institutions (ECAIs) as at 31 December 2021

RHB Islamic Bank	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Ba3	B1 to C	Unrated	
Ratings of Corporates by Approved ECAIs	S&P	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated	
	Fitch	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated	
	RAM	AAA to AA3	A1 to A3	BBB1 to BB3	B to D	Unrated	
	MARC	AAA to AA-	A+ to A-	BBB+ to BB-	B1 to D	Unrated	
<u>Exposure Class</u>	R&I	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated	
		RM'000	RM'000	RM'000	RM'000	RM'000	
<b><u>On and Off-Balance Sheet Exposures</u></b>							
Public Sector Entities		105,260	-	-	-	8,013,422	
Takaful Cos, Securities Firms & Fund Managers		-	-	-	-	178	
Corporates		20,588	-	-	-	679,364	
<b>Short Term Ratings of Corporates by Approved ECAIs</b>							
	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	
<b><u>On and Off-Balance Sheet Exposures</u></b>							
Public Sector Entities		-	-	-	-	-	
<b>Ratings of Sovereigns and Central Banks by Approved ECAIs</b>							
	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
<b><u>On and Off-Balance Sheet Exposures</u></b>							
Sovereigns & Central Banks		-	11,443,099	-	-	-	-
<b>Ratings of Banking Institutions by Approved ECAIs</b>							
	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
<b><u>On and Off-Balance Sheet Exposures</u></b>							
Banks, Development Financial Institutions & MDBs		930,520	306,976	554	-	-	388,090

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**Table 11a: Exposures Subject to the Supervisory Risk Weights under the IRB Approach as at 30 June 2022**

**RHB Islamic Bank**

<u>Supervisory Categories</u>	Exposure After Credit Risk Mitigation					<u>Total</u>
	<u>Strong</u>	<u>Good</u>	<u>Satisfactory</u>	<u>Weak</u>	<u>Default</u>	
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<b>Specialised Financing Exposures</b>						
Project Finance	-	14,280	5,626	-	-	19,906
Income Producing Real Estate	343,950	1,316,664	13,678	-	-	1,674,292
<b>Total Exposures after Credit Risk Mitigation</b>	<b>343,950</b>	<b>1,330,944</b>	<b>19,304</b>	<b>-</b>	<b>-</b>	<b>1,694,198</b>
<b>Total Risk-Weighted Assets</b>	<b>226,354</b>	<b>1,115,398</b>	<b>22,199</b>	<b>-</b>	<b>-</b>	<b>1,363,951</b>

**Table 11b: Exposures Subject to the Supervisory Risk Weights under the IRB Approach as at 31 December 2021**

**RHB Islamic Bank**

<u>Supervisory Categories</u>	Exposure After Credit Risk Mitigation					<u>Total</u>
	<u>Strong</u>	<u>Good</u>	<u>Satisfactory</u>	<u>Weak</u>	<u>Default</u>	
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<b>Specialised Financing Exposures</b>						
Project Finance	-	-	13,987	-	-	13,987
Income Producing Real Estate	355,583	1,203,955	63,403	-	-	1,622,941
<b>Total Exposures after Credit Risk Mitigation</b>	<b>355,583</b>	<b>1,203,955</b>	<b>77,390</b>	<b>-</b>	<b>-</b>	<b>1,636,928</b>
<b>Total Risk-Weighted Assets</b>	<b>238,974</b>	<b>995,110</b>	<b>88,999</b>	<b>-</b>	<b>-</b>	<b>1,323,083</b>

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Table 12a: Exposures under the IRB Approach by PD Band, Exposure Weighted Average Loss Given Default (LGD) and Exposure Weighted Average Risk Weight as at 30 June 2022

RHB Islamic Bank	Exposure At Default After Credit Risk Mitigation RM'000	Exposure Weighted Average LGD %	Exposure Weighted Average Risk Weight %	Undrawn Commitments RM'000
<b>Probability of Default (PD) Range (%)</b>				
<b>Non Retail Exposures</b>				
<b>Corporate Exposures (excluding exposures with firm size adjustments)</b>				
0 to 1	11,896,604	42.37	52.85	931,942
>1 to 4	3,835,353	33.70	84.56	562,470
>4 to 12	2,317,937	3.06	11.42	1,436,918
>12 to <100	7,308	17.07	91.82	-
Default or 100	1,221,433	44.43	0.15	-
<b>Total Corporate Exposures (excluding exposures with firm size adjustments)</b>	<b>19,278,635</b>			<b>2,931,330</b>
<b>Corporate Exposures (with firm size adjustments)</b>				
0 to 1	3,741,643	36.63	40.57	1,130,400
>1 to 4	2,340,605	30.32	65.97	475,966
>4 to 12	1,937,389	10.69	33.19	463,188
>12 to <100	738,203	27.23	116.53	17,037
Default or 100	126,128	38.57	0.00	-
<b>Total Corporate Exposures (with firm size adjustments)</b>	<b>8,883,968</b>			<b>2,086,591</b>
<b>Total Non Retail Exposures</b>	<b>28,162,603</b>			<b>5,017,921</b>
<b>Retail Exposures</b>				
<b>Residential Financing Exposures</b>				
0 to 3	19,427,666	16.60	12.83	404,681
>3 to 10	1,045,036	16.76	48.40	9,557
>10 to 20	152,458	16.59	79.98	269
>20 to <100	385,059	16.65	90.52	295
Default or 100	301,796	16.73	76.62	1,169
<b>Total Residential Financing Exposures</b>	<b>21,312,015</b>			<b>415,971</b>
<b>Qualifying Revolving Retail Exposures</b>				
0 to 3	243,321	58.53	24.23	354,641
>3 to 10	149,051	56.97	67.78	53,880
>10 to 20	33,069	54.42	112.03	8,589
>20 to <100	15,575	53.71	153.89	3,543
Default or 100	12,977	49.86	116.58	-
<b>Total Qualifying Revolving Retail Exposures</b>	<b>453,993</b>			<b>420,653</b>
<b>Hire Purchase Exposures</b>				
0 to 3	8,896,390	44.04	28.89	-
>3 to 10	237,103	46.08	73.16	-
>10 to 20	125,464	44.93	99.68	-
>20 to <100	22,225	45.14	105.56	-
Default or 100	34,447	45.49	70.89	-
<b>Total Hire Purchase Exposures</b>	<b>9,315,629</b>			<b>-</b>
<b>Other Retail Exposures</b>				
0 to 3	13,289,943	18.97	15.05	4,132,783
>3 to 10	5,019,413	5.79	8.60	150,989
>10 to 20	352,955	8.59	18.28	4,516
>20 to <100	473,905	7.18	17.60	10,887
Default or 100	231,212	22.05	51.19	5,808
<b>Total Other Retail Exposures</b>	<b>19,367,428</b>			<b>4,304,983</b>
<b>Total Retail Exposures</b>	<b>50,449,065</b>			<b>5,141,607</b>
<b>Total Non Retail &amp; Retail Exposures under IRB Approach</b>	<b>78,611,668</b>			<b>10,159,528</b>

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Table 12b: Exposures under the IRB Approach by PD Band, Exposure Weighted Average Loss Given Default (LGD) and Exposure Weighted Average Risk Weight as at 31 December 2021

RHB Islamic Bank	Exposure At Default After Credit Risk Mitigation RM'000	Exposure Weighted Average LGD %	Exposure Weighted Average Risk Weight %	Undrawn Commitments RM'000
<u>Probability of Default (PD) Range (%)</u>				
<b><u>Non Retail Exposures</u></b>				
<b>Corporate Exposures (excluding exposures with firm size adjustments)</b>				
0 to 1	12,996,834	39.76	51.01	1,572,993
>1 to 4	4,518,495	24.38	60.04	1,533,621
>4 to 12	524,617	39.40	142.30	298,994
>12 to <100	391,740	0.93	4.78	-
Default or 100	1,173,959	44.46	0.15	-
<b>Total Corporate Exposures (excluding exposures with firm size adjustments)</b>	<b>19,605,645</b>			<b>3,405,608</b>
<b>Corporate Exposures (with firm size adjustments)</b>				
0 to 1	4,616,578	37.94	46.71	915,890
>1 to 4	2,447,017	31.18	68.67	495,357
>4 to 12	883,352	28.18	87.05	273,271
>12 to <100	1,868,931	6.95	29.03	369,127
Default or 100	85,975	37.88	0.02	-
<b>Total Corporate Exposures (with firm size adjustments)</b>	<b>9,901,853</b>			<b>2,053,645</b>
<b>Total Non Retail Exposures</b>	<b>29,507,498</b>			<b>5,459,253</b>
<b><u>Retail Exposures</u></b>				
<b>Residential Financing Exposures</b>				
0 to 3	17,462,945	16.58	12.41	362,850
>3 to 10	1,294,351	16.75	48.43	14,245
>10 to 20	236,059	16.52	79.69	180
>20 to <100	418,249	16.75	95.70	404
Default or 100	151,442	16.49	23.29	1,452
<b>Total Residential Financing Exposures</b>	<b>19,563,046</b>			<b>379,131</b>
<b>Qualifying Revolving Retail Exposures</b>				
0 to 3	205,125	58.39	29.07	347,985
>3 to 10	138,411	57.14	73.54	52,254
>10 to 20	33,251	54.81	113.15	6,555
>20 to <100	15,552	50.85	143.56	2,712
Default or 100	9,820	51.43	60.71	-
<b>Total Qualifying Revolving Retail Exposures</b>	<b>402,159</b>			<b>409,506</b>
<b>Hire Purchase Exposures</b>				
0 to 3	8,533,198	43.93	29.19	-
>3 to 10	198,131	45.76	72.66	-
>10 to 20	215,603	44.73	99.21	-
>20 to <100	26,677	44.98	105.17	-
Default or 100	31,812	45.35	29.33	-
<b>Total Hire Purchase Exposures</b>	<b>9,005,421</b>			<b>-</b>
<b>Other Retail Exposures</b>				
0 to 3	12,044,941	18.93	14.94	3,920,592
>3 to 10	4,972,746	6.29	9.31	230,388
>10 to 20	332,737	11.20	23.53	8,430
>20 to <100	445,833	6.02	14.74	8,403
Default or 100	164,545	22.94	18.78	4,850
<b>Total Other Retail Exposures</b>	<b>17,960,802</b>			<b>4,172,663</b>
<b>Total Retail Exposures</b>	<b>46,931,428</b>			<b>4,961,300</b>
<b>Total Non Retail &amp; Retail Exposures under IRB Approach</b>	<b>76,438,926</b>			<b>10,420,553</b>

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Table 13a: Exposures under the A-IRB Approach by EL Range and Exposure Weighted Average Risk Weight as at 30 June 2022

RHB Islamic Bank	Exposure At Default After Credit Risk Mitigation RM'000	Exposure Weighted Average Risk Weights %	Undrawn Commitments RM'000
<u>Expected Losses (EL) Range (%)</u>			
<b><u>Retail Exposures</u></b>			
<b>Residential Financing Exposures</b>			
0 to 1	20,452,704	14.60	414,916
>1 to 10	649,389	103.90	922
>10 to <100	199,066	19.34	133
100	10,856	0.00	-
<b>Total Residential Financing Exposures</b>	<b>21,312,015</b>		<b>415,971</b>
<b>Qualifying Revolving Retail Exposures</b>			
0 to 1	212,153	22.40	329,043
>1 to 10	212,609	69.84	87,589
>10 to <100	29,231	137.20	4,021
100	-	0.00	-
<b>Total Qualifying Revolving Retail Exposures</b>	<b>453,993</b>		<b>420,653</b>
<b>Hire Purchase Exposures</b>			
0 to 1	8,668,476	28.00	-
>1 to 10	590,483	74.79	-
>10 to <100	46,542	102.85	-
100	10,128	0.00	-
<b>Total Hire Purchase Exposures</b>	<b>9,315,629</b>		<b>-</b>
<b>Other Retail Exposures</b>			
0 to 1	18,540,755	12.48	4,269,646
>1 to 10	626,753	52.12	26,971
>10 to <100	152,133	37.96	7,897
100	47,787	0.00	469
<b>Total Other Retail Exposures</b>	<b>19,367,428</b>		<b>4,304,983</b>
<b>Total Retail Exposures</b>	<b>50,449,065</b>		<b>5,141,607</b>

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Table 13b: Exposures under the A-IRB Approach by EL Range and Exposure Weighted Average Risk Weight as at 31 December 2021

RHB Islamic Bank	Exposure At Default After Credit Risk Mitigation RM'000	Exposure Weighted Average Risk Weights %	Undrawn Commitments RM'000
<u>Expected Losses (EL) Range (%)</u>			
<b><u>Retail Exposures</u></b>			
<b>Residential Financing Exposures</b>			
0 to 1	18,732,831	14.84	377,893
>1 to 10	684,972	91.23	798
>10 to <100	133,281	9.76	429
100	11,962	0.00	11
<b>Total Residential Financing Exposures</b>	<b>19,563,046</b>		<b>379,131</b>
<b>Qualifying Revolving Retail Exposures</b>			
0 to 1	154,232	24.48	293,045
>1 to 10	221,076	72.07	113,749
>10 to <100	26,851	112.61	2,712
100	-	0.00	-
<b>Total Qualifying Revolving Retail Exposures</b>	<b>402,159</b>		<b>409,506</b>
<b>Hire Purchase Exposures</b>			
0 to 1	8,307,740	28.29	-
>1 to 10	639,191	78.03	-
>10 to <100	44,722	83.59	-
100	13,768	0.00	-
<b>Total Hire Purchase Exposures</b>	<b>9,005,421</b>		<b>-</b>
<b>Other Retail Exposures</b>			
0 to 1	17,176,865	12.45	4,134,793
>1 to 10	618,530	44.40	31,876
>10 to <100	120,972	19.58	5,601
100	44,435	0.00	393
<b>Total Other Retail Exposures</b>	<b>17,960,802</b>		<b>4,172,663</b>
<b>Total Retail Exposures</b>	<b>46,931,428</b>		<b>4,961,300</b>

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**Table 14: Exposures under IRB Approach by Actual Losses versus Expected Losses**

RHB Islamic Bank	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
<u>Exposure Class</u>	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>
<b>Corporates, of which</b>				
Corporate Exposures (excluding exposures with firm size adjustments)	450,246	45,861	-	45,861
Corporate Exposures (with firm size adjustments)	13,745	73,253	-	73,253
Specialised Lending Exposures (Slotting Approach)				
Project Finance	-	364	-	364
Income Producing Real Estate	-	15,704	-	15,704
<b>Retail, of which</b>				
Residential Financing Exposures	22,486	54,489	22,731	54,489
Qualifying Revolving Retail Exposures	7,536	13,645	8,507	13,645
Hire Purchase Exposures	12,934	55,671	19,892	55,671
Other Retail Exposures	18,831	52,091	18,287	52,091
<b>Total</b>	<b>525,778</b>	<b>311,078</b>	<b>69,417</b>	<b>311,078</b>

Note :

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

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**Table 15a: Credit Risk Mitigation of Portfolios under the Standardised Approach as at 30 June 2022**

<b>RHB Islamic Bank</b>	<b>Gross Exposures Before Credit Risk Mitigation</b>	<b>Gross Exposures Covered by Guarantees/ Credit Derivatives</b>	<b>Gross Exposures Covered by Eligible Financial Collateral</b>
<b><u>Exposure Class</u></b>	<b><u>RM'000</u></b>	<b><u>RM'000</u></b>	<b><u>RM'000</u></b>
<b><u>On-Balance Sheet Exposures</u></b>			
Sovereigns & Central Banks	10,440,248	-	-
Public Sector Entities	7,432,929	7,126,513	71,600
Banks, Development Financial Institutions & MDBs	1,356,693	49,078	-
Takaful Cos, Securities Firms & Fund Managers	327	-	-
Corporates	715,878	-	115,249
Regulatory Retail	4,904,309	-	12,431
Residential Financing	7,765	-	-
Other Assets	302,215	-	-
Defaulted Exposures	27,857	-	10
<b>Total On-Balance Sheet Exposures</b>	<b>25,188,221</b>	<b>7,175,591</b>	<b>199,290</b>
<b><u>Off-Balance Sheet Exposures</u></b>			
OTC Derivatives	411,821	-	4,780
Off-balance sheet exposures other than OTC derivatives or credit derivatives	1,209,980	700,000	28,561
Defaulted Exposures	5	-	5
<b>Total Off-Balance Sheet Exposures</b>	<b>1,621,806</b>	<b>700,000</b>	<b>33,346</b>
<b>Total On and Off-Balance Sheet Exposures</b>	<b>26,810,027</b>	<b>7,875,591</b>	<b>232,636</b>



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**Table 15b: Credit Risk Mitigation of Portfolios under the Standardised Approach as at 31 December 2021**

<b>RHB Islamic Bank</b>	<b>Gross Exposures Before Credit Risk Mitigation</b>	<b>Gross Exposures Covered by Guarantees/ Credit Derivatives</b>	<b>Gross Exposures Covered by Eligible Financial Collateral</b>
<b><u>Exposure Class</u></b>	<b><u>RM'000</u></b>	<b><u>RM'000</u></b>	<b><u>RM'000</u></b>
<b><u>On-Balance Sheet Exposures</u></b>			
Sovereigns & Central Banks	11,443,099	-	-
Public Sector Entities	7,424,851	7,168,179	71,600
Banks, Development Financial Institutions & MDBs	1,417,524	55,294	-
Takaful Cos, Securities Firms & Fund Managers	178	-	-
Corporates	712,021	-	79,668
Regulatory Retail	4,875,145	200	2,474
Residential Financing	7,166	-	-
Other Assets	371,022	-	-
Defaulted Exposures	11,598	-	10
<b>Total On-Balance Sheet Exposures</b>	<b>26,262,604</b>	<b>7,223,673</b>	<b>153,752</b>
<b><u>Off-Balance Sheet Exposures</u></b>			
OTC Derivatives	258,870	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	800,763	700,000	17,287
Defaulted Exposures	-	-	-
<b>Total Off-Balance Sheet Exposures</b>	<b>1,059,633</b>	<b>700,000</b>	<b>17,287</b>
<b>Total On and Off-Balance Sheet Exposures</b>	<b>27,322,237</b>	<b>7,923,673</b>	<b>171,039</b>

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**Table 16a: Credit Risk Mitigation of Portfolios under the IRB Approach as at 30 June 2022**

<b>RHB Islamic Bank</b>	<b>Gross Exposures Before Credit Risk Mitigation</b>	<b>Gross Exposures Covered by Guarantees/ Credit Derivatives</b>	<b>Gross Exposures Covered by Eligible Financial Collateral</b>	<b>Gross Exposures Covered by Other Eligible Collateral</b>
<b><u>Exposure Class</u></b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b><u>On-Balance Sheet Exposures</u></b>				
<b>Corporates, of which</b>	<b>25,752,953</b>	<b>5,941,656</b>	<b>1,182,504</b>	<b>4,701,669</b>
Corporate Exposures (excluding exposures with firm size adjustments)	16,177,064	3,728,164	112,621	1,829,535
Corporate Exposures (with firm size adjustments)	7,652,135	1,820,856	1,069,883	2,872,134
Specialised Financing Exposures (Slotting Approach)				
Project Finance	19,853	-	-	-
Income Producing Real Estate	1,903,901	392,636	-	-
<b>Retail, of which</b>	<b>45,226,236</b>	<b>38,121</b>	<b>5,229,354</b>	<b>26,239,130</b>
Residential Financing Exposures	20,595,417	-	-	20,562,685
Qualifying Revolving Retail Exposures	264,602	-	-	-
Hire Purchase Exposures	9,281,182	-	-	-
Other Retail Exposures	15,085,035	38,121	5,229,354	5,676,445
Defaulted Exposures	1,918,788	9,232	9,340	434,085
<b>Total On-Balance Sheet Exposures</b>	<b>72,897,977</b>	<b>5,989,009</b>	<b>6,421,198</b>	<b>31,374,884</b>
<b><u>Off-Balance Sheet Exposures</u></b>				
OTC Derivatives	14,215	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	7,384,469	1,326,809	227,494	3,956,349
Defaulted Exposures	9,205	-	100	6,471
<b>Total Off-Balance Sheet Exposures</b>	<b>7,407,889</b>	<b>1,326,809</b>	<b>227,594</b>	<b>3,962,820</b>
<b>Total On and Off-Balance Sheet Exposures</b>	<b>80,305,866</b>	<b>7,315,818</b>	<b>6,648,792</b>	<b>35,337,704</b>

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**Table 16b: Credit Risk Mitigation of Portfolios under the IRB Approach as at 31 December 2021**

<b>RHB Islamic Bank</b>	<b>Gross Exposures Before Credit Risk Mitigation</b>	<b>Gross Exposures Covered by Guarantees/ Credit Derivatives</b>	<b>Gross Exposures Covered by Eligible Financial Collateral</b>	<b>Gross Exposures Covered by Other Eligible Collateral</b>
<b>Exposure Class</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b><u>On-Balance Sheet Exposures</u></b>				
<b>Corporates, of which</b>	26,975,276	6,275,049	1,277,222	5,318,564
Corporate Exposures (excluding exposures with firm size adjustments)	16,112,679	3,984,088	158,222	1,830,391
Corporate Exposures (with firm size adjustments)	8,884,032	1,847,209	1,119,000	3,488,173
Specialised Financing Exposures (Slotting Approach)		-	-	-
Project Finance	10,187	-	-	-
Income Producing Real Estate	1,968,378	443,752	-	-
<b>Retail, of which</b>	42,137,630	21,005	5,018,742	24,324,815
Residential Financing Exposures	19,033,925	-	-	19,007,393
Qualifying Revolving Retail Exposures	262,083	-	-	-
Hire Purchase Exposures	8,973,609	-	-	-
Other Retail Exposures	13,868,013	21,005	5,018,742	5,317,422
Defaulted Exposures	1,601,965	9,206	8,788	227,946
<b>Total On-Balance Sheet Exposures</b>	<b>70,714,871</b>	<b>6,305,260</b>	<b>6,304,752</b>	<b>29,871,325</b>
<b><u>Off-Balance Sheet Exposures</u></b>				
OTC Derivatives	6,121	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	7,339,274	1,305,307	120,084	3,763,337
Defaulted Exposures	15,588	-	-	5,761
<b>Total Off-Balance Sheet Exposures</b>	<b>7,360,983</b>	<b>1,305,307</b>	<b>120,084</b>	<b>3,769,098</b>
<b>Total On and Off-Balance Sheet Exposures</b>	<b>78,075,854</b>	<b>7,610,567</b>	<b>6,424,836</b>	<b>33,640,423</b>

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**Table 17a: Impaired and Past Due Financing and Allowance for Credit Losses by Industry Sector as at 30 June 2022**

<b>RHB Islamic Bank</b>			
<b>Industry Sector</b>	<b>Impaired Financing</b>	<b>Past Due Financing</b>	<b>Allowance for Credit Losses</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Agriculture	117	836	39,815
Mining & Quarrying	4,708	1,340	1,806
Manufacturing	21,521	4,950	31,264
Electricity, Gas & Water Supply	9,178	243	4,968
Construction	52,200	20,811	62,182
Wholesale, Retail Trade, Restaurants & Hotels	47,860	24,880	200,922
Transport, Storage & Communication	16,803	2,314	98,443
Finance, Takaful, Real Estate & Business	39,247	22,884	38,146
Education, Health & Others	857	11,958	2,883
Household	245,240	1,848,007	188,383
Others	-	9,281	22,663
<b>Total</b>	<b>437,731</b>	<b>1,947,504</b>	<b>691,475</b>

**Table 17b: Impaired and Past Due Financing and Allowance for Credit Losses by Industry Sector as at 31 December 2021**

<b>RHB Islamic Bank</b>			
<b>Industry Sector</b>	<b>Impaired Financing</b>	<b>Past Due Financing</b>	<b>Allowance for Credit Losses</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Agriculture	119	419	34,985
Mining & Quarrying	-	3,500	1,941
Manufacturing	25,196	1,281	22,582
Electricity, Gas & Water Supply	12,100	92	4,434
Construction	48,617	11,682	52,564
Wholesale, Retail Trade, Restaurants & Hotels	33,468	9,821	217,239
Transport, Storage & Communication	15,679	2,735	60,337
Finance, Takaful, Real Estate & Business	33,259	4,129	30,896
Education, Health & Others	81	4,776	2,295
Household	217,281	717,797	173,998
Others	-	631	5,220
<b>Total</b>	<b>385,800</b>	<b>756,863</b>	<b>606,491</b>

**Table 18: Net Charges/(Write back) and Write-Offs for Financing Impairment by Industry Sector**

<b>Industry Sector</b>	<b>Six Months Period Ended 30.06.2022</b>		<b>Twelve Months Period Ended 31.12.2021</b>	
	<b>Net Charges/(Write back)</b>	<b>Write-Offs</b>	<b>Net Charges/(Write back)</b>	<b>Write-Offs</b>
	<b>for Lifetime ECL Credit Impaired (Stage 3)</b>	<b>for Lifetime ECL Credit Impaired (Stage 3)</b>	<b>for Lifetime ECL Credit Impaired (Stage 3)</b>	<b>for Lifetime ECL Credit Impaired (Stage 3)</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Agriculture	(1)	-	(98)	(7)
Mining & Quarrying	-	-	(5)	-
Manufacturing	(371)	(2,198)	1,237	(769)
Electricity, Gas & Water Supply	(515)	-	4,070	-
Construction	2,823	-	3,180	(1,552)
Wholesale, Retail Trade, Restaurants & Hotels	5,198	(834)	(1,749)	(286)
Transport, Storage & Communication	539	(292)	4,230	(1,979)
Finance, Takaful, Real Estate & Business	3,716	(1,555)	(721)	(431)
Education, Health & Others	52	-	3,317	(5,657)
Household	20,280	(17,489)	41,659	(50,603)
Others	1,590	(7)	1,629	(705)
<b>Total</b>	<b>33,311</b>	<b>(22,375)</b>	<b>56,749</b>	<b>(61,989)</b>

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**Table 19a: Movement in Financing Allowance for Credit Losses as at 30 June 2022**

RHB Islamic Bank	12-month ECL (Stage 1) RM'000	Lifetime ECL Not Credit Impaired (Stage 2) RM'000	Lifetime ECL Credit Impaired (Stage 3) RM'000	Total RM'000
<b>Balance as at the beginning of the financial period</b>	170,709	252,606	183,176	606,491
<b>Changes due to financial assets recognised in the opening balance that have been:</b>				
- Transferred to 12-month ECL (Stage 1)	36,997	(34,374)	(2,623)	-
- Transferred to Lifetime ECL not credit impaired (Stage 2)	(7,070)	16,282	(9,212)	-
- Transferred to Lifetime ECL credit impaired (Stage 3)	(604)	(4,834)	5,438	-
	<b>29,323</b>	<b>(22,926)</b>	<b>(6,397)</b>	<b>-</b>
Changes in credit risk	(43,089)	107,291	49,965	114,167
Purchases and origination	15,211	1,537	99	16,847
Bad debts written off	-	-	(22,375)	(22,375)
Changes in model methodologies	(132)	(1,337)	(144)	(1,613)
Derecognition	(8,734)	(3,111)	(10,212)	(22,057)
Other movements	-	-	15	15
<b>Balance as at the end of the financial period</b>	<b>163,288</b>	<b>334,060</b>	<b>194,127</b>	<b>691,475</b>

**Table 19b: Movement in Financing Allowance for Credit Losses as at 31 December 2021**

RHB Islamic Bank	12-month ECL (Stage 1) RM'000	Lifetime ECL Not Credit Impaired (Stage 2) RM'000	Lifetime ECL Credit Impaired (Stage 3) RM'000	Total RM'000
<b>Balance as at the beginning of the financial year</b>	156,636	195,019	179,605	531,260
<b>Changes due to financial assets recognised in the opening balance that have been:</b>				
- Transferred to 12-month ECL (Stage 1)	43,835	(38,816)	(5,019)	-
- Transferred to Lifetime ECL not credit impaired (Stage 2)	(11,059)	29,202	(18,143)	-
- Transferred to Lifetime ECL credit impaired (Stage 3)	(645)	(5,733)	6,378	-
	<b>32,131</b>	<b>(15,347)</b>	<b>(16,784)</b>	<b>-</b>
Changes in credit risk	(22,504)	88,658	91,679	157,833
Purchases and origination	16,667	5,372	6,106	28,145
Bad debts written off	-	-	(61,989)	(61,989)
Changes in model methodologies	(4,952)	(8,592)	55	(13,489)
Derecognition	(7,269)	(12,504)	(24,307)	(44,080)
Other movements	-	-	8,811	8,811
<b>Balance as at the end of the financial year</b>	<b>170,709</b>	<b>252,606</b>	<b>183,176</b>	<b>606,491</b>

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**Table 20a: Market Risk-Weighted Assets and Minimum Capital Requirements as at 30 June 2022**

<b>RHB Islamic Bank</b>				
<b>Market Risk</b>	<b>Long Position</b>	<b>Short Position</b>	<b>Risk-Weighted Assets</b>	<b>Minimum Capital Requirements</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Profit Rate Risk	11,639,103	11,485,933	138,889	11,111
Foreign Currency Risk	11,880	94,519	94,519	7,562
<b>Total</b>			<b>233,408</b>	<b>18,673</b>

**Table 20b: Market Risk-Weighted Assets and Minimum Capital Requirements as at 31 December 2021**

<b>RHB Islamic Bank</b>				
<b>Market Risk</b>	<b>Long Position</b>	<b>Short Position</b>	<b>Risk-Weighted Assets</b>	<b>Minimum Capital Requirements</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Profit Rate Risk	13,736,843	13,697,737	176,507	14,120
Foreign Currency Risk	4,828	25,008	25,008	2,001
<b>Total</b>			<b>201,515</b>	<b>16,121</b>

Note:

As at 30 June 2022 and 31 December 2021, 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.

**Table 21a: Rate of Return Risk in the Banking Book as at 30 June 2022**

<b>RHB Islamic Bank</b>				
<b>Currency</b>	<b>Impact on Position as at Reporting Period (100 basis points) Parallel Shift</b>			
	<b>Increase/(Decline) in Earnings</b>		<b>Increase/(Decline) in Economic Value</b>	
	<b>Impact based on +100 basis points</b>	<b>Impact based on -100 basis points</b>	<b>Impact based on +100 basis points</b>	<b>Impact based on -100 basis points</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
MYR - Malaysian Ringgit	203,256	(203,256)	(371,666)	371,666
USD - US Dollar	(10,133)	10,133	2,832	(2,832)
Others <sup>1</sup>	(192)	192	838	(838)
<b>Total</b>	<b>192,931</b>	<b>(192,931)</b>	<b>(367,996)</b>	<b>367,996</b>

**Table 21b: Rate of Return Risk in the Banking Book as at 31 December 2021**

<b>RHB Islamic Bank</b>				
<b>Currency</b>	<b>Impact on Position as at Reporting Period (100 basis points) Parallel Shift</b>			
	<b>Increase/(Decline) in Earnings</b>		<b>Increase/(Decline) in Economic Value</b>	
	<b>Impact based on +100 basis points</b>	<b>Impact based on -100 basis points</b>	<b>Impact based on +100 basis points</b>	<b>Impact based on -100 basis points</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
MYR - Malaysian Ringgit	197,184	(197,184)	(361,165)	361,165
USD - US Dollar	(15,037)	15,037	3,778	(3,778)
Others <sup>1</sup>	427	(427)	491	(491)
<b>Total</b>	<b>182,574</b>	<b>(182,574)</b>	<b>(356,896)</b>	<b>356,896</b>

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.
4. PSIA between RHB Islamic and RHB Bank which qualifies as a risk absorbent, is excluded from the computation of rate of return risk.

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**Table 22: Operational Risk-Weighted Assets and Minimum Capital Requirements**

<b>RHB Islamic Bank</b>		
<b><u>Operational Risk</u></b>	<b><u>30.06.2022</u></b>	<b><u>31.12.2021</u></b>
	<b>RM'000</b>	<b>RM'000</b>
Risk-Weighted Assets	<b>2,801,286</b>	2,585,628
Minimum Capital Requirements	<b>224,103</b>	206,850

**Table 23: Disclosure on Profit Sharing Investment Account**

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