

**RHB Bank Berhad**  
**Basel II Pillar 3 Disclosures**  
**30 June 2023**

**RHB BANK GROUP  
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2023**

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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 2023 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:

<b>Entity</b>	<b>Credit Risk</b>	<b>Market Risk</b>	<b>Operational Risk</b>
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 2023 with comparative quantitative information of the preceding financial year as at 31 December 2022. 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](http://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 financial statements for list of consolidated entities.

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

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

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

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**Table 1: Capital Adequacy Ratios**

<u>Capital Ratios</u>	<b>RHB Bank Group</b>		<b>RHB Bank</b>		<b>RHB Islamic Bank</b>		<b>RHB Investment Bank</b>	
	<b>30.06.2023</b>	<b>31.12.2022</b>	<b>30.06.2023</b>	<b>31.12.2022</b>	<b>30.06.2023</b>	<b>31.12.2022</b>	<b>30.06.2023</b>	<b>31.12.2022</b>
<b><u>Before proposed dividends</u></b>								
Common Equity Tier I Capital Ratio	<b>17.120%</b>	17.593%	<b>15.939%</b>	16.036%	<b>16.441%</b>	17.828%	<b>27.480%</b>	31.348%
Tier I Capital Ratio	<b>17.120%</b>	17.593%	<b>15.939%</b>	16.036%	<b>16.441%</b>	17.828%	<b>27.480%</b>	31.348%
Total Capital Ratio	<b>19.871%</b>	20.039%	<b>18.994%</b>	18.644%	<b>19.273%</b>	20.826%	<b>33.405%</b>	37.528%
<b><u>After proposed dividends and DRP*</u></b>								
Common Equity Tier I Capital Ratio	<b>16.667%</b>	16.887%	<b>15.307%</b>	15.061%	<b>16.049%</b>	17.033%	<b>27.480%</b>	29.058%
Tier I Capital Ratio	<b>16.667%</b>	16.887%	<b>15.307%</b>	15.061%	<b>16.049%</b>	17.033%	<b>27.480%</b>	29.058%
Total Capital Ratio	<b>19.418%</b>	19.333%	<b>18.362%</b>	17.669%	<b>18.881%</b>	20.031%	<b>33.405%</b>	35.238%

\* The Board of Directors have declared/proposed the following dividend:

- Single-tier interim dividend of 15.0 sen per share in respect of the financial year ended 31 December 2023, amounting to RM 642,952,000; and
- Second single-tier interim dividend of 25.0 sen per share in respect of the financial year ended 31 December 2022, amounting to RM1,061,843,000, consisting of cash portion of 20.0 sen per share and an electable portion of 5.0 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. Such interim dividend was paid on 15 May 2023.

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

<u>Risk Types</u>	<b>RHB Bank Group</b>		<b>RHB Bank</b>		<b>RHB Islamic Bank</b>		<b>RHB Investment Bank</b>	
	<b>30.06.2023</b>	<b>31.12.2022</b>	<b>30.06.2023</b>	<b>31.12.2022</b>	<b>30.06.2023</b>	<b>31.12.2022</b>	<b>30.06.2023</b>	<b>31.12.2022</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>RM'000</b>	<b>RM'000</b>
Credit RWA	<b>124,060,675</b>	118,007,600	<b>89,092,543</b>	85,761,518	<b>34,852,077</b>	33,635,942	<b>755,821</b>	634,603
Credit RWA Absorbed by PSIA	-	-	-	-	<b>(4,276,040)</b>	(5,355,297)	-	-
Market RWA	<b>3,814,441</b>	3,358,227	<b>3,394,458</b>	3,075,095	<b>302,694</b>	170,490	<b>205,629</b>	188,204
Operational RWA	<b>14,233,758</b>	14,047,918	<b>9,285,425</b>	9,171,749	<b>3,278,906</b>	3,114,515	<b>885,826</b>	923,914
<b>Total RWA</b>	<b>142,108,874</b>	135,413,745	<b>101,772,426</b>	98,008,362	<b>34,157,637</b>	31,565,650	<b>1,847,276</b>	1,746,721

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**Table 3a: Risk-Weighted Assets by Risk Types and Minimum Capital Requirements as at 30 June 2023**

<b>Risk Types</b>	<b>RWA</b>				<b>Minimum Capital Requirements</b>			
	<b>RHB Bank Group</b>	<b>RHB Bank</b>	<b>RHB Islamic Bank</b>	<b>RHB Investment Bank</b>	<b>RHB Bank Group</b>	<b>RHB Bank</b>	<b>RHB Islamic Bank</b>	<b>RHB Investment Bank</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>RM'000</b>	<b>RM'000</b>
<b>Credit Risk, of which</b>	<b>124,060,675</b>	<b>89,092,543</b>	<b>30,576,037</b>	<b>755,821</b>	<b>9,924,854</b>	<b>7,127,403</b>	<b>2,446,083</b>	<b>60,466</b>
Under Foundation Internal Ratings-Based (F-IRB) Approach	58,867,941	44,714,939	16,960,932	-	4,709,435	3,577,195	1,356,875	-
Under Advanced Internal Ratings-Based (A-IRB) Approach	29,712,366	18,498,020	11,299,552	-	2,376,990	1,479,841	903,964	-
Under Standardised Approach	35,480,368	25,879,584	6,591,593	755,821	2,838,429	2,070,367	527,327	60,466
Absorbed by PSIA under F-IRB Approach	-	-	(2,875,697)	-	-	-	(230,056)	-
Absorbed by PSIA under A-IRB Approach	-	-	(11,141)	-	-	-	(891)	-
Absorbed by PSIA under Standardised Approach	-	-	(1,389,202)	-	-	-	(111,136)	-
<b>Market Risk</b>								
Under Standardised Approach	3,814,441	3,394,458	302,694	205,629	305,155	271,557	24,216	16,450
<b>Operational Risk</b>								
Under Basic Indicator Approach	14,233,758	9,285,425	3,278,906	885,826	1,138,701	742,834	262,312	70,866
<b>Total</b>	<b>142,108,874</b>	<b>101,772,426</b>	<b>34,157,637</b>	<b>1,847,276</b>	<b>11,368,710</b>	<b>8,141,794</b>	<b>2,732,611</b>	<b>147,782</b>

**Table 3b: Risk-Weighted Assets by Risk Types and Minimum Capital Requirements as at 31 December 2022**

<b>Risk Types</b>	<b>RWA</b>				<b>Minimum Capital Requirements</b>			
	<b>RHB Bank Group</b>	<b>RHB Bank</b>	<b>RHB Islamic Bank</b>	<b>RHB Investment Bank</b>	<b>RHB Bank Group</b>	<b>RHB Bank</b>	<b>RHB Islamic Bank</b>	<b>RHB Investment Bank</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>RM'000</b>	<b>RM'000</b>
<b>Credit Risk, of which</b>	<b>118,007,600</b>	<b>85,761,518</b>	<b>28,280,645</b>	<b>634,603</b>	<b>9,440,608</b>	<b>6,860,921</b>	<b>2,262,452</b>	<b>50,769</b>
Under Foundation Internal Ratings-Based (F-IRB) Approach	57,108,249	44,089,160	16,591,922	-	4,568,660	3,527,133	1,327,354	-
Under Advanced Internal Ratings-Based (A-IRB) Approach	28,519,011	18,078,298	10,537,071	-	2,281,521	1,446,264	842,966	-
Under Standardised Approach	32,380,340	23,594,060	6,506,949	634,603	2,590,427	1,887,524	520,556	50,769
Absorbed by PSIA under F-IRB Approach	-	-	(3,629,132)	-	-	-	(290,331)	-
Absorbed by PSIA under A-IRB Approach	-	-	(27,368)	-	-	-	(2,189)	-
Absorbed by PSIA under Standardised Approach	-	-	(1,698,797)	-	-	-	(135,904)	-
<b>Market Risk</b>								
Under Standardised Approach	3,358,227	3,075,095	170,490	188,204	268,658	246,008	13,639	15,056
<b>Operational Risk</b>								
Under Basic Indicator Approach	14,047,918	9,171,749	3,114,515	923,914	1,123,834	733,740	249,161	73,913
<b>Total</b>	<b>135,413,745</b>	<b>98,008,362</b>	<b>31,565,650</b>	<b>1,746,721</b>	<b>10,833,100</b>	<b>7,840,669</b>	<b>2,525,252</b>	<b>139,738</b>

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**Table 4: Capital Structure**

	RHB Bank Group		RHB Bank <sup>@</sup>	
	30.06.2023	31.12.2022	30.06.2023	31.12.2022
	RM'000	RM'000	RM'000	RM'000
<b><u>Common Equity Tier I Capital/Tier I Capital</u></b>				
Paid up ordinary share capital	8,330,324	8,145,585	8,330,324	8,145,585
Retained profits	18,966,410	19,196,884	14,434,642	14,479,618
Other reserves	1,063,478	836,784	744,278	610,659
Fair value through other comprehensive income (FVOCI) reserves	(201,323)	(599,020)	(193,854)	(517,256)
<b>Less:</b>				
Goodwill	(2,638,198)	(2,638,198)	(1,714,913)	(1,714,913)
Intangible assets (include associated deferred tax liabilities)	(630,021)	(602,106)	(554,205)	(524,689)
Deferred tax assets	(386,579)	(384,052)	(285,137)	(271,633)
55% of cumulative gains arising from change in value of FVOCI instruments	-	-	-	-
Investment in subsidiaries	(102,425)	(102,425)	(4,462,487)	(4,461,272)
Investments in associates and joint ventures	(35,592)	(25)	(40,000)	-
Other deductions <sup>#</sup>	(37,360)	(30,313)	(37,137)	(29,388)
<b>Total Common Equity Tier I Capital</b>	<b>24,328,714</b>	<b>23,823,114</b>	<b>16,221,511</b>	<b>15,716,711</b>
Qualifying non-controlling interests recognised as Tier I Capital	184	159	-	-
<b>Total Tier I Capital</b>	<b>24,328,898</b>	<b>23,823,273</b>	<b>16,221,511</b>	<b>15,716,711</b>
<b><u>Tier II Capital</u></b>				
Subordinated obligations meeting all relevant criteria	2,499,250	1,999,353	2,499,250	1,999,353
Qualifying capital instruments of a subsidiary issued to third parties <sup>+</sup>	435,117	393,975	-	-
Surplus eligible provisions over expected losses	531,482	513,764	379,278	373,005
General provisions <sup>^</sup>	443,505	404,754	323,495	271,763
<b>Less:</b>				
Investment in capital instrument of unconsolidated financial and insurance/takaful entities	-	-	(93,258)	(88,116)
<b>Total Tier II Capital</b>	<b>3,909,354</b>	<b>3,311,846</b>	<b>3,108,765</b>	<b>2,556,005</b>
<b>Total Capital</b>	<b>28,238,252</b>	<b>27,135,119</b>	<b>19,330,276</b>	<b>18,272,716</b>

<sup>@</sup> 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.

<sup>#</sup> 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.

<sup>+</sup> Qualifying subordinated sukuk that are recognised as Tier II capital instruments held by third parties as prescribed under paragraph 18.6 of the BNM's Guideline on Capital Adequacy Framework (Capital Components) which are issued by a fully consolidated subsidiary of the Bank.

<sup>^</sup> 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 RM373,127,000 (31 December 2022 : RM242,061,000) and RM224,642,000 (31 December 2022 : RM155,937,000)

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**Table 5a: Summary of Credit Exposures with Credit Risk Mitigation (CRM) by Asset Class and Minimum Capital Requirements (On and Off-Balance Sheet Exposures) as at 30 June 2023**

<b>RHB Bank Group</b>	<b>Gross Exposures/EAD Before CRM</b>	<b>Net Exposures/EAD After CRM</b>	<b>Risk-Weighted Assets</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>Exposures under Standardised Approach (SA)</b>				
<b>On-Balance Sheet Exposures</b>				
Sovereigns & Central Banks	37,369,556	37,369,556	1,256,628	100,530
Public Sector Entities	11,512,153	11,440,553	132,102	10,568
Banks, Development Financial Institutions & MDBs	16,890,294	16,890,294	6,212,435	496,995
Insurance/Takaful Cos, Securities Firms & Fund Managers	557,320	557,320	503,785	40,303
Corporates	13,577,455	12,039,879	9,130,936	730,475
Regulatory Retail	11,701,763	10,842,911	9,197,948	735,836
Residential Mortgages/Financing	843,890	837,550	296,274	23,702
Higher Risk Assets	761,343	761,343	1,142,015	91,361
Other Assets	5,160,763	5,160,763	3,015,267	241,221
Equity Exposures	827,235	827,235	827,235	66,179
Defaulted Exposures	555,429	455,810	597,645	47,811
<b>Total On-Balance Sheet Exposures</b>	<b>99,757,201</b>	<b>97,183,214</b>	<b>32,312,270</b>	<b>2,584,981</b>
<b>Off-Balance Sheet Exposures</b>				
OTC Derivatives	3,504,987	3,078,123	764,897	61,192
Off-balance sheet exposures other than OTC derivatives or credit derivatives	12,506,899	4,439,440	2,399,665	191,973
Defaulted Exposures	16,442	16,338	3,536	283
<b>Total Off-Balance Sheet Exposures</b>	<b>16,028,328</b>	<b>7,533,901</b>	<b>3,168,098</b>	<b>253,448</b>
<b>Total On and Off-Balance Sheet Exposures under SA</b>	<b>115,785,529</b>	<b>104,717,115</b>	<b>35,480,368</b>	<b>2,838,429</b>
<b>Exposures under F-IRB Approach</b>				
<b>On-Balance Sheet Exposures</b>				
<b>Corporates, of which</b>	<b>86,169,052</b>	<b>86,169,052</b>	<b>49,726,718</b>	<b>3,978,137</b>
Corporate Exposures (excluding exposures with firm size adjustments)	47,740,064	47,740,064	25,590,952	2,047,276
Corporate Exposures (with firm size adjustments)	25,382,760	25,382,760	14,931,364	1,194,509
Specialised Lending Exposures (Slotting Approach)				
Project Finance	1,951,643	1,951,643	1,299,346	103,948
Income Producing Real Estate	11,094,585	11,094,585	7,905,056	632,404
Defaulted Exposures	2,899,133	2,899,133	126,159	10,093
<b>Total On-Balance Sheet Exposures</b>	<b>89,068,185</b>	<b>89,068,185</b>	<b>49,852,877</b>	<b>3,988,230</b>
<b>Off-Balance Sheet Exposures</b>				
OTC Derivatives	590,980	590,979	486,534	38,923
Off-balance sheet exposures other than OTC derivatives or credit derivatives	9,662,656	9,662,657	5,196,382	415,710
Defaulted Exposures	16,677	16,677	-	-
<b>Total Off-Balance Sheet Exposures</b>	<b>10,270,313</b>	<b>10,270,313</b>	<b>5,682,916</b>	<b>454,633</b>
<b>Exposures under A-IRB Approach</b>				
<b>On-Balance Sheet Exposures</b>				
<b>Retail, of which</b>	<b>116,982,322</b>	<b>116,982,322</b>	<b>23,297,379</b>	<b>1,863,790</b>
Residential Mortgages/Financing Exposures	67,674,197	67,674,197	10,013,251	801,060
Qualifying Revolving Retail Exposures	1,975,827	1,975,827	1,173,198	93,856
Hire Purchase Exposures	10,033,183	10,033,183	3,139,626	251,170
Other Retail Exposures	37,299,115	37,299,115	8,971,304	717,704
Defaulted Exposures	2,976,488	2,976,488	1,986,569	158,926
<b>Total On-Balance Sheet Exposures</b>	<b>119,958,810</b>	<b>119,958,810</b>	<b>25,283,948</b>	<b>2,022,716</b>
<b>Off-Balance Sheet Exposures</b>				
OTC Derivatives	-	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	17,870,259	17,870,259	2,679,115	214,329
Defaulted Exposures	53,556	53,556	67,471	5,398
<b>Total Off-Balance Sheet Exposures</b>	<b>17,923,815</b>	<b>17,923,815</b>	<b>2,746,586</b>	<b>219,727</b>
<b>Total On and Off-Balance Sheet Exposures before scaling factor under the IRB Approach</b>	<b>237,221,123</b>	<b>237,221,123</b>	<b>83,566,327</b>	<b>6,685,306</b>
<b>Total On and Off-Balance Sheet Exposures after scaling factor, 1.06 under the IRB Approach</b>			<b>88,580,307</b>	<b>7,086,425</b>
<b>Total (Exposures under the SA Approach and Exposures under the IRB Approach)</b>	<b>353,006,652</b>	<b>341,938,238</b>	<b>124,060,675</b>	<b>9,924,854</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 2022 (Restated)

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
<b>Exposures under Standardised Approach (SA)</b>				
<b>On-Balance Sheet Exposures</b>				
Sovereigns & Central Banks	38,123,599	38,123,599	1,287,238	102,979
Public Sector Entities	12,133,337	11,960,479	258,179	20,654
Banks, Development Financial Institutions & MDBs	17,836,309	17,836,309	5,828,467	466,277
Insurance/Takaful Cos, Securities Firms & Fund Managers	564,070	564,070	520,053	41,604
Corporates	12,671,165	10,839,487	8,273,432	661,875
Regulatory Retail	10,809,819	9,970,697	8,342,211	667,377
Residential Mortgages/Financing	1,043,232	1,034,909	365,274	29,222
Higher Risk Assets	689,881	689,881	1,034,821	82,786
Other Assets	4,504,817	4,504,817	2,474,453	197,956
Equity Exposures	813,587	813,587	813,587	65,087
Defaulted Exposures	412,217	411,662	557,448	44,596
<b>Total On-Balance Sheet Exposures</b>	<b>99,602,033</b>	<b>96,749,497</b>	<b>29,755,163</b>	<b>2,380,413</b>
<b>Off-Balance Sheet Exposures</b>				
OTC Derivatives	2,471,503	1,972,965	508,703	40,696
Off-balance sheet exposures other than OTC derivatives or credit derivatives	11,894,736	8,158,572	2,113,144	169,052
Defaulted Exposures	15,752	15,644	3,330	266
<b>Total Off-Balance Sheet Exposures</b>	<b>14,381,991</b>	<b>10,147,181</b>	<b>2,625,177</b>	<b>210,014</b>
<b>Total On and Off-Balance Sheet Exposures under SA</b>	<b>113,984,024</b>	<b>106,896,678</b>	<b>32,380,340</b>	<b>2,590,427</b>
<b>Exposures under F-IRB Approach</b>				
<b>On-Balance Sheet Exposures</b>				
<b>Corporates, of which</b>	<b>85,960,642</b>	<b>85,960,642</b>	<b>48,626,117</b>	<b>3,890,089</b>
Corporate Exposures (excluding exposures with firm size adjustments)	45,924,370	45,924,370	23,255,255	1,860,420
Corporate Exposures (with firm size adjustments)	27,623,781	27,623,781	16,453,892	1,316,311
Specialised Lending Exposures (Slotting Approach)				
Project Finance	1,891,516	1,891,516	1,318,523	105,482
Income Producing Real Estate	10,520,975	10,520,975	7,598,447	607,876
Defaulted Exposures	3,036,436	3,036,436	31,147	2,492
<b>Total On-Balance Sheet Exposures</b>	<b>88,997,078</b>	<b>88,997,078</b>	<b>48,657,264</b>	<b>3,892,581</b>
<b>Off-Balance Sheet Exposures</b>				
OTC Derivatives	440,586	440,586	348,524	27,882
Off-balance sheet exposures other than OTC derivatives or credit derivatives	8,629,658	8,629,658	4,869,919	389,594
Defaulted Exposures	4,532	4,532	-	-
<b>Total Off-Balance Sheet Exposures</b>	<b>9,074,776</b>	<b>9,074,776</b>	<b>5,218,443</b>	<b>417,476</b>
<b>Exposures under A-IRB Approach</b>				
<b>On-Balance Sheet Exposures</b>				
<b>Retail, of which</b>	<b>114,945,790</b>	<b>114,945,790</b>	<b>22,402,515</b>	<b>1,792,201</b>
Residential Mortgages/Financing Exposures	64,997,816	64,997,816	9,342,386	747,391
Qualifying Revolving Retail Exposures	1,937,597	1,937,597	1,112,436	88,995
Hire Purchase Exposures	9,689,197	9,689,197	2,974,732	237,978
Other Retail Exposures	38,321,180	38,321,180	8,972,961	717,837
Defaulted Exposures	2,710,444	2,710,444	1,772,935	141,835
<b>Total On-Balance Sheet Exposures</b>	<b>117,656,234</b>	<b>117,656,234</b>	<b>24,175,450</b>	<b>1,934,036</b>
<b>Off-Balance Sheet Exposures</b>				
OTC Derivatives	-	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	18,079,051	18,079,051	2,661,909	212,953
Defaulted Exposures	45,431	45,431	67,368	5,389
<b>Total Off-Balance Sheet Exposures</b>	<b>18,124,482</b>	<b>18,124,482</b>	<b>2,729,277</b>	<b>218,342</b>
<b>Total On and Off-Balance Sheet Exposures before scaling factor under the IRB Approach</b>	<b>233,852,570</b>	<b>233,852,570</b>	<b>80,780,434</b>	<b>6,462,435</b>
<b>Total On and Off-Balance Sheet Exposures after scaling factor, 1.06 under the IRB Approach</b>			<b>85,627,260</b>	<b>6,850,181</b>
<b>Total (Exposures under the SA Approach and Exposures under the IRB Approach)</b>	<b>347,836,594</b>	<b>340,749,248</b>	<b>118,007,600</b>	<b>9,440,608</b>

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**Table 6a: Exposures on Off-Balance Sheet and Counterparty Credit Risk (Before Credit Risk Mitigation) as at 30 June 2023**

**RHB Bank Group**

<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
Direct credit substitutes	1,435,409		1,347,569	639,377
Transaction related contingent items	2,259,845		1,056,945	559,681
Short term self liquidating trade related contingencies	1,027,962		219,209	158,031
Forward asset purchases, forward deposits, partly paid shares and securities which represent commitments with certain drawdowns	660,171		660,170	276,801
Lending of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo style transactions	8,885,155		8,885,155	204,826
Foreign exchange related contracts	14,130,943	324,840	581,253	266,610
1 year or less	13,452,613	308,413	501,727	190,538
Over 1 year to 5 years	678,330	16,427	79,526	76,072
Over 5 years	-	-	-	-
Interest/profit rate related contracts	4,815,244	54,471	159,907	103,320
1 year or less	722,098	148	1,071	641
Over 1 year to 5 years	4,063,146	54,323	157,036	102,319
Over 5 years	30,000	-	1,800	360
Equity related contracts	328,480	10,728	28,383	-
1 year or less	276,354	10,467	27,006	-
Over 1 year to 5 years	52,126	261	1,377	-
Over 5 years	-	-	-	-
Commodity contracts	254,986	1,585	7,175	3,084
1 year or less	25,000	-	-	-
Over 1 year to 5 years	179,986	1,585	7,175	3,084
Over 5 years	50,000	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	155,643,601	1,310,944	3,319,249	878,417
Other commitments, such as formal standby facilities and credit/financing lines, with original maturity of over 1 year	35,489,777		26,856,824	8,290,158
Other commitments, such as formal standby facilities and credit/financing lines, with original maturity of up to 1 year	1,867,711		389,441	75,274
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	17,054,349		711,176	142,021
<b>Total</b>	<b>243,853,633</b>	<b>1,702,568</b>	<b>44,222,456</b>	<b>11,597,600</b>

**RHB BANK GROUP**  
**BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2023**

**Table 6b: Exposures on Off-Balance Sheet and Counterparty Credit Risk (Before Credit Risk Mitigation) as at 31 December 2022**

**RHB Bank Group**

<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
Direct credit substitutes	1,410,617		1,316,820	664,899
Transaction related contingent items	2,788,293		1,327,195	679,421
Short term self liquidating trade related contingencies	984,888		208,415	181,106
Forward asset purchases, forward deposits, partly paid shares and securities which represent commitments with certain drawdowns	-		-	-
Lending of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo style transactions	8,573,179		8,573,179	193,204
Foreign exchange related contracts	7,252,460	49,011	205,263	147,290
1 year or less	6,801,923	46,821	147,145	85,465
Over 1 year to 5 years	450,537	2,190	58,118	61,825
Over 5 years	-	-	-	-
Interest/profit rate related contracts	2,173,478	43,515	86,236	52,933
1 year or less	361,089	-	903	808
Over 1 year to 5 years	1,812,389	43,515	85,333	52,125
Over 5 years	-	-	-	-
Equity related contracts	326,183	35,482	55,115	2,020
1 year or less	323,093	35,416	54,802	2,020
Over 1 year to 5 years	3,090	66	313	-
Over 5 years	-	-	-	-
Commodity contracts	311,060	2,332	7,614	3,330
1 year or less	57,542	-	-	-
Over 1 year to 5 years	203,518	2,332	7,614	3,330
Over 5 years	50,000	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	130,925,191	776,244	2,557,867	651,654
Other commitments, such as formal standby facilities and credit/financing lines, with original maturity of over 1 year	34,119,924		26,137,086	7,811,291
Other commitments, such as formal standby facilities and credit/financing lines, with original maturity of up to 1 year	1,601,881		394,727	47,318
Any commitments that are unconditionally cancellable at any time by the Bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness	16,329,254		711,732	138,431
<b>Total</b>	<b>206,796,408</b>	<b>906,584</b>	<b>41,581,249</b>	<b>10,572,897</b>

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BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2023

Table 7a: Credit Risk Exposures (Before Credit Risk Mitigation) by Geographical Distribution as at 30 June 2023

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
<b>Exposures under Standardised Approach</b>										
Sovereigns & Central Banks	29,964,992	6,200,350	748,788	130,118	810,648	211,439	-	-	-	38,066,335
Public Sector Entities	12,105,027	520,180	225,294	-	-	-	-	-	-	12,850,501
Banks, Development Financial Institutions & MDBs	18,259,848	8,396,318	87,497	282,489	439,053	25,234	678	97,201	13,822	27,602,140
Insurance/Takaful Cos, Securities Firms & Fund Managers	611,986	1,372	-	-	-	-	-	-	-	613,358
Corporates	7,642,805	3,891,641	2,424,668	121,235	2,385,815	38,706	-	69,766	-	16,574,636
Regulatory Retail	6,582,393	4,220,922	53,507	104,264	1,309,923	41,792	-	83,612	21,119	12,417,532
Residential Mortgages/Financing	81,343	829,686	-	656	-	-	-	-	-	911,685
Higher Risk Assets	760,922	-	263	-	117	-	-	42	-	761,344
Other Assets	3,998,285	573,352	262,967	32,394	154,010	12,776	124	121,337	5,518	5,160,763
<b>Total Exposures under Standardised Approach</b>	<b>80,007,601</b>	<b>24,633,821</b>	<b>3,802,984</b>	<b>671,156</b>	<b>5,099,566</b>	<b>329,947</b>	<b>802</b>	<b>371,958</b>	<b>40,459</b>	<b>114,958,294</b>
<b>Exposures under IRB Approach</b>										
<b>Corporates, of which</b>	<b>82,073,354</b>	<b>17,265,144</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>99,338,498</b>
Corporate Exposures (excluding exposures with firm size adjustments)	47,925,219	6,034,453	-	-	-	-	-	-	-	53,959,672
Corporate Exposures (with firm size adjustments)	24,475,839	6,467,616	-	-	-	-	-	-	-	30,943,455
Specialised Lending Exposures (Slotting Approach)										
Project Finance	2,139,173	-	-	-	-	-	-	-	-	2,139,173
Income Producing Real Estate	7,533,123	4,763,075	-	-	-	-	-	-	-	12,296,198
<b>Retail, of which</b>	<b>137,882,625</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>137,882,625</b>
Residential Mortgages/Financing Exposures	72,448,051	-	-	-	-	-	-	-	-	72,448,051
Qualifying Revolving Retail Exposures	3,619,324	-	-	-	-	-	-	-	-	3,619,324
Hire Purchase Exposures	10,099,653	-	-	-	-	-	-	-	-	10,099,653
Other Retail Exposures	51,715,597	-	-	-	-	-	-	-	-	51,715,597
<b>Total Exposures under IRB Approach</b>	<b>219,955,979</b>	<b>17,265,144</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>237,221,123</b>
<b>Total Exposures under Standardised and IRB Approaches</b>	<b>299,963,580</b>	<b>41,898,965</b>	<b>3,802,984</b>	<b>671,156</b>	<b>5,099,566</b>	<b>329,947</b>	<b>802</b>	<b>371,958</b>	<b>40,459</b>	<b>352,179,417</b>

Note: This table excludes equity exposures

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Table 7b: Credit Risk Exposures (Before Credit Risk Mitigation) by Geographical Distribution as at 31 December 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
<b>Exposures under Standardised Approach</b>										
Sovereigns & Central Banks	34,877,065	5,725,816	843,491	130,638	838,891	180,721	-	-	-	42,596,622
Public Sector Entities	12,543,738	494,856	192,831	-	-	-	-	-	-	13,231,425
Banks, Development Financial Institutions & MDBs	17,531,249	5,521,034	25,290	315,498	326,616	39,913	678	82,766	19,468	23,862,512
Insurance/Takaful Cos, Securities Firms & Fund Managers	612,560	1,804	-	-	-	-	-	-	-	614,364
Corporates	6,544,495	3,617,079	2,532,901	104,649	2,134,192	27,693	-	59,322	-	15,020,331
Regulatory Retail	5,810,395	4,186,049	71,799	105,003	1,233,311	49,688	-	86,153	19,051	11,561,449
Residential Mortgages/Financing	82,799	1,005,537	-	700	-	-	-	-	-	1,089,036
Higher Risk Assets	689,480	-	253	-	110	-	-	38	-	689,881
Other Assets	3,703,352	415,705	137,146	30,781	145,329	12,743	124	55,365	4,272	4,504,817
<b>Total Exposures under Standardised Approach</b>	<b>82,395,133</b>	<b>20,967,880</b>	<b>3,803,711</b>	<b>687,269</b>	<b>4,678,449</b>	<b>310,758</b>	<b>802</b>	<b>283,644</b>	<b>42,791</b>	<b>113,170,437</b>
<b>Exposures under IRB Approach</b>										
<b>Corporates, of which</b>	<b>82,237,086</b>	<b>15,834,768</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>98,071,854</b>
Corporate Exposures (excluding exposures with firm size adjustments)	47,100,483	5,149,068	-	-	-	-	-	-	-	52,249,551
Corporate Exposures (with firm size adjustments)	25,837,379	6,104,495	-	-	-	-	-	-	-	31,941,874
Specialised Lending Exposures (Slotting Approach)										
Project Finance	2,126,269	46,537	-	-	-	-	-	-	-	2,172,806
Income Producing Real Estate	7,172,955	4,534,668	-	-	-	-	-	-	-	11,707,623
<b>Retail, of which</b>	<b>135,780,716</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>135,780,716</b>
Residential Mortgages/Financing Exposures	69,537,799	-	-	-	-	-	-	-	-	69,537,799
Qualifying Revolving Retail Exposures	3,501,039	-	-	-	-	-	-	-	-	3,501,039
Hire Purchase Exposures	9,744,265	-	-	-	-	-	-	-	-	9,744,265
Other Retail Exposures	52,997,613	-	-	-	-	-	-	-	-	52,997,613
<b>Total Exposures under IRB Approach</b>	<b>218,017,802</b>	<b>15,834,768</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>233,852,570</b>
<b>Total Exposures under Standardised and IRB Approaches</b>	<b>300,412,935</b>	<b>36,802,648</b>	<b>3,803,711</b>	<b>687,269</b>	<b>4,678,449</b>	<b>310,758</b>	<b>802</b>	<b>283,644</b>	<b>42,791</b>	<b>347,023,007</b>

Note: This table excludes equity exposures

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Table 8a: Credit Risk Exposures (Before Credit Risk Mitigation) by Industry Sector as at 30 June 2023

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
<b>Exposures under Standardised Approach</b>												
Sovereigns & Central Banks	-	-	-	-	-	-	-	11,080,214	26,986,121	-	-	38,066,335
Public Sector Entities	988,531	-	-	-	-	-	2,500	161,618	11,697,852	-	-	12,850,501
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	-	27,602,140	-	-	-	27,602,140
Insurance/Takaful Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	-	613,358	-	-	-	613,358
Corporates	103,349	20,032	904,173	333,647	390,620	1,089,798	261,200	10,252,329	134,449	3,085,039	-	16,574,636
Regulatory Retail	2,676	2,157	73,939	7,774	97,966	203,904	72,386	126,780	29,349	11,800,601	-	12,417,532
Residential Mortgages/Financing	-	-	-	-	-	-	-	-	-	911,685	-	911,685
Higher Risk Assets	-	-	-	-	-	-	-	761,344	-	-	-	761,344
Other Assets	-	-	-	-	-	-	-	272,532	-	1,360	4,886,871	5,160,763
<b>Total Exposures under Standardised Approach</b>	<b>1,094,556</b>	<b>22,189</b>	<b>978,112</b>	<b>341,421</b>	<b>488,586</b>	<b>1,293,702</b>	<b>336,086</b>	<b>50,870,315</b>	<b>38,847,771</b>	<b>15,798,685</b>	<b>4,886,871</b>	<b>114,958,294</b>
<b>Exposures under IRB Approach</b>												
<b>Corporates, of which</b>	<b>4,879,220</b>	<b>1,199,769</b>	<b>11,153,046</b>	<b>5,496,503</b>	<b>18,299,758</b>	<b>13,584,691</b>	<b>11,253,347</b>	<b>27,720,878</b>	<b>5,749,868</b>	<b>-</b>	<b>1,418</b>	<b>99,338,498</b>
Corporate Exposures (excluding exposures with firm size adjustments)	3,270,693	1,001,752	6,485,375	4,029,483	7,547,471	4,233,558	9,357,109	13,027,723	5,005,090	-	1,418	53,959,672
Corporate Exposures (with firm size adjustments)	1,607,723	167,499	3,934,024	1,393,403	5,441,765	8,050,710	1,896,238	7,805,394	646,699	-	-	30,943,455
Specialised Lending Exposures (Slotting Approach)	-	-	-	-	-	-	-	-	-	-	-	-
Project Finance	-	30,518	733,647	73,617	1,197,410	-	-	5,902	98,079	-	-	2,139,173
Income Producing Real Estate	804	-	-	-	4,113,112	1,300,423	-	6,881,859	-	-	-	12,296,198
<b>Retail, of which</b>	<b>434,899</b>	<b>84,631</b>	<b>2,669,167</b>	<b>60,271</b>	<b>2,150,690</b>	<b>8,409,787</b>	<b>1,389,229</b>	<b>3,879,988</b>	<b>478,896</b>	<b>118,322,728</b>	<b>2,339</b>	<b>137,882,625</b>
Residential Mortgages/Financing Exposures	-	-	-	-	-	-	-	-	-	72,448,051	-	72,448,051
Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	3,619,324	-	3,619,324
Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	10,099,653	-	10,099,653
Other Retail Exposures	434,899	84,631	2,669,167	60,271	2,150,690	8,409,787	1,389,229	3,879,988	478,896	32,155,700	2,339	51,715,597
<b>Total Exposures under IRB Approach</b>	<b>5,314,119</b>	<b>1,284,400</b>	<b>13,822,213</b>	<b>5,556,774</b>	<b>20,450,448</b>	<b>21,994,478</b>	<b>12,642,576</b>	<b>31,600,866</b>	<b>6,228,764</b>	<b>118,322,728</b>	<b>3,757</b>	<b>237,221,123</b>
<b>Total Exposures under Standardised and IRB Approaches</b>	<b>6,408,675</b>	<b>1,306,589</b>	<b>14,800,325</b>	<b>5,898,195</b>	<b>20,939,034</b>	<b>23,288,180</b>	<b>12,978,662</b>	<b>82,471,181</b>	<b>45,076,535</b>	<b>134,121,413</b>	<b>4,890,628</b>	<b>352,179,417</b>

Note: This table excludes equity exposures

RHB BANK GROUP  
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2023

Table 8b: Credit Risk Exposures (Before Credit Risk Mitigation) by Industry Sector as at 31 December 2022 (Restated)

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
<b>Exposures under Standardised Approach</b>												
Sovereigns & Central Banks	-	-	-	-	-	-	-	17,634,298	24,962,324	-	-	42,596,622
Public Sector Entities	1,411,025	-	-	-	-	-	-	156,256	11,664,144	-	-	13,231,425
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	-	23,862,512	-	-	-	23,862,512
Insurance/Takaful Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	307	614,057	-	-	-	614,364
Corporates	108,967	18,848	884,953	134,328	405,238	1,124,620	300,611	8,959,930	128,850	2,953,702	284	15,020,331
Regulatory Retail	2,134	2,238	77,497	9,032	102,501	195,216	75,850	133,088	33,064	10,930,779	50	11,561,449
Residential Mortgages/Financing	-	-	-	-	-	-	-	-	-	1,089,036	-	1,089,036
Higher Risk Assets	-	-	-	-	-	-	-	689,771	-	-	110	689,881
Other Assets	-	-	-	-	-	-	-	214,249	-	1,876	4,288,692	4,504,817
<b>Total Exposures under Standardised Approach</b>	<b>1,522,126</b>	<b>21,086</b>	<b>962,450</b>	<b>143,360</b>	<b>507,739</b>	<b>1,319,836</b>	<b>376,768</b>	<b>52,264,161</b>	<b>36,788,382</b>	<b>14,975,393</b>	<b>4,289,136</b>	<b>113,170,437</b>
<b>Exposures under IRB Approach</b>												
<b>Corporates, of which</b>	<b>4,769,617</b>	<b>1,231,219</b>	<b>10,708,380</b>	<b>4,585,178</b>	<b>17,509,767</b>	<b>14,016,717</b>	<b>10,986,305</b>	<b>31,344,720</b>	<b>2,919,197</b>	<b>-</b>	<b>754</b>	<b>98,071,854</b>
Corporate Exposures (excluding exposures with firm size adjustments)	2,931,081	1,006,367	5,914,468	3,620,317	6,421,656	4,013,888	9,365,096	16,765,379	2,210,545	-	754	52,249,551
Corporate Exposures (with firm size adjustments)	1,838,536	193,995	4,080,526	898,377	6,186,395	8,337,564	1,574,672	8,218,357	613,452	-	-	31,941,874
Specialised Lending Exposures (Slotting Approach)	-	-	-	-	-	-	-	-	-	-	-	-
Project Finance	-	30,857	713,386	66,484	1,219,386	-	46,537	956	95,200	-	-	2,172,806
Income Producing Real Estate	-	-	-	-	3,682,330	1,665,265	-	6,360,028	-	-	-	11,707,623
<b>Retail, of which</b>	<b>415,023</b>	<b>82,595</b>	<b>2,610,431</b>	<b>52,806</b>	<b>2,191,167</b>	<b>8,146,315</b>	<b>1,368,403</b>	<b>3,917,446</b>	<b>468,756</b>	<b>116,525,290</b>	<b>2,484</b>	<b>135,780,716</b>
Residential Mortgages/Financing Exposures	-	-	-	-	-	-	-	-	-	69,537,799	-	69,537,799
Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	3,501,039	-	3,501,039
Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	9,744,265	-	9,744,265
Other Retail Exposures	415,023	82,595	2,610,431	52,806	2,191,167	8,146,315	1,368,403	3,917,446	468,756	33,742,187	2,484	52,997,613
<b>Total Exposures under IRB Approach</b>	<b>5,184,640</b>	<b>1,313,814</b>	<b>13,318,811</b>	<b>4,637,984</b>	<b>19,700,934</b>	<b>22,163,032</b>	<b>12,354,708</b>	<b>35,262,166</b>	<b>3,387,953</b>	<b>116,525,290</b>	<b>3,238</b>	<b>233,852,570</b>
<b>Total Exposures under Standardised and IRB Approaches</b>	<b>6,706,766</b>	<b>1,334,900</b>	<b>14,281,261</b>	<b>4,781,344</b>	<b>20,208,673</b>	<b>23,482,868</b>	<b>12,731,476</b>	<b>87,526,327</b>	<b>40,176,335</b>	<b>131,500,683</b>	<b>4,292,374</b>	<b>347,023,007</b>

Note: This table excludes equity exposures

**RHB BANK GROUP**  
**BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2023**

**Table 9a: Credit Risk Exposures (Before Credit Risk Mitigation) by Remaining Maturity as at 30 June 2023**

<b>RHB Bank Group</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	12,660,793	7,542,031	17,863,511	38,066,335
Public Sector Entities	1,883,202	2,873,520	8,093,779	12,850,501
Banks, Development Financial Institutions & MDBs	17,457,123	7,326,141	2,818,876	27,602,140
Insurance/Takaful Cos, Securities Firms & Fund Managers	49,321	39,731	524,306	613,358
Corporates	5,138,814	8,110,103	3,325,719	16,574,636
Regulatory Retail	1,612,410	2,124,569	8,680,553	12,417,532
Residential Mortgages/Financing	856	16,852	893,977	911,685
Higher Risk Assets	263	-	761,081	761,344
Other Assets	2,482,039	-	2,678,724	5,160,763
<b>Total Exposures under Standardised Approach</b>	<b>41,284,821</b>	<b>28,032,947</b>	<b>45,640,526</b>	<b>114,958,294</b>
<b><u>Exposures under IRB Approach</u></b>				
<b>Corporates, of which</b>	<b>29,564,260</b>	<b>35,312,398</b>	<b>34,461,840</b>	<b>99,338,498</b>
Corporate Exposures (excluding exposures with firm size adjustments)	16,699,209	21,281,557	15,978,906	53,959,672
Corporate Exposures (with firm size adjustments)	9,485,739	7,962,280	13,495,436	30,943,455
Specialised Lending Exposures (Slotting Approach)				
Project Finance	1,247,177	126,901	765,095	2,139,173
Income Producing Real Estate	2,132,135	5,941,660	4,222,403	12,296,198
<b>Retail, of which</b>	<b>2,277,937</b>	<b>15,539,908</b>	<b>120,064,780</b>	<b>137,882,625</b>
Residential Mortgages/Financing Exposures	37,625	496,665	71,913,761	72,448,051
Qualifying Revolving Retail Exposures	385,098	3,036,599	197,627	3,619,324
Hire Purchase Exposures	67,085	2,314,971	7,717,597	10,099,653
Other Retail Exposures	1,788,129	9,691,673	40,235,795	51,715,597
<b>Total Exposures under IRB Approach</b>	<b>31,842,197</b>	<b>50,852,306</b>	<b>154,526,620</b>	<b>237,221,123</b>
<b>Total Exposures under Standardised and IRB Approaches</b>	<b>73,127,018</b>	<b>78,885,253</b>	<b>200,167,146</b>	<b>352,179,417</b>

Note: This table excludes equity exposures



**RHB BANK GROUP**  
**BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2023**

**Table 9b: Credit Risk Exposures (Before Credit Risk Mitigation) by Remaining Maturity as at 31 December 2022 (Restated)**

<b>RHB Bank Group</b>	<b>One Year or Less RM'000</b>	<b>More Than One to Five Years RM'000</b>	<b>Over Five Years RM'000</b>	<b>Total RM'000</b>
<b><u>Exposure Class</u></b>				
<b><u>Exposures under Standardised Approach</u></b>				
Sovereigns & Central Banks	18,370,560	7,095,840	17,130,222	42,596,622
Public Sector Entities	1,035,004	3,806,360	8,390,061	13,231,425
Banks, Development Financial Institutions & MDBs	15,436,592	5,826,709	2,599,211	23,862,512
Insurance/Takaful Cos, Securities Firms & Fund Managers	87,004	37,960	489,400	614,364
Corporates	6,080,885	5,985,944	2,953,502	15,020,331
Regulatory Retail	2,085,371	1,594,998	7,881,080	11,561,449
Residential Mortgages/Financing	818	15,542	1,072,676	1,089,036
Higher Risk Assets	253	-	689,628	689,881
Other Assets	2,198,225	-	2,306,592	4,504,817
<b>Total Exposures under Standardised Approach</b>	<b>45,294,712</b>	<b>24,363,353</b>	<b>43,512,372</b>	<b>113,170,437</b>
<b><u>Exposures under IRB Approach</u></b>				
<b>Corporates, of which</b>	<b>31,910,705</b>	<b>32,822,830</b>	<b>33,338,319</b>	<b>98,071,854</b>
Corporate Exposures (excluding exposures with firm size adjustments)	15,879,713	20,578,814	15,791,024	52,249,551
Corporate Exposures (with firm size adjustments)	12,166,401	6,826,182	12,949,291	31,941,874
Specialised Lending Exposures (Slotting Approach)				
Project Finance	1,250,006	136,843	785,957	2,172,806
Income Producing Real Estate	2,614,585	5,280,991	3,812,047	11,707,623
<b>Retail, of which</b>	<b>6,636,596</b>	<b>10,627,757</b>	<b>118,516,363</b>	<b>135,780,716</b>
Residential Mortgages/Financing Exposures	141,509	412,085	68,984,205	69,537,799
Qualifying Revolving Retail Exposures	499,348	2,959,527	42,164	3,501,039
Hire Purchase Exposures	74,921	2,133,487	7,535,857	9,744,265
Other Retail Exposures	5,920,818	5,122,658	41,954,137	52,997,613
<b>Total Exposures under IRB Approach</b>	<b>38,547,301</b>	<b>43,450,587</b>	<b>151,854,682</b>	<b>233,852,570</b>
<b>Total Exposures under Standardised and IRB Approaches</b>	<b>83,842,013</b>	<b>67,813,940</b>	<b>195,367,054</b>	<b>347,023,007</b>

Note: This table excludes equity exposures

RHB BANK GROUP  
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2023

Table 10a: Portfolios under the Standardised Approach by Risk Weights as at 30 June 2023

RHB Bank Group			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
<u>Exposure Class</u>	<u>Sovereigns &amp; Central Banks</u>	<u>Public Sector Entities</u>	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>
<b>Supervisory Risk Weights (%)</b>												
0%	36,499,660	11,360,768	235,712	-	201,754	-	-	-	1,927,470	-	50,225,364	-
20%	445,696	1,385,622	11,441,493	33,415	3,593,297	313,920	-	-	272,532	-	17,485,975	3,497,195
35%	-	-	-	-	-	-	866,770	-	-	-	866,770	303,369
50%	103,446	31,539	6,867,705	53,606	237,510	12,527	22,960	-	-	-	7,329,293	3,664,646
75%	-	-	-	-	-	5,888,859	-	-	-	-	5,888,859	4,416,645
100%	820,671	-	1,348,017	524,652	10,117,233	4,953,078	13,890	-	2,960,761	827,235	21,565,537	21,565,537
150%	196,862	-	20,020	-	281,586	95,506	-	761,343	-	-	1,355,317	2,032,976
<b>Total Exposures</b>	<b>38,066,335</b>	<b>12,777,929</b>	<b>19,912,947</b>	<b>611,673</b>	<b>14,431,380</b>	<b>11,263,890</b>	<b>903,620</b>	<b>761,343</b>	<b>5,160,763</b>	<b>827,235</b>	<b>104,717,115</b>	<b>35,480,368</b>

Table 10b: Portfolios under the Standardised Approach by Risk Weights as at 31 December 2022

RHB Bank Group			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
<u>Exposure Class</u>	<u>Sovereigns &amp; Central Banks</u>	<u>Public Sector Entities</u>	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>
<b>Supervisory Risk Weights (%)</b>												
0%	41,044,517	11,669,621	237,747	-	342,187	-	-	-	1,868,200	-	55,162,272	-
20%	378,817	1,357,711	13,464,849	32,490	2,822,692	359,010	-	-	202,704	-	18,618,273	3,723,655
35%	-	-	-	-	-	-	1,040,358	-	-	-	1,040,358	364,125
50%	97,519	30,560	5,612,292	36,049	157,849	9,461	26,418	-	-	-	5,970,148	2,985,074
75%	-	-	-	-	-	5,687,752	-	-	-	-	5,687,752	4,265,814
100%	901,507	-	1,096,247	544,076	9,120,863	4,246,587	13,501	-	2,433,913	813,587	19,170,281	19,170,281
150%	174,262	-	29,116	-	264,808	89,527	-	689,881	-	-	1,247,594	1,871,391
<b>Total Exposures</b>	<b>42,596,622</b>	<b>13,057,892</b>	<b>20,440,251</b>	<b>612,615</b>	<b>12,708,399</b>	<b>10,392,337</b>	<b>1,080,277</b>	<b>689,881</b>	<b>4,504,817</b>	<b>813,587</b>	<b>106,896,678</b>	<b>32,380,340</b>

**RHB BANK GROUP**  
**BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2023**

**Table 11a: Rated Exposures According to Ratings by External Credit Assessment Institutions (ECAIs) as at 30 June 2023**

**RHB Bank Group**

<b>Ratings of Corporates by Approved ECAIs</b>	<b>Moody's</b>	<b>Aaa to Aa3</b>	<b>A1 to A3</b>	<b>Baa1 to Ba3</b>	<b>B1 to C</b>	<b>Unrated</b>	
	<b>S&amp;P</b>	<b>AAA to AA-</b>	<b>A+ to A-</b>	<b>BBB+ to BB-</b>	<b>B+ to D</b>	<b>Unrated</b>	
	<b>Fitch</b>	<b>AAA to AA-</b>	<b>A+ to A-</b>	<b>BBB+ to BB-</b>	<b>B+ to D</b>	<b>Unrated</b>	
	<b>RAM</b>	<b>AAA to AA3</b>	<b>A1 to A3</b>	<b>BBB1 to BB3</b>	<b>B to D</b>	<b>Unrated</b>	
	<b>MARC</b>	<b>AAA to AA-</b>	<b>A+ to A-</b>	<b>BBB+ to BB-</b>	<b>B1 to D</b>	<b>Unrated</b>	
	<b>R&amp;I</b>	<b>AAA to AA-</b>	<b>A+ to A-</b>	<b>BBB+ to BB-</b>	<b>B+ to D</b>	<b>Unrated</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><u>On and Off-Balance Sheet Exposures</u></b>							
Public Sector Entities		511,712	-	-	-	12,266,217	
Insurance/Takaful Cos, Securities Firms & Fund Managers		33,415	53,606	-	-	524,652	
Corporates		3,505,093	194,468	65,918	-	10,665,901	
<b>Ratings of Sovereigns and Central Banks by Approved ECAIs</b>	<b>Moody's</b>	<b>Aaa to Aa3</b>	<b>A1 to A3</b>	<b>Baa1 to Baa3</b>	<b>Ba1 to B3</b>	<b>Caa1 to C</b>	<b>Unrated</b>
	<b>S&amp;P</b>	<b>AAA to AA-</b>	<b>A+ to A-</b>	<b>BBB+ to BBB-</b>	<b>BB+ to B-</b>	<b>CCC+ to D</b>	<b>Unrated</b>
	<b>Fitch</b>	<b>AAA to AA-</b>	<b>A+ to A-</b>	<b>BBB+ to BBB-</b>	<b>BB+ to B-</b>	<b>CCC+ to D</b>	<b>Unrated</b>
	<b>R&amp;I</b>	<b>AAA to AA-</b>	<b>A+ to A-</b>	<b>BBB+ to BBB-</b>	<b>BB+ to B-</b>	<b>CCC+ to C</b>	<b>Unrated</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><u>On and Off-Balance Sheet Exposures</u></b>							
Sovereigns & Central Banks		5,815,578	30,213,736	912,848	810,648	211,439	102,086
<b>Ratings of Banking Institutions by Approved ECAIs</b>	<b>Moody's</b>	<b>Aaa to Aa3</b>	<b>A1 to A3</b>	<b>Baa1 to Baa3</b>	<b>Ba1 to B3</b>	<b>Caa1 to C</b>	<b>Unrated</b>
	<b>S&amp;P</b>	<b>AAA to AA-</b>	<b>A+ to A-</b>	<b>BBB+ to BBB-</b>	<b>BB+ to B-</b>	<b>CCC+ to D</b>	<b>Unrated</b>
	<b>Fitch</b>	<b>AAA to AA-</b>	<b>A+ to A-</b>	<b>BBB+ to BBB-</b>	<b>BB+ to B-</b>	<b>CCC+ to D</b>	<b>Unrated</b>
	<b>RAM</b>	<b>AAA to AA3</b>	<b>A1 to A3</b>	<b>BBB1 to BBB3</b>	<b>BB1 to B3</b>	<b>C1 to D</b>	<b>Unrated</b>
	<b>MARC</b>	<b>AAA to AA-</b>	<b>A+ to A-</b>	<b>BBB+ to BBB-</b>	<b>BB+ to B-</b>	<b>C+ to D</b>	<b>Unrated</b>
<b>Exposure Class</b>	<b>R&amp;I</b>	<b>AAA to AA-</b>	<b>A+ to A-</b>	<b>BBB+ to BBB-</b>	<b>BB+ to B-</b>	<b>CCC+ to C</b>	<b>Unrated</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><u>On and Off-Balance Sheet Exposures</u></b>							
Banks, Development Financial Institutions & MDBs		9,667,420	4,606,473	2,388,682	891,052	-	2,359,320

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**Table 11b: Rated Exposures According to Ratings by External Credit Assessment Institutions (ECAIs) as at 31 December 2022**

**RHB Bank Group**

<b>Ratings of Corporates by Approved ECAIs</b>	<b>Moody's</b>	<b>Aaa to Aa3</b>	<b>A1 to A3</b>	<b>Baa1 to Ba3</b>	<b>B1 to C</b>	<b>Unrated</b>	
	<b>S&amp;P</b>	<b>AAA to AA-</b>	<b>A+ to A-</b>	<b>BBB+ to BB-</b>	<b>B+ to D</b>	<b>Unrated</b>	
	<b>Fitch</b>	<b>AAA to AA-</b>	<b>A+ to A-</b>	<b>BBB+ to BB-</b>	<b>B+ to D</b>	<b>Unrated</b>	
	<b>RAM</b>	<b>AAA to AA3</b>	<b>A1 to A3</b>	<b>BBB1 to BB3</b>	<b>B to D</b>	<b>Unrated</b>	
	<b>MARC</b>	<b>AAA to AA-</b>	<b>A+ to A-</b>	<b>BBB+ to BB-</b>	<b>B1 to D</b>	<b>Unrated</b>	
	<b>R&amp;I</b>	<b>AAA to AA-</b>	<b>A+ to A-</b>	<b>BBB+ to BB-</b>	<b>B+ to D</b>	<b>Unrated</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><u>On and Off-Balance Sheet Exposures</u></b>							
Public Sector Entities		706,033	1,411,025	-	-	10,940,834	
Insurance/Takaful Cos, Securities Firms & Fund Managers		32,490	36,049	-	-	544,076	
Corporates		2,777,217	133,537	-	-	9,797,645	
<b>Ratings of Sovereigns and Central Banks by Approved ECAIs</b>							
	<b>Moody's</b>	<b>Aaa to Aa3</b>	<b>A1 to A3</b>	<b>Baa1 to Baa3</b>	<b>Ba1 to B3</b>	<b>Caa1 to C</b>	<b>Unrated</b>
	<b>S&amp;P</b>	<b>AAA to AA-</b>	<b>A+ to A-</b>	<b>BBB+ to BBB-</b>	<b>BB+ to B-</b>	<b>CCC+ to D</b>	<b>Unrated</b>
	<b>Fitch</b>	<b>AAA to AA-</b>	<b>A+ to A-</b>	<b>BBB+ to BBB-</b>	<b>BB+ to B-</b>	<b>CCC+ to D</b>	<b>Unrated</b>
	<b>R&amp;I</b>	<b>AAA to AA-</b>	<b>A+ to A-</b>	<b>BBB+ to BBB-</b>	<b>BB+ to B-</b>	<b>CCC+ to C</b>	<b>Unrated</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><u>On and Off-Balance Sheet Exposures</u></b>							
Sovereigns & Central Banks		5,323,436	35,177,964	971,630	838,891	180,721	103,980
<b>Ratings of Banking Institutions by Approved ECAIs</b>							
	<b>Moody's</b>	<b>Aaa to Aa3</b>	<b>A1 to A3</b>	<b>Baa1 to Baa3</b>	<b>Ba1 to B3</b>	<b>Caa1 to C</b>	<b>Unrated</b>
	<b>S&amp;P</b>	<b>AAA to AA-</b>	<b>A+ to A-</b>	<b>BBB+ to BBB-</b>	<b>BB+ to B-</b>	<b>CCC+ to D</b>	<b>Unrated</b>
	<b>Fitch</b>	<b>AAA to AA-</b>	<b>A+ to A-</b>	<b>BBB+ to BBB-</b>	<b>BB+ to B-</b>	<b>CCC+ to D</b>	<b>Unrated</b>
	<b>RAM</b>	<b>AAA to AA3</b>	<b>A1 to A3</b>	<b>BBB1 to BBB3</b>	<b>BB1 to B3</b>	<b>C1 to D</b>	<b>Unrated</b>
	<b>MARC</b>	<b>AAA to AA-</b>	<b>A+ to A-</b>	<b>BBB+ to BBB-</b>	<b>BB+ to B-</b>	<b>C+ to D</b>	<b>Unrated</b>
	<b>R&amp;I</b>	<b>AAA to AA-</b>	<b>A+ to A-</b>	<b>BBB+ to BBB-</b>	<b>BB+ to B-</b>	<b>CCC+ to C</b>	<b>Unrated</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><u>On and Off-Balance Sheet Exposures</u></b>							
Banks, Development Financial Institutions & MDBs		8,330,467	6,403,714	2,093,997	896,663	-	2,715,410

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**Table 12a: Exposures Subject to the Supervisory Risk Weights under the IRB Approach as at 30 June 2023**

**RHB Bank Group**

<b><u>Supervisory Categories</u></b>	<b>Exposure After Credit Risk Mitigation</b>					<b>Total</b>
	<b>Strong</b>	<b>Good</b>	<b>Satisfactory</b>	<b>Weak</b>	<b>Default</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>Specialised Lending Exposures</b>						
Project Finance	56,737	1,282,746	284,322	-	-	1,623,805
Income Producing Real Estate	2,762,328	6,635,869	563,679	8,911	276,054	10,246,841
<b>Total Exposures After Credit Risk Mitigation</b>	<b>2,819,065</b>	<b>7,918,615</b>	<b>848,001</b>	<b>8,911</b>	<b>276,054</b>	<b>11,870,646</b>
<b>Total Risk-Weighted Assets</b>	<b>1,550,941</b>	<b>6,020,922</b>	<b>975,201</b>	<b>22,277</b>	<b>-</b>	<b>8,569,341</b>

**Table 12b: Exposures Subject to the Supervisory Risk Weights under the IRB Approach as at 31 December 2022**

**RHB Bank Group**

<b><u>Supervisory Categories</u></b>	<b>Exposure After Credit Risk Mitigation</b>					<b>Total</b>
	<b>Strong</b>	<b>Good</b>	<b>Satisfactory</b>	<b>Weak</b>	<b>Default</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>Specialised Lending Exposures</b>						
Project Finance	-	1,434,137	302,258	-	-	1,736,395
Income Producing Real Estate	2,268,612	6,775,820	611,710	17,551	256,816	9,930,509
<b>Total Exposures After Credit Risk Mitigation</b>	<b>2,268,612</b>	<b>8,209,957</b>	<b>913,968</b>	<b>17,551</b>	<b>256,816</b>	<b>11,666,904</b>
<b>Total Risk-Weighted Assets</b>	<b>1,255,811</b>	<b>6,170,614</b>	<b>1,051,063</b>	<b>43,877</b>	<b>-</b>	<b>8,521,365</b>

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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 2023

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
<b><u>Non Retail Exposures</u></b>				
<b>Corporate Exposures (excluding exposures with firm size adjustments)</b>				
0 to 1	37,081,419	42.18	53.10	7,496,961
>1 to 4	8,194,924	36.13	91.10	1,849,612
>4 to 12	9,486,619	5.37	20.46	2,594,679
>12 to <100	301,165	42.73	227.37	75,897
Default or 100	1,460,270	43.50	2.53	-
<b>Total Corporate Exposures (excluding exposures with firm size adjustments)</b>	<b>56,524,397</b>			<b>12,017,149</b>
<b>Corporate Exposures (with firm size adjustments)</b>				
0 to 1	16,657,600	36.77	42.49	5,996,089
>1 to 4	8,431,431	34.48	72.38	2,440,352
>4 to 12	3,905,461	23.16	69.38	1,565,693
>12 to <100	769,477	34.37	152.02	197,984
Default or 100	1,179,486	30.81	7.56	-
<b>Total Corporate Exposures (with firm size adjustments)</b>	<b>30,943,455</b>			<b>10,200,118</b>
<b>Total Non Retail Exposures</b>	<b>87,467,852</b>			<b>22,217,267</b>
<b><u>Retail Exposures</u></b>				
<b>Residential Mortgages/Financing Exposures</b>				
0 to 3	66,636,459	16.62	11.06	3,400,122
>3 to 10	2,419,934	16.56	48.57	170,981
>10 to 20	454,944	16.46	78.62	1,817
>20 to <100	1,742,477	16.59	87.38	6,696
Default or 100	1,194,237	16.60	86.28	9,474
<b>Total Residential Mortgages/Financing Exposures</b>	<b>72,448,051</b>			<b>3,589,090</b>
<b>Qualifying Revolving Retail Exposures</b>				
0 to 3	2,161,240	59.35	23.33	3,982,628
>3 to 10	1,023,315	57.68	68.36	469,419
>10 to 20	228,196	54.85	114.25	63,089
>20 to <100	122,107	54.23	154.27	21,003
Default or 100	84,466	49.49	142.12	-
<b>Total Qualifying Revolving Retail Exposures</b>	<b>3,619,324</b>			<b>4,536,139</b>
<b>Hire Purchase Exposures</b>				
0 to 3	9,582,188	44.11	28.62	-
>3 to 10	214,303	46.11	73.23	-
>10 to 20	187,115	45.25	100.29	-
>20 to <100	49,577	45.29	105.86	-
Default or 100	66,470	45.77	46.91	-
<b>Total Hire Purchase Exposures</b>	<b>10,099,653</b>			<b>-</b>
<b>Other Retail Exposures</b>				
0 to 3	40,556,563	20.35	16.43	13,868,705
>3 to 10	6,913,772	23.39	34.68	242,008
>10 to 20	1,170,991	36.45	66.64	33,408
>20 to <100	1,389,400	27.45	65.75	49,178
Default or 100	1,684,871	32.73	51.78	29,254
<b>Total Other Retail Exposures</b>	<b>51,715,597</b>			<b>14,222,553</b>
<b>Total Retail Exposures</b>	<b>137,882,625</b>			<b>22,347,782</b>
<b>Total Non Retail &amp; Retail Exposures under IRB Approach</b>	<b>225,350,477</b>			<b>44,565,049</b>

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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 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>	<u>RM'000</u>	<u>%</u>	<u>%</u>	<u>RM'000</u>
<b><u>Non Retail Exposures</u></b>				
<b>Corporate Exposures (excluding exposures with firm size adjustments)</b>				
0 to 1	33,583,526	42.02	52.19	6,659,836
>1 to 4	10,586,392	26.57	67.13	1,650,854
>4 to 12	7,977,970	6.66	24.44	2,605,470
>12 to <100	231,595	28.64	166.87	35,886
Default or 100	2,083,594	44.01	0.62	-
<b>Total Corporate Exposures (excluding exposures with firm size adjustments)</b>	<b>54,463,077</b>			<b>10,952,046</b>
<b>Corporate Exposures (with firm size adjustments)</b>				
0 to 1	17,154,151	35.61	41.67	6,117,665
>1 to 4	8,384,287	34.91	73.69	2,586,945
>4 to 12	4,428,399	24.19	71.42	905,718
>12 to <100	1,274,478	33.34	146.32	185,020
Default or 100	700,558	35.87	2.62	-
<b>Total Corporate Exposures (with firm size adjustments)</b>	<b>31,941,873</b>			<b>9,795,348</b>
<b>Total Non Retail Exposures</b>	<b>86,404,950</b>			<b>20,747,394</b>
<b><u>Retail Exposures</u></b>				
<b>Residential Mortgages/Financing Exposures</b>				
0 to 3	64,512,237	16.62	11.15	3,315,189
>3 to 10	2,222,837	16.57	48.59	155,341
>10 to 20	378,876	16.49	78.83	2,041
>20 to <100	1,360,084	16.53	85.65	3,647
Default or 100	1,063,764	16.66	81.83	10,744
<b>Total Residential Mortgages/Financing Exposures</b>	<b>69,537,798</b>			<b>3,486,962</b>
<b>Qualifying Revolving Retail Exposures</b>				
0 to 3	2,132,961	59.17	23.36	3,806,366
>3 to 10	963,761	57.39	67.78	391,975
>10 to 20	222,321	54.14	112.75	51,860
>20 to <100	98,025	54.10	153.59	14,384
Default or 100	83,971	49.81	108.88	-
<b>Total Qualifying Revolving Retail Exposures</b>	<b>3,501,039</b>			<b>4,264,585</b>
<b>Hire Purchase Exposures</b>				
0 to 3	9,277,055	43.93	28.19	-
>3 to 10	196,280	45.84	72.73	-
>10 to 20	174,444	44.88	99.26	-
>20 to <100	41,419	45.20	105.65	-
Default or 100	55,068	45.45	57.95	-
<b>Total Hire Purchase Exposures</b>	<b>9,744,266</b>			<b>-</b>
<b>Other Retail Exposures</b>				
0 to 3	41,311,356	20.12	16.11	14,197,527
>3 to 10	7,720,996	22.27	32.97	297,646
>10 to 20	1,188,641	37.00	67.68	37,266
>20 to <100	1,223,548	27.31	65.04	38,622
Default or 100	1,553,072	33.62	54.50	21,110
<b>Total Other Retail Exposures</b>	<b>52,997,613</b>			<b>14,592,171</b>
<b>Total Retail Exposures</b>	<b>135,780,716</b>			<b>22,343,718</b>
<b>Total Non Retail &amp; Retail Exposures under IRB Approach</b>	<b>222,185,666</b>			<b>43,091,112</b>

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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 2023

RHB Bank Group	Exposure At Default After Credit Risk Mitigation	Exposure Weighted Average Risk Weights	Undrawn Commitments
<u>Expected Losses (EL) Range (%)</u>	<u>RM'000</u>	<u>%</u>	<u>RM'000</u>
<b><u>Retail Exposures</u></b>			
<b>Residential Mortgages/Financing Exposures</b>			
0 to 1	69,022,161	12.40	3,573,199
>1 to 10	2,544,274	106.33	13,996
>10 to <100	811,498	23.78	790
100	70,118	0.00	1,105
<b>Total Residential Mortgages/Financing Exposures</b>	<b>72,448,051</b>		<b>3,589,090</b>
<b>Qualifying Revolving Retail Exposures</b>			
0 to 1	1,929,683	21.73	3,740,349
>1 to 10	1,478,148	70.24	771,726
>10 to <100	211,493	149.12	24,064
100	-	0.00	-
<b>Total Qualifying Revolving Retail Exposures</b>	<b>3,619,324</b>		<b>4,536,139</b>
<b>Hire Purchase Exposures</b>			
0 to 1	9,354,164	27.79	-
>1 to 10	629,442	77.44	-
>10 to <100	97,178	86.09	-
100	18,869	0.00	-
<b>Total Hire Purchase Exposures</b>	<b>10,099,653</b>		<b>-</b>
<b>Other Retail Exposures</b>			
0 to 1	45,098,698	15.74	14,058,558
>1 to 10	4,426,743	70.72	124,775
>10 to <100	1,838,783	76.15	38,040
100	351,373	0.00	1,180
<b>Total Other Retail Exposures</b>	<b>51,715,597</b>		<b>14,222,553</b>
<b>Total Retail Exposures</b>	<b>137,882,625</b>		<b>22,347,782</b>



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Table 14b: Exposures under the A-IRB Approach by EL Range and Exposure Weighted Average Risk Weights as at 31 December 2022

RHB Bank Group	Exposure At Default After Credit Risk Mitigation	Exposure Weighted Average Risk Weights	Undrawn Commitments
<u>Expected Losses (EL) Range (%)</u>	<u>RM'000</u>	<u>%</u>	<u>RM'000</u>
<b><u>Retail Exposures</u></b>			
<b>Residential Mortgages/Financing Exposures</b>			
0 to 1	66,705,372	12.43	3,473,960
>1 to 10	2,012,718	106.47	11,383
>10 to <100	746,696	22.89	429
100	73,012	0.00	1,190
<b>Total Residential Mortgages/Financing Exposures</b>	<b>69,537,798</b>		<b>3,486,962</b>
<b>Qualifying Revolving Retail Exposures</b>			
0 to 1	1,900,262	21.75	3,568,214
>1 to 10	1,414,719	69.49	679,515
>10 to <100	186,058	133.08	16,856
100	-	0.00	-
<b>Total Qualifying Revolving Retail Exposures</b>	<b>3,501,039</b>		<b>4,264,585</b>
<b>Hire Purchase Exposures</b>			
0 to 1	9,061,573	27.37	-
>1 to 10	586,208	76.85	-
>10 to <100	85,126	88.88	-
100	11,359	0.00	-
<b>Total Hire Purchase Exposures</b>	<b>9,744,266</b>		<b>-</b>
<b>Other Retail Exposures</b>			
0 to 1	46,583,478	15.31	14,427,212
>1 to 10	4,490,477	73.71	135,138
>10 to <100	1,604,126	75.20	28,603
100	319,532	0.00	1,218
<b>Total Other Retail Exposures</b>	<b>52,997,613</b>		<b>14,592,171</b>
<b>Total Retail Exposures</b>	<b>135,780,716</b>		<b>22,343,718</b>

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

<b>RHB Bank Group</b>	<b>Actual Losses as at 30 June 2023</b>	<b>Expected Losses as at 30 June 2022</b>	<b>Actual Losses as at 30 June 2022</b>	<b>Expected Losses as at 30 June 2021</b>
<b>Exposure Class</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>Corporates, of which</b>				
Corporate Exposures (excluding exposures with firm size adjustments)	<b>16,624</b>	<b>179,371</b>	1,064,129	247,831
Corporate Exposures (with firm size adjustments)	<b>140,255</b>	<b>255,355</b>	55,128	261,264
Specialised Lending Exposures (Slotting Approach)				
Project Finance	-	<b>8,062</b>	-	14,553
Income Producing Real Estate	<b>14,446</b>	<b>62,354</b>	15,406	54,497
<b>Retail, of which</b>				
Residential Mortgages/Financing Exposures	<b>90,125</b>	<b>142,352</b>	52,423	163,915
Qualifying Revolving Retail Exposures	<b>45,682</b>	<b>66,969</b>	52,380	86,100
Hire Purchase Exposures	<b>35,960</b>	<b>49,259</b>	14,238	61,643
Other Retail Exposures	<b>356,089</b>	<b>365,031</b>	193,135	383,031
<b>Total</b>	<b>699,181</b>	<b>1,128,753</b>	1,446,839	1,272,834

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 16a: Credit Risk Mitigation of Portfolios under the Standardised Approach as at 30 June 2023**

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>
<b><u>On-Balance Sheet Exposures</u></b>			
Sovereigns & Central Banks	37,369,556	-	-
Public Sector Entities	11,512,153	10,827,348	71,600
Banks, Development Financial Institutions & MDBs	16,890,294	235,712	-
Insurance/Takaful Cos, Securities Firms & Fund Managers	557,320	-	-
Corporates	13,577,455	272,640	1,537,576
Regulatory Retail	11,701,763	305,431	858,852
Residential Mortgages/Financing	843,890	-	6,340
Higher Risk Assets	761,343	-	-
Other Assets	5,160,763	-	-
Equity Exposures	827,235	-	-
Defaulted Exposures	555,429	7,647	99,619
<b>Total On-Balance Sheet Exposures</b>	<b>99,757,201</b>	<b>11,648,778</b>	<b>2,573,987</b>
<b><u>Off-Balance Sheet Exposures</u></b>			
OTC Derivatives	3,504,987	-	426,864
Off-balance sheet exposures other than OTC derivatives or credit derivatives	12,506,899	549,910	8,067,459
Defaulted Exposures	16,442	16,002	104
<b>Total Off-Balance Sheet Exposures</b>	<b>16,028,328</b>	<b>565,912</b>	<b>8,494,427</b>
<b>Total On and Off-Balance Sheet Exposures</b>	<b>115,785,529</b>	<b>12,214,690</b>	<b>11,068,414</b>

**RHB BANK GROUP**  
**BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2023**

**Table 16b: Credit Risk Mitigation of Portfolios under the Standardised Approach as at 31 December 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>	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>
<b><u>On-Balance Sheet Exposures</u></b>			
Sovereigns & Central Banks	38,123,599	-	-
Public Sector Entities	12,133,337	10,715,429	172,858
Banks, Development Financial Institutions & MDBs	17,836,309	237,747	-
Insurance/Takaful Cos, Securities Firms & Fund Managers	564,070	-	-
Corporates	12,671,165	428,987	1,831,678
Regulatory Retail	10,809,819	352,934	839,122
Residential Mortgages/Financing	1,043,232	-	8,323
Higher Risk Assets	689,881	-	-
Other Assets	4,504,817	-	-
Equity Exposures	813,587	-	-
Defaulted Exposures	412,217	6,070	555
<b>Total On-Balance Sheet Exposures</b>	<b>99,602,033</b>	<b>11,741,167</b>	<b>2,852,536</b>
<b><u>Off-Balance Sheet Exposures</u></b>			
OTC Derivatives	2,471,503	-	498,538
Off-balance sheet exposures other than OTC derivatives or credit derivatives	11,894,736	969,057	3,736,164
Defaulted Exposures	15,752	15,392	108
<b>Total Off-Balance Sheet Exposures</b>	<b>14,381,991</b>	<b>984,449</b>	<b>4,234,810</b>
<b>Total On and Off-Balance Sheet Exposures</b>	<b>113,984,024</b>	<b>12,725,616</b>	<b>7,087,346</b>

**RHB BANK GROUP**  
**BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2023**

**Table 17a: Credit Risk Mitigation of Portfolios under the IRB Approach as at 30 June 2023**

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
<b><u>On-Balance Sheet Exposures</u></b>				
<b>Corporates, of which</b>	<b>86,169,052</b>	<b>20,758,956</b>	<b>2,955,967</b>	<b>18,332,675</b>
Corporate Exposures (excluding exposures with firm size adjustments)	47,740,064	14,969,139	1,172,063	5,792,934
Corporate Exposures (with firm size adjustments)	25,382,760	3,514,157	1,783,904	12,539,741
Specialised Lending Exposures (Slotting Approach)				
Project Finance	1,951,643	441,729	-	-
Income Producing Real Estate	11,094,585	1,833,931	-	-
<b>Retail, of which</b>	<b>116,982,322</b>	<b>154,691</b>	<b>6,505,991</b>	<b>81,798,615</b>
Residential Mortgages/Financing Exposures	67,674,197	-	-	67,490,745
Qualifying Revolving Retail Exposures	1,975,827	-	-	-
Hire Purchase Exposures	10,033,183	-	-	-
Other Retail Exposures	37,299,115	154,691	6,505,991	14,307,870
Defaulted Exposures	5,875,621	211,053	256,354	1,987,349
<b>Total On-Balance Sheet Exposures</b>	<b>209,026,995</b>	<b>21,124,700</b>	<b>9,718,312</b>	<b>102,118,639</b>
<b><u>Off-Balance Sheet Exposures</u></b>				
OTC Derivatives	590,980	-	941	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	27,532,915	1,803,980	873,142	14,850,525
Defaulted Exposures	70,233	-	5,939	36,392
<b>Total Off-Balance Sheet Exposures</b>	<b>28,194,128</b>	<b>1,803,980</b>	<b>880,022</b>	<b>14,886,917</b>
<b>Total On and Off-Balance Sheet Exposures</b>	<b>237,221,123</b>	<b>22,928,680</b>	<b>10,598,334</b>	<b>117,005,556</b>

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**BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2023**

**Table 17b: Credit Risk Mitigation of Portfolios under the IRB Approach as at 31 December 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
<b><u>On-Balance Sheet Exposures</u></b>				
<b>Corporates, of which</b>	85,960,642	23,448,304	3,062,440	17,133,523
Corporate Exposures (excluding exposures with firm size adjustments)	45,924,370	16,566,743	742,925	4,947,159
Corporate Exposures (with firm size adjustments)	27,623,781	4,897,102	2,319,515	12,186,364
Specialised Lending Exposures (Slotting Approach)				
Project Finance	1,891,516	356,147	-	-
Income Producing Real Estate	10,520,975	1,628,312	-	-
<b>Retail, of which</b>	114,945,790	146,580	7,680,608	79,141,818
Residential Mortgages/Financing Exposures	64,997,816	-	-	64,809,094
Qualifying Revolving Retail Exposures	1,937,597	-	-	-
Hire Purchase Exposures	9,689,197	-	-	-
Other Retail Exposures	38,321,180	146,580	7,680,608	14,332,724
Defaulted Exposures	5,746,880	64,871	32,056	1,839,521
<b>Total On-Balance Sheet Exposures</b>	<b>206,653,312</b>	<b>23,659,755</b>	<b>10,775,104</b>	<b>98,114,862</b>
<b><u>Off-Balance Sheet Exposures</u></b>				
OTC Derivatives	440,586	-	2,056	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	26,708,709	1,424,785	886,031	15,067,776
Defaulted Exposures	49,963	-	249	30,340
<b>Total Off-Balance Sheet Exposures</b>	<b>27,199,258</b>	<b>1,424,785</b>	<b>888,336</b>	<b>15,098,116</b>
<b>Total On and Off-Balance Sheet Exposures</b>	<b>233,852,570</b>	<b>25,084,540</b>	<b>11,663,440</b>	<b>113,212,978</b>

**RHB BANK GROUP**  
**BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2023**

**Table 18a: Impaired and Past Due Loans/Financing and Allowance for Credit Losses by Industry Sector as at 30 June 2023**

<b>RHB Bank Group</b>	<b>Impaired Loans and Advances/ Financing</b>	<b>Past Due Loans/ Financing</b>	<b>Allowance for Credit Losses</b>
<b>Industry Sector</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Agriculture	30,459	53,923	36,658
Mining & Quarrying	21,199	718	3,459
Manufacturing	265,676	216,463	213,490
Electricity, Gas & Water Supply	10,429	72	10,970
Construction	517,591	141,977	244,481
Wholesale, Retail Trade, Restaurants & Hotels	406,344	454,755	640,976
Transport, Storage & Communication	471,660	24,840	155,570
Finance, Insurance/Takaful, Real Estate & Business	442,604	267,089	347,421
Education, Health & Others	237,118	140,411	123,508
Household	1,058,605	5,095,042	1,006,428
Others	50,750	309,099	113,771
<b>Total</b>	<b>3,512,435</b>	<b>6,704,389</b>	<b>2,896,732</b>

**Table 18b: Impaired and Past Due Loans/Financing and Allowance for Credit Losses by Industry Sector as at 31 December 2022**

<b>RHB Bank Group</b>	<b>Impaired Loans and Advances/ Financing</b>	<b>Past Due Loans/ Financing</b>	<b>Allowance for Credit Losses</b>
<b>Industry Sector</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Agriculture	12,112	21,630	58,610
Mining & Quarrying	20,471	928	14,027
Manufacturing	215,294	99,455	189,901
Electricity, Gas & Water Supply	9,965	5	11,401
Construction	421,948	169,288	284,253
Wholesale, Retail Trade, Restaurants & Hotels	355,838	356,589	690,227
Transport, Storage & Communication	37,677	20,747	163,159
Finance, Insurance/Takaful, Real Estate & Business	334,117	224,594	355,870
Education, Health & Others	892,141	116,029	745,948
Household	937,738	4,588,089	1,020,031
Others	51,430	106,845	176,575
<b>Total</b>	<b>3,288,731</b>	<b>5,704,199</b>	<b>3,710,002</b>

**RHB BANK GROUP**  
**BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2023**

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

RHB Bank Group	Six Months Period Ended 30.06.2023		Twelve Months Period Ended 31.12.2022	
	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
<u>Industry Sector</u>				
Agriculture	9,511	(76)	(36,359)	-
Mining & Quarrying	476	-	(1,057)	-
Manufacturing	35,342	(2,380)	17,824	(16,866)
Electricity, Gas & Water Supply	593	-	(932)	-
Construction	4,153	(4,628)	30,968	(21,223)
Wholesale, Retail Trade, Restaurants & Hotels	18,891	(13,376)	95,114	(29,845)
Transport, Storage & Communication	98,271	(3,339)	(21,325)	(93,581)
Finance, Insurance/Takaful, Real Estate & Business	24,181	(11,504)	27,537	(21,330)
Education, Health & Others	(8,577)	(661,024)	264,638	(307)
Household	174,304	(170,246)	312,684	(212,531)
Others	(15,381)	(756)	125,821	(98,897)
<b>Total</b>	<b>341,764</b>	<b>(867,329)</b>	<b>814,913</b>	<b>(494,580)</b>



**RHB BANK GROUP**  
**BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2023**

**Table 20a: Impaired and Past Due Loans/Financing and Allowance for Credit Losses by Geographical Distribution as at 30 June 2023**

<b>RHB Bank Group</b>	<b>Impaired Loans and Advances/ Financing</b>	<b>Past Due Loans/ Financing</b>	<b>Allowance for Credit Losses</b>
<b><u>Geographical Distribution</u></b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Malaysia	2,779,977	5,713,343	2,332,679
Labuan Offshore	105,408	-	111,794
Singapore	165,018	473,045	199,161
Thailand	180,987	256,102	150,267
Brunei	6,614	29,592	2,221
Cambodia	266,883	155,479	81,090
Lao	7,548	76,828	19,520
<b>Total</b>	<b>3,512,435</b>	<b>6,704,389</b>	<b>2,896,732</b>

**Table 20b: Impaired and Past Due Loans/Financing and Allowance for Credit Losses by Geographical Distribution as at 31 December 2022**

<b>RHB Bank Group</b>	<b>Impaired Loans and Advances/ Financing</b>	<b>Past Due Loans/ Financing</b>	<b>Allowance for Credit Losses</b>
<b><u>Geographical Distribution</u></b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Malaysia	2,007,232	4,762,066	2,644,895
Labuan Offshore	756,636	-	745,329
Singapore	198,679	460,927	147,976
Thailand	82,032	94,492	81,497
Brunei	5,973	30,953	2,073
Cambodia	234,447	282,176	65,432
Lao	3,732	73,585	22,800
<b>Total</b>	<b>3,288,731</b>	<b>5,704,199</b>	<b>3,710,002</b>

**RHB BANK GROUP**  
**BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2023**

**Table 21a: Movement in Loans/Financing Allowance for Credit Losses as at 30 June 2023**

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
<b>Balance as at the beginning of the financial period</b>	<b>846,101</b>	<b>1,055,527</b>	<b>1,808,374</b>	<b>3,710,002</b>
<b>Changes due to financial assets recognised in the opening balance that have been:</b>				
- Transferred to 12-month ECL (Stage 1)	105,747	(93,274)	(12,473)	-
- Transferred to Lifetime ECL not credit impaired (Stage 2)	(25,680)	79,580	(53,900)	-
- Transferred to Lifetime ECL credit impaired (Stage 3)	(5,045)	(94,926)	99,971	-
	<b>75,022</b>	<b>(108,620)</b>	<b>33,598</b>	<b>-</b>
Changes in credit risk	(200,139)	(84,527)	350,971	66,305
Purchases and origination	44,490	64,647	10,051	119,188
Bad debts written off	-	-	(867,329)	(867,329)
Changes to model methodologies	(54,629)	(21,651)	761	(75,519)
Derecognition	(23,768)	(40,794)	(53,617)	(118,179)
Exchange differences	4,201	3,247	44,117	51,565
Other movements	-	-	10,699	10,699
<b>Balance as at the end of the financial period</b>	<b>691,278</b>	<b>867,829</b>	<b>1,337,625</b>	<b>2,896,732</b>

**Table 21b: Movement in Loans/Financing Allowance for Credit Losses as at 31 December 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
<b>Balance as at the beginning of the financial year</b>	<b>1,015,663</b>	<b>1,186,991</b>	<b>1,407,463</b>	<b>3,610,117</b>
<b>Changes due to financial assets recognised in the opening balance that have been:</b>				
- Transferred to 12-month ECL (Stage 1)	196,146	(179,726)	(16,420)	-
- Transferred to Lifetime ECL not credit impaired (Stage 2)	(31,853)	65,382	(33,529)	-
- Transferred to Lifetime ECL credit impaired (Stage 3)	(15,483)	(51,693)	67,176	-
	<b>148,810</b>	<b>(166,037)</b>	<b>17,227</b>	<b>-</b>
Changes in credit risk	(352,433)	9,865	1,191,823	849,255
Purchases and origination	113,114	118,999	27,149	259,262
Bad debts written off	-	-	(494,580)	(494,580)
Changes to model methodologies	(11,434)	(40,369)	(1,303)	(53,106)
Derecognition	(70,097)	(54,600)	(419,983)	(544,680)
Exchange differences	2,478	678	37,384	40,540
Other movements	-	-	43,194	43,194
<b>Balance as at the end of the financial year</b>	<b>846,101</b>	<b>1,055,527</b>	<b>1,808,374</b>	<b>3,710,002</b>

**RHB BANK GROUP**  
**BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2023**

**Table 22a: Market Risk-Weighted Assets and Minimum Capital Requirements as at 30 June 2023**

<b>RHB Bank Group</b>				
	<b>Long</b>	<b>Short</b>	<b>Risk-Weighted</b>	<b>Minimum</b>
<b><u>Market Risk</u></b>	<b><u>Position</u></b>	<b><u>Position</u></b>	<b><u>Assets</u></b>	<b><u>Requirements</u></b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Interest Rate Risk/Profit Rate Risk	144,360,089	140,429,949	3,116,104	249,288
Equity Position Risk	98,726	73,775	75,752	6,060
Foreign Currency Risk	494,265	416,212	465,925	37,274
Options Risk	250,746	131,730	156,660	12,533
<b>Total</b>			<b>3,814,441</b>	<b>305,155</b>
<b>RHB Bank</b>				
	<b>Long</b>	<b>Short</b>	<b>Risk-Weighted</b>	<b>Minimum</b>
<b><u>Market Risk</u></b>	<b><u>Position</u></b>	<b><u>Position</u></b>	<b><u>Assets</u></b>	<b><u>Requirements</u></b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Interest Rate Risk/Profit Rate Risk	145,974,484	142,640,443	2,988,982	239,119
Equity Position Risk	-	-	-	-
Foreign Currency Risk	150,795	429,734	400,896	32,072
Options Risk	154,693	57,955	4,580	366
<b>Total</b>			<b>3,394,458</b>	<b>271,557</b>
<b>RHB Islamic Bank</b>				
	<b>Long</b>	<b>Short</b>	<b>Risk-Weighted</b>	<b>Minimum</b>
<b><u>Market Risk</u></b>	<b><u>Position</u></b>	<b><u>Position</u></b>	<b><u>Assets</u></b>	<b><u>Requirements</u></b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Profit Rate Risk	15,055	14,499	205,572	16,446
Equity Position Risk	-	-	-	-
Foreign Currency Risk	5,872	97,122	97,122	7,770
Options Risk	-	-	-	-
<b>Total</b>			<b>302,694</b>	<b>24,216</b>
<b>RHB Investment Bank</b>				
	<b>Long</b>	<b>Short</b>	<b>Risk-Weighted</b>	<b>Minimum</b>
<b><u>Market Risk</u></b>	<b><u>Position</u></b>	<b><u>Position</u></b>	<b><u>Assets</u></b>	<b><u>Requirements</u></b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Interest Rate Risk/Profit Rate Risk	290,056	272,555	-	-
Equity Position Risk	61,520	53,315	28,797	2,304
Foreign Currency Risk	72,131	743	72,131	5,770
Options Risk	50,803	53,315	104,701	8,376
<b>Total</b>			<b>205,629</b>	<b>16,450</b>

Note:

As at 30 June 2023,

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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**BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2023**

**Table 22b: Market Risk-Weighted Assets and Minimum Capital Requirements as at 31 December 2022**

<b>RHB Bank Group</b>				
	<b>Long</b>	<b>Short</b>	<b>Risk-Weighted</b>	<b>Minimum</b>
<b>Market Risk</b>	<b>Position</b>	<b>Position</b>	<b>Assets</b>	<b>Capital</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>Requirements</b>
				<b>RM'000</b>
Interest Rate Risk/Profit Rate Risk	117,635,599	116,989,465	2,785,745	222,860
Equity Position Risk	71,918	46,157	106,072	8,486
Foreign Currency Risk	414,814	272,076	387,929	31,034
Options Risk	32,149	61,629	78,481	6,278
<b>Total</b>			<b>3,358,227</b>	<b>268,658</b>
<b>RHB Bank</b>				
	<b>Long</b>	<b>Short</b>	<b>Risk-Weighted</b>	<b>Minimum</b>
<b>Market Risk</b>	<b>Position</b>	<b>Position</b>	<b>Assets</b>	<b>Capital</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>Requirements</b>
				<b>RM'000</b>
Interest Rate Risk/Profit Rate Risk	118,198,456	117,392,948	2,735,751	218,860
Equity Position Risk	258	-	710	57
Foreign Currency Risk	131,463	362,984	337,207	26,977
Options Risk	2,612	15,473	1,427	114
<b>Total</b>			<b>3,075,095</b>	<b>246,008</b>
<b>RHB Islamic Bank</b>				
	<b>Long</b>	<b>Short</b>	<b>Risk-Weighted</b>	<b>Minimum</b>
<b>Market Risk</b>	<b>Position</b>	<b>Position</b>	<b>Assets</b>	<b>Capital</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>Requirements</b>
				<b>RM'000</b>
Profit Rate Risk	13,712,284	13,659,288	109,266	8,741
Equity Position Risk	-	-	-	-
Foreign Currency Risk	6,956	61,224	61,224	4,898
Options Risk	-	-	-	-
<b>Total</b>			<b>170,490</b>	<b>13,639</b>
<b>RHB Investment Bank</b>				
	<b>Long</b>	<b>Short</b>	<b>Risk-Weighted</b>	<b>Minimum</b>
<b>Market Risk</b>	<b>Position</b>	<b>Position</b>	<b>Assets</b>	<b>Capital</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>Requirements</b>
				<b>RM'000</b>
Interest Rate Risk/Profit Rate Risk	8,670	8,622	-	-
Equity Position Risk	38,413	27,636	33,187	2,655
Foreign Currency Risk	113,465	698	113,465	9,077
Options Risk	12,640	27,636	41,552	3,324
<b>Total</b>			<b>188,204</b>	<b>15,056</b>

Note:

As at 31 December 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.

**RHB BANK GROUP**  
**BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2023**

**Table 23: Equity Exposures in the Banking Book**

RHB Bank Group <u>Equity Type</u>	Gross Credit Exposures		Risk-Weighted Assets	
	30.06.2023	31.12.2022	30.06.2023	31.12.2022
	RM'000	RM'000	RM'000	RM'000
<b>Publicly traded</b>				
Investment in unit trust funds	52,526	51,028	52,526	51,028
Holdings of equity investments	4,406	25,018	4,406	25,018
<b>Privately held</b>				
For socio economic purposes	770,303	737,541	770,303	737,541
For non socio economic purposes	761,343	689,881	1,142,015	1,034,821
<b>Total</b>	<b>1,588,578</b>	<b>1,503,468</b>	<b>1,969,250</b>	<b>1,848,408</b>
	<b>30.06.2023</b>	<b>31.12.2022</b>		
	<b>RM'000</b>	<b>RM'000</b>		
Cumulative Realised Gains/(Loss) from Sale and Liquidations	(49)	(535)		
Total Net Unrealised Gains/(Loss)	677,284	609,020		

**Table 24a: Interest Rate Risk/Rate of Return Risk in the Banking Book as at 30 June 2023**

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	565,915	(565,915)	(1,424,014)	1,424,014
USD - US Dollar	(143,791)	143,791	(56,716)	56,716
Others <sup>1</sup>	65,569	(65,569)	14,135	(14,135)
<b>Total</b>	<b>487,693</b>	<b>(487,693)</b>	<b>(1,466,595)</b>	<b>1,466,595</b>

**Table 24b: Interest Rate Risk/Rate of Return Risk in the Banking Book as at 31 December 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	505,058	(505,058)	(1,478,785)	1,478,785
USD - US Dollar	(87,662)	87,662	9,609	(9,609)
Others <sup>1</sup>	55,199	(55,199)	12,292	(12,292)
<b>Total</b>	<b>472,595</b>	<b>(472,595)</b>	<b>(1,456,884)</b>	<b>1,456,884</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.

**RHB BANK GROUP**  
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**Table 25a: Operational Risk-Weighted Assets and Minimum Capital Requirements as at 30 June 2023**

<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	14,233,758	9,285,425	3,278,906	885,826
Minimum Capital Requirements	1,138,701	742,834	262,312	70,866

**Table 25b: Operational Risk-Weighted Assets and Minimum Capital Requirements as at 31 December 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	14,047,918	9,171,749	3,114,515	923,914
Minimum Capital Requirements	1,123,834	733,740	249,161	73,913

**Table 26: Disclosure on Profit Sharing Investment Account**

**RHB Bank Group**

<u>Unrestricted Investment Account (URIA)</u>	<u>30.06.2023</u>	<u>31.12.2022</u>
	%	%
Return on Assets (ROA)	8.88	7.58
Average Net Distributable Income	12.21	7.49
Average Net Distributable Income Attributable to the Investment Account Holder (IAH)	3.75	3.00
	<b>RM'000</b>	<b>RM'000</b>
Impaired assets funded by URIA	7,194	12,218
ECL Stage 1 provisions funded by URIA	171	496
ECL Stage 2 provisions funded by URIA	506	1,465
ECL Stage 3 provisions funded by URIA	2,220	3,778

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.