

RHB Bank Berhad
Basel II Pillar 3 Disclosures
30 June 2024

RHB BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2024

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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 2024 are accurate and complete.

MOHD RASHID MOHAMAD
Group Managing Director

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INTRODUCTION

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

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

For the purposes of complying with regulatory requirements under Basel II Pillar 1, the approaches adopted by the respective banking entities within the Group are as follows:

Entity	Credit Risk	Market Risk	Operational Risk
RHB Bank Berhad	Internal Ratings-Based Approach	Standardised Approach	Basic Indicator Approach
RHB Islamic Bank Berhad			
RHB Investment Bank Berhad	Standardised Approach		

This document covers the quantitative information as at 30 June 2024 with comparative quantitative information of the preceding financial year as at 31 December 2023. This disclosure report has been verified and approved internally in line with the RHB Banking Group Pillar 3 Disclosure Policy.

RHB Bank Berhad's Pillar 3 disclosure report will be made available under the Investor Relations section of the Group's website at www.rhbgroup.com as a separate report in the half-yearly condensed financial statements after the notes to the financial statements.

SCOPE OF APPLICATION

In this Pillar 3 document, RHB Bank Berhad's information is presented on a consolidated basis, namely RHB Bank Berhad (RHB Bank), its overseas operations and its subsidiaries, and is referred to as the 'RHB Bank Group' or 'the Group'.

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

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

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

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

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Table 1: Capital Adequacy Ratios

<u>Capital Ratios</u>	RHB Bank Group		RHB Bank		RHB Islamic Bank		RHB Investment Bank	
	<u>30.06.2024</u>	<u>31.12.2023</u>	<u>30.06.2024</u>	<u>31.12.2023</u>	<u>30.06.2024</u>	<u>31.12.2023</u>	<u>30.06.2024</u>	<u>31.12.2023</u>
<u>Before proposed dividends</u>								
Common Equity Tier I Capital Ratio	16.944%	17.266%	15.859%	16.053%	15.820%	16.125%	26.764%	36.653%
Tier I Capital Ratio	16.944%	17.266%	15.859%	16.053%	15.820%	16.125%	26.764%	36.653%
Total Capital Ratio	19.588%	19.985%	18.769%	19.067%	18.524%	18.882%	32.169%	43.517%
<u>After proposed dividends and DRP*</u>								
Common Equity Tier I Capital Ratio	16.509%	16.673%	15.251%	15.222%	15.455%	15.516%	26.764%	32.446%
Tier I Capital Ratio	16.509%	16.673%	15.251%	15.222%	15.455%	15.516%	26.764%	32.446%
Total Capital Ratio	19.153%	19.392%	18.161%	18.236%	18.158%	18.273%	32.169%	39.310%

* The Board of Directors have declared the following dividend:

- (a) Single-tier interim dividend of 15.0 sen per share in respect of the financial year ending 31 December 2024, amounting to RM 653,923,000; and
- (b) Second interim single-tier dividend of 25.0 sen per share in respect of the financial year ended 31 December 2023, amounting to RM 1,071,587,000, consisting of cash portion of 15.0 sen per share and an electable portion of 10.0 sen per share. There is no irrevocable written undertaking from its shareholders, hence the amount of the proposed final dividend may be reduced either by the average of the preceding 3-year take up rates or if less than 3 preceding years, the available average historical take up rates, subject to the amount being not more than 50% of the total electable portion of the dividend, in accordance with the Implementation Guidance on Capital Adequacy Framework (Capital Components) dated 9 December 2020.

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

<u>Risk Types</u>	RHB Bank Group		RHB Bank		RHB Islamic Bank		RHB Investment Bank	
	<u>30.06.2024</u>	<u>31.12.2023</u>	<u>30.06.2024</u>	<u>31.12.2023</u>	<u>30.06.2024</u>	<u>31.12.2023</u>	<u>30.06.2024</u>	<u>31.12.2023</u>
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Credit RWA	130,343,499	126,053,670	93,230,512	90,170,895	35,026,823	35,235,833	902,154	616,039
Credit RWA Absorbed by PSIA	-	-	-	-	(2,280,329)	(3,082,919)	-	-
Market RWA	5,425,853	4,159,064	4,568,862	3,538,548	406,740	187,131	412,916	155,584
Operational RWA	14,562,082	14,301,431	9,643,201	9,405,985	3,458,469	3,387,790	743,897	797,424
Total RWA	150,331,434	144,514,165	107,442,575	103,115,428	36,611,703	35,727,835	2,058,967	1,569,047

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Table 3a: Risk-Weighted Assets by Risk Types and Minimum Capital Requirements as at 30 June 2024

<u>Risk Types</u>	RWA				Minimum Capital Requirements			
	RHB Bank Group	RHB Bank	RHB Islamic Bank	RHB Investment Bank	RHB Bank Group	RHB Bank	RHB Islamic Bank	RHB Investment Bank
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Credit Risk, of which	130,343,499	93,230,512	32,746,494	902,154	10,427,480	7,458,441	2,619,720	72,172
Under Foundation Internal Ratings-Based (F-IRB) Approach	63,520,939	49,812,902	14,976,994	-	5,081,675	3,985,032	1,198,159	-
Under Advanced Internal Ratings-Based (A-IRB) Approach	30,645,113	18,440,261	12,282,196	-	2,451,609	1,475,221	982,576	-
Under Standardised Approach	36,177,447	24,977,349	7,767,633	902,154	2,894,196	1,998,188	621,411	72,172
Absorbed by PSIA under F-IRB Approach	-	-	(1,223,231)	-	-	-	(97,858)	-
Absorbed by PSIA under A-IRB Approach	-	-	(1,516)	-	-	-	(121)	-
Absorbed by PSIA under Standardised Approach	-	-	(1,055,582)	-	-	-	(84,447)	-
Market Risk								
Under Standardised Approach	5,425,853	4,568,862	406,740	412,916	434,068	365,509	32,539	33,033
Operational Risk								
Under Basic Indicator Approach	14,562,082	9,643,201	3,458,469	743,897	1,164,967	771,456	276,677	59,512
Total	150,331,434	107,442,575	36,611,703	2,058,967	12,026,515	8,595,406	2,928,936	164,717

Table 3b: Risk-Weighted Assets by Risk Types and Minimum Capital Requirements as at 31 December 2023

<u>Risk Types</u>	RWA				Minimum Capital Requirements			
	RHB Bank Group	RHB Bank	RHB Islamic Bank	RHB Investment Bank	RHB Bank Group	RHB Bank	RHB Islamic Bank	RHB Investment Bank
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Credit Risk, of which	126,053,670	90,170,895	32,152,914	616,039	10,084,294	7,213,671	2,572,233	49,283
Under Foundation Internal Ratings-Based (F-IRB) Approach	61,173,981	47,212,635	16,076,452	-	4,893,919	3,777,011	1,286,116	-
Under Advanced Internal Ratings-Based (A-IRB) Approach	30,091,878	18,503,758	11,661,163	-	2,407,350	1,480,300	932,893	-
Under Standardised Approach	34,787,811	24,454,502	7,498,218	616,039	2,783,025	1,956,360	599,858	49,283
Absorbed by PSIA under F-IRB Approach	-	-	(2,059,578)	-	-	-	(164,766)	-
Absorbed by PSIA under A-IRB Approach	-	-	(485)	-	-	-	(39)	-
Absorbed by PSIA under Standardised Approach	-	-	(1,022,856)	-	-	-	(81,829)	-
Market Risk								
Under Standardised Approach	4,159,064	3,538,548	187,131	155,584	332,725	283,084	14,971	12,447
Operational Risk								
Under Basic Indicator Approach	14,301,431	9,405,985	3,387,790	797,424	1,144,114	752,479	271,023	63,794
Total	144,514,165	103,115,428	35,727,835	1,569,047	11,561,133	8,249,234	2,858,227	125,524

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Table 4: Capital Structure

	RHB Bank Group		RHB Bank [@]	
	30.06.2024	31.12.2023	30.06.2024	31.12.2023
	RM'000	RM'000	RM'000	RM'000
<u>Common Equity Tier I Capital/Tier I Capital</u>				
Paid up ordinary share capital	8,687,255	8,330,324	8,687,255	8,330,324
Retained profits	19,438,994	19,319,465	14,662,058	14,536,326
Other reserves	1,074,760	1,041,264	780,105	756,092
Fair value through other comprehensive income (FVOCI) reserves	105,364	76,491	97,354	74,870
Less:				
Goodwill	(2,633,383)	(2,638,198)	(1,714,913)	(1,714,913)
Intangible assets (include associated deferred tax liabilities)	(668,465)	(673,518)	(602,211)	(600,974)
Deferred tax assets	(268,374)	(273,997)	(209,199)	(209,762)
55% of cumulative gains arising from change in value of FVOCI instruments	(57,950)	(42,070)	(53,545)	(41,179)
Investment in subsidiaries	(102,424)	(102,424)	(4,476,117)	(4,473,995)
Investments in associates and joint ventures	(69,380)	(56,036)	(98,000)	(74,000)
Other deductions [#]	(34,890)	(29,837)	(33,194)	(29,159)
Total Common Equity Tier I Capital	25,471,507	24,951,464	17,039,593	16,553,630
Qualifying non-controlling interests recognised as Tier I Capital	124	167	-	-
Total Tier I Capital	25,471,631	24,951,631	17,039,593	16,553,630
<u>Tier II Capital</u>				
Subordinated obligations meeting all relevant criteria	2,499,482	2,499,366	2,499,482	2,499,366
Qualifying capital instruments of a subsidiary issued to third parties ⁺	459,257	448,412	-	-
Surplus eligible provisions over expected losses	564,996	547,595	409,519	394,298
General provisions [^]	452,218	434,848	312,217	305,681
Less:				
Investment in capital instrument of unconsolidated financial and insurance/takaful entities	-	-	(94,381)	(91,932)
Total Tier II Capital	3,975,953	3,930,221	3,126,837	3,107,413
Total Capital	29,447,584	28,881,852	20,166,430	19,661,043

[@] The capital adequacy ratios of the Bank consist of capital base and risk-weighted assets derived from the Bank and its wholly-owned offshore banking subsidiary, RHB Bank (L) Ltd.

[#] Pursuant to Basel II Market Risk Para 5.19 & 5.20 – Valuation Adjustments, the Capital Adequacy Framework (Basel II – Risk-Weighted Assets) calculation shall account for the ageing, liquidity and holding back adjustments on its trading portfolio.

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

[^] Pursuant to BNM's policy document on Financial Reporting and Financial Reporting for Islamic Banking Institutions, general provision refers to loss allowance measured at an amount equal to 12-month and lifetime expected credit losses as defined under MFRS 9 Financial Instruments and regulatory reserves, to the extent they are ascribed to non-credit impaired exposures, determined under standardised approach for credit risk.

Includes the qualifying regulatory reserves of the Group and Bank of RM518,301,000 (31 December 2023: RM491,381,000) and RM259,314,000 (31 December 2023: RM263,332,000)

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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 2024

RHB Bank Group	Gross Exposures/EAD Before CRM RM'000	Net Exposures/EAD After CRM RM'000	Risk-Weighted Assets RM'000	Minimum Capital Requirements RM'000
Exposures under Standardised Approach (SA)				
On-Balance Sheet Exposures				
Sovereigns & Central Banks	41,935,843	41,935,843	1,190,611	95,249
Public Sector Entities	11,944,480	11,872,880	54,863	4,389
Banks, Development Financial Institutions & MDBs	13,289,673	13,289,673	5,259,603	420,768
Insurance/Takaful Cos, Securities Firms & Fund Managers	554,735	554,735	499,931	39,994
Corporates	14,961,504	13,335,207	9,139,405	731,152
Regulatory Retail	12,684,702	11,650,330	10,154,885	812,391
Residential Mortgages/Financing	788,615	778,529	276,584	22,127
Higher Risk Assets	784,900	784,900	1,177,349	94,188
Other Assets	6,255,426	6,255,426	3,550,183	284,015
Equity Exposures	861,169	861,169	861,169	68,894
Defaulted Exposures	777,986	672,991	896,773	71,742
Total On-Balance Sheet Exposures	104,839,033	101,991,683	33,061,356	2,644,909
Off-Balance Sheet Exposures				
OTC Derivatives	3,663,750	3,352,146	842,149	67,372
Off-balance sheet exposures other than OTC derivatives or credit derivatives	17,855,388	4,802,894	2,270,069	181,605
Defaulted Exposures	16,616	16,266	3,873	310
Total Off-Balance Sheet Exposures	21,535,754	8,171,306	3,116,091	249,287
Total On and Off-Balance Sheet Exposures under SA	126,374,787	110,162,989	36,177,447	2,894,196
Exposures under F-IRB Approach				
On-Balance Sheet Exposures				
Corporates, of which	91,814,467	91,814,467	53,678,933	4,294,315
Corporate Exposures (excluding exposures with firm size adjustments)	48,263,898	48,263,898	26,325,005	2,106,001
Corporate Exposures (with firm size adjustments)	25,533,812	25,533,812	15,101,379	1,208,110
Specialised Lending Exposures (Slotting Approach)				
Project Finance	1,970,720	1,970,720	1,266,496	101,320
Income Producing Real Estate	16,046,037	16,046,037	10,986,053	878,884
Defaulted Exposures	2,698,486	2,698,486	179,687	14,375
Total On-Balance Sheet Exposures	94,512,953	94,512,953	53,858,620	4,308,690
Off-Balance Sheet Exposures				
OTC Derivatives	583,323	583,323	605,561	48,445
Off-balance sheet exposures other than OTC derivatives or credit derivatives	10,268,595	10,268,595	5,461,234	436,898
Defaulted Exposures	13,900	13,900	-	-
Total Off-Balance Sheet Exposures	10,865,818	10,865,818	6,066,795	485,343
Exposures under A-IRB Approach				
On-Balance Sheet Exposures				
Retail, of which	124,167,424	124,167,424	24,647,505	1,971,800
Residential Mortgages/Financing Exposures	75,077,025	75,077,025	11,131,955	890,556
Qualifying Revolving Retail Exposures	2,215,655	2,215,655	1,251,125	100,090
Hire Purchase Exposures	11,106,016	11,106,016	3,505,724	280,458
Other Retail Exposures	35,768,728	35,768,728	8,758,701	700,696
Defaulted Exposures	3,113,920	3,113,920	1,584,743	126,780
Total On-Balance Sheet Exposures	127,281,344	127,281,344	26,232,248	2,098,580
Off-Balance Sheet Exposures				
OTC Derivatives	-	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	17,222,925	17,222,925	2,592,940	207,435
Defaulted Exposures	51,842	51,842	85,296	6,824
Total Off-Balance Sheet Exposures	17,274,767	17,274,767	2,678,236	214,259
Total On and Off-Balance Sheet Exposures before scaling factor under the IRB Approach	249,934,882	249,934,882	88,835,899	7,106,872
Total On and Off-Balance Sheet Exposures after scaling factor, 1.06 under the IRB Approach			94,166,052	7,533,284
Total (Exposures under the SA Approach and Exposures under the IRB Approach)	376,309,669	360,097,871	130,343,499	10,427,480

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 2023

RHB Bank Group	Gross Exposures/EAD Before CRM RM'000	Net Exposures/EAD After CRM RM'000	Risk-Weighted Assets RM'000	Minimum Capital Requirements RM'000
Exposures under Standardised Approach (SA)				
On-Balance Sheet Exposures				
Sovereigns & Central Banks	42,343,480	42,343,480	1,374,792	109,983
Public Sector Entities	11,413,811	11,342,211	130,306	10,424
Banks, Development Financial Institutions & MDBs	17,295,079	17,295,079	6,017,808	481,425
Insurance/Takaful Cos, Securities Firms & Fund Managers	575,090	575,090	509,182	40,735
Corporates	14,462,776	12,902,282	8,885,686	710,855
Regulatory Retail	12,186,709	11,298,065	9,743,912	779,513
Residential Mortgages/Financing	761,249	750,362	266,267	21,301
Higher Risk Assets	736,080	736,080	1,104,120	88,330
Other Assets	5,483,948	5,483,948	2,627,908	210,233
Equity Exposures	825,539	825,539	825,539	66,043
Defaulted Exposures	707,408	605,622	801,262	64,101
Total On-Balance Sheet Exposures	106,791,169	104,157,758	32,286,782	2,582,943
Off-Balance Sheet Exposures				
OTC Derivatives	2,366,804	2,088,300	558,886	44,711
Off-balance sheet exposures other than OTC derivatives or credit derivatives	14,346,474	4,932,254	1,938,619	155,089
Defaulted Exposures	16,642	16,480	3,524	282
Total Off-Balance Sheet Exposures	16,729,920	7,037,034	2,501,029	200,082
Total On and Off-Balance Sheet Exposures under SA	123,521,089	111,194,792	34,787,811	2,783,025
Exposures under F-IRB Approach				
On-Balance Sheet Exposures				
Corporates, of which	90,217,254	90,217,254	52,092,883	4,167,431
Corporate Exposures (excluding exposures with firm size adjustments)	49,896,406	49,896,406	26,649,582	2,131,967
Corporate Exposures (with firm size adjustments)	25,511,065	25,511,065	15,131,913	1,210,553
Specialised Lending Exposures (Slotting Approach)				
Project Finance	1,954,962	1,954,962	1,233,581	98,686
Income Producing Real Estate	12,854,821	12,854,821	9,077,807	726,225
Defaulted Exposures	2,787,627	2,787,627	131,176	10,494
Total On-Balance Sheet Exposures	93,004,881	93,004,881	52,224,059	4,177,925
Off-Balance Sheet Exposures				
OTC Derivatives	589,647	589,647	608,490	48,679
Off-balance sheet exposures other than OTC derivatives or credit derivatives	9,054,722	9,054,722	4,878,754	390,300
Defaulted Exposures	14,956	14,956	-	-
Total Off-Balance Sheet Exposures	9,659,325	9,659,325	5,487,244	438,979
Exposures under A-IRB Approach				
On-Balance Sheet Exposures				
Retail, of which	120,920,087	120,920,087	23,779,355	1,902,348
Residential Mortgages/Financing Exposures	71,372,738	71,372,738	10,419,470	833,558
Qualifying Revolving Retail Exposures	2,200,761	2,200,761	1,221,694	97,735
Hire Purchase Exposures	10,415,530	10,415,530	3,222,193	257,775
Other Retail Exposures	36,931,058	36,931,058	8,915,998	713,280
Defaulted Exposures	3,158,214	3,158,214	1,894,663	151,573
Total On-Balance Sheet Exposures	124,078,301	124,078,301	25,674,018	2,053,921
Off-Balance Sheet Exposures				
OTC Derivatives	-	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	17,663,115	17,663,115	2,647,154	211,772
Defaulted Exposures	50,575	50,575	67,392	5,392
Total Off-Balance Sheet Exposures	17,713,690	17,713,690	2,714,546	217,164
Total On and Off-Balance Sheet Exposures before scaling factor under the IRB Approach	244,456,197	244,456,197	86,099,867	6,887,989
Total On and Off-Balance Sheet Exposures after scaling factor, 1.06 under the IRB Approach			91,265,859	7,301,269
Total (Exposures under the SA Approach and Exposures under the IRB Approach)	367,977,286	355,650,989	126,053,670	10,084,294

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Table 6a: Exposures on Off-Balance Sheet and Counterparty Credit Risk (Before Credit Risk Mitigation) as at 30 June 2024

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	1,791,399		1,705,661	817,559
Transaction related contingent items	2,107,933		985,353	486,208
Short term self liquidating trade related contingencies	1,107,688		233,371	157,872
Forward asset purchases, forward deposits, partly paid shares and securities which represent commitments with certain drawdowns	190,078		190,078	22,235
NIFs and obligations under underwriting agreement	91,770		45,885	45,885
Lending of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo style transactions	14,199,580		14,199,580	214,651
Foreign exchange related contracts	26,699,484	125,402	601,559	313,846
1 year or less	25,483,062	69,075	444,936	138,274
Over 1 year to 5 years	1,216,422	56,327	156,623	175,572
Over 5 years	-	-	-	-
Interest/profit rate related contracts	8,350,242	41,292	205,457	92,186
1 year or less	2,152,977	733	3,939	865
Over 1 year to 5 years	5,709,225	40,361	176,918	85,512
Over 5 years	488,040	198	24,600	5,809
Equity related contracts	588,436	40,773	70,429	8,918
1 year or less	551,151	39,706	67,737	8,857
Over 1 year to 5 years	37,285	1,067	2,692	61
Over 5 years	-	-	-	-
Commodity contracts	373,704	-	-	-
1 year or less	54,317	-	-	-
Over 1 year to 5 years	319,387	-	-	-
Over 5 years	-	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	218,915,716	624,593	3,369,628	1,032,760
Other commitments, such as formal standby facilities and credit/financing lines, with original maturity of over 1 year	36,286,542		26,947,406	8,464,631
Other commitments, such as formal standby facilities and credit/financing lines, with original maturity of up to 1 year	1,972,402		434,422	66,520
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	17,745,322		687,510	137,851
Total	330,420,296	832,060	49,676,339	11,861,122

RHB BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2024

Table 6b: Exposures on Off-Balance Sheet and Counterparty Credit Risk (Before Credit Risk Mitigation) as at 31 December 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	1,564,192		1,475,846	702,110
Transaction related contingent items	2,048,797		952,679	448,337
Short term self liquidating trade related contingencies	1,126,639		236,801	164,281
Forward asset purchases, forward deposits, partly paid shares and securities which represent commitments with certain drawdowns	-		-	-
NIFs and obligations under underwriting agreement	-		-	-
Lending of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo style transactions	11,313,173		11,313,173	250,397
Foreign exchange related contracts	9,512,484	82,652	255,298	240,537
1 year or less	8,921,987	57,479	173,911	90,318
Over 1 year to 5 years	590,497	25,173	81,387	150,219
Over 5 years	-	-	-	-
Interest/profit rate related contracts	5,468,332	72,190	172,802	81,173
1 year or less	1,568,971	261	3,270	2,030
Over 1 year to 5 years	3,746,788	69,806	159,481	74,658
Over 5 years	152,573	2,123	10,051	4,485
Equity related contracts	398,313	45,951	64,617	1,228
1 year or less	353,549	45,762	64,031	1,204
Over 1 year to 5 years	44,764	189	586	24
Over 5 years	-	-	-	-
Commodity contracts	366,150	8,009	21,817	8,013
1 year or less	27,518	-	-	-
Over 1 year to 5 years	338,632	8,009	21,817	8,013
Over 5 years	-	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	160,696,684	502,839	2,441,917	836,425
Other commitments, such as formal standby facilities and credit/financing lines, with original maturity of over 1 year	34,458,892		26,052,639	7,786,579
Other commitments, such as formal standby facilities and credit/financing lines, with original maturity of up to 1 year	1,796,929		383,073	43,942
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	17,312,765		732,273	139,797
Total	246,063,350	711,641	44,102,935	10,702,819

RHB BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2024

Table 7a: Credit Risk Exposures (Before Credit Risk Mitigation) by Geographical Distribution as at 30 June 2024

RHB Bank Group Exposure Class	Malaysia (Include Labuan)	Singapore	Thailand	Brunei	Cambodia	Lao	Hong Kong	Indonesia	Vietnam	Total
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<u>Exposures under Standardised Approach</u>										
Sovereigns & Central Banks	30,971,112	9,421,050	948,502	126,656	756,594	191,729	-	-	-	42,415,643
Public Sector Entities	12,737,464	585,143	221,787	-	-	-	-	-	-	13,544,394
Banks, Development Financial Institutions & MDBs	21,306,220	7,817,931	110,491	213,373	175,454	6,623	678	29,308	-	29,660,078
Insurance/Takaful Cos, Securities Firms & Fund Managers	625,569	307	-	-	-	-	-	-	-	625,876
Corporates	9,199,811	4,272,964	1,708,114	126,028	2,220,421	63,202	-	165,704	-	17,756,244
Regulatory Retail	8,055,563	4,008,944	58,580	96,340	1,296,179	27,092	-	79,249	-	13,621,947
Residential Mortgages/Financing	91,021	757,577	-	513	-	-	-	-	-	849,111
Higher Risk Assets	782,363	-	257	-	118	-	-	2,161	-	784,899
Other Assets	5,131,671	525,943	251,044	65,469	190,817	12,251	124	78,107	-	6,255,426
Total Exposures under Standardised Approach	88,900,794	27,389,859	3,298,775	628,379	4,639,583	300,897	802	354,529	-	125,513,618
<u>Exposures under IRB Approach</u>										
Corporates, of which	81,763,614	23,615,157	-	-	-	-	-	-	-	105,378,771
Corporate Exposures (excluding exposures with firm size adjustments)	47,072,622	8,021,789	-	-	-	-	-	-	-	55,094,411
Corporate Exposures (with firm size adjustments)	24,370,123	6,322,425	-	-	-	-	-	-	-	30,692,548
Specialised Lending Exposures (Slotting Approach)										
Project Finance	2,111,790	-	-	-	-	-	-	-	-	2,111,790
Income Producing Real Estate	8,209,079	9,270,943	-	-	-	-	-	-	-	17,480,022
Retail, of which	144,556,111	-	-	-	-	-	-	-	-	144,556,111
Residential Mortgages/Financing Exposures	80,124,553	-	-	-	-	-	-	-	-	80,124,553
Qualifying Revolving Retail Exposures	4,128,992	-	-	-	-	-	-	-	-	4,128,992
Hire Purchase Exposures	11,162,084	-	-	-	-	-	-	-	-	11,162,084
Other Retail Exposures	49,140,482	-	-	-	-	-	-	-	-	49,140,482
Total Exposures under IRB Approach	226,319,725	23,615,157	-	-	-	-	-	-	-	249,934,882
Total Exposures under Standardised and IRB Approaches	315,220,519	51,005,016	3,298,775	628,379	4,639,583	300,897	802	354,529	-	375,448,500

Note: This table excludes equity exposures

RHB BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2024

Table 7b: Credit Risk Exposures (Before Credit Risk Mitigation) by Geographical Distribution as at 31 December 2023

RHB Bank Group Exposure Class	Malaysia (Include Labuan)	Singapore	Thailand	Brunei	Cambodia	Lao	Hong Kong	Indonesia	Vietnam	Total
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Exposures under Standardised Approach										
Sovereigns & Central Banks	30,770,953	9,572,672	1,075,183	108,287	945,497	178,323	-	-	-	42,650,915
Public Sector Entities	12,367,026	514,443	228,334	-	-	-	-	-	-	13,109,803
Banks, Development Financial Institutions & MDBs	21,510,279	7,027,634	85,096	231,862	175,152	10,006	678	49,911	13,636	29,104,254
Insurance/Takaful Cos, Securities Firms & Fund Managers	618,074	380	-	-	-	-	-	-	-	618,454
Corporates	8,585,189	4,035,340	1,970,840	137,143	2,250,930	64,029	-	97,651	-	17,141,122
Regulatory Retail	7,381,125	4,065,737	58,120	99,129	1,297,939	34,073	-	71,582	18,880	13,026,585
Residential Mortgages/Financing	85,099	738,711	-	579	-	-	-	-	-	824,389
Higher Risk Assets	733,459	-	266	-	115	-	-	2,240	-	736,080
Other Assets	4,490,524	439,490	249,660	49,940	158,852	11,125	124	79,600	4,633	5,483,948
Total Exposures under Standardised Approach	86,541,728	26,394,407	3,667,499	626,940	4,828,485	297,556	802	300,984	37,149	122,695,550
Exposures under IRB Approach										
Corporates, of which	82,465,991	20,198,215	-	-	-	-	-	-	-	102,664,206
Corporate Exposures (excluding exposures with firm size adjustments)	49,008,516	7,255,511	-	-	-	-	-	-	-	56,264,027
Corporate Exposures (with firm size adjustments)	24,006,182	6,110,229	-	-	-	-	-	-	-	30,116,411
Specialised Lending Exposures (Slotting Approach)										
Project Finance	2,082,582	-	-	-	-	-	-	-	-	2,082,582
Income Producing Real Estate	7,368,711	6,832,475	-	-	-	-	-	-	-	14,201,186
Retail, of which	141,791,991	-	-	-	-	-	-	-	-	141,791,991
Residential Mortgages/Financing Exposures	76,279,207	-	-	-	-	-	-	-	-	76,279,207
Qualifying Revolving Retail Exposures	3,961,343	-	-	-	-	-	-	-	-	3,961,343
Hire Purchase Exposures	10,484,540	-	-	-	-	-	-	-	-	10,484,540
Other Retail Exposures	51,066,901	-	-	-	-	-	-	-	-	51,066,901
Total Exposures under IRB Approach	224,257,982	20,198,215	-	-	-	-	-	-	-	244,456,197
Total Exposures under Standardised and IRB Approaches	310,799,710	46,592,622	3,667,499	626,940	4,828,485	297,556	802	300,984	37,149	367,151,747

Note: This table excludes equity exposures

RHB BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2024

Table 8a: Credit Risk Exposures (Before Credit Risk Mitigation) by Industry Sector as at 30 June 2024

RHB Bank Group

Exposure Class	Agriculture	Mining & Quarrying	Manufacturing	Electricity, Gas & Water Supply	Construction	Wholesale, Retail Trade, Restaurants & Hotels	Transport, Storage & Communication	Finance, Insurance/ Takaful, Real Estate & Business	Education, Health & Others	Household	Others	Total
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Exposures under Standardised Approach												
Sovereigns & Central Banks	-	-	-	-	-	-	-	11,621,498	30,794,145	-	-	42,415,643
Public Sector Entities	1,395,479	-	-	-	-	-	2,500	214,094	11,932,321	-	-	13,544,394
Banks, Development & MDBs	-	-	-	-	-	-	-	29,660,078	-	-	-	29,660,078
Insurance/Takaful Cos, & Fund Managers	-	-	-	-	-	-	-	625,876	-	-	-	625,876
Corporates	124,191	4,671	691,388	108,784	496,462	1,044,739	348,878	11,777,261	170,651	2,989,219	-	17,756,244
Regulatory Retail	4,946	1,745	69,011	5,857	77,245	206,932	52,505	84,444	20,295	13,098,967	-	13,621,947
Residential Mortgages/ Financing	-	-	-	-	-	-	-	-	-	849,111	-	849,111
Higher Risk Assets	-	-	-	-	-	-	-	784,775	-	124	-	784,899
Other Assets	-	-	-	-	-	-	-	256,171	-	-	5,999,255	6,255,426
Total Exposures under Standardised Approach	1,524,616	6,416	760,399	114,641	573,707	1,251,671	403,883	55,024,197	42,917,412	16,937,421	5,999,255	125,513,618
Exposures under IRB Approach												
Corporates, of which	4,376,951	1,226,025	14,705,985	3,612,369	16,287,827	15,258,233	8,728,859	34,906,219	6,276,303	-	-	105,378,771
Corporate Exposures (excluding exposures with firm size adjustments)	2,919,466	1,025,022	7,614,347	3,054,117	5,711,545	5,271,263	6,779,643	17,251,570	5,467,438	-	-	55,094,411
Corporate Exposures (with firm size adjustments)	1,457,267	201,003	4,272,645	424,896	4,702,555	7,799,563	1,918,863	9,216,627	699,129	-	-	30,692,548
Specialised Lending Exposures (Slotting Approach)	-	-	692,010	104,801	1,112,682	-	30,353	62,208	109,736	-	-	2,111,790
Income Producing Real Estate	218	-	2,126,983	28,555	4,761,045	2,187,407	-	8,375,814	-	-	-	17,480,022
Retail, of which	521,582	101,710	2,820,384	116,968	2,023,177	8,794,441	1,401,984	3,787,772	488,014	124,500,079	-	144,556,111
Residential Mortgages/ Financing Exposures	-	-	-	-	-	-	-	-	-	80,124,553	-	80,124,553
Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	4,128,992	-	4,128,992
Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	11,162,084	-	11,162,084
Other Retail Exposures	521,582	101,710	2,820,384	116,968	2,023,177	8,794,441	1,401,984	3,787,772	488,014	29,084,450	-	49,140,482
Total Exposures under IRB Approach	4,898,533	1,327,735	17,526,369	3,729,337	18,311,004	24,052,674	10,130,843	38,693,991	6,764,317	124,500,079	-	249,934,882
Total Exposures under Standardised and IRB Approaches	6,423,149	1,334,151	18,286,768	3,843,978	18,884,711	25,304,345	10,534,726	93,718,188	49,681,729	141,437,500	5,999,255	375,448,500

Note: This table excludes equity exposures

RHB BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2024

Table 8b: Credit Risk Exposures (Before Credit Risk Mitigation) by Industry Sector as at 31 December 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
Exposures under Standardised Approach												
Sovereigns & Central Banks	-	-	-	-	-	-	-	15,326,563	27,324,352	-	-	42,650,915
Public Sector Entities	1,374,716	-	-	-	-	-	2,500	163,898	11,568,689	-	-	13,109,803
Banks, Development & MDBs	-	-	-	-	-	-	-	29,104,254	-	-	-	29,104,254
Insurance/Takaful Cos, & Fund Managers	-	-	-	-	-	-	-	618,454	-	-	-	618,454
Corporates	37,516	5,429	795,337	99,287	446,572	1,089,858	334,562	11,115,838	229,686	2,987,037	-	17,141,122
Regulatory Retail	2,541	1,914	75,552	6,400	94,409	223,519	63,982	108,165	25,289	12,424,814	-	13,026,585
Residential Mortgages/ Financing	-	-	-	-	-	-	-	-	-	824,389	-	824,389
Higher Risk Assets	-	-	-	-	-	-	-	735,950	-	130	-	736,080
Other Assets	-	-	-	-	-	-	-	249,686	-	1,653	5,232,609	5,483,948
Total Exposures under Standardised Approach	1,414,773	7,343	870,889	105,687	540,981	1,313,377	401,044	57,422,808	39,148,016	16,238,023	5,232,609	122,695,550
Exposures under IRB Approach												
Corporates, of which	4,533,574	1,224,218	14,232,412	5,274,314	16,317,802	14,587,086	9,069,227	30,968,422	6,457,151	-	-	102,664,206
Corporate Exposures (excluding exposures with firm size adjustments)	3,061,110	974,037	7,348,381	4,224,630	6,986,242	4,868,823	7,217,801	15,883,703	5,699,300	-	-	56,264,027
Corporate Exposures (with firm size adjustments)	1,471,681	221,478	4,027,678	923,533	4,164,711	7,990,153	1,851,138	8,814,060	651,979	-	-	30,116,411
Specialised Lending Exposures (Slotting Approach)	-	28,703	719,934	126,151	1,096,966	-	-	4,956	105,872	-	-	2,082,582
Income Producing Real Estate	783	-	2,136,419	-	4,069,883	1,728,110	288	6,265,703	-	-	-	14,201,186
Retail, of which	479,794	87,300	2,800,475	96,977	2,104,271	8,699,289	1,417,863	3,880,862	497,796	121,727,364	-	141,791,991
Residential Mortgages/ Financing Exposures	-	-	-	-	-	-	-	-	-	76,279,207	-	76,279,207
Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	3,961,343	-	3,961,343
Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	10,484,540	-	10,484,540
Other Retail Exposures	479,794	87,300	2,800,475	96,977	2,104,271	8,699,289	1,417,863	3,880,862	497,796	31,002,274	-	51,066,901
Total Exposures under IRB Approach	5,013,368	1,311,518	17,032,887	5,371,291	18,422,073	23,286,375	10,487,090	34,849,284	6,954,947	121,727,364	-	244,456,197
Total Exposures under Standardised and IRB Approaches	6,428,141	1,318,861	17,903,776	5,476,978	18,963,054	24,599,752	10,888,134	92,272,092	46,102,963	137,965,387	5,232,609	367,151,747

Note: This table excludes equity exposures

RHB BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2024

Table 9a: Credit Risk Exposures (Before Credit Risk Mitigation) by Remaining Maturity as at 30 June 2024

RHB Bank Group	One Year or Less	More Than One to Five Years	Over Five Years	Total
<u>Exposure Class</u>	RM'000	RM'000	RM'000	RM'000
<u>Exposures under Standardised Approach</u>				
Sovereigns & Central Banks	10,493,020	11,494,399	20,428,224	42,415,643
Public Sector Entities	1,593,007	3,599,894	8,351,493	13,544,394
Banks, Development Financial Institutions & MDBs	18,101,750	8,836,144	2,722,184	29,660,078
Insurance/Takaful Cos, Securities Firms & Fund Managers	69,496	74,375	482,005	625,876
Corporates	7,865,457	7,327,748	2,563,039	17,756,244
Regulatory Retail	2,200,937	1,772,541	9,648,469	13,621,947
Residential Mortgages/Financing	438	13,086	835,587	849,111
Higher Risk Assets	257	-	784,642	784,899
Other Assets	3,373,507	-	2,881,919	6,255,426
Total Exposures under Standardised Approach	43,697,869	33,118,187	48,697,562	125,513,618
<u>Exposures under IRB Approach</u>				
Corporates, of which	32,968,409	37,700,177	34,710,185	105,378,771
Corporate Exposures (excluding exposures with firm size adjustments)	16,917,150	21,631,817	16,545,444	55,094,411
Corporate Exposures (with firm size adjustments)	11,783,375	6,178,007	12,731,166	30,692,548
Specialised Lending Exposures (Slotting Approach)				
Project Finance	1,256,889	545,721	309,180	2,111,790
Income Producing Real Estate	3,010,995	9,344,632	5,124,395	17,480,022
Retail, of which	6,457,913	13,291,020	124,807,178	144,556,111
Residential Mortgages/Financing Exposures	115,374	414,157	79,595,022	80,124,553
Qualifying Revolving Retail Exposures	293,869	3,724,806	110,317	4,128,992
Hire Purchase Exposures	49,485	2,638,485	8,474,114	11,162,084
Other Retail Exposures	5,999,185	6,513,572	36,627,725	49,140,482
Total Exposures under IRB Approach	39,426,322	50,991,197	159,517,363	249,934,882
Total Exposures under Standardised and IRB Approaches	83,124,191	84,109,384	208,214,925	375,448,500

Note: This table excludes equity exposures

Table 9b: Credit Risk Exposures (Before Credit Risk Mitigation) by Remaining Maturity as at 31 December 2023

RHB Bank Group	One Year or Less	More Than One to Five Years	Over Five Years	Total
<u>Exposure Class</u>	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>
<u>Exposures under Standardised Approach</u>				
Sovereigns & Central Banks	13,736,697	10,637,969	18,276,249	42,650,915
Public Sector Entities	1,367,015	3,354,797	8,387,991	13,109,803
Banks, Development Financial Institutions & MDBs	18,903,699	7,552,985	2,647,570	29,104,254
Insurance/Takaful Cos, Securities Firms & Fund Managers	41,462	64,272	512,720	618,454
Corporates	6,472,431	7,850,164	2,818,527	17,141,122
Regulatory Retail	1,730,056	2,126,594	9,169,935	13,026,585
Residential Mortgages/Financing	561	15,176	808,652	824,389
Higher Risk Assets	266	-	735,814	736,080
Other Assets	3,116,008	-	2,367,940	5,483,948
Total Exposures under Standardised Approach	45,368,195	31,601,957	45,725,398	122,695,550
<u>Exposures under IRB Approach</u>				
Corporates, of which	32,441,175	35,856,360	34,366,671	102,664,206
Corporate Exposures (excluding exposures with firm size adjustments)	18,532,398	21,106,422	16,625,207	56,264,027
Corporate Exposures (with firm size adjustments)	10,041,386	7,209,242	12,865,783	30,116,411
Specialised Lending Exposures (Slotting Approach)				
Project Finance	1,282,676	93,942	705,964	2,082,582
Income Producing Real Estate	2,584,715	7,446,754	4,169,717	14,201,186
Retail, of which	2,333,851	16,872,821	122,585,319	141,791,991
Residential Mortgages/Financing Exposures	39,274	488,122	75,751,811	76,279,207
Qualifying Revolving Retail Exposures	335,321	3,515,831	110,191	3,961,343
Hire Purchase Exposures	54,425	2,513,207	7,916,908	10,484,540
Other Retail Exposures	1,904,831	10,355,661	38,806,409	51,066,901
Total Exposures under IRB Approach	34,775,026	52,729,181	156,951,990	244,456,197
Total Exposures under Standardised and IRB Approaches	80,143,221	84,331,138	202,677,388	367,151,747

Note: This table excludes equity exposures

RHB BANK GROUP
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Table 10a: Portfolios under the Standardised Approach by Risk Weights as at 30 June 2024

RHB Bank Group	Sovereigns & Central Banks		Public Sector Entities	Banks, Development Financial Institutions & MDBs	Insurance/ Takaful Cos, Securities Firms & Fund Managers	Corporates	Regulatory Retail	Residential Mortgages/ Financing	Higher Risk Assets	Other Assets	Equity Exposures	Total Exposures After Credit Risk Mitigation	Total Risk-Weighted Assets
Exposure Class	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Supervisory Risk Weights (%)													
0%	40,765,681	12,907,002	180,215	-	644,369	-	-	-	2,500,306	-	-	56,997,573	-
20%	591,853	507,691	9,258,484	34,138	4,098,306	195,238	-	-	256,171	-	-	14,941,881	2,988,376
35%	-	-	-	-	-	-	796,619	-	-	-	-	796,619	278,816
50%	104,603	57,064	6,668,670	54,989	827,353	13,556	30,801	-	-	-	-	7,757,036	3,878,518
75%	-	-	-	-	-	5,691,811	-	-	-	-	-	5,691,811	4,268,859
100%	769,478	-	1,112,812	512,371	9,450,999	6,191,890	10,784	-	3,498,949	861,169	-	22,408,452	22,408,452
150%	184,028	-	980	-	464,202	135,507	-	784,900	-	-	-	1,569,617	2,354,426
Total Exposures	42,415,643	13,471,757	17,221,161	601,498	15,485,229	12,228,002	838,204	784,900	6,255,426	861,169	110,162,989	36,177,447	

Table 10b: Portfolios under the Standardised Approach by Risk Weights as at 31 December 2023

RHB Bank Group	Sovereigns & Central Banks		Public Sector Entities	Banks, Development Financial Institutions & MDBs	Insurance/ Takaful Cos, Securities Firms & Fund Managers	Corporates	Regulatory Retail	Residential Mortgages/ Financing	Higher Risk Assets	Other Assets	Equity Exposures	Total Exposures After Credit Risk Mitigation	Total Risk-Weighted Assets
Exposure Class	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Supervisory Risk Weights (%)													
0%	40,974,961	12,312,550	180,166	-	472,878	-	-	-	2,656,291	-	-	56,596,846	-
20%	421,630	692,125	12,551,874	33,824	4,313,126	257,444	-	-	249,686	-	-	18,519,709	3,703,942
35%	-	-	-	-	-	-	773,242	-	-	-	-	773,242	270,635
50%	103,757	31,936	6,388,668	77,698	933,110	11,508	25,909	-	-	-	-	7,572,586	3,786,293
75%	-	-	-	-	-	5,724,028	-	-	-	-	-	5,724,028	4,293,021
100%	974,131	-	1,159,695	482,631	8,846,517	5,678,528	12,291	-	2,577,971	825,539	-	20,557,303	20,557,303
150%	176,436	-	9,330	-	414,399	114,833	-	736,080	-	-	-	1,451,078	2,176,617
Total Exposures	42,650,915	13,036,611	20,289,733	594,153	14,980,030	11,786,341	811,442	736,080	5,483,948	825,539	111,194,792	34,787,811	

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BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2024

Table 11a: Rated Exposures According to Ratings by External Credit Assessment Institutions (ECAIs) as at 30 June 2024

RHB Bank Group

Ratings of Corporates by Approved ECAIs	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Ba3	B1 to C	Unrated	
	S&P	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated	
	Fitch	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated	
	RAM	AAA to AA3	A1 to A3	BBB1 to BB3	B to D	Unrated	
	MARC	AAA to AA-	A+ to A-	BBB+ to BB-	B1 to D	Unrated	
Exposure Class	R&I	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated	
		RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<u>On and Off-Balance Sheet Exposures</u>							
Public Sector Entities		585,142	-	-	-	12,886,615	
Insurance/Takaful Cos, Securities Firms & Fund Managers		34,137	54,989	-	-	512,372	
Corporates		4,047,606	735,821	-	-	10,701,802	
Ratings of Sovereigns and Central Banks by Approved ECAIs							
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
Exposure Class	R&I	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to C	Unrated
		RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<u>On and Off-Balance Sheet Exposures</u>							
Sovereigns & Central Banks		8,989,471	31,161,906	1,213,559	756,594	191,729	102,384
Ratings of Banking Institutions by Approved ECAIs							
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	RAM	AAA to AA3	A1 to A3	BBB1 to BBB3	BB1 to B3	C1 to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	C+ to D	Unrated
Exposure Class	R&I	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to C	Unrated
		RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<u>On and Off-Balance Sheet Exposures</u>							
Banks, Development Financial Institutions & MDBs		7,693,718	4,779,462	2,339,381	453,605	-	1,954,995

RHB BANK GROUP
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2024

Table 11b: Rated Exposures According to Ratings by External Credit Assessment Institutions (ECAIs) as at 31 December 2023

RHB Bank Group

Ratings of Corporates by Approved ECAIs	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Ba3	B1 to C	Unrated	
	S&P	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated	
	Fitch	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated	
	RAM	AAA to AA3	A1 to A3	BBB1 to BB3	B to D	Unrated	
	MARC	AAA to AA-	A+ to A-	BBB+ to BB-	B1 to D	Unrated	
Exposure Class	R&I	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated	
		RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<u>On and Off-Balance Sheet Exposures</u>							
Public Sector Entities		505,789	-	-	-	12,530,822	
Insurance/Takaful Cos, Securities Firms & Fund Managers		33,824	77,698	-	-	482,631	
Corporates		4,251,819	831,747	67,410	-	9,829,054	
Ratings of Sovereigns and Central Banks by Approved ECAIs							
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
Exposure Class	R&I	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to C	Unrated
		RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<u>On and Off-Balance Sheet Exposures</u>							
Sovereigns & Central Banks		9,151,073	31,054,958	1,239,351	945,497	178,323	81,713
Ratings of Banking Institutions by Approved ECAIs							
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	RAM	AAA to AA3	A1 to A3	BBB1 to BBB3	BB1 to B3	C1 to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	C+ to D	Unrated
Exposure Class	R&I	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to C	Unrated
		RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<u>On and Off-Balance Sheet Exposures</u>							
Banks, Development Financial Institutions & MDBs		8,698,777	5,719,359	2,465,379	462,685	-	2,943,533

RHB BANK GROUP
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Table 12a: Exposures Subject to the Supervisory Risk Weights under the IRB Approach as at 30 June 2024

RHB Bank Group

<u>Supervisory Categories</u>	Exposure After Credit Risk Mitigation					Total
	Strong	Good	Satisfactory	Weak	Default	
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Specialised Lending Exposures						
Project Finance	58,091	1,443,373	30,063	-	5,148	1,536,675
Income Producing Real Estate	3,014,557	11,118,613	511,680	14,511	76,215	14,735,576
Total Exposures After Credit Risk Mitigation	3,072,648	12,561,986	541,743	14,511	81,363	16,272,251
Total Risk-Weighted Assets	1,638,025	9,382,010	623,005	36,278	-	11,679,318

Table 12b: Exposures Subject to the Supervisory Risk Weights under the IRB Approach as at 31 December 2023

RHB Bank Group

<u>Supervisory Categories</u>	Exposure After Credit Risk Mitigation					Total
	Strong	Good	Satisfactory	Weak	Default	
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Specialised Lending Exposures						
Project Finance	56,954	1,439,169	62,670	-	3,100	1,561,893
Income Producing Real Estate	2,844,408	8,657,179	576,673	9,466	209,663	12,297,389
Total Exposures After Credit Risk Mitigation	2,901,362	10,096,348	639,343	9,466	212,763	13,859,282
Total Risk-Weighted Assets	1,615,369	7,547,841	735,245	23,666	-	9,922,121

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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 2024

RHB Bank Group	Exposure At Default After Credit Risk Mitigation	Exposure Weighted Average LGD	Exposure Weighted Average Risk Weights	Undrawn Commitments
<u>Probability of Default (PD) Range (%)</u>	RM'000	%	%	RM'000
<u>Non Retail Exposures</u>				
Corporate Exposures (excluding exposures with firm size adjustments)				
0 to 1	39,016,245	41.83	51.91	8,208,983
>1 to 4	6,980,021	36.06	90.58	2,028,222
>4 to 12	10,554,584	7.90	29.55	3,442,750
>12 to <100	505,467	42.44	222.71	164,877
Default or 100	1,357,654	43.42	4.81	-
Total Corporate Exposures (excluding exposures with firm size adjustments)	58,413,971			13,844,832
Corporate Exposures (with firm size adjustments)				
0 to 1	16,659,930	35.91	41.73	6,530,924
>1 to 4	8,237,258	34.47	71.39	2,191,809
>4 to 12	3,687,050	28.84	85.36	1,341,264
>12 to <100	834,942	35.22	151.64	287,206
Default or 100	1,273,369	32.78	8.98	-
Total Corporate Exposures (with firm size adjustments)	30,692,549			10,351,203
Total Non Retail Exposures	89,106,520			24,196,035
<u>Retail Exposures</u>				
Residential Mortgages/Financing Exposures				
0 to 3	73,731,159	16.65	10.72	3,815,452
>3 to 10	2,494,701	16.58	48.76	108,450
>10 to 20	506,137	16.58	79.34	1,531
>20 to <100	2,275,246	16.67	89.06	4,786
Default or 100	1,117,310	16.50	62.59	14,356
Total Residential Mortgages/Financing Exposures	80,124,553			3,944,575
Qualifying Revolving Retail Exposures				
0 to 3	2,538,518	59.48	23.18	4,667,349
>3 to 10	1,155,094	57.77	68.30	528,957
>10 to 20	242,320	54.73	115.42	74,386
>20 to <100	100,146	54.59	155.85	28,790
Default or 100	92,914	48.45	128.58	-
Total Qualifying Revolving Retail Exposures	4,128,992			5,299,482
Hire Purchase Exposures				
0 to 3	10,639,821	44.20	29.09	-
>3 to 10	225,373	46.33	73.57	-
>10 to 20	195,488	45.38	100.66	-
>20 to <100	45,334	45.53	106.46	-
Default or 100	56,068	45.75	45.07	-
Total Hire Purchase Exposures	11,162,084			-
Other Retail Exposures				
0 to 3	38,182,933	20.61	16.78	12,625,077
>3 to 10	6,636,431	23.95	35.52	206,596
>10 to 20	1,128,378	33.60	61.41	31,622
>20 to <100	1,293,270	29.44	70.71	40,051
Default or 100	1,899,470	31.61	43.49	20,496
Total Other Retail Exposures	49,140,482			12,923,842
Total Retail Exposures	144,556,111			22,167,899
Total Non Retail & Retail Exposures under IRB Approach	233,662,631			46,363,934

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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 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
<u>Non Retail Exposures</u>				
Corporate Exposures (excluding exposures with firm size adjustments)				
0 to 1	39,730,983	41.59	51.37	8,274,520
>1 to 4	7,070,731	35.19	86.94	1,931,438
>4 to 12	10,016,730	7.95	29.38	2,773,607
>12 to <100	545,462	43.33	228.89	145,387
Default or 100	1,324,607	43.32	1.14	-
Total Corporate Exposures (excluding exposures with firm size adjustments)	58,688,513			13,124,952
Corporate Exposures (with firm size adjustments)				
0 to 1	16,852,073	36.48	42.51	5,742,950
>1 to 4	8,516,834	34.26	70.54	2,324,765
>4 to 12	2,701,407	32.71	97.90	1,076,491
>12 to <100	780,884	33.86	139.87	196,049
Default or 100	1,265,213	31.72	9.17	-
Total Corporate Exposures (with firm size adjustments)	30,116,411			9,340,255
Total Non Retail Exposures	88,804,924			22,465,207
<u>Retail Exposures</u>				
Residential Mortgages/Financing Exposures				
0 to 3	70,272,600	16.63	10.77	3,510,025
>3 to 10	2,306,880	16.55	48.88	175,795
>10 to 20	515,965	16.59	79.17	735
>20 to <100	1,970,236	16.61	87.80	6,387
Default or 100	1,213,526	16.60	82.20	9,230
Total Residential Mortgages/Financing Exposures	76,279,207			3,702,172
Qualifying Revolving Retail Exposures				
0 to 3	2,426,925	59.52	23.37	4,239,740
>3 to 10	1,117,120	57.77	67.90	492,029
>10 to 20	223,796	55.05	115.40	64,485
>20 to <100	97,876	54.44	154.55	20,185
Default or 100	95,626	49.21	123.70	-
Total Qualifying Revolving Retail Exposures	3,961,343			4,816,439
Hire Purchase Exposures				
0 to 3	9,977,589	44.00	28.49	-
>3 to 10	220,311	45.79	72.72	-
>10 to 20	174,691	45.01	99.81	-
>20 to <100	42,940	45.27	105.87	-
Default or 100	69,009	45.33	42.35	-
Total Hire Purchase Exposures	10,484,540			-
Other Retail Exposures				
0 to 3	39,834,943	20.43	16.50	13,466,254
>3 to 10	6,947,830	23.76	35.25	231,424
>10 to 20	1,101,530	35.20	64.79	31,954
>20 to <100	1,351,970	27.66	66.23	48,821
Default or 100	1,830,628	32.36	44.63	25,295
Total Other Retail Exposures	51,066,901			13,803,748
Total Retail Exposures	141,791,991			22,322,359
Total Non Retail & Retail Exposures under IRB Approach	230,596,915			44,787,566

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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 2024

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>
<u>Retail Exposures</u>			
Residential Mortgages/Financing Exposures			
0 to 1	76,193,503	12.00	3,933,466
>1 to 10	2,871,698	99.94	10,055
>10 to <100	966,852	24.58	693
100	92,500	0.00	361
Total Residential Mortgages/Financing Exposures	80,124,553		3,944,575
Qualifying Revolving Retail Exposures			
0 to 1	2,282,002	21.65	4,408,051
>1 to 10	1,646,036	69.95	858,331
>10 to <100	200,953	142.90	33,100
100	1	0.00	-
Total Qualifying Revolving Retail Exposures	4,128,992		5,299,482
Hire Purchase Exposures			
0 to 1	10,388,899	28.27	-
>1 to 10	671,791	77.50	-
>10 to <100	92,522	79.42	-
100	8,872	0.00	-
Total Hire Purchase Exposures	11,162,084		-
Other Retail Exposures			
0 to 1	42,284,884	16.24	12,771,424
>1 to 10	4,470,958	70.72	122,369
>10 to <100	1,944,502	60.11	29,558
100	440,138	0.00	491
Total Other Retail Exposures	49,140,482		12,923,842
Total Retail Exposures	144,556,111		22,167,899

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BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2024

Table 14b: Exposures under the A-IRB Approach by EL Range and Exposure Weighted Average Risk Weights as at 31 December 2023

RHB Bank Group	Exposure At Default After Credit Risk Mitigation	Exposure Weighted Average Risk Weights	Undrawn Commitments
Expected Losses (EL) Range (%)	RM'000	%	RM'000
<u>Retail Exposures</u>			
Residential Mortgages/Financing Exposures			
0 to 1	72,541,704	12.01	3,688,954
>1 to 10	2,763,853	104.82	12,049
>10 to <100	893,311	24.92	694
100	80,339	0.00	475
Total Residential Mortgages/Financing Exposures	76,279,207		3,702,172
Qualifying Revolving Retail Exposures			
0 to 1	2,161,822	21.73	3,997,196
>1 to 10	1,599,702	69.09	795,462
>10 to <100	199,815	139.47	23,781
100	4	0.00	-
Total Qualifying Revolving Retail Exposures	3,961,343		4,816,439
Hire Purchase Exposures			
0 to 1	9,747,919	27.69	-
>1 to 10	624,672	76.46	-
>10 to <100	97,472	76.62	-
100	14,477	0.00	-
Total Hire Purchase Exposures	10,484,540		-
Other Retail Exposures			
0 to 1	44,195,808	15.82	13,644,807
>1 to 10	4,593,136	71.50	120,832
>10 to <100	1,867,889	62.74	37,645
100	410,068	0.00	464
Total Other Retail Exposures	51,066,901		13,803,748
Total Retail Exposures	141,791,991		22,322,359

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BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2024

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

RHB Bank Group	Actual Losses as at 30 June 2024	Expected Losses as at 30 June 2023	Actual Losses as at 30 June 2023	Expected Losses as at 30 June 2022
<u>Exposure Class</u>	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>
Corporates, of which				
Corporate Exposures (excluding exposures with firm size adjustments)	17,597	189,273	16,624	179,371
Corporate Exposures (with firm size adjustments)	71,914	214,432	140,255	255,355
Specialised Lending Exposures (Slotting Approach)				
Project Finance	757	13,490	-	8,062
Income Producing Real Estate	-	55,027	14,446	62,354
Retail, of which				
Residential Mortgages/Financing Exposures	93,919	180,479	90,125	142,352
Qualifying Revolving Retail Exposures	46,919	80,510	45,682	66,969
Hire Purchase Exposures	34,334	59,906	35,960	49,259
Other Retail Exposures	345,565	352,227	356,089	365,031
Total	<u>611,005</u>	<u>1,145,344</u>	<u>699,181</u>	<u>1,128,753</u>

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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BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2024

Table 16a: Credit Risk Mitigation of Portfolios under the Standardised Approach as at 30 June 2024

RHB Bank Group	Gross Exposures Before Credit Risk Mitigation	Gross Exposures Covered by Guarantees/ Credit Derivatives	Gross Exposures Covered by Eligible Financial Collateral
<u>Exposure Class</u>	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>
<u>On-Balance Sheet Exposures</u>			
Sovereigns & Central Banks	41,935,843	-	-
Public Sector Entities	11,944,480	11,179,542	71,600
Banks, Development Financial Institutions & MDBs	13,289,673	180,214	-
Insurance/Takaful Cos, Securities Firms & Fund Managers	554,735	-	-
Corporates	14,961,504	723,674	1,626,297
Regulatory Retail	12,684,702	181,196	1,034,372
Residential Mortgages/Financing	788,615	-	10,086
Higher Risk Assets	784,900	-	-
Other Assets	6,255,426	-	-
Equity Exposures	861,169	-	-
Defaulted Exposures	777,986	13,157	104,995
Total On-Balance Sheet Exposures	104,839,033	12,277,783	2,847,350
<u>Off-Balance Sheet Exposures</u>			
OTC Derivatives	3,663,750	-	311,604
Off-balance sheet exposures other than OTC derivatives or credit derivatives	17,855,388	1,240,311	13,052,494
Defaulted Exposures	16,616	15,646	350
Total Off-Balance Sheet Exposures	21,535,754	1,255,957	13,364,448
Total On and Off-Balance Sheet Exposures	126,374,787	13,533,740	16,211,798

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BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2024

Table 16b: Credit Risk Mitigation of Portfolios under the Standardised Approach as at 31 December 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>
<u>On-Balance Sheet Exposures</u>			
Sovereigns & Central Banks	42,343,480	-	-
Public Sector Entities	11,413,811	10,738,587	71,600
Banks, Development Financial Institutions & MDBs	17,295,079	180,166	-
Insurance/Takaful Cos, Securities Firms & Fund Managers	575,090	-	-
Corporates	14,462,776	319,523	1,560,494
Regulatory Retail	12,186,709	243,550	888,644
Residential Mortgages/Financing	761,249	-	10,887
Higher Risk Assets	736,080	-	-
Other Assets	5,483,948	-	-
Equity Exposures	825,539	-	-
Defaulted Exposures	707,408	12,407	101,786
Total On-Balance Sheet Exposures	106,791,169	11,494,233	2,633,411
<u>Off-Balance Sheet Exposures</u>			
OTC Derivatives	2,366,804	-	278,504
Off-balance sheet exposures other than OTC derivatives or credit derivatives	14,346,474	1,833,994	9,414,220
Defaulted Exposures	16,642	16,195	162
Total Off-Balance Sheet Exposures	16,729,920	1,850,189	9,692,886
Total On and Off-Balance Sheet Exposures	123,521,089	13,344,422	12,326,297

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BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2024

Table 17a: Credit Risk Mitigation of Portfolios under the IRB Approach as at 30 June 2024

RHB Bank Group	Gross Exposures Before Credit Risk Mitigation RM'000	Gross Exposures Covered by Guarantees/ Credit Derivatives RM'000	Gross Exposures Covered by Eligible Financial Collateral RM'000	Gross Exposures Covered by Other Eligible Collateral RM'000
Exposure Class				
<u>On-Balance Sheet Exposures</u>				
Corporates, of which	91,814,467	24,818,654	3,036,593	17,672,302
Corporate Exposures (excluding exposures with firm size adjustments)	48,263,898	18,810,892	791,490	5,273,493
Corporate Exposures (with firm size adjustments)	25,533,812	3,081,472	2,245,103	12,398,809
Specialised Lending Exposures (Slotting Approach)				
Project Finance	1,970,720	482,616	-	-
Income Producing Real Estate	16,046,037	2,443,674	-	-
Retail, of which	124,167,424	151,721	5,798,584	88,192,266
Residential Mortgages/Financing Exposures	75,077,025	-	-	74,897,514
Qualifying Revolving Retail Exposures	2,215,655	-	-	-
Hire Purchase Exposures	11,106,016	-	-	-
Other Retail Exposures	35,768,728	151,721	5,798,584	13,294,752
Defaulted Exposures	5,812,406	269,698	227,934	1,911,018
Total On-Balance Sheet Exposures	221,794,297	25,240,073	9,063,111	107,775,586
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	583,323	-	772	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	27,491,520	2,668,866	765,177	13,903,925
Defaulted Exposures	65,742	-	5,803	32,200
Total Off-Balance Sheet Exposures	28,140,585	2,668,866	771,752	13,936,125
Total On and Off-Balance Sheet Exposures	249,934,882	27,908,939	9,834,863	121,711,711

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BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2024

Table 17b: Credit Risk Mitigation of Portfolios under the IRB Approach as at 31 December 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
<u>On-Balance Sheet Exposures</u>				
Corporates, of which	90,217,254	23,567,625	3,027,241	17,859,322
Corporate Exposures (excluding exposures with firm size adjustments)	49,896,406	18,719,200	1,071,476	5,059,491
Corporate Exposures (with firm size adjustments)	25,511,065	2,811,933	1,955,765	12,799,831
Specialised Lending Exposures (Slotting Approach)				
Project Finance	1,954,962	488,861	-	-
Income Producing Real Estate	12,854,821	1,547,631	-	-
Retail, of which	120,920,087	154,833	6,277,641	85,086,578
Residential Mortgages/Financing Exposures	71,372,738	-	-	71,194,790
Qualifying Revolving Retail Exposures	2,200,761	-	-	-
Hire Purchase Exposures	10,415,530	-	-	-
Other Retail Exposures	36,931,058	154,833	6,277,641	13,891,788
Defaulted Exposures	5,945,841	225,057	250,852	2,086,264
Total On-Balance Sheet Exposures	217,083,182	23,947,515	9,555,734	105,032,164
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	589,647	-	1,414	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	26,717,837	1,785,071	862,960	14,562,318
Defaulted Exposures	65,531	-	5,959	32,645
Total Off-Balance Sheet Exposures	27,373,015	1,785,071	870,333	14,594,963
Total On and Off-Balance Sheet Exposures	244,456,197	25,732,586	10,426,067	119,627,127

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BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2024

Table 18a: Impaired and Past Due Loans/Financing and Allowance for Credit Losses by Industry Sector as at 30 June 2024

RHB Bank Group	Impaired Loans and Advances/Financing	Past Due Loans/Financing	Allowance for Credit Losses
<u>Industry Sector</u>	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>
Agriculture	39,936	81,531	29,652
Mining & Quarrying	20,598	1,191	1,719
Manufacturing	298,183	124,894	279,672
Electricity, Gas & Water Supply	7,720	1,097	11,028
Construction	558,999	386,492	305,296
Wholesale, Retail Trade, Restaurants & Hotels	755,350	449,237	458,599
Transport, Storage & Communication	531,653	34,148	167,829
Finance, Insurance/Takaful, Real Estate & Business	442,804	257,517	381,175
Education, Health & Others	129,118	111,173	31,994
Household	1,175,636	5,825,761	997,017
Others	56,439	231,604	163,754
Total	4,016,436	7,504,645	2,827,735

Table 18b: Impaired and Past Due Loans/Financing and Allowance for Credit Losses by Industry Sector as at 31 December 2023

RHB Bank Group	Impaired Loans and Advances/Financing	Past Due Loans/Financing	Allowance for Credit Losses
<u>Industry Sector</u>	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>
Agriculture	49,276	48,610	38,510
Mining & Quarrying	20,314	1,749	1,600
Manufacturing	261,355	130,484	242,008
Electricity, Gas & Water Supply	7,833	479	8,403
Construction	551,833	168,324	294,180
Wholesale, Retail Trade, Restaurants & Hotels	658,465	432,586	477,742
Transport, Storage & Communication	508,776	38,127	159,750
Finance, Insurance/Takaful, Real Estate & Business	522,427	225,402	339,310
Education, Health & Others	141,733	154,051	37,857
Household	1,104,119	5,510,703	1,035,009
Others	53,146	502,444	148,226
Total	3,879,277	7,212,959	2,782,595

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BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2024

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

RHB Bank Group	Six Months Period Ended 30.06.2024		Twelve Months Period Ended 31.12.2023	
	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	4,113	(17,210)	17,366	(3,726)
Mining & Quarrying	190	-	295	-
Manufacturing	65,228	(20,518)	74,598	(67,256)
Electricity, Gas & Water Supply	425	(38)	1,110	(3,372)
Construction	14,882	(21,293)	59,761	(18,187)
Wholesale, Retail Trade, Restaurants & Hotels	101,399	(113,942)	229,155	(120,078)
Transport, Storage & Communication	4,260	(5,237)	104,714	(5,456)
Finance, Insurance/Takaful, Real Estate & Business	20,351	(12,734)	103,617	(79,890)
Education, Health & Others	(6,795)	(449)	(11,835)	(755,670)
Household	159,476	(161,250)	373,331	(378,969)
Others	521	(921)	(15,373)	(757)
Total	364,050	(353,592)	936,739	(1,433,361)

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BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2024

Table 20a: Impaired and Past Due Loans/Financing and Allowance for Credit Losses by Geographical Distribution as at 30 June 2024

RHB Bank Group	Impaired Loans and Advances/ Financing	Past Due Loans/ Financing	Allowance for Credit Losses
<u>Geographical Distribution</u>	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>
Malaysia	2,998,967	6,394,792	2,241,607
Labuan Offshore	-	-	4,871
Singapore	254,521	427,590	219,600
Thailand	367,997	26,943	289,833
Brunei	4,268	36,898	1,442
Cambodia	385,391	529,450	56,904
Lao	5,292	88,972	13,478
Total	4,016,436	7,504,645	2,827,735

Table 20b: Impaired and Past Due Loans/Financing and Allowance for Credit Losses by Geographical Distribution as at 31 December 2023

RHB Bank Group	Impaired Loans and Advances/ Financing	Past Due Loans/ Financing	Allowance for Credit Losses
<u>Geographical Distribution</u>	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>
Malaysia	2,882,420	6,128,255	2,201,301
Labuan Offshore	-	-	6,460
Singapore	299,194	441,794	207,765
Thailand	344,852	62,878	287,975
Brunei	4,048	31,536	1,234
Cambodia	342,842	453,490	61,191
Lao	5,921	95,006	16,669
Total	3,879,277	7,212,959	2,782,595

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BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2024

Table 21a: Movement in Loans/Financing Allowance for Credit Losses as at 30 June 2024

RHB Bank Group	12-month	Lifetime ECL	Lifetime ECL	Total
	ECL	Not Credit	Credit	
	(Stage 1)	Impaired	Impaired	
	RM'000	RM'000	RM'000	RM'000
Balance as at the beginning of the financial period	691,260	706,389	1,384,946	2,782,595
Changes due to financial assets recognised in the opening balance that have been:				
- Transferred to 12-month ECL (Stage 1)	126,762	(112,909)	(13,853)	-
- Transferred to Lifetime ECL not credit impaired (Stage 2)	(32,307)	102,041	(69,734)	-
- Transferred to Lifetime ECL credit impaired (Stage 3)	(5,470)	(73,410)	78,880	-
	88,985	(84,278)	(4,707)	-
Changes in credit risk	(89,703)	77,019	442,654	429,970
Purchases and origination	79,660	33,686	6,638	119,984
Bad debts written off	-	-	(353,592)	(353,592)
Changes to model methodologies	-	-	-	-
Derecognition	(20,574)	(30,606)	(80,535)	(131,715)
Exchange differences	(705)	(1,745)	(8,585)	(11,035)
Other movements	-	-	(8,472)	(8,472)
Balance as at the end of the financial period	748,923	700,465	1,378,347	2,827,735

Table 21b: Movement in Loans/Financing Allowance for Credit Losses as at 31 December 2023

RHB Bank Group	12-month	Lifetime ECL	Lifetime ECL	Total
	ECL	Not Credit	Credit	
	(Stage 1)	Impaired	Impaired	
	RM'000	RM'000	RM'000	RM'000
Balance as at the beginning of the financial year	846,101	1,055,527	1,808,374	3,710,002
Changes due to financial assets recognised in the opening balance that have been:				
- Transferred to 12-month ECL (Stage 1)	184,876	(159,840)	(25,036)	-
- Transferred to Lifetime ECL not credit impaired (Stage 2)	(34,939)	86,407	(51,468)	-
- Transferred to Lifetime ECL credit impaired (Stage 3)	(11,531)	(123,915)	135,446	-
	138,406	(197,348)	58,942	-
Changes in credit risk	(328,330)	(154,670)	912,730	429,730
Purchases and origination	127,406	95,457	66,119	288,982
Bad debts written off	-	-	(1,433,361)	(1,433,361)
Changes to model methodologies	(49,488)	(20,304)	761	(69,031)
Derecognition	(45,551)	(72,541)	(101,813)	(219,905)
Exchange differences	2,716	268	39,357	42,341
Other movements	-	-	33,837	33,837
Balance as at the end of the financial year	691,260	706,389	1,384,946	2,782,595

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BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2024

Table 22a: Market Risk-Weighted Assets and Minimum Capital Requirements as at 30 June 2024

RHB Bank Group				
	Long	Short	Risk-	Minimum
<u>Market Risk</u>	Position	Position	Weighted	Capital
	RM'000	RM'000	Assets	Requirements
			RM'000	RM'000
Interest Rate Risk/Profit Rate Risk	209,961,024	208,095,270	4,218,579	337,486
Equity Position Risk	264,985	233,442	110,104	8,808
Foreign Currency Risk	917,579	132,047	882,602	70,608
Options Risk	103,728	244,822	214,568	17,166
Total			5,425,853	434,068
RHB Bank				
	Long	Short	Risk-	Minimum
<u>Market Risk</u>	Position	Position	Weighted	Capital
	RM'000	RM'000	Assets	Requirements
			RM'000	RM'000
Interest Rate Risk/Profit Rate Risk	218,400,899	216,890,724	4,108,830	328,706
Equity Position Risk	-	-	-	-
Foreign Currency Risk	492,146	158,347	457,169	36,574
Options Risk	16,633	11,381	2,863	229
Total			4,568,862	365,509
RHB Islamic Bank				
	Long	Short	Risk-	Minimum
<u>Market Risk</u>	Position	Position	Weighted	Capital
	RM'000	RM'000	Assets	Requirements
			RM'000	RM'000
Profit Rate Risk	27,532	27,294	337,695	27,016
Equity Position Risk	-	-	-	-
Foreign Currency Risk	14,054	69,045	69,045	5,523
Options Risk	-	-	-	-
Total			406,740	32,539
RHB Investment Bank				
	Long	Short	Risk-	Minimum
<u>Market Risk</u>	Position	Position	Weighted	Capital
	RM'000	RM'000	Assets	Requirements
			RM'000	RM'000
Interest Rate Risk/Profit Rate Risk	124,100	9,350	8,803	704
Equity Position Risk	239,000	231,215	49,899	3,992
Foreign Currency Risk	148,626	699	148,626	11,890
Options Risk	103,370	231,215	205,588	16,447
Total			412,916	33,033

Note:

As at 30 June 2024,

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 2024**

Table 22b: Market Risk-Weighted Assets and Minimum Capital Requirements as at 31 December 2023

RHB Bank Group				
	Long	Short	Risk- Weighted	Minimum
Market Risk	Position	Position	Assets	Capital
	RM'000	RM'000	RM'000	Requirements
				RM'000
Interest Rate Risk/Profit Rate Risk	146,985,109	145,704,652	3,063,441	245,075
Equity Position Risk	157,072	137,825	93,013	7,441
Foreign Currency Risk	938,889	277,450	910,478	72,838
Options Risk	76,061	155,572	92,132	7,371
Total			4,159,064	332,725
RHB Bank				
	Long	Short	Risk- Weighted	Minimum
Market Risk	Position	Position	Assets	Capital
	RM'000	RM'000	RM'000	Requirements
				RM'000
Interest Rate Risk/Profit Rate Risk	146,845,814	145,722,763	2,967,501	237,400
Equity Position Risk	-	-	-	-
Foreign Currency Risk	588,573	299,312	560,162	44,813
Options Risk	44,036	18,119	10,885	871
Total			3,538,548	283,084
RHB Islamic Bank				
	Long	Short	Risk- Weighted	Minimum
Market Risk	Position	Position	Assets	Capital
	RM'000	RM'000	RM'000	Requirements
				RM'000
Profit Rate Risk	15,251,690	15,114,493	125,307	10,025
Equity Position Risk	-	-	-	-
Foreign Currency Risk	5,801	61,824	61,824	4,946
Options Risk	-	-	-	-
Total			187,131	14,971
RHB Investment Bank				
	Long	Short	Risk- Weighted	Minimum
Market Risk	Position	Position	Assets	Capital
	RM'000	RM'000	RM'000	Requirements
				RM'000
Interest Rate Risk/Profit Rate Risk	14,571	10,376	4,143	331
Equity Position Risk	132,267	129,438	33,169	2,654
Foreign Currency Risk	67,810	1,007	67,810	5,425
Options Risk	-	129,438	50,462	4,037
Total			155,584	12,447

Note:

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

RHB Bank Group <u>Equity Type</u>	Gross Credit Exposures		Risk-Weighted Assets	
	30.06.2024	31.12.2023	30.06.2024	31.12.2023
	RM'000	RM'000	RM'000	RM'000
Publicly traded				
Investment in unit trust funds	30,799	50,127	30,799	50,127
Holdings of equity investments	14,052	5,596	14,052	5,596
Privately held				
For socio economic purposes	816,318	769,816	816,318	769,816
For non socio economic purposes	784,775	735,950	1,177,163	1,103,925
Total	1,645,944	1,561,489	2,038,332	1,929,464
	30.06.2024	31.12.2023		
	RM'000	RM'000		
Cumulative Realised Gains/(Loss) from Sale and Liquidations	12,310	(47)		
Total Net Unrealised Gains/(Loss)	871,290	678,347		

Table 24a: Interest Rate Risk/Rate of Return Risk in the Banking Book as at 30 June 2024

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	532,891	(532,891)	(1,925,856)	1,925,856
USD - US Dollar	(126,258)	126,258	(35,459)	35,459
Others ¹	51,465	(51,465)	(65,543)	65,543
Total	458,098	(458,098)	(2,026,858)	2,026,858

Table 24b: Interest Rate Risk/Rate of Return Risk in the Banking Book as at 31 December 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	514,334	(514,334)	(1,589,328)	1,589,328
USD - US Dollar	(103,226)	103,226	6,176	(6,176)
Others ¹	111,315	(111,315)	25,444	(25,444)
Total	522,423	(522,423)	(1,557,708)	1,557,708

Note:

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

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BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2024

Table 25a: Operational Risk-Weighted Assets and Minimum Capital Requirements as at 30 June 2024

<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	14,562,082	9,643,201	3,458,469	743,897
Minimum Capital Requirements	1,164,967	771,456	276,677	59,512

Table 25b: Operational Risk-Weighted Assets and Minimum Capital Requirements as at 31 December 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	14,301,431	9,405,985	3,387,790	797,424
Minimum Capital Requirements	1,144,114	752,479	271,023	63,794

Table 26: Disclosure on Profit Sharing Investment Account

RHB Bank Group

Unrestricted Investment Account (URIA)

	<u>30.06.2024</u>	<u>31.12.2023</u>
	%	%
Return on Assets (ROA)	9.42	8.93
Average Net Distributable Income	7.26	19.88
Average Net Distributable Income Attributable to the Investment Account Holder (IAH)	3.83	4.03
	RM'000	RM'000
Impaired assets funded by URIA	1,018	299
ECL Stage 1 provisions funded by URIA	24	8
ECL Stage 2 provisions funded by URIA	65	16
ECL Stage 3 provisions funded by URIA	270	67

Note:

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.