

RHB Islamic Bank Berhad
Basel II Pillar 3 Disclosures
30 June 2018

**RHB ISLAMIC BANK
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2018**

Contents		Page(s)
Statement by Managing Director		2
Introduction		3
Scope of Application		4 - 5
List of Tables		
Table No	Description	
Table 1	Capital Adequacy Ratios	6
Table 2	Risk Weighted Assets ('RWA') by Risk Types	6
Table 3	Risk Weighted Assets by Risk Types and Minimum Capital Requirements	6
Table 4	Capital Structure	7
Tables 5a & 5b	Summary of Credit Exposures with Credit Risk Mitigation ('CRM') by Asset Class and Minimum Capital Requirements (On and Off Balance Sheet Exposures)	8 - 9
Tables 6a & 6b	Exposures on Off Balance Sheet and Counterparty Credit Risk (Before Credit Risk Mitigation)	10
Tables 7a & 7b	Credit Risk Exposures (Before Credit Risk Mitigation) by Industry Sector	11
Tables 8a & 8b	Credit Risk Exposures (Before Credit Risk Mitigation) by Remaining Maturity	12
Tables 9a & 9b	Portfolios under the Standardised Approach by Risk Weights	13
Tables 10a & 10b	Rated Exposures According to Ratings by External Credit Assessment Institutions ('ECAIs')	14 - 15
Tables 11a & 11b	Credit Risk Mitigation of Portfolios under the Standardised Approach	16
Tables 12a & 12b	Impaired and Past Due Financing and Allowances for Impairment by Industry Sector	17
Table 13	Net Charges/(Write-back) and Write-Offs for Impairment by Industry Sector	18
Tables 14a & 14b	Reconciliation of Changes to Financing Impairment Allowances	18 - 19
Tables 15a & 15b	Market Risk Weighted Assets and Minimum Capital Requirements	19
Tables 16a & 16b	Rate of Return Risk in the Banking Book	20
Table 17	Operational Risk Weighted Assets and Minimum Capital Requirements	20

RHB ISLAMIC BANK
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2018

STATEMENT BY MANAGING DIRECTOR

In accordance with the requirements of Bank Negara Malaysia's Guideline on 'Capital Adequacy Framework for Islamic Bank ('CAFIB') – Disclosure Requirements ('Pillar 3'), and on behalf of the Board and Senior Management of RHB Islamic Bank Berhad, I am pleased to provide an attestation that the Basel II Pillar 3 Disclosures of RHB Islamic Bank Berhad as at 30 June 2018 is accurate and complete.

DATO' ADISSADIKIN BIN ALI
Managing Director

**RHB ISLAMIC BANK
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2018**

INTRODUCTION

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

This document covers quantitative information as at 30 June 2018 with comparative quantitative information of the preceding financial year as at 31 December 2017. Apart from the quantitative disclosures, the document included amendments to the qualitative write up due to regulatory policy changes and RHB Banking Group adoption of the Malaysian Financial Reporting Standards 9 'Financial Instruments' (MFRS 9). This disclosure report has been verified and approved internally in line with the RHB Banking Group Pillar 3 Disclosure Policy.

For purposes of complying with regulatory requirements under Basel II Pillar 1, the approaches adopted are summarised as follows:

Entity	Credit Risk	Market Risk	Operational Risk
RHB Islamic Bank Berhad	Standardised Approach	Standardised Approach	Basic Indicator Approach

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

RHB ISLAMIC BANK
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2018

SCOPE OF APPLICATION

In this Pillar 3 document, RHB Islamic Bank's information is presented at entity level and is referred to as 'the Bank'. The Bank is a wholly owned subsidiary of RHB Bank Berhad as at 30 June 2018.

The total capital and capital adequacy ratios of the Bank are computed in accordance with Bank Negara Malaysia's Capital Adequacy Framework for Islamic Bank (Capital Components) and Capital Adequacy Framework for Islamic Bank (Risk-weighted Assets).

The Capital Adequacy Frameworks for Islamic Banks

The Capital Adequacy Frameworks for Islamic Banks in relation to Basel II - Risk-Weighted Assets and Capital Components were updated and reissued by Bank Negara Malaysia ('BNM') on 2 February 2018 for application with effect from 1 January 2018.

The main updates in the said frameworks are:

- Revised definition of General Provision and Specific Provision arising from the implementation of MFRS 9.
- Definition of General Provision and its recognition in Tier II Capital.
- Alignment of terminologies used under MFRS 9 for the purpose of capital recognition and regulatory adjustment.

BNM's Revised Policy Documents on Financial Reporting for Islamic Banking Institutions

BNM's policy document on Financial Reporting clarifies and sets the minimum expectations for the application of the Malaysian Financial Reporting Standards. On 2 February 2018, BNM issued the revised policy documents on Financial Reporting for Islamic Banking Institutions which prescribe the regulatory reserves to be maintained by banking institutions.

With effect from 1 January 2018, the Bank must maintain, in aggregate, loss allowance for non-credit impaired exposures and regulatory reserves of no less than 1% of total credit exposures, net of loss allowance for credit-impaired exposures.

In the previous year, the Bank has maintained in aggregate collective impairment allowances and regulatory reserves of no less than 1.2% of total outstanding financing, net of impairment allowance.

The impact to the capital adequacy ratios of the Bank are disclosed in Note 38 to the Financial Statements as at 30 June 2018.

Adoption of MFRS 9 'Financial Instruments'

The Bank adopted the Malaysian Financial Reporting Standards 'Financial Instruments' (MFRS 9) effective 1 January 2018.

As permitted by the transitional provisions of MFRS 9, comparative figures are not restated for first time adoption of the Standards.

MFRS 9 introduces a new impairment model that requires the recognition of expected credit loss ('ECL'), replacing the incurred loss methodology model under MFRS 139, for all financial assets, except for financial assets classified or designated as FVTPL and equity securities, which are not subject to impairment assessment. Off-balance sheet items that are subject to ECL include financial guarantees and undrawn financing commitments.

SCOPE OF APPLICATION (CONTINUED)

Adoption of MFRS 9 'Financial Instruments' (continued)

MFRS 9 does not distinguish between individual assessment and collective assessment. The Bank first assess whether objective evidence of impairment exists for financial assets which are individually significant. If the Bank determine that objective evidence of impairment exists, i.e. credit impaired, for an individually assessed financial asset, a lifetime ECL will be recognised for impairment loss which has been incurred. Financial assets which are individually significant but non-impaired and not individually significant are grouped on the basis of similar credit risk characteristics (such as credit quality, instrument type, credit risk ratings, credit utilisation, level of collateralisation and other relevant factors) for collective assessment. Collectively, the individually assessment allowance and collective assessment allowance form the total expected credit allowance for the Bank.

ECL will be assessed using an approach which classifies financial assets into three stages which reflects the change in credit quality of the financial assets since initial recognition:

(i) Stage 1: 12 months ECL – not credit impaired

For credit exposures where there has not been a significant increase in credit risk since initial recognition and that are not credit impaired upon origination, the ECL associated with the probability of default events occurring within the next 12 months will be recognised.

(ii) Stage 2: Lifetime ECL – not credit impaired

For credit exposures where there has been a significant increase in credit risk since initial recognition but that are not credit impaired, the ECL associated with the probability of default events occurring within the lifetime ECL will be recognised.

(iii) Stage 3: Lifetime ECL – credit impaired

Financial assets are assessed as credit impaired when one or more objective evidence of defaults that have a detrimental impact on the estimated future cashflows of that asset have occurred. For financial assets that have become credit impaired, a lifetime ECL will be recognised.

The changes in ECL between two-periods will be recognised in profit and loss.

The assessment of significant deterioration in credit risk since initial recognition is key in establishing the point of switching between the requirement to measure an allowance based on 12-month ECL and one that is based on lifetime ECL. Quantitative and qualitative assessments are required to estimate the significant increase in credit risk by comparing the risk of a default occurring on the financial assets as at reporting date with the risk of default occurring on the financial assets as at the date of initial recognition.

The assessment of credit risk, as well as the estimation of ECL, is required to be unbiased, probability-weighted and should incorporate all available information which is relevant to the assessment, including information about past events, current conditions and reasonable and supportable forecasts of future events and economic conditions at the reporting date. The measurement of ECL is based on the discounted products of the Probability of Default model (PD), Loss Given Default model (LGD) and Exposure at Default model (EAD). Certain ECL models are leveraging on the existing Bank's Basel II Internal Ratings-Based model, where feasible or available, with necessary adjustment to meet MFRS 9 requirements.

RHB ISLAMIC BANK
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2018

Table 1: Capital Adequacy Ratios

	RHB Islamic Bank	
	30.06.2018	31.12.2017
<u>Before proposed dividends</u>		
Common Equity Tier I Capital Ratio	11.053%	10.376%
Tier I Capital Ratio	11.053%	10.376%
Total Capital Ratio	14.610%	14.134%
<u>After proposed dividends</u>		
Common Equity Tier I Capital Ratio	11.053%	10.376%
Tier I Capital Ratio	11.053%	10.376%
Total Capital Ratio	14.610%	14.134%

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

<u>Risk Types</u>	RHB Islamic Bank	
	30.06.2018	31.12.2017
	RM'000	RM'000
Credit RWA	37,159,087	34,726,152
Credit RWA Absorbed by Profit Sharing Investment Account ('PSIA')	(7,409,781)	(7,269,199)
Market RWA	244,760	240,688
Operational RWA	1,544,766	1,397,487
Total	31,538,832	29,095,128

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

<u>RHB Islamic Bank</u> <u>Risk Types</u>	RWA		Minimum Capital Requirements	
	30.06.2018	31.12.2017	30.06.2018	31.12.2017
	RM'000	RM'000	RM'000	RM'000
Credit Risk	29,749,306	27,456,953	2,379,945	2,196,556
<i>Under Standardised Approach</i>	37,159,087	34,726,152	2,972,727	2,778,092
<i>Absorbed by PSIA under Standardised Approach</i>	(7,409,781)	(7,269,199)	(592,782)	(581,536)
Market Risk				
<i>Under Standardised Approach</i>	244,760	240,688	19,581	19,255
Operational Risk				
<i>Under Basic Indicator Approach</i>	1,544,766	1,397,487	123,581	111,799
Total	31,538,832	29,095,128	2,523,107	2,327,610

RHB ISLAMIC BANK
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2018

Table 4: Capital Structure

	RHB Islamic Bank	
	30.06.2018	31.12.2017
	RM'000	RM'000
<u>Common Equity Tier I Capital / Tier I Capital</u>		
Paid up ordinary share capital	1,673,424	1,273,424
Retained profits	1,870,716	1,787,323
Other reserves	-	-
Fair value through other comprehensive income ('FVOCI')/ Available for sale ('AFS') reserves	(28,423)	(15,929)
Less:		
Other intangibles	(3,957)	(4,412)
Deferred tax assets	(18,916)	(17,140)
Ageing Reserves and Liquidity Reserve*	(6,863)	(4,296)
<u>Total Common Equity Tier I Capital / Tier I Capital</u>	<u>3,485,981</u>	<u>3,018,970</u>
<u>Tier II Capital</u>		
Subordinated obligations	750,000	750,000
Collective impairment allowances^ and regulatory reserves~	-	343,212
General provisions ^{v, ~}	371,866	-
<u>Total Tier II Capital</u>	<u>1,121,866</u>	<u>1,093,212</u>
<u>Total Capital</u>	<u>4,607,847</u>	<u>4,112,182</u>

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

^ Excludes collective impairment allowance attributable to advances and financing classified as impaired but not individually assessed for impairment pursuant to BNM's Guideline on Classification and Impairment Provisions for Loans/Financing.

v Pursuant to BNM's policy document on Financial Reporting for Islamic Banking Institutions, general provision refers to loss allowance measured at an amount equal to 12-month and lifetime expected credit losses as defined under MFRS9 Financial Instruments; and regulatory reserves, to the extent they are ascribed to non-credit-impaired exposures, determined under standardised approach.

~ Includes the qualifying regulatory reserve of the Bank of RM246,157,000 (31 December 2017 : RM204,312,000).

RHB ISLAMIC BANK
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2018

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 2018

RHB Islamic Bank	Gross	Net Exposures /	Risk Weighted	Risk Weighted	Total Risk	Minimum
<u>Exposure Class</u>	<u>Exposures / EAD</u>	<u>Exposures /</u>	<u>Assets</u>	<u>Assets Absorbed</u>	<u>Weighted Assets</u>	<u>Capital</u>
	before CRM	EAD after CRM	RM'000	by PSIA	After Effect	Requirements
	RM'000	RM'000		RM'000	of PSIA	RM'000
					RM'000	
<u>Exposures under the Standardised Approach</u>						
<u>On Balance Sheet Exposures</u>						
Sovereigns & Central Banks	5,561,812	5,561,812	82	-	82	7
Public Sector Entities	3,001,924	3,001,924	2,734	-	2,734	219
Banks, Development Financial Institutions & MDBs	2,813,016	2,813,016	562,428	-	562,428	44,994
Takaful Cos, Securities Firms & Fund Managers	281,925	279,546	279,546	-	279,546	22,364
Corporates	21,186,159	20,406,932	16,693,084	(6,773,190)	9,919,894	793,592
Regulatory Retail	16,545,835	15,299,537	13,008,168	(517,034)	12,491,134	999,291
Residential Mortgages	8,916,511	8,909,652	3,433,313	(108,155)	3,325,158	266,012
Higher Risk Assets	241	241	362	(225)	137	11
Other Assets	298,545	298,545	280,325	-	280,325	22,426
Defaulted Exposures	359,224	348,492	397,758	(10,512)	387,246	30,980
Total On Balance Sheet Exposures	58,965,192	56,919,697	34,657,800	(7,409,116)	27,248,684	2,179,896
<u>Off Balance Sheet Exposures</u>						
OTC Derivatives	641,393	641,393	352,983	-	352,983	28,238
Off balance sheet exposures other than OTC derivatives or credit derivatives	3,139,260	2,902,643	2,145,880	(324)	2,145,556	171,644
Defaulted Exposures	1,740	1,740	2,424	(341)	2,083	167
Total Off Balance Sheet Exposures	3,782,393	3,545,776	2,501,287	(665)	2,500,622	200,049
Total On and Off Balance Sheet Exposures	62,747,585	60,465,473	37,159,087	(7,409,781)	29,749,306	2,379,945

RHB ISLAMIC BANK
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2018

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 2017

RHB Islamic Bank					Total Risk	
<u>Exposure Class</u>	Gross Exposures / EAD before CRM	Net Exposures / EAD after CRM	Risk Weighted Assets	Risk Weighted Assets Absorbed by PSIA	Weighted Assets After Effect of PSIA	Minimum Capital Requirements
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<u>Exposures under the Standardised Approach</u>						
<u>On Balance Sheet Exposures</u>						
Sovereigns & Central Banks	5,317,479	5,317,479	65	-	65	5
Public Sector Entities	4,315,960	4,315,960	30,188	-	30,188	2,415
Banks, Development Financial Institutions & MDBs	2,959,428	2,959,428	591,712	-	591,712	47,337
Takaful Cos, Securities Firms & Fund Managers	283,629	281,286	281,286	-	281,286	22,503
Corporates	20,785,998	19,831,636	16,750,555	(6,618,528)	10,132,027	810,562
Regulatory Retail	13,492,830	12,923,049	10,933,236	(527,567)	10,405,669	832,454
Residential Mortgages	8,029,511	8,023,801	3,047,224	(115,179)	2,932,045	234,564
Higher Risk Assets	3,342	3,342	5,012	(305)	4,707	376
Other Assets	112,863	112,863	92,263	-	92,263	7,381
Defaulted Exposures	264,563	256,656	268,490	(6,925)	261,565	20,925
Total On Balance Sheet Exposures	55,565,603	54,025,500	32,000,031	(7,268,504)	24,731,527	1,978,522
<u>Off Balance Sheet Exposures</u>						
OTC Derivatives	866,940	866,940	352,011	-	352,011	28,161
Off balance sheet exposures other than OTC derivatives or credit derivatives	3,987,740	3,865,576	2,371,638	(336)	2,371,302	189,704
Defaulted Exposures	1,794	1,728	2,472	(359)	2,113	169
Total Off Balance Sheet Exposures	4,856,474	4,734,244	2,726,121	(695)	2,725,426	218,034
Total On and Off Balance Sheet Exposures	60,422,077	58,759,744	34,726,152	(7,269,199)	27,456,953	2,196,556

RHB ISLAMIC BANK
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2018

Table 6a: Exposures for Off Balance Sheet and Counterparty Credit Risk (Before Credit Risk Mitigation) as at 30 June 2018

RHB Islamic Bank	Principal / Notional Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk Weighted Assets
<u>Nature of Item</u>	RM'000	RM'000	RM'000	RM'000
Transaction related contingent items	215,248		107,594	71,411
Short term self liquidating trade related contingencies	94,842		18,968	7,460
NIFs and obligations under underwriting agreement	-		-	-
Foreign exchange related contracts	4,860,162	55,973	280,299	280,309
1 year or less	3,720,523	55,973	133,017	133,027
Over 1 year to 5 years	675,140	-	61,047	61,047
Over 5 years	464,499	-	86,235	86,235
Profit rate related contracts	20,196	-	606	606
1 year or less	-	-	-	-
Over 1 year to 5 years	20,196	-	606	606
Over 5 years	-	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	7,234,303	147,011	360,511	72,102
Other commitments, such as formal standby facilities and credit lines, with original maturity of over 1 year	5,330,337		2,886,683	1,973,600
Other commitments, such as formal standby facilities and credit lines, with original maturity of up to 1 year	-		-	-
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	2,895,685		127,732	95,799
Total	20,650,773	202,984	3,782,393	2,501,287

Table 6b: Exposures for Off Balance Sheet and Counterparty Credit Risk (Before Credit Risk Mitigation) as at 31 December 2017

RHB Islamic Bank	Principal / Notional Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk Weighted Assets
<u>Nature of Item</u>	RM'000	RM'000	RM'000	RM'000
Transaction related contingent items	195,298		97,649	71,982
Short term self liquidating trade related contingencies	111,779		22,356	8,084
NIFs and obligations under underwriting agreement	-		-	-
Commitment to buy back the Islamic securities arising from the Sell and Buy Back (SBBA) transaction	629,085		629,085	-
Foreign exchange related contracts	10,572,668	324,340	819,299	346,962
1 year or less	7,910,145	241,526	387,092	131,035
Over 1 year to 5 years	1,713,345	51,517	220,566	102,865
Over 5 years	949,178	31,297	211,641	113,062
Profit rate related contracts	4,457,338	28,171	47,641	5,049
1 year or less	3,690,000	24,858	28,908	817
Over 1 year to 5 years	767,338	3,313	18,733	4,232
Over 5 years	-	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	-	-	-	-
Other commitments, such as formal standby facilities and credit lines, with original maturity of over 1 year	5,800,512		3,106,777	2,193,794
Other commitments, such as formal standby facilities and credit lines, with original maturity of up to 1 year	-		-	-
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	2,513,842		133,667	100,250
Total	24,280,522	352,511	4,856,474	2,726,121

RHB ISLAMIC BANK
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2018

Table 7a: Credit Risk Exposures (Before Credit Risk Mitigation) by Industry Sector as at 30 June 2018

RHB Islamic Bank	Mining &		Electricity,	Wholesale,		Transport,	Finance,	Education,			Total	
Exposure Class	Agriculture	Quarrying	Gas & Water	Retail Trade,	Construction	Storage &	Takaful,	Health &	Household	Others	RM'000	
	RM'000	RM'000	Supply	& Hotels	RM'000	Communication	Real Estate	Others	RM'000	RM'000	RM'000	
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	
Exposures under Standardised Approach												
Sovereigns & Central Banks	-	-	-	-	-	-	4,487,501	1,082,085	-	-	5,569,586	
Public Sector Entities	-	-	-	-	-	-	54,590	3,022,334	-	-	3,076,924	
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	3,173,529	-	-	-	3,173,529	
Takaful Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	281,925	-	-	-	281,925	
Corporates	1,219,878	902,686	1,091,447	307,838	5,762,756	1,310,735	4,998,006	7,271,997	508,902	-	23,374,245	
Regulatory Retail	41,619	3,721	153,063	1,000	197,455	348,338	48,613	246,198	16,425	16,846,223	17,902,655	
Residential Mortgages	-	-	-	-	-	-	-	-	-	9,069,935	9,069,935	
Higher Risk Assets	-	-	-	-	-	-	-	-	-	241	241	
Other Assets	-	-	-	-	-	-	-	-	-	-	298,545	
Total	1,261,497	906,407	1,244,510	308,838	5,960,211	1,659,073	5,046,619	15,515,740	4,629,746	25,916,399	298,545	62,747,585

Table 7b: Credit Risk Exposures (Before Credit Risk Mitigation) by Industry Sector as at 31 December 2017

RHB Islamic Bank	Mining &		Electricity,	Wholesale,		Transport,	Finance,	Education,			Total	
Exposure Class	Agriculture	Quarrying	Gas & Water	Retail Trade,	Construction	Storage &	Takaful,	Health &	Household	Others	RM'000	
	RM'000	RM'000	Supply	& Hotels	RM'000	Communication	Real Estate	Others	RM'000	RM'000	RM'000	
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	
Exposures under Standardised Approach												
Sovereigns & Central Banks	-	-	-	-	-	-	2,706,406	3,272,768	-	-	5,979,174	
Public Sector Entities	-	-	-	-	-	3,007	-	4,577,139	-	-	4,580,146	
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	3,569,055	-	-	-	3,569,055	
Takaful Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	283,629	-	-	-	283,629	
Corporates	1,482,616	906,500	1,601,116	372,279	4,656,433	1,278,382	5,221,428	7,232,221	482,234	-	23,233,209	
Regulatory Retail	9,745	4,019	96,409	1,222	114,450	234,580	27,158	155,724	13,069	13,866,171	14,522,547	
Residential Mortgages	-	-	-	-	-	-	-	-	-	8,138,037	8,138,037	
Higher Risk Assets	-	-	-	-	-	-	-	-	-	3,417	3,417	
Other Assets	-	-	-	-	-	-	-	-	-	-	112,863	
Total	1,492,361	910,519	1,697,525	373,501	4,770,883	1,515,969	5,248,586	13,947,035	8,345,210	22,007,625	112,863	60,422,077

RHB ISLAMIC BANK
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2018

Table 8a: Credit Risk Exposures (Before Credit Risk Mitigation) by Remaining Maturity as at 30 June 2018

RHB Islamic Bank				
Exposure Class	One year or less	More than one to five years	Over five years	Total
	RM'000	RM'000	RM'000	RM'000
<u>Exposures under Standardised Approach</u>				
Sovereigns & Central Banks	3,332,953	233,024	2,003,609	5,569,586
Public Sector Entities	1,012,106	1,880,132	184,686	3,076,924
Banks, Development Financial Institutions & MDBs	2,747,611	425,918	-	3,173,529
Takaful Cos, Securities Firms & Fund Managers	3,229	278,696	-	281,925
Corporates	6,081,081	7,767,610	9,525,554	23,374,245
Regulatory Retail	176,252	3,386,257	14,340,146	17,902,655
Residential Mortgages	1,661	51,541	9,016,733	9,069,935
Higher Risk Assets	-	7	234	241
Other Assets	-	-	298,545	298,545
Total	13,354,893	14,023,185	35,369,507	62,747,585

Table 8b: Credit Risk Exposures (Before Credit Risk Mitigation) by Remaining Maturity as at 31 December 2017

RHB Islamic Bank				
Exposure Class	One year or less	More than one to five years	Over five years	Total
	RM'000	RM'000	RM'000	RM'000
<u>Exposures under Standardised Approach</u>				
Sovereigns & Central Banks	1,990,163	2,244,359	1,744,652	5,979,174
Public Sector Entities	2,357,171	1,893,855	329,120	4,580,146
Banks, Development Financial Institutions & MDBs	3,214,834	230,937	123,284	3,569,055
Takaful Cos, Securities Firms & Fund Managers	4,751	278,878	-	283,629
Corporates	5,155,607	7,682,503	10,395,099	23,233,209
Regulatory Retail	130,406	3,053,371	11,338,770	14,522,547
Residential Mortgages	1,527	50,040	8,086,470	8,138,037
Higher Risk Assets	-	10	3,407	3,417
Other Assets	-	-	112,863	112,863
Total	12,854,459	15,433,953	32,133,665	60,422,077

RHB ISLAMIC BANK
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2018

Table 9a: Portfolios under the Standardised Approach by Risk Weights as at 30 June 2018

RHB Islamic Bank

Exposure Class	Sovereigns & Central Banks RM'000	Public Sector Entities RM'000	Banks, Development Financial Institutions & MDBs RM'000	Insurance/ Takaful Cos, Securities Firms & Fund Managers RM'000	Corporates RM'000	Regulatory Retail RM'000	Residential Mortgages RM'000	Higher Risk Assets RM'000	Other Assets RM'000	Equity Exposures RM'000	Total Exposures after Credit Risk Mitigation RM'000	Total Risk Weighted Assets RM'000
Supervisory Risk Weights (%)												
0%	5,561,403	3,063,252	25,152	-	2,876,925	-	-	-	18,220	-	11,544,952	-
20%	8,183	13,672	3,132,193	-	1,678,317	16,776	-	-	-	-	4,849,141	969,828
35%	-	-	-	-	-	-	6,837,527	-	-	-	6,837,527	2,393,135
50%	-	-	16,184	-	47,887	4,015	2,117,657	-	-	-	2,185,743	1,092,872
75%	-	-	-	-	-	9,675,363	-	-	-	-	9,675,363	7,256,522
100%	-	-	-	279,546	17,764,990	6,792,353	107,568	-	280,325	-	25,224,782	25,224,782
150%	-	-	-	-	50,088	97,636	-	241	-	-	147,965	221,948
Total Exposures	5,569,586	3,076,924	3,173,529	279,546	22,418,207	16,586,143	9,062,752	241	298,545	-	60,465,473	37,159,087

Table 9b: Portfolios under the Standardised Approach by Risk Weights as at 31 December 2017

RHB Islamic Bank

Exposure Class	Sovereigns & Central Banks RM'000	Public Sector Entities RM'000	Banks, Development Financial Institutions & MDBs RM'000	Insurance/ Takaful Cos, Securities Firms & Fund Managers RM'000	Corporates RM'000	Regulatory Retail RM'000	Residential Mortgages RM'000	Higher Risk Assets RM'000	Other Assets RM'000	Equity Exposures RM'000	Total Exposures after Credit Risk Mitigation RM'000	Total Risk Weighted Assets RM'000
Supervisory Risk Weights (%)												
0%	5,971,060	4,368,270	25,257	-	2,323,849	-	-	-	20,600	-	12,709,036	-
20%	8,114	207,061	3,527,541	-	1,491,838	118	-	-	-	-	5,234,672	1,046,934
35%	-	-	-	-	-	-	6,449,437	-	-	-	6,449,437	2,257,303
50%	-	-	16,257	-	134,406	5,113	1,622,636	-	-	-	1,778,412	889,206
75%	-	-	-	-	-	8,401,788	-	-	-	-	8,401,788	6,301,341
100%	-	-	-	281,286	18,195,169	5,467,805	59,939	-	92,263	-	24,096,462	24,096,462
150%	-	-	-	-	53,915	32,605	-	3,417	-	-	89,937	134,906
Total Exposures	5,979,174	4,575,331	3,569,055	281,286	22,199,177	13,907,429	8,132,012	3,417	112,863	-	58,759,744	34,726,152

RHB ISLAMIC BANK
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2018

Table 10a: Rated Exposures According to Ratings by External Credit Assessment Institutions ('ECAIs') as at 30 June 2018

RHB Islamic Bank	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	
Ratings of Corporates by Approved ECAIs	Fitch	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated	
	RAM	AAA to AA3	A1 to A3	BBB1 to BB3	B to D	Unrated	
	MARC	AAA to AA-	A+ to A-	BBB+ to BB-	B1 to D	Unrated	
<u>Exposure Class</u>	R&I	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated	
		RM'000	RM'000	RM'000	RM'000	RM'000	
<u>On and Off Balance Sheet Exposures</u>							
Public Sector Entities		-	-	-	-	3,076,924	
Takaful Cos, Securities Firms & Fund Managers		-	-	-	-	279,546	
Corporates		1,416,838	30,654	-	-	20,815,088	
	Moody's	P-1	P-2	P-3	Others	Unrated	
	S&P	A-1	A-2	A-3	Others	Unrated	
Short Term Ratings of Corporates	Fitch	F1+, F1	F2	F3	B to D	Unrated	
by Approved ECAIs	RAM	P-1	P-2	P-3	NP	Unrated	
	MARC	MARC-1	MARC-2	MARC-3	MARC-4	Unrated	
	R&I	a-1+, a-1	a-2	a-3	b, c	Unrated	
		RM'000	RM'000	RM'000	RM'000	RM'000	
<u>On and Off Balance Sheet Exposures</u>							
Corporates		155,627	-	-	-	-	
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
Ratings of Sovereigns and Central Banks	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
by Approved ECAIs	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	R&I	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to C	Unrated
<u>Exposure Class</u>		RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<u>On and Off Balance Sheet Exposures</u>							
Sovereigns & Central Banks		-	5,569,586	-	-	-	-
	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
Ratings of Banking Institutions by Approved ECAIs	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	BB1 to B3	C1 to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	C+ to D	Unrated
<u>Exposure Class</u>	R&I	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to C	Unrated
		RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<u>On and Off Balance Sheet Exposures</u>							
Banks, Development Financial Institutions & MDBs		1,840,832	492,398	2,753	-	-	837,546

RHB ISLAMIC BANK
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2018

Table 10b: Rated Exposures According to Ratings by External Credit Assessment Institutions ('ECAIs') as at 31 December 2017

RHB Islamic Bank	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	
Ratings of Corporates by Approved ECAIs	Fitch	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated	
	RAM	AAA to AA3	A1 to A3	BBB1 to BB3	B to D	Unrated	
	MARC	AAA to AA-	A+ to A-	BBB+ to BB-	B1 to D	Unrated	
<u>Exposure Class</u>	R&I	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated	
		RM'000	RM'000	RM'000	RM'000	RM'000	
<u>On and Off Balance Sheet Exposures</u>							
Public Sector Entities		-	-	-	-	4,575,331	
Takaful Cos, Securities Firms & Fund Managers		-	-	-	-	281,286	
Corporates		1,450,886	130,716	-	-	20,617,575	
	Moody's	P-1	P-2	P-3	Others	Unrated	
	S&P	A-1	A-2	A-3	Others	Unrated	
Short Term Ratings of Corporates	Fitch	F1+, F1	F2	F3	B to D	Unrated	
by Approved ECAIs	RAM	P-1	P-2	P-3	NP	Unrated	
	MARC	MARC-1	MARC-2	MARC-3	MARC-4	Unrated	
	R&I	a-1+, a-1	a-2	a-3	b, c	Unrated	
		RM'000	RM'000	RM'000	RM'000	RM'000	
<u>On and Off Balance Sheet Exposures</u>							
Corporates							
Ratings of Sovereigns and Central Banks	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
by Approved ECAIs	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
<u>Exposure Class</u>	R&I	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to C	Unrated
		RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<u>On and Off Balance Sheet Exposures</u>							
Sovereigns & Central Banks		-	5,979,174	-	-	-	-
	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
Ratings of Banking Institutions by Approved ECAIs	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	BB1 to B3	C1 to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	C+ to D	Unrated
<u>Exposure Class</u>	R&I	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to C	Unrated
		RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<u>On and Off Balance Sheet Exposures</u>							
Banks, Development Financial Institutions & MDBs		2,549,740	239,745	1,636	-	-	777,934

RHB ISLAMIC BANK
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2018

Table 11a: Credit Risk Mitigation of Portfolios under the Standardised Approach as at 30 June 2018

RHB Islamic Bank	Gross Exposures Before Credit Risk Mitigation	Gross Exposures Covered by Guarantees / Credit Derivatives	Gross Exposures Covered by Eligible Financial Collateral
<u>Exposure Class</u>	RM'000	RM'000	RM'000
<u>On Balance Sheet Exposures</u>			
Sovereigns & Central Banks	5,561,812	-	-
Public Sector Entities	3,001,924	2,988,252	-
Banks, Development Financial Institutions & MDBs	2,813,016	25,152	-
Takaful Cos, Securities Firms & Fund Managers	281,925	-	2,379
Corporates	21,186,159	2,496,805	779,227
Regulatory Retail	16,545,835	10,046	1,246,298
Residential Mortgages	8,916,511	-	6,859
Higher Risk Assets	241	-	-
Other Assets	298,545	-	-
Defaulted Exposures	359,224	16,456	10,732
Total On Balance Sheet Exposures	58,965,192	5,536,711	2,045,495
<u>Off Balance Sheet Exposures</u>			
OTC Derivatives	641,393	-	-
Off balance sheet exposures other than OTC derivatives or credit derivatives	3,139,260	582,941	236,616
Defaulted Exposures	1,740	-	-
Total Off Balance Sheet Exposures	3,782,393	582,941	236,616
Total On and Off Balance Sheet Exposures	62,747,585	6,119,652	2,282,111

Table 11b: Credit Risk Mitigation of Portfolios under the Standardised Approach as at 31 December 2017

RHB Islamic Bank	Gross Exposures Before Credit Risk Mitigation	Gross Exposures Covered by Guarantees / Credit Derivatives	Gross Exposures Covered by Eligible Financial Collateral
<u>Exposure Class</u>	RM'000	RM'000	RM'000
<u>On Balance Sheet Exposures</u>			
Sovereigns & Central Banks	5,317,479	-	-
Public Sector Entities	4,315,960	4,165,019	-
Banks, Development Financial Institutions & MDBs	2,959,428	25,257	-
Takaful Cos, Securities Firms & Fund Managers	283,629	-	2,342
Corporates	20,785,998	1,919,148	954,363
Regulatory Retail	13,492,830	118	569,780
Residential Mortgages	8,029,511	-	5,710
Higher Risk Assets	3,342	-	-
Other Assets	112,863	-	-
Defaulted Exposures	264,563	20,653	7,907
Total On Balance Sheet Exposures	55,565,603	6,130,195	1,540,102
<u>Off Balance Sheet Exposures</u>			
OTC Derivatives	866,940	-	-
Off balance sheet exposures other than OTC derivatives or credit derivatives	3,987,740	628,250	122,165
Defaulted Exposures	1,794	-	65
Total Off Balance Sheet Exposures	4,856,474	628,250	122,230
Total On and Off Balance Sheet Exposures	60,422,077	6,758,445	1,662,332

RHB ISLAMIC BANK
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2018

Table 12a: Impaired and Past Due Financing and Allowances for Impairment by Industry Sector as at 30 June 2018

RHB Islamic Bank			
<u>Industry Sector</u>	Impaired Financing	Past Due Financing	Allowance For Credit Losses
	RM'000	RM'000	RM'000
Agriculture	4	474	6,783
Mining & Quarrying	6,888	37,190	1,321
Manufacturing	26,666	1,406	21,541
Electricity, Gas & Water Supply	58,354	-	21,868
Construction	81,488	1,506	67,607
Wholesale, Retail Trade, Restaurants & Hotels	61,385	8,584	40,232
Transport, Storage & Communication	9,793	156	4,642
Finance, Takaful, Real Estate & Business	24,087	32,625	17,051
Education, Health & Others	3,069	5,693	3,414
Household	250,488	1,407,680	156,807
Others	-	-	14,705
Total	522,222	1,495,314	355,971

Table 12b: Impaired and Past Due Financing and Allowances for Impairment by Industry Sector as at 31 December 2017

RHB Islamic Bank				
<u>Industry Sector</u>	Impaired Financing	Past Due Financing	Individual Impairment Allowances	Collective Impairment Allowances
	RM'000	RM'000	RM'000	RM'000
Agriculture	304	1,644	-	9,797
Mining & Quarrying	530	552	-	875
Manufacturing	22,380	18,559	834	20,369
Electricity, Gas & Water Supply	29,822	39	-	1,312
Construction	40,724	16,869	13,164	22,685
Wholesale, Retail Trade, Restaurants & Hotels	54,481	10,949	28,337	38,604
Transport, Storage & Communication	9,391	1,386	-	10,534
Finance, Takaful, Real Estate & Business	10,072	10,065	-	33,671
Education, Health & Others	3,800	1,606,926	277	8,312
Household	172,457	1,883,891	-	81,926
Others	-	1	-	1,960
Total	343,961	3,550,881	42,612	230,045

Table 13: Net Charges/(Write-back) and Write-Offs for Impairment by Industry Sector

RHB Islamic Bank <u>Industry Sector</u>	Six Months Period Ended 30.06.2018		Twelve Months Period Ended 31.12.2017	
	Net Charges/ (Write-back) for Lifetime ECL Credit Impaired (Stage 3)	Write-Offs	Net Charges/ (Write-back) for Individual Impairment Allowances	Write-Offs
	RM'000	RM'000	RM'000	RM'000
Agriculture	-	-	-	-
Mining & Quarrying	21	-	-	-
Manufacturing	6,528	-	834	5,526
Electricity, Gas & Water Supply	13,029	-	-	-
Construction	3,461	-	3,802	936
Wholesale, Retail Trade, Restaurants & Hotels	6,180	886	27,060	3,975
Transport, Storage & Communication	(84)	-	-	-
Finance, Takaful, Real Estate & Business	2,390	-	-	1,560
Education, Health & Others	(189)	-	(2,492)	150
Household	44,512	26,594	-	32,715
Others	2,120	-	-	1,636
Total	77,968	27,480	29,204	46,498

Table 14a: Reconciliation of Changes to Financing Impairment Allowances as at 30 June 2018

RHB Islamic Bank	12-month ECL (Stage 1)	Lifetime ECL not credit impaired (Stage 2)	Lifetime ECL credit impaired (Stage 3)	Total
	RM'000	RM'000	RM'000	RM'000
Balance as at the beginning of financial period				
- As previously reported	-	-	-	-
- Effect of adoption of MFRS 9	52,582	75,980	200,695	329,257
- As restated	52,582	75,980	200,695	329,257
Changes due to financial assets recognised in the opening balance that have:				
- Transferred to 12-month ECL (Stage 1)	76,524	(66,681)	(9,843)	-
- Transferred to Lifetime ECL not credit impaired (Stage 2)	(12,659)	23,400	(10,741)	-
- Transferred to Lifetime ECL credit impaired (Stage 3)	(654)	(20,012)	20,666	-
	63,211	(63,293)	82	-
New financial assets originated or purchased	12,863	14,212	6	27,081
Allowance (written back)/made during the financial period	(72,776)	48,210	77,968	53,402
Bad debts written off	-	-	(27,480)	(27,480)
Derecognised during the financial period	(7,711)	(3,638)	(14,940)	(26,289)
Balance as at the end of financial period	48,169	71,471	236,331	355,971

RHB ISLAMIC BANK
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2018

Table 14b: Reconciliation of Changes to Financing Impairment Allowances as at 31 December 2017

RHB Islamic Bank	RM'000
Individual Impairment Allowance	
Balance as at the beginning of the financial year	15,864
Net allowance made/(written back)	29,204
Amount written off	(2,456)
Balance as at the end of the financial year	42,612
Collective Impairment Allowance	
Balance as at the beginning of the financial year	236,525
Net allowance made	37,562
Amount written off	(44,042)
Balance as at the end of the financial year	230,045

Note:

- All impaired, past due and allowances for impaired financing are for credit exposures booked in Malaysia.
- The impairment as at 31 December 2017 is computed based on MFRS 139 while the impairment as at 30 June 2018 is computed based on MFRS 9. Comparatives have not been restated as provided in the transitional provision of MFRS 9 for Tables 12 to 14.

Table 15a: Market Risk Weighted Assets and Minimum Capital Requirements as at 30 June 2018

RHB Islamic Bank	Long Position RM'000	Short Position RM'000	Risk Weighted Assets RM'000	Minimum Capital Requirements RM'000
Market Risk				
Profit Rate Risk	9,326,719	9,207,470	169,086	13,527
Foreign Currency Risk	3,950	75,674	75,674	6,054
Total			244,760	19,581

Table 15b: Market Risk Weighted Assets and Minimum Capital Requirements as at 31 December 2017

RHB Islamic Bank	Long Position RM'000	Short Position RM'000	Risk Weighted Assets RM'000	Minimum Capital Requirements RM'000
Market Risk				
Profit Rate Risk	9,548,359	9,373,985	199,064	15,925
Foreign Currency Risk	41,624	25,128	41,624	3,330
Total			240,688	19,255

Note:

As at 30 June 2018 and 31 December 2017, RHB Islamic Bank did not have any exposure under

- equity risk, commodity risk, inventory risk and options risk, and
- market risk exposure absorbed by PSIA.

RHB ISLAMIC BANK
BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2018

Table 16a: Rate of Return Risk in the Banking Book as at 30 June 2018

<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	105,593	(105,593)	(148,595)	148,595
USD - US Dollar	1,015	(1,015)	1,693	(1,693)
Others ¹	(1,024)	1,024	429	(429)
Total	105,584	(105,584)	(146,473)	146,473

Table 16b: Rate of Return Risk in the Banking Book as at 31 December 2017

<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	51,022	(51,022)	(229,533)	229,533
USD - US Dollar	5,859	(5,859)	1,667	(1,667)
Others ¹	(945)	945	177	(177)
Total	55,936	(55,936)	(227,689)	227,689

Note:

1. Inclusive of GBP, EUR, SGD, etc
2. The earnings and economic values were computed based on the standardised approach adopted by BNM.
3. PSIA (Profit Sharing Investment Account) between RHB Islamic and RHB Bank which qualifies as a risk absorbent, is excluded from the computation of rate of return risk.

Table 17: Operational Risk Weighted Assets and Minimum Capital Requirements

<u>Operational Risk</u>	RHB Islamic Bank	
	30.06.2018	31.12.2017
	RM'000	RM'000
Risk Weighted Assets	1,544,766	1,397,487
Minimum Capital Requirements	123,581	111,799