

**RHB Islamic Bank Berhad**  
**Basel II Pillar 3 Disclosures**  
**30 June 2024**

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

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**STATEMENT BY MANAGING DIRECTOR**

In accordance with the requirements of Bank Negara Malaysia's Guideline on Capital Adequacy Framework for Islamic Bank (CAFIB) – Disclosure Requirements (Pillar 3), and on behalf of the Board and Senior Management of RHB Islamic Bank Berhad, I am pleased to provide an attestation that the Basel II Pillar 3 Disclosures of RHB Islamic Bank Berhad as at 30 June 2024 are accurate and complete.

**DATO' ADISSADIKIN BIN ALI**  
Managing Director

**RHB ISLAMIC BANK  
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**INTRODUCTION**

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

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

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

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

This document covers quantitative information as at 30 June 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 Islamic Bank's Pillar 3 disclosure report will be made available under the Investor Relations section of the Bank's website at [www.rhbgroup.com](http://www.rhbgroup.com) and as a separate report in the half-yearly condensed financial statements, after the notes to the financial statements.

**SCOPE OF APPLICATION**

In this Pillar 3 document, RHB Islamic Bank's information is presented at entity level and is referred to as 'the Bank'. The Bank is a wholly-owned subsidiary of RHB Bank Berhad as at 30 June 2024.

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

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**Table 1: Capital Adequacy Ratios**

<b>RHB Islamic Bank</b>		
<b>Capital Ratios</b>	<b>30.06.2024</b>	<b>31.12.2023</b>
<b><u>Before proposed dividends</u></b>		
Common Equity Tier I Capital Ratio	<b>15.820%</b>	16.125%
Tier I Capital Ratio	<b>15.820%</b>	16.125%
Total Capital Ratio	<b>18.524%</b>	18.882%
<b><u>After proposed dividends</u></b>		
Common Equity Tier I Capital Ratio	<b>15.455%</b>	15.516%
Tier I Capital Ratio	<b>15.455%</b>	15.516%
Total Capital Ratio	<b>18.158%</b>	18.273%

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

<b>RHB Islamic Bank</b>		
<b>Risk Types</b>	<b>30.06.2024</b>	<b>31.12.2023</b>
	<b>RM'000</b>	<b>RM'000</b>
Credit RWA	<b>35,026,823</b>	35,235,833
Credit RWA Absorbed by PSIA	<b>(2,280,329)</b>	(3,082,919)
Market RWA	<b>406,740</b>	187,131
Operational RWA	<b>3,458,469</b>	3,387,790
<b>Total</b>	<b>36,611,703</b>	35,727,835

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

<b>RHB Islamic Bank</b>	<b>RWA</b>		<b>Minimum Capital Requirements</b>	
	<b>30.06.2024</b>	<b>31.12.2023</b>	<b>30.06.2024</b>	<b>31.12.2023</b>
<b>Risk Types</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>Credit Risk</b>	<b>32,746,494</b>	32,152,914	<b>2,619,720</b>	2,572,233
Under Foundation Internal Ratings -Based (F-IRB) Approach	<b>14,976,994</b>	16,076,452	<b>1,198,159</b>	1,286,116
Under Advanced Internal Ratings -Based (A-IRB) Approach	<b>12,282,196</b>	11,661,163	<b>982,576</b>	932,893
Under Standardised Approach Absorbed by PSIA under F-IRB Approach	<b>(1,223,231)</b>	(2,059,578)	<b>(97,858)</b>	(164,766)
Absorbed by PSIA under A-IRB Approach	<b>(1,516)</b>	(485)	<b>(121)</b>	(39)
Absorbed by PSIA under Standardised Approach	<b>(1,055,582)</b>	(1,022,856)	<b>(84,447)</b>	(81,829)
<b>Market Risk</b>				
Under Standardised Approach	<b>406,740</b>	187,131	<b>32,539</b>	14,971
<b>Operational Risk</b>				
Under Basic Indicator Approach	<b>3,458,469</b>	3,387,790	<b>276,677</b>	271,023
<b>Total</b>	<b>36,611,703</b>	35,727,835	<b>2,928,936</b>	2,858,227

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**Table 4: Capital Structure**

<b>RHB Islamic Bank</b>	<b>30.06.2024</b>	<b>31.12.2023</b>
	<b>RM'000</b>	<b>RM'000</b>
<b><u>Common Equity Tier I Capital/Tier I Capital</u></b>		
Paid up ordinary share capital	1,673,424	1,673,424
Retained profits	4,225,300	4,201,068
Other reserves	1,186	798
Fair value through other comprehensive income (FVOCI) reserves	(35,509)	(38,332)
<b>Less:</b>		
Other intangibles	(3,989)	(4,661)
Deferred tax assets	(67,084)	(70,560)
Other deductions <sup>#</sup>	(1,279)	(595)
<b>Total Common Equity Tier I Capital/Tier I Capital</b>	<b>5,792,049</b>	<b>5,761,142</b>
<b><u>Tier II Capital</u></b>		
Subordinated obligations	749,736	750,000
Surplus eligible provisions over expected losses	156,207	154,065
General provisions <sup>^</sup>	83,901	80,942
<b>Total Tier II Capital</b>	<b>989,844</b>	<b>985,007</b>
<b>Total Capital</b>	<b>6,781,893</b>	<b>6,746,149</b>

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

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

Includes the qualifying regulatory reserve of the Bank of RM68,659,000 (31 December 2023 : RM68,476,000).

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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 Islamic Bank	Gross Exposures/ EAD before CRM RM'000	Net Exposures/ EAD after CRM RM'000	Risk- Weighted Assets RM'000	Risk- Weighted Assets Absorbed by PSIA RM'000	Total Risk- Weighted Assets After Effect of PSIA RM'000	Minimum Capital Requirements RM'000
<b><u>Exposures under Standardised Approach (SA)</u></b>						
<b><u>On-Balance Sheet Exposures</u></b>						
Sovereigns & Central Banks	7,703,646	7,703,646	-	-	-	-
Public Sector Entities	7,858,774	7,787,174	10,210	-	10,210	817
Banks, Development Financial Institutions & MDBs	818,612	818,612	183,048	-	183,048	14,644
Takaful Cos, Securities Firms & Fund Managers	249	249	249	-	249	20
Corporates	1,934,554	1,922,042	851,303	-	851,303	68,104
Regulatory Retail	6,307,378	6,280,864	6,220,245	(1,047,799)	5,172,446	413,796
Residential Financing	27,289	27,281	11,579	(2)	11,577	926
Other Assets	65,534	65,534	62,622	-	62,622	5,010
Defaulted Exposures	168,563	64,662	83,284	(7,781)	75,503	6,040
<b>Total On-Balance Sheet Exposures</b>	<b>24,884,599</b>	<b>24,670,064</b>	<b>7,422,540</b>	<b>(1,055,582)</b>	<b>6,366,958</b>	<b>509,357</b>
<b><u>Off-Balance Sheet Exposures</u></b>						
OTC Derivatives	873,225	873,145	176,577	-	176,577	14,126
Off-balance sheet exposures other than OTC derivatives or credit derivatives	807,803	748,033	168,486	-	168,486	13,479
Defaulted Exposures	59	59	30	-	30	2
<b>Total Off-Balance Sheet Exposures</b>	<b>1,681,087</b>	<b>1,621,237</b>	<b>345,093</b>	<b>-</b>	<b>345,093</b>	<b>27,607</b>
<b>Total On and Off-Balance Sheet Exposures under SA</b>	<b>26,565,686</b>	<b>26,291,301</b>	<b>7,767,633</b>	<b>(1,055,582)</b>	<b>6,712,051</b>	<b>536,964</b>
<b><u>Exposures under F-IRB Approach</u></b>						
<b><u>On-Balance Sheet Exposures</u></b>						
<b>Corporates, of which</b>	<b>22,863,711</b>	<b>22,863,711</b>	<b>13,079,603</b>	<b>(1,153,992)</b>	<b>11,925,611</b>	<b>954,049</b>
Corporate Exposures (excluding exposures with firm size adjustments)	13,371,959	13,371,959	7,357,171	(913,000)	6,444,171	515,534
Corporate Exposures (with firm size adjustments)	7,126,546	7,126,546	3,742,371	(65,719)	3,676,652	294,132
Specialised Financing Exposures (Slotting Approach)						
Project Finance	176,863	176,863	154,958	-	154,958	12,397
Income Producing Real Estate	2,188,343	2,188,343	1,825,103	(175,273)	1,649,830	131,986
Defaulted Exposures	1,921,494	1,921,494	58,907	-	58,907	4,713
<b>Total On-Balance Sheet Exposures</b>	<b>24,785,205</b>	<b>24,785,205</b>	<b>13,138,510</b>	<b>(1,153,992)</b>	<b>11,984,518</b>	<b>958,762</b>
<b><u>Off-Balance Sheet Exposures</u></b>						
OTC Derivatives	20,989	20,989	33,339	-	33,339	2,667
Off-balance sheet exposures other than OTC derivatives or credit derivatives	2,639,411	2,639,411	957,390	-	957,390	76,591
Defaulted Exposures	91	91	-	-	-	-
<b>Total Off-Balance Sheet Exposures</b>	<b>2,660,491</b>	<b>2,660,491</b>	<b>990,729</b>	<b>-</b>	<b>990,729</b>	<b>79,258</b>
<b><u>Exposures under A-IRB Approach</u></b>						
<b><u>On-Balance Sheet Exposures</u></b>						
<b>Retail, of which</b>	<b>54,459,665</b>	<b>54,459,665</b>	<b>10,336,187</b>	<b>(1,318)</b>	<b>10,334,869</b>	<b>826,788</b>
Residential Financing Exposures	29,447,727	29,447,727	4,607,492	(1,236)	4,606,256	368,500
Qualifying Revolving Retail Exposures	364,159	364,159	226,915	-	226,915	18,153
Hire Purchase Exposures	11,102,460	11,102,460	3,503,668	-	3,503,668	280,293
Other Retail Exposures	13,545,319	13,545,319	1,998,112	(82)	1,998,030	159,842
Defaulted Exposures	996,008	996,008	491,275	(112)	491,163	39,293
<b>Total On-Balance Sheet Exposures</b>	<b>55,455,673</b>	<b>55,455,673</b>	<b>10,827,462</b>	<b>(1,430)</b>	<b>10,826,032</b>	<b>866,081</b>
<b><u>Off-Balance Sheet Exposures</u></b>						
OTC Derivatives	-	-	-	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	4,756,998	4,756,998	752,252	-	752,252	60,180
Defaulted Exposures	12,437	12,437	7,264	-	7,264	581
<b>Total Off-Balance Sheet Exposures</b>	<b>4,769,435</b>	<b>4,769,435</b>	<b>759,516</b>	<b>-</b>	<b>759,516</b>	<b>60,761</b>
<b>Total On and Off-Balance Sheet Exposures before scaling factor under the IRB Approach</b>	<b>87,670,804</b>	<b>87,670,804</b>	<b>25,716,217</b>	<b>(1,155,422)</b>	<b>24,560,795</b>	<b>1,964,862</b>
<b>Total On and Off-Balance Sheet Exposures after scaling factor, 1.06 under the IRB Approach</b>	<b>92,827,816</b>	<b>92,827,816</b>	<b>27,259,190</b>	<b>(1,224,747)</b>	<b>26,034,443</b>	<b>2,082,754</b>
<b>Total (Exposures under the SA Approach and Exposures under the IRB Approach)</b>	<b>114,236,490</b>	<b>113,962,105</b>	<b>35,026,823</b>	<b>(2,280,329)</b>	<b>32,746,494</b>	<b>2,619,718</b>

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**Table 5b: Summary of Credit Exposures with Credit Risk Mitigation (CRM) by Asset Class and Minimum Capital Requirements (On and Off-Balance Sheet Exposures) as at 31 December 2023**

RHB Islamic Bank	Gross Exposures/ EAD before CRM RM'000	Net Exposures/ EAD after CRM RM'000	Risk-Weighted Assets RM'000	Risk-Weighted Assets Absorbed by PSIA RM'000	Total Risk-Weighted Assets After Effect of PSIA RM'000	Minimum Capital Requirements RM'000
<b>Exposures under Standardised Approach (SA)</b>						
<b>On-Balance Sheet Exposures</b>						
Sovereigns & Central Banks	9,424,542	9,424,542	-	-	-	-
Public Sector Entities	7,344,700	7,273,100	11,449	(3,019)	8,430	674
Banks, Development Financial Institutions & MDBs	2,855,927	2,855,927	595,381	-	595,381	47,630
Takaful Cos, Securities Firms & Fund Managers	119	119	119	-	119	10
Corporates	1,953,649	1,941,768	817,132	-	817,132	65,371
Regulatory Retail	5,779,404	5,764,588	5,706,600	(1,009,568)	4,697,032	375,763
Residential Financing	17,809	17,801	7,820	(1)	7,819	625
Other Assets	73,056	73,056	62,450	-	62,450	4,996
Defaulted Exposures	164,759	63,639	84,188	(10,268)	73,920	5,914
<b>Total On-Balance Sheet Exposures</b>	<b>27,613,965</b>	<b>27,414,540</b>	<b>7,285,139</b>	<b>(1,022,856)</b>	<b>6,262,283</b>	<b>500,983</b>
<b>Off-Balance Sheet Exposures</b>						
OTC Derivatives	520,628	520,548	108,584	-	108,584	8,687
Off-balance sheet exposures other than OTC derivatives or credit derivatives	719,805	683,160	104,495	-	104,495	8,359
Defaulted Exposures	-	-	-	-	-	-
<b>Total Off-Balance Sheet Exposures</b>	<b>1,240,433</b>	<b>1,203,708</b>	<b>213,079</b>	<b>-</b>	<b>213,079</b>	<b>17,046</b>
<b>Total On and Off-Balance Sheet Exposures under SA</b>	<b>28,854,398</b>	<b>28,618,248</b>	<b>7,498,218</b>	<b>(1,022,856)</b>	<b>6,475,362</b>	<b>518,029</b>
<b>Exposures under F-IRB Approach</b>						
<b>On-Balance Sheet Exposures</b>						
<b>Corporates, of which</b>	<b>24,307,766</b>	<b>24,307,766</b>	<b>14,026,501</b>	<b>(1,919,747)</b>	<b>12,106,754</b>	<b>968,540</b>
Corporate Exposures (excluding exposures with firm size adjustments)	14,689,653	14,689,653	7,827,838	(1,428,801)	6,399,037	511,923
Corporate Exposures (with firm size adjustments)	7,230,616	7,230,616	4,224,140	(313,873)	3,910,267	312,821
Specialised Financing Exposures (Slotting Approach)						
Project Finance	168,516	168,516	146,432	-	146,432	11,715
Income Producing Real Estate	2,218,981	2,218,981	1,828,091	(177,073)	1,651,018	132,081
Defaulted Exposures	1,818,046	1,818,046	3,394	-	3,394	271
<b>Total On-Balance Sheet Exposures</b>	<b>26,125,812</b>	<b>26,125,812</b>	<b>14,029,895</b>	<b>(1,919,747)</b>	<b>12,110,148</b>	<b>968,811</b>
<b>Off-Balance Sheet Exposures</b>						
OTC Derivatives	19,744	19,744	32,120	-	32,120	2,570
Off-balance sheet exposures other than OTC derivatives or credit derivatives	2,482,299	2,482,299	1,104,449	(23,251)	1,081,198	86,496
Defaulted Exposures	91	91	-	-	-	-
<b>Total Off-Balance Sheet Exposures</b>	<b>2,502,134</b>	<b>2,502,134</b>	<b>1,136,569</b>	<b>(23,251)</b>	<b>1,113,318</b>	<b>89,066</b>
<b>Exposures under A-IRB Approach</b>						
<b>On-Balance Sheet Exposures</b>						
<b>Retail, of which</b>	<b>52,067,406</b>	<b>52,067,406</b>	<b>9,618,163</b>	<b>(409)</b>	<b>9,617,754</b>	<b>769,420</b>
Residential Financing Exposures	27,397,537	27,397,537	4,197,691	(374)	4,197,317	335,785
Qualifying Revolving Retail Exposures	348,134	348,134	214,072	-	214,072	17,126
Hire Purchase Exposures	10,406,841	10,406,841	3,216,647	-	3,216,647	257,332
Other Retail Exposures	13,914,894	13,914,894	1,989,753	(35)	1,989,718	159,177
Defaulted Exposures	983,485	983,485	606,074	(48)	606,026	48,482
<b>Total On-Balance Sheet Exposures</b>	<b>53,050,891</b>	<b>53,050,891</b>	<b>10,224,237</b>	<b>(457)</b>	<b>10,223,780</b>	<b>817,902</b>
<b>Off-Balance Sheet Exposures</b>						
OTC Derivatives	-	-	-	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	5,013,835	5,013,835	770,987	-	770,987	61,679
Defaulted Exposures	16,503	16,503	5,873	-	5,873	470
<b>Total Off-Balance Sheet Exposures</b>	<b>5,030,338</b>	<b>5,030,338</b>	<b>776,860</b>	<b>-</b>	<b>776,860</b>	<b>62,149</b>
<b>Total On and Off-Balance Sheet Exposures before scaling factor under the IRB Approach</b>	<b>86,709,175</b>	<b>86,709,175</b>	<b>26,167,561</b>	<b>(1,943,455)</b>	<b>24,224,106</b>	<b>1,937,928</b>
<b>Total On and Off-Balance Sheet Exposures after scaling factor, 1.06 under the IRB Approach</b>	<b>91,911,525</b>	<b>91,911,525</b>	<b>27,737,615</b>	<b>(2,060,063)</b>	<b>25,677,552</b>	<b>2,054,204</b>
<b>Total (Exposures under the SA Approach and Exposures under the IRB Approach)</b>	<b>115,563,573</b>	<b>115,327,423</b>	<b>35,235,833</b>	<b>(3,082,919)</b>	<b>32,152,914</b>	<b>2,572,233</b>



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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 Islamic Bank	Principal/ Notional Amount RM'000	Positive Fair Value of Derivative Contracts RM'000	Credit Equivalent Amount RM'000	Risk- Weighted Assets RM'000
<b><u>Nature of Item</u></b>				
Transaction related contingent items	354,212		177,106	86,364
Short term self liquidating trade related contingencies	271,797		54,360	46,600
Forward asset purchases, forward deposits, partly paid shares and securities which represent commitments with certain drawdowns	-		-	-
Foreign exchange related contracts	<b>28,512,758</b>	<b>89,966</b>	<b>598,748</b>	<b>136,059</b>
1 year or less	26,566,031	58,142	433,663	95,701
Over 1 year to 5 years	1,946,727	31,824	165,085	40,358
Over 5 years	-	-	-	-
Profit rate related contracts	<b>8,238,927</b>	<b>84,651</b>	<b>281,099</b>	<b>70,984</b>
1 year or less	1,610,000	5,515	7,815	1,563
Over 1 year to 5 years	5,903,142	75,546	233,405	61,445
Over 5 years	725,785	3,590	39,879	7,976
Commodity contracts	<b>142,784</b>	<b>1,954</b>	<b>14,367</b>	<b>2,873</b>
1 year or less	41,406	230	2,986	597
Over 1 year to 5 years	101,378	1,724	11,381	2,276
Over 5 years	-	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	-	-	-	-
Other commitments, such as formal standby facilities and financing lines, with original maturity of over 1 year	<b>10,035,470</b>		<b>7,943,024</b>	<b>1,752,091</b>
Other commitments, such as formal standby facilities and financing lines, with original maturity of up to 1 year	<b>42,309</b>		<b>42,309</b>	<b>367</b>
Any commitments that are unconditionally cancellable at any time by the Bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a customer's creditworthiness	<b>2,676,206</b>		-	-
<b>Total</b>	<b>50,274,463</b>	<b>176,571</b>	<b>9,111,013</b>	<b>2,095,338</b>

**RHB ISLAMIC BANK**  
**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 Islamic Bank

<u>Nature of Item</u>	Principal/ Notional Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk- Weighted Assets
	RM'000	RM'000	RM'000	RM'000
Transaction related contingent items	354,714		177,357	90,383
Short term self liquidating trade related contingencies	264,074		52,815	46,133
Forward asset purchases, forward deposits, partly paid shares and securities which represent commitments with certain drawdowns	-		-	-
Foreign exchange related contracts	10,484,820	73,420	274,622	72,345
1 year or less	9,196,596	73,420	182,814	53,983
Over 1 year to 5 years	1,288,224	-	91,808	18,362
Over 5 years	-	-	-	-
Profit rate related contracts	6,074,973	78,973	198,918	54,993
1 year or less	2,040,000	-	2,490	498
Over 1 year to 5 years	3,912,400	76,881	188,207	51,932
Over 5 years	122,573	2,092	8,221	2,563
Commodity contracts	142,688	1,474	13,788	2,757
1 year or less	56,144	583	3,945	789
Over 1 year to 5 years	86,544	891	9,843	1,968
Over 5 years	-	-	-	-
OTC derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	5,742,651	5,233	53,044	10,609
Other commitments, such as formal standby facilities and financing lines, with original maturity of over 1 year	9,891,983		7,983,974	1,849,240
Other commitments, such as formal standby facilities and financing lines, with original maturity of up to 1 year	18,388		18,387	48
Any commitments that are unconditionally cancellable at any time by the Bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a customer's creditworthiness	2,503,444		-	-
<b>Total</b>	<b>35,477,735</b>	<b>159,100</b>	<b>8,772,905</b>	<b>2,126,508</b>

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

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

RHB Islamic Bank												
Exposure Class	Agriculture	Mining & Quarrying	Manufacturing	Electricity, Gas & Water Supply	Construction	Wholesale, Retail Trade, Restaurants & Hotels	Transport, Storage & Communication	Finance, Insurance/ Takaful, Real Estate & Business	Education, Health & Others	Household	Others	Total
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<b>Exposures under Standardised Approach</b>												
Sovereigns & Central Banks	-	-	-	-	-	-	-	2,675,397	5,028,249	-	-	7,703,646
Public Sector Entities	475,545	-	-	-	-	-	-	-	8,233,378	-	-	8,708,923
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	-	1,414,309	-	-	-	1,414,309
Takaful Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	-	2,475	-	-	-	2,475
Corporates	7,100	2,759	21,783	2,178	31,833	255,602	121,463	1,620,849	29,743	56,378	-	2,149,688
Regulatory Retail	1,668	560	22,275	385	21,117	56,532	7,324	17,803	1,364	6,364,738	-	6,493,766
Residential Financing	-	-	-	-	-	-	-	-	-	27,345	-	27,345
Other Assets	-	-	-	-	-	-	-	-	-	-	65,534	65,534
<b>Total Exposures under Standardised Approach</b>	<b>484,313</b>	<b>3,319</b>	<b>44,058</b>	<b>2,563</b>	<b>52,950</b>	<b>312,134</b>	<b>128,787</b>	<b>5,730,833</b>	<b>13,292,734</b>	<b>6,448,461</b>	<b>65,534</b>	<b>26,565,686</b>
<b>Exposures under IRB Approach</b>												
<b>Corporates, of which</b>	<b>1,958,911</b>	<b>1,385,810</b>	<b>2,474,998</b>	<b>991,932</b>	<b>4,313,572</b>	<b>2,507,285</b>	<b>4,107,442</b>	<b>8,098,128</b>	<b>1,607,618</b>	<b>-</b>	<b>-</b>	<b>27,445,696</b>
Corporate Exposures (excluding exposures with firm size adjustments)	1,154,165	1,336,857	1,515,799	858,968	1,092,849	879,224	2,960,840	5,186,396	1,184,801	-	-	16,169,899
Corporate Exposures (with firm size adjustments)	804,746	48,953	959,199	29,065	1,524,424	1,489,552	1,117,766	2,257,054	313,081	-	-	8,543,840
Specialised Financing Exposures (Slotting Approach)	-	-	-	-	-	-	-	-	-	-	-	-
Project Finance	-	-	-	75,344	5,303	-	28,836	57,260	109,736	-	-	276,479
Income Producing Real Estate	-	-	-	28,555	1,690,996	138,509	-	597,418	-	-	-	2,455,478
<b>Retail, of which</b>	<b>109,136</b>	<b>27,760</b>	<b>832,278</b>	<b>39,141</b>	<b>632,741</b>	<b>2,921,310</b>	<b>519,690</b>	<b>862,793</b>	<b>167,087</b>	<b>54,113,172</b>	<b>-</b>	<b>60,225,108</b>
Residential Financing Exposures	-	-	-	-	-	-	-	-	-	30,425,952	-	30,425,952
Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	623,420	-	623,420
Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	11,157,202	-	11,157,202
Other Retail Exposures	109,136	27,760	832,278	39,141	632,741	2,921,310	519,690	862,793	167,087	11,906,598	-	18,018,534
<b>Total Exposures under IRB Approach</b>	<b>2,068,047</b>	<b>1,413,570</b>	<b>3,307,276</b>	<b>1,031,073</b>	<b>4,946,313</b>	<b>5,428,595</b>	<b>4,627,132</b>	<b>8,960,921</b>	<b>1,774,705</b>	<b>54,113,172</b>	<b>-</b>	<b>87,670,804</b>
<b>Total Exposures under Standardised and IRB Approaches</b>	<b>2,552,360</b>	<b>1,416,889</b>	<b>3,351,334</b>	<b>1,033,636</b>	<b>4,999,263</b>	<b>5,740,729</b>	<b>4,755,919</b>	<b>14,691,754</b>	<b>15,067,439</b>	<b>60,561,633</b>	<b>65,534</b>	<b>114,236,490</b>

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

**Table 7b: Credit Risk Exposures (Before Credit Risk Mitigation) by Industry Sector as at 31 December 2023**

RHB Islamic Bank												Total
	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	
<u>Exposure Class</u>	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<b><u>Exposures under Standardised Approach</u></b>												
Sovereigns & Central Banks	-	-	-	-	-	-	-	5,696,771	3,727,771	-	-	9,424,542
Public Sector Entities	475,420	-	-	-	-	-	-	-	7,495,925	-	-	7,971,345
Banks, Development Financial Institutions & MDBs	-	-	-	-	-	-	-	3,324,298	-	-	-	3,324,298
Takaful Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	-	1,119	-	-	-	1,119
Corporates	5,716	1,846	32,226	1,767	31,802	207,836	118,926	1,701,650	6,328	26,430	-	2,134,527
Regulatory Retail	1,612	821	21,284	210	20,337	57,312	7,742	14,896	977	5,782,484	-	5,907,675
Residential Financing	-	-	-	-	-	-	-	-	-	17,836	-	17,836
Other Assets	-	-	-	-	-	-	-	-	-	-	73,056	73,056
<b>Total Exposures under Standardised Approach</b>	<b>482,748</b>	<b>2,667</b>	<b>53,510</b>	<b>1,977</b>	<b>52,139</b>	<b>265,148</b>	<b>126,668</b>	<b>10,738,734</b>	<b>11,231,001</b>	<b>5,826,750</b>	<b>73,056</b>	<b>28,854,398</b>
<b><u>Exposures under IRB Approach</u></b>												
<b>Corporates, of which</b>	<b>2,008,337</b>	<b>1,402,482</b>	<b>2,373,478</b>	<b>2,041,943</b>	<b>4,159,742</b>	<b>2,200,003</b>	<b>4,788,812</b>	<b>8,178,109</b>	<b>1,475,040</b>	<b>-</b>	<b>-</b>	<b>28,627,946</b>
Corporate Exposures (excluding exposures with firm size adjustments)	1,271,134	1,300,093	1,324,837	1,913,403	1,386,968	577,508	3,744,065	4,763,071	1,121,438	-	-	17,402,517
Corporate Exposures (with firm size adjustments)	737,203	75,453	1,048,641	30,683	1,001,810	1,497,494	1,044,747	2,767,737	247,730	-	-	8,451,498
Specialised Financing Exposures (Slotting Approach)												
Project Finance	-	26,936	-	97,857	5,290	-	-	-	105,872	-	-	235,955
Income Producing Real Estate	-	-	-	-	1,765,674	125,001	-	647,301	-	-	-	2,537,976
<b>Retail, of which</b>	<b>99,149</b>	<b>21,865</b>	<b>829,234</b>	<b>32,331</b>	<b>629,677</b>	<b>2,849,773</b>	<b>532,481</b>	<b>884,019</b>	<b>167,469</b>	<b>52,035,231</b>	<b>-</b>	<b>58,081,229</b>
Residential Financing Exposures	-	-	-	-	-	-	-	-	-	28,369,312	-	28,369,312
Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	576,215	-	576,215
Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	10,473,610	-	10,473,610
Other Retail Exposures	99,149	21,865	829,234	32,331	629,677	2,849,773	532,481	884,019	167,469	12,616,094	-	18,662,092
<b>Total Exposures under IRB Approach</b>	<b>2,107,486</b>	<b>1,424,347</b>	<b>3,202,712</b>	<b>2,074,274</b>	<b>4,789,419</b>	<b>5,049,776</b>	<b>5,321,293</b>	<b>9,062,128</b>	<b>1,642,509</b>	<b>52,035,231</b>	<b>-</b>	<b>86,709,175</b>
<b>Total Exposures under Standardised and IRB Approaches</b>	<b>2,590,234</b>	<b>1,427,014</b>	<b>3,256,222</b>	<b>2,076,251</b>	<b>4,841,558</b>	<b>5,314,924</b>	<b>5,447,961</b>	<b>19,800,862</b>	<b>12,873,510</b>	<b>57,861,981</b>	<b>73,056</b>	<b>115,563,573</b>

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**BASEL II PILLAR 3 DISCLOSURES AS AT 30 JUNE 2024**

**Table 8a: Credit Risk Exposures (Before Credit Risk Mitigation) by Remaining Maturity as at 30 June 2024**

<b>RHB Islamic Bank</b>	<b>One Year or Less</b>	<b>More Than One to Five Years</b>	<b>Over Five Years</b>	<b>Total</b>
<b><u>Exposure Class</u></b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b><u>Exposures under Standardised Approach</u></b>				
Sovereigns & Central Banks	1,334,383	2,230,323	4,138,940	7,703,646
Public Sector Entities	1,131,987	1,059,771	6,517,165	8,708,923
Banks, Development Financial Institutions & MDBs	664,927	547,426	201,956	1,414,309
Takaful Cos, Securities Firms & Fund Managers	1,186	1,289	-	2,475
Corporates	813,897	1,108,590	227,201	2,149,688
Regulatory Retail	102,172	1,190,736	5,200,858	6,493,766
Residential Financing	-	136	27,209	27,345
Other Assets	2,912	-	62,622	65,534
<b>Total Exposures under Standardised Approach</b>	<b>4,051,464</b>	<b>6,138,271</b>	<b>16,375,951</b>	<b>26,565,686</b>
<b><u>Exposures under IRB Approach</u></b>				
<b>Corporates, of which</b>	<b>6,213,504</b>	<b>10,934,570</b>	<b>10,297,622</b>	<b>27,445,696</b>
Corporate Exposures (excluding exposures with firm size adjustments)	3,266,610	8,011,339	4,891,950	16,169,899
Corporate Exposures (with firm size adjustments)	2,759,409	2,190,161	3,594,270	8,543,840
Specialised Financing Exposures (Slotting Approach)				
Project Finance	3,183	32,918	240,378	276,479
Income Producing Real Estate	184,302	700,152	1,571,024	2,455,478
<b>Retail, of which</b>	<b>895,592</b>	<b>6,105,210</b>	<b>53,224,306</b>	<b>60,225,108</b>
Residential Financing Exposures	3,324	62,750	30,359,878	30,425,952
Qualifying Revolving Retail Exposures	35,739	572,809	14,872	623,420
Hire Purchase Exposures	47,485	2,635,803	8,473,914	11,157,202
Other Retail Exposures	809,044	2,833,848	14,375,642	18,018,534
<b>Total Exposures under IRB Approach</b>	<b>7,109,096</b>	<b>17,039,780</b>	<b>63,521,928</b>	<b>87,670,804</b>
<b>Total Exposures under Standardised and IRB Approaches</b>	<b>11,160,560</b>	<b>23,178,051</b>	<b>79,897,879</b>	<b>114,236,490</b>

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

**Table 8b: Credit Risk Exposures (Before Credit Risk Mitigation) by Remaining Maturity as at 31 December 2023**

<b>RHB Islamic Bank</b>	<b>One Year or Less</b>	<b>More Than One to Five Years</b>	<b>Over Five Years</b>	<b>Total</b>
<b><u>Exposure Class</u></b>	<b><u>RM'000</u></b>	<b><u>RM'000</u></b>	<b><u>RM'000</u></b>	<b><u>RM'000</u></b>
<b><u>Exposures under Standardised Approach</u></b>				
Sovereigns & Central Banks	4,329,962	1,966,524	3,128,056	9,424,542
Public Sector Entities	549,817	1,055,457	6,366,071	7,971,345
Banks, Development Financial Institutions & MDBs	2,749,402	515,909	58,987	3,324,298
Takaful Cos, Securities Firms & Fund Managers	1,000	119	-	1,119
Corporates	674,363	1,271,496	188,668	2,134,527
Regulatory Retail	80,630	1,104,301	4,722,744	5,907,675
Residential Financing	31	75	17,730	17,836
Other Assets	10,606	-	62,450	73,056
<b>Total Exposures under Standardised Approach</b>	<b>8,395,811</b>	<b>5,913,881</b>	<b>14,544,706</b>	<b>28,854,398</b>
<b><u>Exposures under IRB Approach</u></b>				
<b>Corporates, of which</b>	<b>8,469,227</b>	<b>10,485,391</b>	<b>9,673,328</b>	<b>28,627,946</b>
Corporate Exposures (excluding exposures with firm size adjustments)	5,694,317	7,285,544	4,422,656	17,402,517
Corporate Exposures (with firm size adjustments)	2,605,630	2,298,442	3,547,426	8,451,498
Specialised Financing Exposures (Slotting Approach)				
Project Finance	3,188	29,526	203,241	235,955
Income Producing Real Estate	166,092	871,879	1,500,005	2,537,976
<b>Retail, of which</b>	<b>531,294</b>	<b>6,015,176</b>	<b>51,534,759</b>	<b>58,081,229</b>
Residential Financing Exposures	3,051	63,612	28,302,649	28,369,312
Qualifying Revolving Retail Exposures	31,700	529,362	15,153	576,215
Hire Purchase Exposures	47,254	2,509,759	7,916,597	10,473,610
Other Retail Exposures	449,289	2,912,443	15,300,360	18,662,092
<b>Total Exposures under IRB Approach</b>	<b>9,000,521</b>	<b>16,500,567</b>	<b>61,208,087</b>	<b>86,709,175</b>
<b>Total Exposures under Standardised and IRB Approaches</b>	<b>17,396,332</b>	<b>22,414,448</b>	<b>75,752,793</b>	<b>115,563,573</b>

**RHB ISLAMIC BANK**  
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**Table 9a: Portfolios under the Standardised Approach by Risk Weights as at 30 June 2024**

RHB Islamic Bank										
<u>Exposure Class</u>	Sovereigns	Public	Banks,	Takaful Cos,	Corporates	Regulatory	Residential	Other Assets	Total	Total Risk-
	& Central	Sector	Development	Securities						
	Banks	Entities	Financial	Firms & Fund						
	RM'000	RM'000	Institutions & MDBs	Managers	RM'000	Retail	Financing	RM'000	Exposures after Credit Risk Mitigation	Weighted Assets
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Supervisory Risk Weights (%)										
0%	7,703,646	8,310,797	45,030	-	-	-	-	2,912	16,062,385	-
20%	-	326,076	1,274,643	-	1,231,220	208	-	-	2,832,147	566,429
35%	-	-	-	-	-	-	13,798	-	13,798	4,829
50%	-	-	94,636	-	174,348	11,505	13,539	-	294,028	147,014
75%	-	-	-	-	-	256,559	-	-	256,559	192,420
100%	-	-	-	2,475	583,529	6,134,644	-	62,622	6,783,270	6,783,270
150%	-	-	-	-	50	49,064	-	-	49,114	73,671
<b>Total Exposures</b>	<b>7,703,646</b>	<b>8,636,873</b>	<b>1,414,309</b>	<b>2,475</b>	<b>1,989,147</b>	<b>6,451,980</b>	<b>27,337</b>	<b>65,534</b>	<b>26,291,301</b>	<b>7,767,633</b>

**Table 9b: Portfolios under the Standardised Approach by Risk Weights as at 31 December 2023**

RHB Islamic Bank										
<u>Exposure Class</u>	Sovereigns	Public	Banks,	Takaful Cos,	Corporates	Regulatory	Residential	Other Assets	Total	Total Risk-
	& Central	Sector	Development	Securities						
	Banks	Entities	Financial	Firms & Fund						
	RM'000	RM'000	Institutions & MDBs	Managers	RM'000	Retail	Financing	RM'000	Exposures after Credit Risk Mitigation	Weighted Assets
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Supervisory Risk Weights (%)										
0%	9,424,542	7,790,526	44,897	-	-	-	-	10,606	17,270,571	-
20%	-	108,340	3,156,785	-	1,300,018	230	-	-	4,565,373	913,075
35%	-	-	-	-	-	-	7,226	-	7,226	2,529
50%	-	-	122,616	-	171,690	9,712	10,602	-	314,620	157,310
75%	-	-	-	-	-	242,329	-	-	242,329	181,746
100%	-	-	-	1,119	532,740	5,570,962	-	62,450	6,167,271	6,167,271
150%	-	-	-	-	44	50,814	-	-	50,858	76,287
<b>Total Exposures</b>	<b>9,424,542</b>	<b>7,898,866</b>	<b>3,324,298</b>	<b>1,119</b>	<b>2,004,492</b>	<b>5,874,047</b>	<b>17,828</b>	<b>73,056</b>	<b>28,618,248</b>	<b>7,498,218</b>

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Table 10a: Rated Exposures According to Ratings by External Credit Assessment Institutions (ECAIs) as at 30 June 2024

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	
<b><u>On and Off-Balance Sheet Exposures</u></b>							
Public Sector Entities		-	-	-	-	8,636,873	
Takaful Cos, Securities Firms & Fund Managers		-	-	-	-	2,475	
Corporates		1,231,220	173,925	-	-	584,002	
<b>Ratings of Sovereigns and Central Banks by Approved ECAIs</b>							
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
<u>Exposure Class</u>	R&I	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to C	Unrated
		RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<b><u>On and Off-Balance Sheet Exposures</u></b>							
Sovereigns & Central Banks		-	7,703,646	-	-	-	-
<b>Ratings of Banking Institutions by Approved ECAIs</b>							
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	RAM	AAA to AA3	A1 to A3	BBB1 to BBB3	BB1 to B3	C1 to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	C+ to D	Unrated
<u>Exposure Class</u>	R&I	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to C	Unrated
		RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<b><u>On and Off-Balance Sheet Exposures</u></b>							
Banks, Development Financial Institutions & MDBs		1,204,677	15,789	91	-	-	193,752



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Table 10b: Rated Exposures According to Ratings by External Credit Assessment Institutions (ECAIs) as at 31 December 2023

RHB Islamic Bank	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Ba3	B1 to C	Unrated	
Ratings of Corporates by Approved ECAIs	S&P	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated	
	Fitch	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated	
	RAM	AAA to AA3	A1 to A3	BBB1 to BB3	B to D	Unrated	
	MARC	AAA to AA-	A+ to A-	BBB+ to BB-	B1 to D	Unrated	
<u>Exposure Class</u>	R&I	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated	
		RM'000	RM'000	RM'000	RM'000	RM'000	
<b><u>On and Off-Balance Sheet Exposures</u></b>							
Public Sector Entities		-	-	-	-	7,898,866	
Takaful Cos, Securities Firms & Fund Managers		-	-	-	-	1,119	
Corporates		1,300,018	171,642	-	-	532,832	
<b>Ratings of Sovereigns and Central Banks by Approved ECAIs</b>							
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
<u>Exposure Class</u>	R&I	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to C	Unrated
		RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<b><u>On and Off-Balance Sheet Exposures</u></b>							
Sovereigns & Central Banks		-	9,424,542	-	-	-	
<b>Ratings of Banking Institutions by Approved ECAIs</b>							
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	RAM	AAA to AA3	A1 to A3	BBB1 to BBB3	BB1 to B3	C1 to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	C+ to D	Unrated
<u>Exposure Class</u>	R&I	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to C	Unrated
		RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<b><u>On and Off-Balance Sheet Exposures</u></b>							
Banks, Development Financial Institutions & MDBs		2,080,042	818,686	69	-	-	425,501

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**Table 11a: Exposures Subject to the Supervisory Risk Weights under the IRB Approach as at 30 June 2024**

RHB Islamic Bank

<u>Supervisory Categories/Risk Weights</u>	Exposure After Credit Risk Mitigation					<u>Total</u>
	<u>Strong</u>	<u>Good</u>	<u>Satisfactory</u>	<u>Weak</u>	<u>Default</u>	
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<b>Specialised Financing Exposures</b>						
Project Finance	5,303	198,516	-	-	5,148	208,967
Income Producing Real Estate	560,621	1,513,314	122,500	-	-	2,196,435
<b>Total Exposures after Credit Risk Mitigation</b>	<b>565,924</b>	<b>1,711,830</b>	<b>122,500</b>	<b>-</b>	<b>5,148</b>	<b>2,405,402</b>
<b>Total Risk-Weighted Assets</b>	<b>370,416</b>	<b>1,469,886</b>	<b>140,875</b>	<b>-</b>	<b>-</b>	<b>1,981,177</b>

**Table 11b: Exposures Subject to the Supervisory Risk Weights under the IRB Approach as at 31 December 2023**

RHB Islamic Bank

<u>Supervisory Categories/Risk Weights</u>	Exposure After Credit Risk Mitigation					<u>Total</u>
	<u>Strong</u>	<u>Good</u>	<u>Satisfactory</u>	<u>Weak</u>	<u>Default</u>	
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<b>Specialised Financing Exposures</b>						
Project Finance	5,140	183,658	19,099	-	3,099	210,996
Income Producing Real Estate	565,760	1,592,943	-	-	-	2,158,703
<b>Total Exposures after Credit Risk Mitigation</b>	<b>570,900</b>	<b>1,776,601</b>	<b>19,099</b>	<b>-</b>	<b>3,099</b>	<b>2,369,699</b>
<b>Total Risk-Weighted Assets</b>	<b>375,905</b>	<b>1,510,227</b>	<b>21,963</b>	<b>-</b>	<b>-</b>	<b>1,908,095</b>

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**Table 12a: Exposures under the IRB Approach by PD Band, Exposure Weighted Average Loss Given Default (LGD) and Exposure Weighted Average Risk Weight as at 30 June 2024**

RHB Islamic Bank	Exposure At Default After Credit Risk Mitigation	Exposure Weighted Average LGD	Exposure Weighted Average Risk Weight	Undrawn Commitments
<u>Probability of Default (PD) Range (%)</u>	RM'000	%	%	RM'000
<b><u>Non Retail Exposures</u></b>				
<b>Corporate Exposures (excluding exposures with firm size adjustments)</b>				
0 to 1	10,369,660	40.46	56.99	954,887
>1 to 4	1,129,718	29.64	78.41	416,137
>4 to 12	3,537,638	7.68	28.58	1,817,375
>12 to <100	61,662	37.35	196.89	5,395
Default or 100	1,397,776	44.31	4.21	-
<b>Total Corporate Exposures (excluding exposures with firm size adjustments)</b>	<b>16,496,454</b>			<b>3,193,794</b>
<b>Corporate Exposures (with firm size adjustments)</b>				
0 to 1	4,160,899	36.65	39.36	1,395,510
>1 to 4	2,197,711	24.67	51.69	413,066
>4 to 12	1,371,989	23.84	71.58	340,466
>12 to <100	294,580	32.87	137.61	85,604
Default or 100	518,661	23.68	0.00	-
<b>Total Corporate Exposures (with firm size adjustments)</b>	<b>8,543,840</b>			<b>2,234,646</b>
<b>Total Non Retail Exposures</b>	<b>25,040,294</b>			<b>5,428,440</b>
<b><u>Retail Exposures</u></b>				
<b>Residential Financing Exposures</b>				
0 to 3	27,623,979	16.66	11.08	428,522
>3 to 10	1,031,634	16.78	48.34	15,136
>10 to 20	221,407	16.72	80.39	16
>20 to <100	1,014,843	16.76	90.88	462
Default or 100	534,089	16.57	68.25	2,392
<b>Total Residential Financing Exposures</b>	<b>30,425,952</b>			<b>446,528</b>
<b>Qualifying Revolving Retail Exposures</b>				
0 to 3	311,786	59.01	24.18	487,083
>3 to 10	227,204	57.60	69.21	104,669
>10 to 20	52,787	55.38	117.74	21,158
>20 to <100	17,058	54.63	155.53	3,928
Default or 100	14,585	48.24	130.74	-
<b>Total Qualifying Revolving Retail Exposures</b>	<b>623,420</b>			<b>616,838</b>
<b>Hire Purchase Exposures</b>				
0 to 3	10,637,523	44.20	29.09	-
>3 to 10	224,792	46.32	73.56	-
>10 to 20	195,134	45.38	100.66	-
>20 to <100	45,011	45.51	106.41	-
Default or 100	54,742	45.69	45.77	-
<b>Total Hire Purchase Exposures</b>	<b>11,157,202</b>			<b>-</b>
<b>Other Retail Exposures</b>				
0 to 3	13,780,806	18.31	14.83	4,277,706
>3 to 10	3,031,486	7.80	11.62	57,830
>10 to 20	344,424	12.19	24.28	12,101
>20 to <100	456,789	10.78	27.07	19,852
Default or 100	405,029	22.18	22.19	9,724
<b>Total Other Retail Exposures</b>	<b>18,018,534</b>			<b>4,377,213</b>
<b>Total Retail Exposures</b>	<b>60,225,108</b>			<b>5,440,579</b>
<b>Total Non Retail &amp; Retail Exposures under IRB Approach</b>	<b>85,265,402</b>			<b>10,869,019</b>

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**Table 12b: Exposures under the IRB Approach by PD Band, Exposure Weighted Average Loss Given Default (LGD) and Exposure Weighted Average Risk Weight as at 31 December 2023**

RHB Islamic Bank	Exposure At Default After Credit Risk Mitigation RM'000	Exposure Weighted Average LGD %	Exposure Weighted Average Risk Weight %	Undrawn Commitments RM'000
<u>Probability of Default (PD) Range (%)</u>				
<b><u>Non Retail Exposures</u></b>				
<b>Corporate Exposures (excluding exposures with firm size adjustments)</b>				
0 to 1	11,986,716	41.59	55.39	1,239,559
>1 to 4	1,323,152	34.91	82.72	562,435
>4 to 12	3,125,882	6.12	25.52	1,434,213
>12 to <100	52,809	40.34	210.92	6,695
Default or 100	1,318,190	44.21	0.26	-
<b>Total Corporate Exposures (excluding exposures with firm size adjustments)</b>	<b>17,806,749</b>			<b>3,242,902</b>
<b>Corporate Exposures (with firm size adjustments)</b>				
0 to 1	3,959,171	38.45	41.55	1,265,396
>1 to 4	2,853,144	29.20	57.55	414,189
>4 to 12	702,815	34.35	106.16	194,288
>12 to <100	439,520	32.70	131.77	23,460
Default or 100	496,848	21.76	0.00	-
<b>Total Corporate Exposures (with firm size adjustments)</b>	<b>8,451,498</b>			<b>1,897,333</b>
<b>Total Non Retail Exposures</b>	<b>26,258,247</b>			<b>5,140,235</b>
<b><u>Retail Exposures</u></b>				
<b>Residential Financing Exposures</b>				
0 to 3	25,869,558	16.63	11.18	413,775
>3 to 10	894,975	16.71	48.23	8,565
>10 to 20	217,777	16.80	80.80	25
>20 to <100	838,449	16.68	88.97	857
Default or 100	548,553	16.68	87.36	1,083
<b>Total Residential Financing Exposures</b>	<b>28,369,312</b>			<b>424,305</b>
<b>Qualifying Revolving Retail Exposures</b>				
0 to 3	289,608	59.08	24.33	424,126
>3 to 10	208,920	57.69	68.92	88,694
>10 to 20	46,146	55.64	117.63	16,693
>20 to <100	17,488	54.84	156.30	3,548
Default or 100	14,053	49.33	125.80	-
<b>Total Qualifying Revolving Retail Exposures</b>	<b>576,215</b>			<b>533,061</b>
<b>Hire Purchase Exposures</b>				
0 to 3	9,972,349	44.00	28.48	-
>3 to 10	218,790	45.78	72.70	-
>10 to 20	173,574	44.99	99.79	-
>20 to <100	42,128	45.22	105.73	-
Default or 100	66,769	45.22	43.43	-
<b>Total Hire Purchase Exposures</b>	<b>10,473,610</b>			<b>-</b>
<b>Other Retail Exposures</b>				
0 to 3	14,388,391	18.05	14.50	4,575,864
>3 to 10	3,101,006	7.42	11.05	63,329
>10 to 20	296,804	14.20	28.78	10,998
>20 to <100	505,278	9.13	22.96	20,514
Default or 100	370,613	21.43	23.21	13,666
<b>Total Other Retail Exposures</b>	<b>18,662,092</b>			<b>4,684,371</b>
<b>Total Retail Exposures</b>	<b>58,081,229</b>			<b>5,641,737</b>
<b>Total Non Retail &amp; Retail Exposures under IRB Approach</b>	<b>84,339,476</b>			<b>10,781,972</b>

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**Table 13a: Exposures under the A-IRB Approach by EL Range and Exposure Weighted Average Risk Weight as at 30 June 2024**

<b>RHB Islamic Bank</b>	<b>Exposure At Default After Credit Risk Mitigation</b>	<b>Exposure Weighted Average Risk Weights</b>	<b>Undrawn Commitments</b>
<b><u>Expected Losses (EL) Range (%)</u></b>	<b>RM'000</b>	<b>%</b>	<b>RM'000</b>
<b><u>Retail Exposures</u></b>			
<b>Residential Financing Exposures</b>			
0 to 1	28,654,100	12.47	445,682
>1 to 10	1,278,200	104.86	675
>10 to <100	471,353	23.54	171
100	22,299	0.00	-
<b>Total Residential Financing Exposures</b>	<b>30,425,952</b>		<b>446,528</b>
<b>Qualifying Revolving Retail Exposures</b>			
0 to 1	273,257	22.39	453,026
>1 to 10	316,436	72.86	158,556
>10 to <100	33,727	144.28	5,256
100	-	0.00	-
<b>Total Qualifying Revolving Retail Exposures</b>	<b>623,420</b>		<b>616,838</b>
<b>Hire Purchase Exposures</b>			
0 to 1	10,386,995	28.27	-
>1 to 10	670,454	77.49	-
>10 to <100	91,155	80.03	-
100	8,598	0.00	-
<b>Total Hire Purchase Exposures</b>	<b>11,157,202</b>		<b>-</b>
<b>Other Retail Exposures</b>			
0 to 1	16,767,206	13.41	4,320,190
>1 to 10	794,419	45.01	42,341
>10 to <100	382,792	22.71	14,512
100	74,117	0.00	170
<b>Total Other Retail Exposures</b>	<b>18,018,534</b>		<b>4,377,213</b>
<b>Total Retail Exposures</b>	<b>60,225,108</b>		<b>5,440,579</b>

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**Table 13b: Exposures under the A-IRB Approach by EL Range and Exposure Weighted Average Risk Weight as at 31 December 2023**

<b>RHB Islamic Bank</b>	<b>Exposure At Default After Credit Risk Mitigation</b>	<b>Exposure Weighted Average Risk Weights</b>	<b>Undrawn Commitments</b>
<b><u>Expected Losses (EL) Range (%)</u></b>	<b>RM'000</b>	<b>%</b>	<b>RM'000</b>
<b><u>Retail Exposures</u></b>			
<b>Residential Financing Exposures</b>			
0 to 1	26,757,292	12.45	422,914
>1 to 10	1,169,594	110.12	1,248
>10 to <100	427,299	25.01	143
100	15,127	0.00	-
<b>Total Residential Financing Exposures</b>	<b>28,369,312</b>		<b>424,305</b>
<b>Qualifying Revolving Retail Exposures</b>			
0 to 1	252,361	22.50	394,710
>1 to 10	290,696	72.09	133,857
>10 to <100	33,155	142.91	4,494
100	3	0.00	-
<b>Total Qualifying Revolving Retail Exposures</b>	<b>576,215</b>		<b>533,061</b>
<b>Hire Purchase Exposures</b>			
0 to 1	9,743,885	27.68	-
>1 to 10	620,829	76.44	-
>10 to <100	95,169	77.27	-
100	13,727	0.00	-
<b>Total Hire Purchase Exposures</b>	<b>10,473,610</b>		<b>-</b>
<b>Other Retail Exposures</b>			
0 to 1	17,479,995	13.07	4,628,875
>1 to 10	770,219	46.56	38,254
>10 to <100	341,259	21.53	17,099
100	70,619	0.00	143
<b>Total Other Retail Exposures</b>	<b>18,662,092</b>		<b>4,684,371</b>
<b>Total Retail Exposures</b>	<b>58,081,229</b>		<b>5,641,737</b>

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

<b>RHB Islamic Bank</b>	<b>Actual Losses as at 30 June 2024</b>	<b>Expected Losses as at 30 June 2023</b>	<b>Actual Losses as at 30 June 2023</b>	<b>Expected Losses as at 30 June 2022</b>
<b><u>Exposure Class</u></b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>Corporates, of which</b>				
Corporate Exposures (excluding exposures with firm size adjustments)	1,317	38,202	-	35,808
Corporate Exposures (with firm size adjustments)	11,543	64,103	95,129	76,762
Specialised Lending Exposures (Slotting Approach)				
Project Finance	-	4,604	-	270
Income Producing Real Estate	-	12,454	-	9,425
<b>Retail, of which</b>				
Residential Financing Exposures	47,427	73,131	43,554	51,119
Qualifying Revolving Retail Exposures	7,320	13,506	6,963	10,649
Hire Purchase Exposures	33,837	58,989	34,395	46,696
Other Retail Exposures	57,436	57,399	42,774	51,657
<b>Total</b>	<b>158,880</b>	<b>322,388</b>	<b>222,815</b>	<b>282,386</b>

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**Table 15a: Credit Risk Mitigation of Portfolios under the Standardised Approach as at 30 June 2024**

<b>RHB Islamic Bank</b>	<b>Gross Exposures Before Credit Risk Mitigation</b>	<b>Gross Exposures Covered by Guarantees/ Credit Derivatives</b>	<b>Gross Exposures Covered by Eligible Financial Collateral</b>
<b><u>Exposure Class</u></b>	<b><u>RM'000</u></b>	<b><u>RM'000</u></b>	<b><u>RM'000</u></b>
<b><u>On-Balance Sheet Exposures</u></b>			
Sovereigns & Central Banks	7,703,646	-	-
Public Sector Entities	7,858,774	7,736,127	71,600
Banks, Development Financial Institutions & MDBs	818,612	45,030	-
Takaful Cos, Securities Firms & Fund Managers	249	-	-
Corporates	1,934,554	-	12,512
Regulatory Retail	6,307,378	207	26,514
Residential Financing	27,289	-	8
Other Assets	65,534	-	-
Defaulted Exposures	168,563	-	103,901
<b>Total On-Balance Sheet Exposures</b>	<b>24,884,599</b>	<b>7,781,364</b>	<b>214,535</b>
<b><u>Off-Balance Sheet Exposures</u></b>			
OTC Derivatives	873,225	-	80
Off-balance sheet exposures other than OTC derivatives or credit derivatives	807,803	574,671	59,770
Defaulted Exposures	59	-	-
<b>Total Off-Balance Sheet Exposures</b>	<b>1,681,087</b>	<b>574,671</b>	<b>59,850</b>
<b>Total On and Off-Balance Sheet Exposures</b>	<b>26,565,686</b>	<b>8,356,035</b>	<b>274,385</b>



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**Table 15b: Credit Risk Mitigation of Portfolios under the Standardised Approach as at 31 December 2023**

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>	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>
<b><u>On-Balance Sheet Exposures</u></b>			
Sovereigns & Central Banks	9,424,542	-	-
Public Sector Entities	7,344,700	7,215,855	71,600
Banks, Development Financial Institutions & MDBs	2,855,927	44,896	-
Takaful Cos, Securities Firms & Fund Managers	119	-	-
Corporates	1,953,649	-	11,881
Regulatory Retail	5,779,404	230	14,816
Residential Financing	17,809	-	8
Other Assets	73,056	-	-
Defaulted Exposures	164,759	-	101,120
<b>Total On-Balance Sheet Exposures</b>	<b>27,613,965</b>	<b>7,260,981</b>	<b>199,425</b>
<b><u>Off-Balance Sheet Exposures</u></b>			
OTC Derivatives	520,628	-	80
Off-balance sheet exposures other than OTC derivatives or credit derivatives	719,805	574,671	36,645
Defaulted Exposures	-	-	-
<b>Total Off-Balance Sheet Exposures</b>	<b>1,240,433</b>	<b>574,671</b>	<b>36,725</b>
<b>Total On and Off-Balance Sheet Exposures</b>	<b>28,854,398</b>	<b>7,835,652</b>	<b>236,150</b>

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

<b>RHB Islamic Bank</b>	<b>Gross Exposures Before Credit Risk Mitigation</b>	<b>Gross Exposures Covered by Guarantees/ Credit Derivatives</b>	<b>Gross Exposures Covered by Eligible Financial Collateral</b>	<b>Gross Exposures Covered by Other Eligible Collateral</b>
<b>Exposure Class</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b><u>On-Balance Sheet Exposures</u></b>				
<b>Corporates, of which</b>	<b>22,863,711</b>	<b>6,441,084</b>	<b>1,441,867</b>	<b>4,941,898</b>
Corporate Exposures (excluding exposures with firm size adjustments)	13,371,959	5,093,235	304,964	1,825,913
Corporate Exposures (with firm size adjustments)	7,126,546	1,112,133	1,136,903	3,115,985
Specialised Financing Exposures (Slotting Approach)				
Project Finance	176,863	6,940	-	-
Income Producing Real Estate	2,188,343	228,776	-	-
<b>Retail, of which</b>	<b>54,459,665</b>	<b>67,134</b>	<b>4,341,923</b>	<b>33,888,963</b>
Residential Financing Exposures	29,447,727	-	-	29,395,630
Qualifying Revolving Retail Exposures	364,159	-	-	-
Hire Purchase Exposures	11,102,460	-	-	-
Other Retail Exposures	13,545,319	67,134	4,341,923	4,493,333
Defaulted Exposures	2,917,502	61,507	218,877	722,503
<b>Total On-Balance Sheet Exposures</b>	<b>80,240,878</b>	<b>6,569,725</b>	<b>6,002,667</b>	<b>39,553,364</b>
<b><u>Off-Balance Sheet Exposures</u></b>				
OTC Derivatives	20,989	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	7,396,409	1,374,176	143,904	3,797,920
Defaulted Exposures	12,528	-	-	11,287
<b>Total Off-Balance Sheet Exposures</b>	<b>7,429,926</b>	<b>1,374,176</b>	<b>143,904</b>	<b>3,809,207</b>
<b>Total On and Off-Balance Sheet Exposures</b>	<b>87,670,804</b>	<b>7,943,901</b>	<b>6,146,571</b>	<b>43,362,571</b>

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**Table 16b: Credit Risk Mitigation of Portfolios under the IRB Approach as at 31 December 2023**

<b>RHB Islamic Bank</b>	<b>Gross Exposures Before Credit Risk Mitigation</b>	<b>Gross Exposures Covered by Guarantees/ Credit Derivatives</b>	<b>Gross Exposures Covered by Eligible Financial Collateral</b>	<b>Gross Exposures Covered by Other Eligible Collateral</b>
<b>Exposure Class</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b><u>On-Balance Sheet Exposures</u></b>				
<b>Corporates, of which</b>	24,307,766	5,529,114	1,386,060	4,996,148
Corporate Exposures (excluding exposures with firm size adjustments)	14,689,653	4,416,177	424,013	1,905,397
Corporate Exposures (with firm size adjustments)	7,230,616	823,436	962,047	3,090,751
Specialised Financing Exposures (Slotting Approach)				
Project Finance	168,516	7,487	-	-
Income Producing Real Estate	2,218,981	282,014	-	-
<b>Retail, of which</b>	52,067,406	69,599	4,580,440	31,962,076
Residential Financing Exposures	27,397,537	-	-	27,353,377
Qualifying Revolving Retail Exposures	348,134	-	-	-
Hire Purchase Exposures	10,406,841	-	-	-
Other Retail Exposures	13,914,894	69,599	4,580,440	4,608,699
Defaulted Exposures	2,801,531	18,089	233,107	731,557
<b>Total On-Balance Sheet Exposures</b>	<b>79,176,703</b>	<b>5,616,802</b>	<b>6,199,607</b>	<b>37,689,781</b>
<b><u>Off-Balance Sheet Exposures</u></b>				
OTC Derivatives	19,744	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	7,496,134	920,062	207,216	4,212,357
Defaulted Exposures	16,594	-	-	14,311
<b>Total Off-Balance Sheet Exposures</b>	<b>7,532,472</b>	<b>920,062</b>	<b>207,216</b>	<b>4,226,668</b>
<b>Total On and Off-Balance Sheet Exposures</b>	<b>86,709,175</b>	<b>6,536,864</b>	<b>6,406,823</b>	<b>41,916,449</b>

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

**Table 17a: Impaired and Past Due Financing and Allowance for Credit Losses by Industry Sector as at 30 June 2024**

RHB Islamic Bank			
<u>Industry Sector</u>	<u>Impaired Financing</u>	<u>Past Due Financing</u>	<u>Allowance for Credit Losses</u>
	RM'000	RM'000	RM'000
Agriculture	133	167	12,251
Mining & Quarrying	4,908	943	379
Manufacturing	37,317	11,239	27,970
Electricity, Gas & Water Supply	5,775	119	5,054
Construction	49,546	20,881	50,365
Wholesale, Retail Trade, Restaurants & Hotels	89,421	61,966	78,971
Transport, Storage & Communication	468,071	7,954	42,944
Finance, Takaful, Real Estate & Business	69,147	33,705	39,253
Education, Health & Others	94,324	49,845	20,889
Household	482,661	2,852,679	321,402
Others	-	46,494	1,323
<b>Total</b>	<b>1,301,303</b>	<b>3,085,992</b>	<b>600,801</b>

**Table 17b: Impaired and Past Due Financing and Allowance for Credit Losses by Industry Sector as at 31 December 2023**

RHB Islamic Bank			
<u>Industry Sector</u>	<u>Impaired Financing</u>	<u>Past Due Financing</u>	<u>Allowance for Credit Losses</u>
	RM'000	RM'000	RM'000
Agriculture	-	19,600	8,613
Mining & Quarrying	5,248	-	574
Manufacturing	22,571	31,250	24,480
Electricity, Gas & Water Supply	5,781	62	3,517
Construction	53,955	19,864	47,259
Wholesale, Retail Trade, Restaurants & Hotels	67,882	63,898	72,872
Transport, Storage & Communication	460,777	5,155	111,945
Finance, Takaful, Real Estate & Business	64,751	32,002	40,844
Education, Health & Others	94,787	65,695	25,559
Household	441,101	2,630,258	306,144
Others	-	324,436	906
<b>Total</b>	<b>1,216,853</b>	<b>3,192,220</b>	<b>642,713</b>

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

RHB Islamic Bank				
<u>Industry Sector</u>	Six Months Period Ended 30.06.2024		Twelve Months Period Ended 31.12.2023	
	<u>Net Charges/(Write back)</u>	<u>Write-Offs</u>	<u>Net Charges/(Write back)</u>	<u>Write-Offs</u>
	<u>for Lifetime ECL Credit Impaired (Stage 3)</u>	<u>for Lifetime ECL Credit Impaired (Stage 3)</u>	<u>for Lifetime ECL Credit Impaired (Stage 3)</u>	<u>for Lifetime ECL Credit Impaired (Stage 3)</u>
	RM'000	RM'000	RM'000	RM'000
Agriculture	1	-	86	(97)
Mining & Quarrying	(145)	-	148	-
Manufacturing	6,649	(375)	5,862	(7,909)
Electricity, Gas & Water Supply	(178)	-	977	(3,372)
Construction	104	(683)	5,033	(5,793)
Wholesale, Retail Trade, Restaurants & Hotels	13,683	(4,562)	9,113	(4,000)
Transport, Storage & Communication	(80,627)	(2,640)	88,948	(1,146)
Finance, Takaful, Real Estate & Business	2,231	(484)	5,738	(5,357)
Education, Health & Others	(7,220)	-	(4,712)	(45)
Household	64,036	(53,697)	125,405	(99,332)
Others	129	(96)	(6,608)	(49)
<b>Total</b>	<b>(1,337)</b>	<b>(62,537)</b>	<b>229,990</b>	<b>(127,100)</b>

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**Table 19a: Movement in Financing Allowance for Credit Losses as at 30 June 2024**

RHB Islamic Bank	12-month ECL (Stage 1) RM'000	Lifetime ECL Not Credit Impaired (Stage 2) RM'000	Lifetime ECL Credit Impaired (Stage 3) RM'000	Total RM'000
<b>Balance as at the beginning of the financial period</b>	110,166	171,483	361,064	642,713
<b>Changes due to financial assets recognised in the opening balance that have been:</b>				
- Transferred to 12-month ECL (Stage 1)	47,158	(40,971)	(6,187)	-
- Transferred to Lifetime ECL not credit impaired (Stage 2)	(8,532)	36,466	(27,934)	-
- Transferred to Lifetime ECL credit impaired (Stage 3)	(637)	(17,628)	18,265	-
	<b>37,989</b>	<b>(22,133)</b>	<b>(15,856)</b>	<b>-</b>
Changes in credit risk	(41,672)	35,950	118,412	112,690
Purchases and origination	16,426	1,435	282	18,143
Bad debts written off	-	-	(62,537)	(62,537)
Derecognition	(2,546)	(3,799)	(22,386)	(28,731)
Transfer to deferred income	-	-	(81,789)	(81,789)
Other movements	-	-	312	312
<b>Balance as at the end of the financial period</b>	<b>120,363</b>	<b>182,936</b>	<b>297,502</b>	<b>600,801</b>

**Table 19b: Movement in Financing Allowance for Credit Losses as at 31 December 2023**

RHB Islamic Bank	12-month ECL (Stage 1) RM'000	Lifetime ECL Not Credit Impaired (Stage 2) RM'000	Lifetime ECL Credit Impaired (Stage 3) RM'000	Total RM'000
<b>Balance as at the beginning of the financial year</b>	156,445	374,072	252,065	782,582
<b>Changes due to financial assets recognised in the opening balance that have been:</b>				
- Transferred to 12-month ECL (Stage 1)	59,298	(52,584)	(6,714)	-
- Transferred to Lifetime ECL not credit impaired (Stage 2)	(6,750)	27,317	(20,567)	-
- Transferred to Lifetime ECL credit impaired (Stage 3)	(921)	(40,271)	41,192	-
	<b>51,627</b>	<b>(65,538)</b>	<b>13,911</b>	<b>-</b>
Changes in credit risk	(97,305)	(120,055)	229,378	12,018
Purchases and origination	22,689	4,983	3,987	31,659
Bad debts written off	-	-	(127,100)	(127,100)
Changes in model methodologies	(15,024)	(14,716)	6,141	(23,599)
Derecognition	(8,266)	(7,263)	(23,427)	(38,956)
Other movements	-	-	6,109	6,109
<b>Balance as at the end of the financial year</b>	<b>110,166</b>	<b>171,483</b>	<b>361,064</b>	<b>642,713</b>

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**Table 20a: Market Risk-Weighted Assets and Minimum Capital Requirements as at 30 June 2024**

<b>RHB Islamic Bank</b>	<b>Long Position</b>	<b>Short Position</b>	<b>Risk-Weighted Assets</b>	<b>Minimum Capital Requirements</b>
<b>Market Risk</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Profit Rate Risk	27,532	27,294	337,695	27,016
Foreign Currency Risk	14,054	69,045	69,045	5,523
<b>Total</b>			<b>406,740</b>	<b>32,539</b>

**Table 20b: Market Risk-Weighted Assets and Minimum Capital Requirements as at 31 December 2023**

<b>RHB Islamic Bank</b>	<b>Long Position</b>	<b>Short Position</b>	<b>Risk-Weighted Assets</b>	<b>Minimum Capital Requirements</b>
<b>Market Risk</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Profit Rate Risk	15,251,690	15,114,493	125,307	10,025
Foreign Currency Risk	5,801	61,824	61,824	4,946
<b>Total</b>			<b>187,131</b>	<b>14,971</b>

Note:

As at 30 June 2024 and 31 December 2023, RHB Islamic Bank did not have any exposure under equity position risk, commodity risk, inventory risk, options risk, and market risk exposure absorbed by PSIA.

**Table 21a: Rate of Return Risk in the Banking Book as at 30 June 2024**

<b>RHB Islamic Bank</b>	<b>Impact on Position as at Reporting Period (100 basis points) Parallel Shift</b>			
	<b>Increase/(Decline) in Earnings</b>		<b>Increase/(Decline) in Economic Value</b>	
<b>Currency</b>	<b>Impact based on +100 basis points</b>	<b>Impact based on -100 basis points</b>	<b>Impact based on +100 basis points</b>	<b>Impact based on -100 basis points</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
MYR - Malaysian Ringgit	245,892	(245,892)	(492,913)	492,913
USD - US Dollar	(39,933)	39,933	9,775	(9,775)
Others <sup>1</sup>	(3,657)	3,657	1,298	(1,298)
<b>Total</b>	<b>202,302</b>	<b>(202,302)</b>	<b>(481,840)</b>	<b>481,840</b>

**Table 21b: Rate of Return Risk in the Banking Book as at 31 December 2023**

<b>RHB Islamic Bank</b>	<b>Impact on Position as at Reporting Period (100 basis points) Parallel Shift</b>			
	<b>Increase/(Decline) in Earnings</b>		<b>Increase/(Decline) in Economic Value</b>	
<b>Currency</b>	<b>Impact based on +100 basis points</b>	<b>Impact based on -100 basis points</b>	<b>Impact based on +100 basis points</b>	<b>Impact based on -100 basis points</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
MYR - Malaysian Ringgit	231,642	(231,642)	(278,968)	278,968
USD - US Dollar	(10,217)	10,217	11,140	(11,140)
Others <sup>1</sup>	(1,898)	1,898	1,451	(1,451)
<b>Total</b>	<b>219,527</b>	<b>(219,527)</b>	<b>(266,377)</b>	<b>266,377</b>

Note:

1. Inclusive of GBP, EUR, SGD, etc
2. The EaR and EVE exposures are additive and do not take into account any correlation impact in the aggregation.
3. The earnings and economic values were computed based on the standardised approach adopted by BNM.
4. PSIA between RHB Islamic and RHB Bank which qualifies as a risk absorbent, is excluded from the computation of rate of return risk.

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

<b>RHB Islamic Bank</b>		
<b><u>Operational Risk</u></b>	<b>30.06.2024</b>	<b>31.12.2023</b>
	<b>RM'000</b>	<b>RM'000</b>
Risk-Weighted Assets	<b>3,458,469</b>	3,387,790
Minimum Capital Requirements	<b>276,677</b>	271,023

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

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