Deutsche Bank (Malaysia) Berhad

(Company No. 312552-W)
(Incorporated in Malaysia)

Basel II Pillar 3 Report
30 June 2014

Deutsche Bank (Malaysia) Berhad
(Company No. 312552-W)
(Incorporated in Malaysia)

1 Regulatory capital requirement

Disclosure on capital adequacy under the Standardised approach

Group and Bank
30 June 2014

RISK TYPE	Gross Exposures	Net Exposures	Risk-Weighted Assets	Minimum Capital Requirement at 8%
Credit Risk	**RM'000**	**RM'000**	**RM'000**	**RM'000**
On-Balance Sheet Exposures				
Sovereigns/Central Banks	3,278,180	177,322	-	-
Public Sector Entities	-	-	-	-
Banks, Development Financial Institutions and Multilateral Development Banks	1,615,672	1,615,672	737,315	58,985
Insurance Companies, Securities Firms and Fund Managers	-	-	-	-
Corporates	846,226	726,137	725,772	58,062
Regulatory Retail	1,024	1,024	768	61
Residential Mortgages	21,526	21,526	7,650	612
Higher Risk Assets	-	-	-	-
Other Assets	198,364	198,364	194,861	15,589
Equity Exposure	1,631	1,631	1,861	149
Defaulted Exposures	3,694	3,694	3,694	296
Total On-Balance Sheet Exposures	**5,966,317**	**2,745,370**	**1,671,921**	**133,754**
Off-Balance Sheet Exposures				
OTC Derivatives	4,313,880	3,332,557	2,343,397	187,472
Credit Derivatives	101,868	101,868	30,427	2,434
Defaulted Exposures	-	-	-	-
Total for Off-Balance Sheet Exposures	**4,415,748**	**3,434,425**	**2,373,824**	**189,906**
Total On and Off- Balance Sheet Exposures	**10,382,065**	**6,179,795**	**4,045,745**	**323,660**
Large Exposures Risk Requirements			-	-
Market Risk (Standardised approach)	**Long Position**	**Short Position**		
Interest Rate Risk	153,690,954	149,061,773	2,593,967	207,517
Foreign Currency Risk	1,803,910	347,532	1,803,913	144,313
Options	12,182	-	269,400	21,552
Operational Risk			438,900	35,112
Total RWA and capital requirements			**9,151,925**	**732,154**

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1 Regulatory capital requirement (continued)

Disclosure on capital adequacy under the Standardised approach (continued)

Group and Bank
31 Dec 2013

RISK TYPE	Gross Exposures	Net Exposures	Risk-Weighted Assets	Minimum Capital Requirement at 8%
Credit Risk	**RM'000**	**RM'000**	**RM'000**	**RM'000**
On-Balance Sheet Exposures				
Sovereigns/Central Banks	3,133,981	118,077	-	-
Public Sector Entities	-	-	-	-
Banks, Development Financial Institutions and Multilateral Development Banks	1,648,743	1,648,743	694,935	55,594
Insurance Companies, Securities Firms and Fund Managers	-	-	-	-
Corporates	1,014,295	1,014,295	1,014,070	81,126
Regulatory Retail	1,114	1,114	835	67
Residential Mortgages	22,711	22,711	8,066	645
Higher Risk Assets	-	-	-	-
Other Assets	113,927	113,927	110,970	8,878
Equity Exposure	1,631	1,631	1,861	149
Defaulted Exposures	4,211	4,211	4,211	337
Total On-Balance Sheet Exposures	**5,940,613**	**2,924,709**	**1,834,948**	**146,796**
Off-Balance Sheet Exposures				
OTC Derivatives	6,785,219	6,473,586	3,227,643	258,211
Credit Derivatives	103,650	103,650	25,969	2,078
Defaulted Exposures	-	-	-	-
Total for Off-Balance Sheet Exposures	**6,888,869**	**6,577,236**	**3,253,612**	**260,289**
Total On and Off- Balance Sheet Exposures	**12,829,482**	**9,501,945**	**5,088,560**	**407,085**
Large Exposures Risk Requirements			-	-
Market Risk (Standardised approach)	Long Position	Short Position		
Interest Rate Risk	150,729,827	146,286,165	2,462,852	197,028
Foreign Currency Risk	1,760,351	215,451	1,760,588	140,847
Options	30,253	-	548,963	43,917
Operational Risk			402,002	32,160
Total RWA and capital requirements			**10,262,965**	**821,037**

2 Credit Risk

2.1 Geographic distribution of credit exposures, broken down in significant areas by major types of gross credit exposures

Group and Bank
30 June 2014

Credit Exposure	Geography						
Category	America RM'000	Europe RM'000	India RM'000	Malaysia RM'000	Singapore RM'000	Others RM'000	Total RM'000
Sovereigns/Central Banks	-	-	-	3,278,180	-	-	3,278,180
Banks, DFIs & MDBs	199,597	516,761	34,917	2,343,054	382,554	827,909	4,304,792
Public Sector Entities	-	-	-	9,200	-	-	9,200
Insurance Companies, Securities Firms and Fund Managers	-	-	-	5,142	-	-	5,142
Corporates	-	-	-	2,454,475	-	104,012	2,558,487
Regulatory Retails	-	-	-	1,024	-	-	1,024
Residential Mortgages	-	-	-	21,551	-	-	21,551
Other Asset	-	-	-	198,364	-	-	198,364
Equity Exposure	-	-	-	1,631	-	-	1,631
Defaulted Exposures	-	-	-	3,694	-	-	3,694
Grand Total	199,597	516,761	34,917	8,316,315	382,554	931,921	10,382,065

Group and Bank
31 Dec 2013

Credit Exposure	Geography						
Category	America RM'000	Europe RM'000	India RM'000	Malaysia RM'000	Singapore RM'000	Others RM'000	Total RM'000
Sovereigns/Central Banks	-	-	-	3,160,713	-	-	3,160,713
Banks, DFIs & MDBs	193,496	668,715	11,414	4,640,125	599,697	854,139	6,967,586
Public Sector Entities	-	-	-	14,390	-	-	14,390
Insurance Companies, Securities Firms and Fund Managers	-	-	-	5,101	-	-	5,101
Corporates	-	18	-	2,473,614	-	64,442	2,538,074
Regulatory Retails	-	-	-	1,114	-	-	1,114
Residential Mortgages	-	-	-	22,737	-	-	22,737
Other Asset	-	-	-	113,925	-	-	113,925
Equity Exposure	-	-	-	1,631	-	-	1,631
Defaulted Exposures	-	-	-	4,211	-	-	4,211
Grand Total	193,496	668,733	11,414	10,437,561	599,697	918,581	12,829,482

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2 Credit Risk (continued)

2.2 Distribution of exposures by sector or economic purpose, broken down by major types of gross credit exposures

Group and Bank
30 June 2014

Credit Exposure	Construction RM'000	Education, Health & Others RM'000	Electricity, Gas & Water Supply RM'000	Finance, Insurance, Real Estate & Business Activities RM'000	Household RM'000	Manufacturing RM'000	Mining & Quarrying RM'000	Others RM'000	Primary Agriculture RM'000	Transport, Storage & Communication RM'000	Wholesale & Retail Trade & Restaurants & Hotels RM'000	Total RM'000
Sovereigns/Central Banks	-	-	-	3,278,180	-	-	-	-	-	-	-	3,278,180
Public Sector Entities	-	-	-	9,200	-	-	-	-	-	-	-	9,200
Banks, DFIs & MDBs	-	-	-	4,304,794	-	-	-	-	-	-	-	4,304,794
Insurance Companies, Securities Firms and Fund Managers	-	-	-	5,142	-	-	-	-	-	-	-	5,142
Corporates	89,151	26,341	40,000	286,515	-	1,292,657	155,240	3,452	282,912	109,644	272,573	2,558,485
Regulatory Retail	-	-	-	-	1,024	-	-	-	-	-	-	1,024
Residential Mortgages	-	-	-	-	21,551	-	-	-	-	-	-	21,551
Other Assets	-	-	-	198,364	-	-	-	-	-	-	-	198,364
Equity Exposure	-	-	-	1,631	-	-	-	-	-	-	-	1,631
Defaulted Exposures	-	-	-	-	3,694	-	-	-	-	-	-	3,694
Grand Total	89,151	26,341	40,000	8,083,826	26,269	1,292,657	155,240	3,452	282,912	109,644	272,573	10,382,065

Group and Bank
31 Dec 2013

Credit Exposure	Construction RM'000	Education, Health & Others RM'000	Electricity, Gas & Water Supply RM'000	Finance, Insurance, Real Estate & Business Activities RM'000	Household RM'000	Manufacturing RM'000	Mining & Quarrying RM'000	Others RM'000	Primary Agriculture RM'000	Transport, Storage & Communication RM'000	Wholesale & Retail Trade & Restaurants & Hotels RM'000	Total RM'000
Sovereigns/Central Banks	-	-	-	3,160,713	-	-	-	-	-	-	-	3,160,713
Public Sector Entities	-	-	-	14,390	-	-	-	-	-	-	-	14,390
Banks, DFIs & MDBs	-	-	-	6,967,586	-	-	-	-	-	-	-	6,967,586
Insurance Companies, Securities Firms and Fund Managers	-	-	-	5,101	-	-	-	-	-	-	-	5,101
Corporates	135,509	44,674	40,000	608,405	-	866,423	156,234	3,293	259,777	115,574	308,185	2,538,074
Regulatory Retail	-	-	-	-	1,114	-	-	-	-	-	-	1,114
Residential Mortgages	-	-	-	-	22,737	-	-	-	-	-	-	22,737
Other Assets	-	-	-	113,925	-	-	-	-	-	-	-	113,925
Equity Exposure	-	-	-	1,631	-	-	-	-	-	-	-	1,631
Defaulted Exposures	-	-	-	-	4,211	-	-	-	-	-	-	4,211
Grand Total	135,509	44,674	40,000.00	10,871,751	28,062	866,423	156,234	3,293	259,777	115,574	308,185	12,829,482

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2 Credit Risk (continued)

2.3 Residual contractual maturity breakdown by major types of gross credit exposures

Group and Bank
30 June 2014

Credit Exposure	Maturity			
	Upto 1year	1-5 year	> 5 years	Total RM'000
Sovereigns/Central Banks	3,278,180	-	-	3,278,180
Public Sector Entities	-	9,200	-	9,200
Banks, DFIs & MDBs	2,141,197	1,503,186	660,411	4,304,794
Insurance Cos, Securities Firms & Fund Managers	2,112	-	3,030	5,142
Corporates	2,010,823	491,595	56,067	2,558,485
Regulatory Retail	1,024	-	-	1,024
Residential Mortgages	21,551	-	-	21,551
Other Assets	198,364	-	-	198,364
Equity Exposure	1,631	-	-	1,631
Defaulted Exposures	3,694	-	-	3,694
Grand Total	7,658,576	2,003,981	719,508	10,382,065

Group and Bank
31 Dec 2013

Credit Exposure	Maturity			
	Upto 1year	1-5 year	> 5 years	Total RM'000
Sovereigns/Central Banks	3,160,713	-	-	3,160,713
Public Sector Entities	5,190	9,200	-	14,390
Banks, DFIs & MDBs	2,644,237	2,876,510	1,446,839	6,967,586
Insurance Cos, Securities Firms & Fund Managers	2,071	-	3,030.00	5,101
Corporates	2,186,805	293,152	58,117	2,538,074
Regulatory Retail	1,114	0	0	1,114
Residential Mortgages	22,711.00	26	0	22,737
Other Assets	113,925	-	-	113,925
Equity Exposure	1,631	-	-	1,631
Defaulted Exposures	4,211	0	0	4,211
Grand Total	8,142,608	3,178,888	1,507,986	12,829,482

2. Credit Risk (continued)

2.4 Impaired loans and impairment provisions by sector

Impaired loans, advances and financing analysed by economic purpose which are wholly incurred in Malaysia are as follows:

	Group and Bank	
	2014	2013
	RM'000	RM'000
Manufacturing	-	-
Purchase of landed properties - residential	4,008	4,567
Others	-	47
	4,008	4,614

2.5 Reconciliation of loan impairment provisions

Movements in gross impaired loans, advances and financing which are all wholly incurred in Malaysia:

	Group and Bank	
	2014	2013
	RM'000	RM'000
Balance at 1 January	4,614	8,448
Classified as impaired during the year	606	2,082
Reclassified as non-impaired during the year	(776)	(1,613)
Amount recovered	(389)	(4,303)
Amount written off	(47)	-
At 30 June 2014 / 31 December 2013	4,008	4,614
Gross impaired loans as a percentage of gross loans, advances and financing	0.22%	0.23%

2 Credit Risk (continued)

2.5 Reconciliation of loan impairment provisions (continued)

Movements in collective assessment allowance for impaired loans, advances and financing which are all wholly incurred in Malaysia:

	Group and Bank	
	2014	2013
	RM'000	RM'000
Collective Assessment Allowance		
At 1 January	10,623	6,961
Allowance / (Reversal) made during the year	2,005	3,662
At 30 June 2014 / 31 December 2013	12,628	10,623

Movements in individual assessment allowance for impaired loans, advances and financing which are all wholly incurred in Malaysia:

	Group and Bank			
	2014	2014	2013	2013
	RM'000	RM'000	RM'000	RM'000
Individual Assessment Allowance	Household	Manufacturing	Household	Manufacturing
At 1 January	403	-	453	1,733
Allowance made during year:	112	-	178	150
Amount written off	(47)	-	-	-
Amount recovered	(153)	-	(228)	(1,883)
At 30 June 2014 / 31 December 2013	315	-	403	-
Direct impact to Income Statement:				
Impairment writen off	(47)	-	-	-
Impairment recovered	(153)	-	(228)	(1,883)
	(200)	-	(228)	(1,883)

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2 Credit Risk (continued)

2.6 Exposures under the Standardised approach

The following table set out analysis of risk weights under the Standardised approach for the Group and the Bank.

Group and Bank

30 June 2014

Risk Weights	Exposures after Netting & Credit Risk Mitigation										Total Exposures after Netting and Credit Risk Mitigation	Total Risk Weighted Assets
	Sovereigns and Central Banks	Public Sector Entities	Banks, DFIs and MDBs	Insurance Companies, Securities Firms and Fund Managers	Corporates	Regulatory Retail	Residential Mortgages	Higher Risk Assets	Other Assets	Equity Exposures		
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
0%	177,322	-	-	-	-	-	-	-	3,503	-	180,825	-
20%	-	-	726,238	-	27,376	-	-	-	-	-	753,614	150,723
35%	-	-	-	-	-	-	20,755	-	-	-	20,755	7,264
50%	-	-	2,597,960	-	74,902	-	771	-	-	-	2,673,633	1,336,817
75%	-	-	-	-	-	1,024	-	-	-	-	1,024	768
100%	-	9,200	-	5,142	2,335,416	-	3,694	-	194,861	1,611	2,549,924	2,549,923
1250%	-	-	-	-	-	-	-	-	-	20	20	250
Total Exposures	177,322	9,200	3,324,198	5,142	2,437,694	1,024	25,220	-	198,364	1,631	6,179,795	4,045,745
Risk-Weighted Assets by Exposures	-	9,200	1,444,228	5,142	2,378,342	768	11,343	-	194,861	1,861	4,045,745	
Average Risk Weight	-	100.0%	43.4%	100.0%	97.6%	75.0%	45.0%	0.0%	98.2%	114.1%	65.5%	
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	

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2 Credit Risk (continued)

2.6 Exposures under the Standardised approach (continued)

Group and Bank

31 Dec 2013

Risk Weights	Exposures after Netting & Credit Risk Mitigation										Total Exposures after Netting and Credit Risk Mitigation	Total Risk Weighted Assets
	Sovereigns and Central Banks	Public Sector Entities	Banks, DFIs and MDBs	Insurance Companies, Securities Firms and Fund Managers	Corporates	Regulatory Retail	Residential Mortgages	Higher Risk Assets	Other Assets	Equity Exposures		
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
0%	144,808	-	-	-	-	-	-	-	2,956	-	147,764	-
20%	-	-	2,859,651	-	29,352	-	-	-	-	-	2,889,003	577,801
35%	-	-	-	-	-	-	21,931	-	-	-	21,931	7,676
50%	-	-	3,792,083	-	87,366	-	781	-	-	-	3,880,230	1,940,115
75%	-	-	-	-	-	1,114	-	-	-	-	1,114	835
100%	-	14,390	4,669	5,101	2,420,931	-	4,211	-	110,970	1,611	2,561,883	2,561,883
150%	-	-	-	-	-	-	-	-	-	20	20	250
Total Exposures	144,808	14,390	6,656,403	5,101	2,537,649	1,114	26,923	-	113,926	1,631	9,501,945	5,088,560
Risk-Weighted Assets by Exposures	-	14,390	2,472,641	5,101	2,470,485	835	12,277	-	110,970	1,861	5,088,560	
Average Risk Weight	-	100.0%	37.1%	100.0%	97.4%	75.0%	45.6%	0.0%	97.4%	114.1%	53.6%	
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	

2 Credit Risk (continued)

2.7 Credit Risk Mitigation

The following tables disclose the total exposure before the effect of Credit Risk Mitigation ("CRM") and the exposures covered by guarantees, credit derivatives, and eligible financial collateral.

Group and Bank
30 June 2014

Exposure Class	Exposures before CRM	Exposures Covered by Guarantees/Credit Derivatives	Exposures Covered by Eligible Financial Collateral	Exposures Covered by Other Eligible Collateral
Credit Risk	**RM'000**	**RM'000**	**RM'000**	**RM'000**
On-Balance Sheet Exposures				
Sovereigns/Central Banks	3,278,180	-	3,100,858	-
Public Sector Entities	-	-	-	-
Banks, Development Financial Institutions and Multilateral Development Banks	1,615,672	-	-	-
Insurance Companies, Securities Firms and Fund Managers	-	-	-	-
Corporates	846,226	120,089	-	-
Regulatory Retail	1,024	-	-	-
Residential Mortgages	21,526	-	-	-
Higher Risk Assets	-	-	-	-
Other Assets	198,364	-	-	-
Equity Exposure	1,631	-	-	-
Defaulted Exposures	3,694	-	-	-
Total On-Balance Sheet Exposures	**5,966,317**	**120,089**	**3,100,858**	-
Off-Balance Sheet Exposures				
OTC Derivatives	4,313,880	225,689	1,101,413	-
Credit Derivatives	101,868	-	-	-
Defaulted Exposures	-	-	-	-
Total for Off-Balance Sheet Exposures	**4,415,748**	**225,689**	**1,101,413**	-
Total On and Off- Balance Sheet Exposures	**10,382,065**	**345,778**	**4,202,271**	-

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2 Credit Risk (continued)

2.7 Credit Risk Mitigation (continued)

Group and Bank
31 Dec 2013

Exposure Class	Exposures before CRM	Exposures Covered by Guarantees/Credit Derivatives	Exposures Covered by Eligible Financial Collateral	Exposures Covered by Other Eligible Collateral
Credit Risk	**RM'000**	**RM'000**	**RM'000**	**RM'000**
On-Balance Sheet Exposures				
Sovereigns/Central Banks	3,133,981	-	3,015,904	-
Public Sector Entities	-	-	-	-
Banks, Development Financial Institutions and Multilateral Development Banks	1,648,743	-	-	-
Insurance Companies, Securities Firms and Fund Managers	-	-	-	-
Corporates	1,014,295	-	-	-
Regulatory Retail	1,114	-	-	-
Residential Mortgages	22,711	-	-	-
Higher Risk Assets	-	-	-	-
Other Assets	113,927	-	-	-
Equity Exposure	1,631	-	-	-
Defaulted Exposures	4,211	-	-	-
Total On-Balance Sheet Exposures	**5,940,613**	**-**	**3,015,904**	**-**
Off-Balance Sheet Exposures				
OTC Derivatives	6,785,219	228,575	311,633	-
Credit Derivatives	103,650	-	-	-
Defaulted Exposures	-	-	-	-
Total for Off-Balance Sheet Exposures	**6,888,869**	**228,575**	**311,633**	**-**
Total On and Off- Balance Sheet Exposures	**12,829,482**	**228,575**	**3,327,537**	**-**

2 Credit Risk (continued)

2.8 Off Balance Sheet Exposures and Counterparty Credit Risk (continued)

The following tables analyse the Group's and Bank's off-balance sheet and counterparty credit risk.

30-Jun-2014 Group and Bank	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk Weighted Assets
	RM'000	RM'000	RM'000	RM'000
Direct Credit Substitutes	-		-	-
Transaction related contingent Items	1,433,126		716,563	620,750
Short Term Self Liquidating trade related contingencies	325,156		65,031	52,705
Foreign exchange related contracts				
One year or less	24,284,324	244,062	393,189	172,586
Over one year to five years	18,484,440	367,063	890,578	420,044
Over five years	2,797,119	25,190	219,543	73,008
Interest/Profit rate related contracts				
One year or less	33,875,472	31,873	50,184	16,727
Over one year to five years	49,411,847	238,537	839,859	232,851
Over five years	9,630,656	109,081	499,954	160,261
Equity related contracts				
One year or less	-	-	-	-
Over one year to five years	167,177	793	17,511	8,356
Over five years	-	-	-	-
Credit Derivative Contracts				
One year or less	-	-	-	-
Over one year to five years	1,794,662	29,294	101,868	30,427
Over five years	-	-	-	-
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	51	-	26	26
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	3,107,210		621,442	586,083
Total	145,311,240	1,045,893	4,415,748	2,373,824

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2 Credit Risk (continued)

2.8 Off Balance Sheet Exposures and Counterparty Credit Risk (continued)

Group and Bank
31 Dec 2013

31-Dec-2013 Group and Bank	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk Weighted Assets
	RM'000	RM'000	RM'000	RM'000
Direct Credit Substitutes	-		-	-
Transaction related contingent Items	1,371,994		685,997	544,681
Short Term Self Liquidating trade related contingencies	102,261		20,452	18,181
Foreign exchange related contracts				
One year or less	27,511,319	434,354	844,805	327,901
Over one year to five years	19,269,118	543,250	1,631,374	735,783
Over five years	3,470,145	70,414	528,089	180,903
Interest/Profit rate related contracts				
One year or less	22,976,056	13,074	52,108	13,828
Over one year to five years	49,798,208	246,246	1,395,454	455,849
Over five years	12,184,701	162,951	979,894	348,969
Equity related contracts				
One year or less	-	-	-	-
Over one year to five years	171,005	620	21,091	10,498
Over five years	-	-	-	-
Credit Derivative Contracts				
One year or less	-	-	-	-
Over one year to five years	1,775,755	29,818	103,650	25,969
Over five years	-	-	-	-
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	51	-	26	26
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	3,129,647		625,929	591,024
Total	141,760,260	1,500,727	6,888,869	3,253,612

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3. Islamic Bank Operations

Islamic Banking Window - Risk Weighted Assets and Capital Requirements for Credit Risk (2014)

RISK TYPE	Gross Exposures	Net Exposures	Risk-Weighted Assets	Risk-Weighted Assets Absorbed by PSIA	Total Risk-Weighted Assets after effects of PSIA	Minimum Capital Requirement at 8%
Credit Risk	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**
On-Balance Sheet Exposures						
Sovereigns/Central Banks	80,250	80,250	-	-	-	-
Public Sector Entities	-	-	-	-	-	-
Banks, Development Financial Institutions and Multilateral Development Banks	217	217	109	-	-	9
Insurance Companies, Securities Firms and Fund Managers	-	-	-	-	-	-
Corporates	-	-	-	-	-	-
Regulatory Retail	-	-	-	-	-	-
Residential Mortgages	-	-	-	-	-	-
Higher Risk Assets	-	-	-	-	-	-
Other Assets	3,887	3,887	3,887	-	-	311
Equity Exposure	-	-	-	-	-	-
Defaulted Exposures	-	-	-	-	-	-
Total On-Balance Sheet Exposures	**84,354**	**84,354**	3,996	-	-	**320**
Off-Balance Sheet Exposures						
OTC Derivatives	-	-	-	-	-	-
Credit Derivatives	-	-	-	-	-	-
Defaulted Exposures	-	-	-	-	-	-
Total for Off-Balance Sheet Exposures	-	-	-	-	-	-
Total On and Off- Balance Sheet Exposures	**84,354**	**84,354**	**3,996**	-	-	**320**
Large Exposures Risk Requirements			-			-
Market Risk (Standardised approach)	**Long Position**	**Short Position**				
Interest Rate Risk	-	-	-	-	-	-
Foreign Currency Risk	216	-	216	-	-	17
Options	-	-	-	-	-	-
Operational Risk			4,130	-	-	330
Total RWA and capital requirements			**8,342**			**667**

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3. Islamic Bank Operations (continued)

Islamic Banking Window - Risk Weighted Assets and Capital Requirements for Credit Risk (2013)

RISK TYPE	Gross Exposures	Net Exposures	Risk-Weighted Assets	Risk-Weighted Assets Absorbed by PSIA	Total Risk-Weighted Assets after effects of PSIA	Minimum Capital Requirement at 8%
Credit Risk	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
On-Balance Sheet Exposures						
Sovereigns/Central Banks	8,786	8,786	-	-	-	-
Public Sector Entities	-	-	-	-	-	-
Banks, Development Financial Institutions and Multilateral Development Banks	231	231	116	-	-	9
Insurance Companies, Securities Firms and Fund Managers	-	-	-	-	-	-
Corporates	-	-	-	-	-	-
Regulatory Retail	-	-	-	-	-	-
Residential Mortgages	-	-	-	-	-	-
Higher Risk Assets	-	-	-	-	-	-
Other Assets	1	1	1	-	-	-
Equity Exposure	-	-	-	-	-	-
Defaulted Exposures	-	-	-	-	-	-
Total On-Balance Sheet Exposures	**9,018**	**9,018**	**117**	-	-	**9**
Off-Balance Sheet Exposures						
OTC Derivatives	-	-	-	-	-	-
Credit Derivatives	-	-	-	-	-	-
Defaulted Exposures	-	-	-	-	-	
Total for Off-Balance Sheet Exposures	-	-	-	-	-	-
Total On and Off- Balance Sheet Exposures	**9,018**	**9,018**	**117**	-	-	**9**
Large Exposures Risk Requirements			-			-
Market Risk (Standardised approach)	**Long Position**	**Short Position**				
Interest Rate Risk	32,954	-	-	-	-	16
Foreign Currency Risk	430	-	430	-	-	18
Options	-	-	-	-	-	-
Operational Risk			4,109	-	-	329
Total RWA and capital requirements			**4,656**			**372**

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3. Islamic Bank Operations (continued)

Islamic Banking Window - Risk Weights Under the Standardised Approach (2014)

Risk Weights	Exposures after Netting & Credit Risk Mitigation										Total Exposures after Netting and Credit Risk Mitigation	Total Risk Weighted Assets
	Sovereigns and Central Banks	Public Sector Entities	Banks, DFIs and MDBs	Insurance Companies, Securities Firms and Fund Managers	Corporates	Regulatory Retail	Residential Mortgages	Higher Risk Assets	Other Assets	Equity Exposures		
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
0%	80,250	-	-	-	-	-	-	-	-	-	80,250	-
20%	-	-	-	-	-	-	-	-	-	-	-	-
35%	-	-	-	-	-	-	-	-	-	-	-	-
50%	-	-	217	-	-	-	-	-	-	-	217	109
75%	-	-	-	-	-	-	-	-	-	-	-	-
100%	-	-	-	-	-	-	-	-	3,887	-	3,887	3,887
150%	-	-	-	-	-	-	-	-	-	-	-	-
Total Exposures	80,250	-	217	-	-	-	-	-	3,887	-	84,354	3,996
Risk-Weighted Assets by Exposures	-	-	109	-	-	-	-	-	3,887	-	3,996	
Average Risk Weight	0%	-	50.2%	-	-	-	-	-	-	-	4.7%	
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	

3. Islamic Bank Operations (continued)

Islamic Banking Window - Risk Weights Under the Standardised Approach (2013)

Risk Weights	Exposures after Netting & Credit Risk Mitigation										Total Exposures after Netting and Credit Risk Mitigation	Total Risk Weighted Assets
	Sovereigns and Central Banks	Public Sector Entities	Banks, DFIs and MDBs	Insurance Companies, Securities Firms and Fund Managers	Corporates	Regulatory Retail	Residential Mortgages	Higher Risk Assets	Other Assets	Equity Exposures		
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
0%	8,786	-	-	-	-	-	-	-	-	-	8,786	-
20%	-	-	-	-	-	-	-	-	-	-	-	-
35%	-	-	-	-	-	-	-	-	-	-	-	-
50%	-	-	231	-	-	-	-	-	-	-	231	116
75%	-	-	-	-	-	-	-	-	-	-	-	-
100%	-	-	-	-	-	-	-	-	1	-	1	1
150%	-	-	-	-	-	-	-	-	-	-	-	-
Total Exposures	8,786	-	231	-	-	-	-	-	1	-	9,018	117
Risk-Weighted Assets by Exposures	-	-	116	-	-	-	-	-	1	-	117	
Average Risk Weight	0%	-	50.2%	-	-	-	-	-	100.0%	-	1.3%	
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	