

# Deutsche Bank (Malaysia) Berhad

(Company No. 199401026871 (312552-W))

(Incorporated in Malaysia)

## Basel II Pillar 3 Report

30 June 2024



## 1 Capital Adequacy

### 1.1 Risk Weighted Assets and Capital Requirements

Risk weighted assets and capital requirements for the Bank

	30.06.2024		31.12.2023	
	Risk Weighted Assets	Min Capital Requirement at 8%	Risk Weighted Assets	Min Capital Requirement at 8%
	RM'000	RM'000	RM'000	RM'000
<b>Bank</b>				
Credit Risk	4,939,567	395,165	5,095,297	407,624
Market Risk	2,677,081	214,166	2,455,189	196,415
Operational Risk	774,720	61,978	724,398	57,952
<b>Total</b>	<b>8,391,368</b>	<b>671,309</b>	<b>8,274,884</b>	<b>661,991</b>
<b>Islamic Banking Window</b>				
Credit Risk	-	-	-	-
Market Risk	-	-	-	-
Operational Risk	7,074	566	6,185	495
<b>Total</b>	<b>7,074</b>	<b>566</b>	<b>6,185</b>	<b>495</b>

Risk weighted capital ratio and CET1/Tier 1 capital ratio for the Bank

	30.06.2024		31.12.2023	
	Total Capital Ratio	CET1 / Tier 1 Capital Ratio	Total Capital Ratio	CET1 / Tier 1 Capital Ratio
<b>Deutsche Bank (Malaysia) Berhad</b>	20.198%	19.631%	22.778%	22.210%
<b>Islamic Banking Window</b>	468.153%	468.153%	592.272%	592.272%

## 1 Capital Adequacy (continued)

### 1.1 Risk Weighted Assets and Capital Requirements (continued)

Risk weighted assets and capital requirements for credit risk

Risk type	30.06.2024			
	Gross Exposures RM'000	Net Exposures RM'000	Risk-Weighted Assets RM'000	Minimum Capital Requirement at 8% * RM'000
<i>On-Balance Sheet Exposures</i>				
Sovereigns/Central Banks #	4,454,258	4,384,922	-	-
Public Sector Entities	-	-	-	-
Banks, Development Financial Institutions and Multilateral Development Banks	1,302,418	1,100,549	495,318	39,625
Insurance Companies, Securities Firms and Fund Managers	-	-	-	-
Corporates	1,911,263	1,911,263	1,788,180	143,055
Regulatory Retail	-	-	-	-
Residential Mortgages	1,237	1,237	433	35
Higher Risk Assets	-	-	-	-
Other Assets	168,143	168,143	166,509	13,321
Equity Exposure	19,624	19,624	19,854	1,588
Defaulted Exposures	747	747	516	41
<i>Total On-Balance Sheet Exposures</i>	<i>7,857,690</i>	<i>7,586,485</i>	<i>2,470,810</i>	<i>197,665</i>
<i>Off-Balance Sheet Exposures</i>				
OTC Derivatives	1,997,788	1,590,244	871,199	69,696
Credit Derivatives	-	-	-	-
Direct Credit Substitutes	-	-	-	-
Transaction related contingent Items	455,169	453,787	391,311	31,305
Short Term Self Liquidating trade related contingencies	26,443	26,443	25,818	2,065
Other commitments, such as formal standby facilities and credit lines	1,180,428	1,180,428	1,180,428	94,434
Defaulted Exposures	-	-	-	-
<i>Total for Off-Balance Sheet Exposures</i>	<i>3,659,828</i>	<i>3,250,902</i>	<i>2,468,756</i>	<i>197,500</i>
<i>Total On and Off- Balance Sheet Exposures</i>	<i>11,517,518</i>	<i>10,837,387</i>	<i>4,939,566</i>	<i>395,165</i>

## 1 Capital Adequacy (continued)

### 1.1 Risk Weighted Assets and Capital Requirements (continued)

Risk weighted assets and capital requirements for credit risk (continued)

Risk type	31.12.2023			
	Gross Exposures RM'000	Net Exposures RM'000	Risk-Weighted Assets RM'000	Minimum Capital Requirement at 8% * RM'000
<i>On-Balance Sheet Exposures</i>				
Sovereigns/Central Banks #	4,128,534	4,010,697	-	-
Public Sector Entities	-	-	-	-
Banks, Development Financial Institutions and Multilateral Development Banks	1,401,528	1,199,240	549,869	43,990
Insurance Companies, Securities Firms and Fund Managers	-	-	-	-
Corporates	2,018,428	2,018,428	1,993,405	159,472
Regulatory Retail	-	-	-	-
Residential Mortgages	1,573	1,573	551	44
Higher Risk Assets	-	-	-	-
Other Assets	111,544	111,544	110,766	8,860
Equity Exposure	19,624	19,624	19,854	1,588
Defaulted Exposures	840	840	840	67
<i>Total On-Balance Sheet Exposures</i>	<i>7,682,071</i>	<i>7,361,946</i>	<i>2,675,285</i>	<i>214,021</i>
<i>Off-Balance Sheet Exposures</i>				
OTC Derivatives	1,981,441	1,416,182	820,589	65,647
Credit Derivatives	-	-	-	-
Direct Credit Substitutes	-	-	-	-
Transaction related contingent Items	400,607	399,254	337,970	27,038
Short Term Self Liquidating trade related contingencies	11,140	11,140	10,724	858
Other commitments, such as formal standby facilities and credit lines	1,250,729	1,250,729	1,250,729	100,058
Defaulted Exposures	-	-	-	-
<i>Total for Off-Balance Sheet Exposures</i>	<i>3,643,917</i>	<i>3,077,305</i>	<i>2,420,012</i>	<i>193,601</i>
<i>Total On and Off- Balance Sheet Exposures</i>	<i>11,325,988</i>	<i>10,439,251</i>	<i>5,095,297</i>	<i>407,622</i>

## 1 Capital Adequacy (continued)

### 1.1 Risk Weighted Assets and Capital Requirements (continued)

Risk weighted assets and capital requirements for market risk

Risk type	30.06.2024			
	Gross Exposures	Net Exposures	Risk-Weighted Assets	Minimum Capital Requirement at 8% *
	RM'000	RM'000	RM'000	RM'000
<b>Market Risk (Standardised approach)</b>	<b>Long Position</b>	<b>Short Position</b>		
Interest Rate Risk	157,307,186	155,388,632	1,613,892	129,111
Foreign Currency Risk	886,902	531,114	886,902	70,952
Options	18,938	-	176,287	14,103
	<b>158,213,026</b>	<b>155,919,746</b>	<b>2,677,081</b>	<b>214,166</b>

Risk type	31.12.2023			
	Gross Exposures	Net Exposures	Risk-Weighted Assets	Minimum Capital Requirement at 8% *
	RM'000	RM'000	RM'000	RM'000
<b>Market Risk (Standardised approach)</b>	<b>Long Position</b>	<b>Short Position</b>		
Interest Rate Risk	123,981,399	121,352,246	1,468,088	117,447
Foreign Currency Risk	830,836	789,014	830,838	66,467
Options	22,930	-	156,263	12,501
	<b>124,835,165</b>	<b>122,141,260</b>	<b>2,455,189</b>	<b>196,415</b>

For interest rate risk, the gross exposures represent the sum of notional and mark-to-market value.

For foreign currency risk, the gross exposures represent net open position.

For options, the gross exposures represent net market value of option portfolio.

## 1 Capital Adequacy (continued)

### 1.1 Risk Weighted Assets and Capital Requirements (continued)

Risk weighted assets and capital requirements for operational risk

Risk type	30.06.2024		31.12.2023	
	Risk-Weighted Assets RM'000	Minimum Capital Requirement at 8% * RM'000	Risk-Weighted Assets RM'000	Minimum Capital Requirement at 8% * RM'000
Operational Risk (Standardised approach)	774,720	61,978	724,398	57,952

\* The minimum regulatory capital requirement before including capital conservation buffer and countercyclical capital buffer.

Risk weighted assets and capital requirements arising from Large Exposure Risk

Risk type	30.06.2024 / 31.12.2023			
	Gross Exposures RM'000	Net Exposures RM'000	Risk-Weighted Assets RM'000	Minimum Capital Requirement at 8% * RM'000
Large Exposures Risk Requirements	-	-	-	-

The Bank does not have any capital requirement for Large Exposure Risk as there is no amount in excess of the lowest threshold arising from equity holdings as specified in BNM's RWCAF.

## 1 Capital Adequacy (continued)

### 1.2 Components of Capital

Components of Tier 1 and Tier 2 capital:

	Group and Bank	
	30.06.2024 RM'000	31.12.2023 RM'000
<b>Tier 1 capital</b>		
Paid-up share capital	531,362	531,362
Fair value reserves	14,244	12,703
Retained profits	1,114,939	1,306,134
Less: Deferred tax assets	(5,433)	(5,388)
Less: Cumulative gains of FVOCI	(7,834)	(6,987)
<b>Total Common Equity Tier 1 / Tier 1 Capital</b>	<b>1,647,278</b>	<b>1,837,824</b>
<b>Tier 2 Capital</b>		
Expected credit losses	2,570	2,014
Regulatory Reserve	45,000	45,000
<b>Total Capital</b>	<b>1,694,848</b>	<b>1,884,838</b>
Common equity tier 1 / Tier 1 Capital Ratio	19.631%	22.210%
Total capital ratio	20,198%	22.778%

## 2 Credit Risk

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

Credit Exposure	30.06.2024						
	America RM'000	Europe RM'000	India RM'000	Malaysia RM'000	Singapore RM'000	Others RM'000	Total RM'000
Sovereigns/Central Banks	-	-	-	4,489,730	-	-	4,489,730
Banks, DFIs & MDBs	207,317	440,225	11,628	1,953,290	232,795	32,068	2,877,323
Public Sector Entities	-	-	-	93,353	-	-	93,353
Insurance Companies, Securities Firms and Fund Managers	-	-	-	68,178	-	-	68,178
Corporates	-	3,814	-	3,741,401	53,968	-	3,799,183
Regulatory Retails	-	-	-	-	-	-	-
Residential Mortgages	-	-	-	1,237	-	-	1,237
Other Asset	-	-	-	168,143	-	-	168,143
Equity Exposure	-	-	-	19,624	-	-	19,624
Defaulted Exposures	-	-	-	747	-	-	747
<b>Grand Total</b>	<b>207,317</b>	<b>444,039</b>	<b>11,628</b>	<b>10,535,703</b>	<b>286,763</b>	<b>32,068</b>	<b>11,517,518</b>

Credit Exposure	31.12.2023						
	America RM'000	Europe RM'000	India RM'000	Malaysia RM'000	Singapore RM'000	Others RM'000	Total RM'000
Sovereigns/Central Banks	-	-	-	4,155,039	-	-	4,155,039
Banks, DFIs & MDBs	170,309	373,049	15,360	2,046,787	381,187	40,731	3,027,423
Public Sector Entities	-	-	-	-	-	-	-
Insurance Companies, Securities Firms and Fund Managers	-	-	-	57,285	-	-	57,285
Corporates	-	5,658	-	3,946,483	519	-	3,952,660
Regulatory Retails	-	-	-	-	-	-	-
Residential Mortgages	-	-	-	1,573	-	-	1,573
Other Asset	-	-	-	111,544	-	-	111,544
Equity Exposure	-	-	-	19,624	-	-	19,624
Defaulted Exposures	-	-	-	840	-	-	840
<b>Grand Total</b>	<b>170,309</b>	<b>378,707</b>	<b>15,360</b>	<b>10,339,175</b>	<b>381,706</b>	<b>40,731</b>	<b>11,325,988</b>



## Deutsche Bank (Malaysia) Berhad

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### 2 Credit Risk (continued)

#### 2.2 Distribution of exposures by sector, broken down by major types of gross credit exposures

Credit Exposure	30.06.2024											Total RM'000
	Construction	Education, Health & Others	Electricity, Gas & Water Supply	Finance, Insurance, Real Estate & Business Activities	Household	Manufacturing	Mining & Quarrying	Others	Primary Agriculture	Transport, Storage & Communication	Wholesale & Retail Trade & Restaurants & Hotels	
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	
Sovereigns/Central Banks	-	-	-	4,489,730	-	-	-	-	-	-	-	4,489,730
Public Sector Entities Banks, DFIs & MDBs	-	-	-	93,353	-	-	-	-	-	-	-	93,353
Insurance Companies, Securities Firms and Fund Managers	-	-	-	2,877,323	-	-	-	-	-	-	-	2,877,323
Corporates	222,821	-	10,099	68,178	-	-	-	-	-	-	-	68,178
Regulatory Retail	-	-	-	837,019	-	1,306,822	21,015	279,085	34,502	268,842	818,978	3,799,183
Residential Mortgages	-	-	-	-	1,237	-	-	-	-	-	-	1,237
Other Assets	-	-	-	168,143	-	-	-	-	-	-	-	168,143
Equity Exposure	-	-	-	19,624	-	-	-	-	-	-	-	19,624
Defaulted Exposures	-	-	-	-	747	-	-	-	-	-	-	747
<b>Grand Total</b>	<b>222,821</b>	<b>-</b>	<b>10,099</b>	<b>8,553,370</b>	<b>1,984</b>	<b>1,306,822</b>	<b>21,015</b>	<b>279,085</b>	<b>34,502</b>	<b>268,842</b>	<b>818,978</b>	<b>11,517,518</b>

## Deutsche Bank (Malaysia) Berhad

(Company No. 199401026871 (312552-W))

(Incorporated in Malaysia)

### 2 Credit Risk (continued)

#### 2.2 Distribution of exposures by sector, broken down by major types of gross credit exposures (continued)

Credit Exposure	31.12.2023											Total RM'000
	Construction	Education, Health & Others	Electricity, Gas & Water Supply	Finance, Insurance, Real Estate & Business Activities	Household	Manufacturing	Mining & Quarrying	Others	Primary Agriculture	Transport, Storage & Communication	Wholesale & Retail Trade & Restaurants & Hotels	
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	
Sovereigns/Central Banks	-	-	-	4,155,039	-	-	-	-	-	-	-	4,155,039
Public Sector Entities Banks, DFIs & MDBs	-	-	-	-	-	-	-	-	-	-	-	-
Insurance Companies, Securities Firms and Fund Managers	-	-	-	3,027,423	-	-	-	-	-	-	-	3,027,423
Corporates	-	-	-	57,285	-	-	-	-	-	-	-	57,285
Regulatory Retail	200,054	-	10,296	1,015,746	-	1,321,993	20,081	255,568	10,472	350,632	767,818	3,952,660
Residential Mortgages	-	-	-	-	1,573	-	-	-	-	-	-	1,573
Other Assets	-	-	-	111,544	-	-	-	-	-	-	-	111,544
Equity Exposure	-	-	-	19,624	-	-	-	-	-	-	-	19,624
Defaulted Exposures	-	-	-	-	840	-	-	-	-	-	-	840
<b>Grand Total</b>	<b>200,054</b>	<b>-</b>	<b>10,296</b>	<b>8,386,661</b>	<b>2,413</b>	<b>1,321,993</b>	<b>20,081</b>	<b>255,568</b>	<b>10,472</b>	<b>350,632</b>	<b>767,818</b>	<b>11,325,988</b>

## 2 Credit Risk (continued)

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

Credit Exposure	30.06.2024			
	Maturity			Total RM'000
	Up to 1year RM'000	1-5 year RM'000	> 5 years RM'000	
Sovereigns/Central Banks	4,489,730	-	-	4,489,730
Public Sector Entities	93,353	-	-	93,353
Banks, DFIs & MDBs	1,898,835	715,448	263,040	2,877,323
Insurance Cos, Securities Firms & Fund Managers	65,008	3,170	-	68,178
Corporates	3,125,165	674,018	-	3,799,183
Regulatory Retail	-	-	-	-
Residential Mortgages	19	838	380	1,237
Other Assets	168,143	-	-	168,143
Equity Exposure	19,624	-	-	19,624
Defaulted Exposures	173	309	265	747
<b>Grand Total</b>	<b>9,860,050</b>	<b>1,393,783</b>	<b>263,685</b>	<b>11,517,518</b>

Credit Exposure	31.12.2023			
	Maturity			Total RM'000
	Up to 1year RM'000	1-5 year RM'000	> 5 years RM'000	
Sovereigns/Central Banks	4,155,039	-	-	4,155,039
Public Sector Entities	-	-	-	-
Banks, DFIs & MDBs	2,121,842	712,906	192,675	3,027,423
Insurance Cos, Securities Firms & Fund Managers	54,115	3,170	-	57,285
Corporates	3,322,321	629,197	1,142	3,952,660
Regulatory Retail	-	-	-	-
Residential Mortgages	26	1,028	519	1,573
Other Assets	111,544	-	-	111,544
Equity Exposure	19,624	-	-	19,624
Defaulted Exposures	190	386	264	840
<b>Grand Total</b>	<b>9,784,701</b>	<b>1,346,687</b>	<b>194,600</b>	<b>11,325,988</b>

## 2 Credit Risk (continued)

### 2.4 Credit-impaired Loans

Stage 3 Lifetime ECL credit-impaired loans, advances and financing analysed by economic purpose which are wholly incurred in Malaysia are as follows:

	Group and Bank	
	30.06.2024 RM'000	31.12.2023 RM'000
Household (Malaysia)	1,815	1,979

## 2 Credit Risk (continued)

### 2.5 Reconciliation of Loan Impairment Provisions

Movements in loss allowance which reflect the Expected Credit Loss (“ECL”) model on impairment are as follows:

	30.06.2024				31.12.2023			
Group and Bank	12-month ECL RM'000	Lifetime ECL not credit-impaired RM'000	Lifetime ECL credit-impaired RM'000	Total RM'000	12-month ECL RM'000	Lifetime ECL not credit-impaired RM'000	Lifetime ECL credit-impaired RM'000	Total RM'000
<b>Loans, advances and financing at amortised cost*</b>								
Balance at 1 January	1,822	192	1,194	3,208	2,450	110	1,521	4,081
Transfer to 12-month ECL	79	(16)	(63)	-	116	(27)	(89)	-
Transfer to lifetime ECL not credit-impaired	-	-	-	-	(124)	124	-	-
Transfer to lifetime ECL credit-impaired	(84)	-	84	-	(75)	-	75	-
Net remeasurement of loss allowance	(173)	(71)	(98)	(342)	(95)	(23)	(313)	(431)
New financial assets originated or purchased	408	28	38	474	517	81	-	598
Financial assets that have been derecognized	(448)	(26)	-	(474)	(967)	(73)	-	(1,040)
<b>Balance at 31 December</b>	<b>1,604</b>	<b>107</b>	<b>1,155</b>	<b>2,866</b>	<b>1,822</b>	<b>192</b>	<b>1,194</b>	<b>3,208</b>

\* The loss allowance in this table includes ECL on loan commitment and financial guarantees of RM1,735,000 (31 December 2023: RM1,912,000) as at the reporting date.

## 2 Credit Risk (continued)

### 2.6 Standardised Approach to Credit Risk

#### Rated and Unrated Counterparties

Credit exposure	30.06.2024						
	Ratings of Sovereigns and Central Banks by Approved ECAs						
	Moody's S&P RM'000	Aaa to Aa3 AAA to AA- RM'000	A1 to A3 A+ to A- RM'000	Baa1 to Baa3 BBB+ to BBB- RM'000	B1 to B3 BB+ to B- RM'000	Caa1 to C CCC+ to D RM'000	Unrated Unrated RM'000
<a href="#">On and Off Balance-Sheet Exposures</a> Sovereigns/Central Banks		-	4,489,730	-	-	-	-
<b>Total</b>	<b>4,489,730</b>	<b>-</b>	<b>4,489,730</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

Credit exposure	30.06.2024						
	Ratings of Banking Institutions by Approved ECAs						
	Moody's S&P RAM MARC RM'000	Aaa to Aa3 AAA to AA- AAA to AA3 AAA to AA- RM'000	A1 to A3 A+ to A- A1 to A3 A+ to A- RM'000	Baa1 to Baa3 BBB+ to BBB- BBB1 to BBB3 BBB+ to BBB- RM'000	B1 to B3 BB+ to B- BB1 to B3 BB+ to B- RM'000	Caa1 to C CCC+ to D C1 to D C+ to D RM'000	Unrated Unrated Unrated RM'000
<a href="#">On and Off Balance-Sheet Exposures</a> Banks, Development Financial Institutions & MDBs		381,948	2,348,607	16,687	1,386	-	128,695
<b>Total</b>	<b>2,877,323</b>	<b>381,948</b>	<b>2,348,607</b>	<b>16,687</b>	<b>1,386</b>	<b>-</b>	<b>128,695</b>

## 2 Credit Risk (continued)

### 2.6 Standardised Approach to Credit Risk (continued)

Rated and Unrated Counterparties (continued)

Credit exposure	30.06.2024					
	Ratings Others by Approved ECAIs					
	Moodys	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
RAM	AAA to AA3	A to A3	BBB1 to BB3	B to D	Unrated	
MARC	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated	
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<a href="#">On and Off Balance-Sheet Exposures</a>						
<a href="#">Credit Exposures (using Corporate Risk Weights)</a>						
Public Sector Entities		-	-	-	-	93,353
Insurance Cos, Securities Firms & Fund Managers		1,010	-	-	-	67,168
Corporates		983	274,073	2,687	-	3,521,440
Regulatory Retail		-	-	-	-	-
Residential Mortgages		-	-	-	-	1,237
Other Assets		-	-	-	-	168,143
Equity Exposure		19,601	-	-	-	23
Defaulted Exposure		-	-	-	-	747
<b>Total</b>	<b>4,150,465</b>	<b>21,594</b>	<b>274,073</b>	<b>2,687</b>	<b>-</b>	<b>3,852,111</b>

Credit exposure	31.12.2023						
	Ratings of Sovereigns and Central Banks by Approved ECAIs						
	Moodys	Aaa to Aa3	A1 to A3	Baa1 to Baa3	B1 to B3	Caa1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<a href="#">On and Off Balance-Sheet Exposures</a>							
Sovereigns/Central Banks		-	4,155,039	-	-	-	-
<b>Total</b>	<b>4,155,039</b>	<b>-</b>	<b>4,155,039</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

## 2 Credit Risk (continued)

### 2.6 Standardised Approach to Credit Risk (continued)

#### Rated and Unrated Counterparties (continued)

Credit exposure	31.12.2023						
	Ratings of Banking Institutions by Approved ECAIs						
	Moody's S&P RAM MARC RM'000	Aaa to Aa3 AAA to AA- AAA to AA3 AAA to AA- RM'000	A1 to A3 A+ to A- A1 to A3 A+ to A- RM'000	Baa1 to Baa3 BBB+ to BBB- BBB1 to BBB3 BBB+ to BBB- RM'000	B1 to B3 BB+ to B- BB1 to B3 BB+ to B- RM'000	Caa1 to C CCC+ to D C1 to D C+ to D RM'000	Unrated Unrated Unrated Unrated RM'000
<a href="#">On and Off Balance-Sheet Exposures</a> Banks, Development Financial Institutions & MDBs		555,057	2,343,121	14,533	7,948	-	106,764
<b>Total</b>	<b>3,027,423</b>	<b>555,057</b>	<b>2,343,121</b>	<b>14,533</b>	<b>7,948</b>	<b>-</b>	<b>106,764</b>

Credit exposure	31.12.2023					
	Ratings Others by Approved ECAIs					
	Moody's S&P RAM MARC RM'000	Aaa to Aa3 AAA to AA- AAA to AA3 AAA to AA- RM'000	A1 to A3 A+ to A- A to A3 A+ to A- RM'000	Baa1 to Ba3 BBB+ to BB- BBB1 to BB3 BBB+ to BB- RM'000	B1 to C B+ to D B to D B+ to D RM'000	Unrated Unrated Unrated Unrated RM'000
<a href="#">On and Off Balance-Sheet Exposures</a> <a href="#">Credit Exposures (using Corporate</a> <a href="#">Risk Weights)</a>						
Public Sector Entities	-	-	-	-	-	-
Insurance Cos, Securities Firms & Fund Managers	-	1,010	-	-	-	56,275
Corporates	30,434	29,343	4,863	-	-	3,888,020
Regulatory Retail	-	-	-	-	-	-
Residential Mortgages	-	-	-	-	-	1,573
Other Assets	-	777	-	-	-	110,767
Equity Exposure	19,361	-	-	-	-	263
Defaulted Exposure	-	-	-	-	-	840
<b>Total</b>	<b>4,143,526</b>	<b>49,795</b>	<b>31,130</b>	<b>4,863</b>	<b>-</b>	<b>4,057,738</b>

The Bank has opted for the comprehensive approach for credit risk mitigation which takes into account the scaling factor when applying the standard haircut.



## 2 Credit Risk (continued)

### 2.6 Standardised Approach to Credit Risk (continued)

The following table shows the DBMB Group's exposure values in the standardised approach by risk weight. The information is shown after credit risk mitigation obtained in the form of eligible financial collateral, guarantees and credit derivatives.

#### Risk Weights under the Standardised Approach

Risk Weights	30.06.2024												Total Exposures after Netting and Credit Risk Mitigation RM'000	Total Risk Weighted Assets RM'000
	Exposures after Netting & Credit Risk Mitigation													
	Sovereigns and Central Banks RM'000	Public Sector Entities RM'000	Banks, DFIs and MDBs RM'000	Insurance Companies, Securities Firms and Fund Managers RM'000	Corporates RM'000	Regulatory Retail RM'000	Residential Mortgages RM'000	Higher Risk Assets RM'000	Other Assets RM'000	Specialised Financing / Investment RM'000	Securitisation RM'000	Equity Exposures RM'000		
0%	4,420,394	-	-	-	-	-	-	1,637	-	-	-	-	4,422,031	-
20%	-	93,353	427,168	1,010	983	-	-	-	-	-	-	-	522,514	104,503
35%	-	-	-	-	-	-	1,237	-	-	-	-	-	1,237	433
50%	-	-	1,838,495	-	275,452	-	462	-	-	-	-	-	2,114,409	1,057,204
75%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
100%	-	-	2,247	67,168	3,521,365	-	285	-	166,507	-	-	19,604	3,777,176	3,777,176
1250%	-	-	-	-	-	-	-	-	-	-	-	20	20	250
<b>Total Exposures</b>	<b>4,420,394</b>	<b>93,353</b>	<b>2,267,910</b>	<b>68,178</b>	<b>3,797,800</b>	<b>-</b>	<b>1,984</b>	<b>-</b>	<b>168,144</b>	<b>-</b>	<b>-</b>	<b>19,624</b>	<b>10,837,387</b>	<b>4,939,566</b>
Risk-Weighted Assets by Exposures	-	93,353	1,006,928	67,370	3,565,934	-	949	-	166,507	-	-	19,854	4,920,895	
Average Risk Weight	0.0%	100.0%	44.4%	98.8%	93.9%	0.0%	47.8%	0.0%	99.0%	0.0%	0.0%	101.2%	45.4%	
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	-	-	-

## 2 Credit Risk (continued)

### 2.6 Standardised Approach to Credit Risk (continued)

Risk Weights under the Standardised Approach (continued)

Risk Weights	31.12.2023													Total Exposures after Netting and Credit Risk Mitigation RM'000	Total Risk Weighted Assets RM'000
	Exposures after Netting & Credit Risk Mitigation														
	Sovereigns and Central Banks RM'000	Public Sector Entities RM'000	Banks, DFIs and MDBs RM'000	Insurance Companies, Securities Firms and Fund Managers RM'000	Corporates RM'000	Regulatory Retail RM'000	Residential Mortgages RM'000	Higher Risk Assets RM'000	Other Assets RM'000	Specialised Financing / Investment RM'000	Securitisation RM'000	Equity Exposures RM'000			
0%	4,037,203	-	-	-	-	-	-	778	-	-	-	-	4,037,981	-	
20%	-	-	463,573	-	30,434	-	-	-	-	-	-	-	494,007	98,801	
35%	-	-	-	-	-	-	1,573	-	-	-	-	-	1,573	551	
50%	-	-	1,788,245	1,010	30,696	-	-	-	-	-	-	-	1,819,951	909,976	
75%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
100%	-	-	8,077	56,277	3,890,156	-	840	-	110,765	-	-	19,604	4,085,719	4,085,719	
1250%	-	-	-	-	-	-	-	-	-	-	-	20	20	250	
<b>Total Exposures</b>	<b>4,037,203</b>	<b>-</b>	<b>2,259,895</b>	<b>57,287</b>	<b>3,951,286</b>	<b>-</b>	<b>2,413</b>	<b>-</b>	<b>111,543</b>	<b>-</b>	<b>-</b>	<b>19,624</b>	<b>10,439,251</b>	<b>5,095,297</b>	
Risk-Weighted Assets by Exposures	-	-	994,914	56,782	3,911,590	-	1,391	-	110,766	-	-	19,854	5,095,297		
Average Risk Weight	0.0%	0.0%	44.0%	99.1%	99.0%	0.0%	57.6%	0.0%	99.3%	0.0%	0.0%	101.2%	48.8%		
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

## 2 Credit Risk (continued)

### 2.7 Credit Risk Mitigation under Standardised Approach

#### Credit Risk Mitigation

Exposure Class	30.06.2024			
	Exposures before CRM RM'000	Exposures Covered by Guarantees/Credit Derivatives RM'000	Exposures Covered by Eligible Financial Collateral RM'000	Exposures Covered by Other Eligible Collateral RM'000
<b>Credit Risk</b>				
<i>On-Balance Sheet Exposures</i>				
Sovereigns/Central Banks	4,454,258	-	69,336	-
Public Sector Entities	-	-	-	-
Banks, Development Financial Institutions and Multilateral Development Banks	1,302,418	-	201,869	-
Insurance Companies, Securities Firms and Fund Managers	-	-	-	-
Corporates	1,911,263	940,612	-	-
Regulatory Retail	-	-	-	-
Residential Mortgages	1,237	-	-	-
Higher Risk Assets	-	-	-	-
Other Assets	168,143	-	-	-
Equity Exposure	19,624	-	-	-
Defaulted Exposures	747	-	-	-
<b>Total On-Balance Sheet Exposures</b>	<b>7,857,690</b>	<b>940,612</b>	<b>271,205</b>	<b>-</b>
<i>Off-Balance Sheet Exposures</i>				
OTC Derivatives	1,997,788	-	407,543	-
Credit Derivatives	-	-	-	-
Direct Credit Substitutes	-	-	-	-
Transaction related contingent Items	455,169	-	1,383	-
Short Term Self Liquidating trade related contingencies	26,443	-	-	-
Other commitments, such as formal standby facilities and credit lines	1,180,428	-	-	-
Defaulted Exposures	-	-	-	-
<b>Total for Off-Balance Sheet Exposures</b>	<b>3,659,828</b>	<b>-</b>	<b>408,926</b>	<b>-</b>
<b>Total On and Off- Balance Sheet Exposures</b>	<b>11,517,518</b>	<b>940,612</b>	<b>680,131</b>	<b>-</b>

## 2 Credit Risk (continued)

### 2.7 Credit Risk Mitigation under Standardised Approach (continued)

Credit Risk Mitigation (continued)

Exposure Class	31.12.2023			
	Exposures before CRM RM'000	Exposures Covered by Guarantees/Credit Derivatives RM'000	Exposures Covered by Eligible Financial Collateral RM'000	Exposures Covered by Other Eligible Collateral RM'000
<b>Credit Risk</b>				
<i>On-Balance Sheet Exposures</i>				
Sovereigns/Central Banks	4,128,534	-	117,836	-
Public Sector Entities	-	-	-	-
Banks, Development Financial Institutions and Multilateral Development Banks	1,401,528	-	202,288	-
Insurance Companies, Securities Firms and Fund Managers	-	-	-	-
Corporates	2,018,428	1,020,907	-	-
Regulatory Retail	-	-	-	-
Residential Mortgages	1,573	-	-	-
Higher Risk Assets	-	-	-	-
Other Assets	111,544	-	-	-
Equity Exposure	19,624	-	-	-
Defaulted Exposures	840	-	-	-
<i>Total On-Balance Sheet Exposures</i>	<i>7,682,071</i>	<i>1,020,907</i>	<i>320,124</i>	<i>-</i>
<i>Off-Balance Sheet Exposures</i>				
OTC Derivatives	1,981,441	-	565,259	-
Credit Derivatives	-	-	-	-
Direct Credit Substitutes	-	-	-	-
Transaction related contingent Items	400,607	-	1,353	-
Short Term Self Liquidating trade related contingencies	11,140	-	-	-
Other commitments, such as formal standby facilities and credit lines	1,250,729	-	-	-
Defaulted Exposures	-	-	-	-
<i>Total for Off-Balance Sheet Exposures</i>	<i>3,643,917</i>	<i>-</i>	<i>566,612</i>	<i>-</i>
<i>Total On and Off- Balance Sheet Exposures</i>	<i>11,325,988</i>	<i>1,020,907</i>	<i>886,736</i>	<i>-</i>

## 2 Credit Risk (continued)

### 2.8 Off Balance Sheet Exposures and Counterparty Credit Risk (“CCR”)

Off-Balance Sheet and Counterparty Credit Risk

Group and Bank	30.06.2024			
	Principal Amount RM'000	Positive Fair Value of Derivative Contracts RM'000	Credit Equivalent Amount RM'000	Risk Weighted Assets RM'000
<b>Contingent liabilities</b>				
Direct Credit Substitutes	-		-	-
Transaction related contingent Items	910,338		455,169	391,311
Short Term Self Liquidating trade related contingencies	132,214		26,443	25,818
<b>Commitments</b>				
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	747,778	-	373,889	373,889
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	4,032,695	-	806,539	806,539
<b>Derivative financial instruments</b>				
<b>Foreign exchange related contracts</b>				
One year or less	24,786,129	88,361	467,082	346,396
Over one year to five years	1,358,409	4,064	72,960	65,198
Over five years	-	-	-	-
<b>Interest/Profit rate related contracts</b>				
One year or less	30,000	-	45	45
Over one year to five years	353,663	944	7,203	5,676
Over five years	-	-	-	-
OTC Derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	142,009,383	978,916	1,450,498	453,884
<b>Total</b>	<b>174,360,609</b>	<b>1,072,285</b>	<b>3,659,828</b>	<b>2,468,756</b>

## 2 Credit Risk (continued)

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

Off-Balance Sheet and Counterparty Credit Risk (Continued)

Group and Bank	31.12.2023			
	Principal Amount RM'000	Positive Fair Value of Derivative Contracts RM'000	Credit Equivalent Amount RM'000	Risk Weighted Assets RM'000
<b>Contingent liabilities</b>				
Direct Credit Substitutes	-		-	-
Transaction related contingent Items	801,214		400,607	337,970
Short Term Self Liquidating trade related contingencies	55,702		11,140	10,724
<b>Commitments</b>				
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	826,911	-	413,455	413,455
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	4,186,370	-	837,274	837,274
<b>Derivative financial instruments</b>				
<b>Foreign exchange related contracts</b>				
One year or less	21,716,466	124,994	456,914	410,917
Over one year to five years	613,871	1,443	33,891	26,129
Over five years	-	-	-	-
<b>Interest/Profit rate related contracts</b>				
One year or less	50,000	10	90	58
Over one year to five years	363,663	1,509	9,269	8,042
Over five years	-	-	-	-
OTC Derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	104,279,686	2,802,857	1,481,276	375,443
<b>Total</b>	<b>132,893,883</b>	<b>2,930,813</b>	<b>3,643,916</b>	<b>2,420,012</b>

### 3 Market Risk

#### 3.1 Risk Weighted Assets and Capital Requirements for Market Risk

Risk weighted assets and capital requirements for market risk

	30.06.2024	31.12.2023
Minimum Capital Requirement at 8%	Standardised Approach RM'000	Standardised Approach RM'000
Interest Rate Risk	129,111	117,447
Equity Position Risk	-	-
Foreign Exchange Risk	70,952	66,467
Commodity Risk	-	-
Options	14,103	12,501
<b>Total Risk Weighted Assets for Market Risk</b>	<b>2,677,081</b>	<b>2,455,189</b>

#### 4 Equity exposures in banking book

Table below details the equity exposures in banking book:

Group and Bank	30.06.2024		31.12.2023	
	Gross exposures	Risk Weighted assets	Gross exposures	Risk Weighted assets
Privately Held For socio-economic purpose	19,604	19,604	19,604	19,604

#### 5 Interest Rate Risk in the Banking Book

Tables below show the impact of a (200 basis points) parallel shift to the change in Interest Rate Risk / Rate of Return in the Banking Book to earnings.

Group and Bank	30.06.2024		31.12.2023	
	±200bps		±200bps	
Type of Currency	Increase/ (Decline) in earnings at risk RM'000	Increase/ (Decline) in economic value RM'000	Increase/ (Decline) in earnings at risk RM'000	Increase/ (Decline) in economic value RM'000
MYR	48,242	(77,391)	49,440	(22,135)
USD	(20,821)	19,886	(13,947)	21,747
SGD	(162)	2,319	(815)	4,913
Others	(6,550)	13,203	(12,624)	12,304
	20,709	(41,983)	22,054	16,829



## 6 Islamic Banking Operations

### 6.1 Islamic Banking Window - Capital Adequacy

Risk weighted assets and capital requirement

	30.06.2024		31.12.2023	
	Risk Weighted Assets RM'000	Min Capital Requirement at 8% RM'000	Risk Weighted Assets RM'000	Min Capital Requirement at 8% RM'000
Islamic Banking Window				
Credit Risk	-	-	-	-
Market Risk	-	-	-	-
Operational Risk	7,074	566	6,185	495
<b>Total</b>	<b>7,074</b>	<b>566</b>	<b>6,185</b>	<b>495</b>

Risk weighted capital ratio and Tier 1 capital

Islamic Banking Window	30-Jun-24 RM'000	31-Dec-23 RM'000
<b>Tier 1 capital</b>		
Paid-up share capital	25,000	25,000
Share premium	-	-
Other disclosed reserves	-	-
Retained profits	8,116	11,632
Less: Deferred tax assets	-	-
<b>Total Tier 1 Capital</b>	<b>33,116</b>	<b>36,632</b>
<b>Tier 2 Capital</b>	<b>-</b>	<b>-</b>
<b>Total Capital</b>	<b>33,116</b>	<b>36,632</b>
Tier 1 Capital Ratio	468.153%	592.272%
Risk-Weighted Capital Ratio	468.153%	592.272%

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6 Islamic Banking Operations (continued)

6.2 Islamic Banking Window - Risk Weighted Assets and Capital Requirements for Credit Risk

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

Risk type	30.06.2024					
	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
<i>On-Balance Sheet Exposures</i>						
Sovereigns/Central Banks	267,833	267,833	-	-	-	-
Public Sector Entities	-	-	-	-	-	-
Banks, Development Financial Institutions and Multilateral Development Banks	-	-	-	-	-	-
Insurance Companies, Securities Firms and Fund Managers	-	-	-	-	-	-
Corporates	-	-	-	-	-	-
Regulatory Retail	-	-	-	-	-	-
Residential Mortgages	-	-	-	-	-	-
Higher Risk Assets	-	-	-	-	-	-
Other Assets	-	-	-	-	-	-
Equity Exposure	-	-	-	-	-	-
Defaulted Exposures	-	-	-	-	-	-
<i>Total On-Balance Sheet Exposures</i>	<i>267,833</i>	<i>267,833</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>
<i>Off-Balance Sheet Exposures</i>						
OTC Derivatives	-	-	-	-	-	-
Credit Derivatives	-	-	-	-	-	-
Defaulted Exposures	-	-	-	-	-	-
<i>Total for Off-Balance Sheet Exposures</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>
<i>Total On and Off- Balance Sheet Exposures</i>	<i>267,833</i>	<i>267,833</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>

6 Islamic Banking Operations (continued)

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

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

Risk type	31.12.2023					
	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% *
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<b>Credit Risk</b>						
<i>On-Balance Sheet Exposures</i>						
Sovereigns/Central Banks	216,195	216,195	-	-	-	-
Public Sector Entities	-	-	-	-	-	-
Banks, Development Financial Institutions and Multilateral Development Banks	-	-	-	-	-	-
Insurance Companies, Securities Firms and Fund Managers	-	-	-	-	-	-
Corporates	-	-	-	-	-	-
Regulatory Retail	-	-	-	-	-	-
Residential Mortgages	-	-	-	-	-	-
Higher Risk Assets	-	-	-	-	-	-
Other Assets	-	-	-	-	-	-
Equity Exposure	-	-	-	-	-	-
Defaulted Exposures	-	-	-	-	-	-
<i>Total On-Balance Sheet Exposures</i>	<b>216,195</b>	<b>216,195</b>	-	-	-	-
<i>Off-Balance Sheet Exposures</i>						
OTC Derivatives	-	-	-	-	-	-
Credit Derivatives	-	-	-	-	-	-
Defaulted Exposures	-	-	-	-	-	-
<b>Total for Off-Balance Sheet Exposures</b>	-	-	-	-	-	-
<b>Total On and Off- Balance Sheet Exposures</b>	<b>216,195</b>	<b>216,195</b>	-	-	-	-

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6 Islamic Banking Operations (continued)

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

Islamic Banking Window - Risk Weights Under the Standardised Approach

Risk Weights	30.06.2024												Total Exposures after Netting and Credit Risk Mitigation RM'000	Total Risk Weighted Assets RM'000
	Exposures after Netting & Credit Risk Mitigation													
	Sovereigns and Central Banks RM'000	Public Sector Entities RM'000	Banks, DFIs and MDBs RM'000	Insurance Companies, Securities Firms and Fund Managers RM'000	Corporates RM'000	Regulatory Retail RM'000	Residential Mortgages RM'000	Higher Risk Assets RM'000	Other Assets RM'000	Specialised Financing / Investment RM'000	Securitisation RM'000	Equity Exposures RM'000		
0%	267,833	-	-	-	-	-	-	-	-	-	-	-	267,833	-
20%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
35%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
50%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
75%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
100%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
150%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Exposures</b>	<b>267,833</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>267,833</b>	<b>-</b>
Risk-Weighted Assets by Exposures	0%	-	-	-	-	-	-	-	-	-	-	-	-	-
Average Risk Weight	-	-	-	-	-	-	-	-	-	-	-	-	0.0%	-
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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**6 Islamic Banking Operations (continued)**

**6.2 Islamic Banking Window - Risk Weighted Assets and Capital Requirements for Credit Risk (continued)**

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

Risk Weights	31.12.2023												Total Exposures after Netting and Credit Risk Mitigation RM'000	Total Risk Weighted Assets RM'000
	Exposures after Netting & Credit Risk Mitigation													
	Sovereigns and Central Banks RM'000	Public Sector Entities RM'000	Banks, DFIs and MDBs RM'000	Insurance Companies, Securities Firms and Fund Managers RM'000	Corporates RM'000	Regulatory Retail RM'000	Residential Mortgages RM'000	Higher Risk Assets RM'000	Other Assets RM'000	Specialised Financing / Investment RM'000	Securitisation RM'000	Equity Exposures RM'000		
0%	216,195	-	-	-	-	-	-	-	-	-	-	-	216,195	-
20%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
35%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
50%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
75%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
100%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
150%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Exposures</b>	<b>216,195</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>216,195</b>	<b>-</b>
Risk-Weighted Assets by Exposures	0%	-	-	-	-	-	-	-	-	-	-	-	-	-
Average Risk Weight	-	-	-	-	-	-	-	-	-	-	-	-	0.0%	-
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	-	-	-