

Deutsche Bank (Malaysia) Berhad
(Company No. 199401026871 (312552-W))
(Incorporated in Malaysia)

Deutsche Bank (Malaysia) Berhad

(Company No. 199401026871 (312552-W))
(Incorporated in Malaysia)

Basel II Pillar 3 Report

30 June 2022



1 Regulatory capital requirement

Disclosure on capital adequacy under the Standardised approach

Group and Bank
30 June 2022

RISK TYPE	Gross Exposures	Net Exposures	Risk-Weighted Assets	Minimum Capital Requirement at 8% *
Credit Risk	RM'000	RM'000	RM'000	RM'000
<i>On-Balance Sheet Exposures</i>				
Sovereigns/Central Banks #	6,268,700	5,957,664	-	-
Public Sector Entities	-	-	-	-
Banks, Development Financial Institutions and Multilateral Development Banks	1,027,681	982,945	450,269	36,021
Insurance Companies, Securities Firms and Fund Managers	-	-	-	-
Corporates	1,948,773	1,948,773	1,941,395	155,312
Regulatory Retail	-	-	-	-
Residential Mortgages	2,566	2,566	898	72
Higher Risk Assets	-	-	-	-
Other Assets	727,245	727,245	725,822	58,066
Equity Exposure	15,816	15,816	16,046	1,284
Defaulted Exposures	1,149	1,149	1,149	92
<i>Total On-Balance Sheet Exposures</i>	<i>9,991,930</i>	<i>9,636,158</i>	<i>3,135,579</i>	<i>250,847</i>
<i>Off-Balance Sheet Exposures</i>				
OTC Derivatives	2,016,719	1,594,968	909,819	72,786
Credit Derivatives	-	-	-	-
Direct Credit Substitutes	-	-	-	-
Transaction related contingent Items	320,523	315,891	286,027	22,882
Short Term Self Liquidating trade related contingencies	11,557	11,557	10,515	841
Other commitments, such as formal standby facilities and credit lines	1,222,654	1,222,654	1,222,654	97,812
Defaulted Exposures	-	-	-	-
<i>Total for Off-Balance Sheet Exposures</i>	<i>3,571,453</i>	<i>3,145,070</i>	<i>2,429,015</i>	<i>194,321</i>
<i>Total On and Off- Balance Sheet Exposures</i>	<i>13,563,383</i>	<i>12,781,228</i>	<i>5,564,594</i>	<i>445,168</i>
<i>Large Exposures Risk Requirements</i>	-	-	-	-
Market Risk (Standardised approach)	Long Position	Short Position		
Interest Rate Risk	99,573,671	98,732,539	844,192	67,535
Foreign Currency Risk	481,316	231,478	481,316	38,505
Options	46,679	-	194,850	15,588
			1,520,358	121,628
Operational Risk			743,043	59,444
Total RWA and capital requirements			7,827,995	626,240

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

Under Risk Weighted Capital Adequacy Framework (RWCAF), exposures to the Federal Government of Malaysia, Bank Negara Malaysia, overseas federal governments and central banks of their respective jurisdictions are accorded a preferential sovereign risk weight of 0%.

1 Regulatory capital requirement (continued)

Disclosure on capital adequacy under the Standardised approach (continued)

Group and Bank
31 December 2021

RISK TYPE	Gross Exposures	Net Exposures	Risk-Weighted Assets	Minimum Capital Requirement at 8% *
Credit Risk	RM'000	RM'000	RM'000	RM'000
<i>On-Balance Sheet Exposures</i>				
Sovereigns/Central Banks #	5,009,904	4,959,181	-	-
Public Sector Entities	-	-	-	-
Banks, Development Financial Institutions and Multilateral Development Banks	580,586	580,586	249,461	19,957
Insurance Companies, Securities Firms and Fund Managers	-	-	-	-
Corporates	1,567,867	1,567,867	1,531,220	122,498
Regulatory Retail	-	-	-	-
Residential Mortgages	2,795	2,795	978	78
Higher Risk Assets	-	-	-	-
Other Assets	751,038	751,038	749,683	59,974
Equity Exposure	15,816	15,816	16,046	1,284
Defaulted Exposures	1,416	1,416	1,416	113
<i>Total On-Balance Sheet Exposures</i>	<i>7,929,422</i>	<i>7,878,699</i>	<i>2,548,804</i>	<i>203,904</i>
<i>Off-Balance Sheet Exposures</i>				
OTC Derivatives	1,581,248	1,228,227	720,480	57,638
Credit Derivatives	-	-	-	-
Direct Credit Substitutes	-	-	-	-
Transaction related contingent Items	285,005	280,281	265,213	21,217
Short Term Self Liquidating trade related contingencies	23,707	23,707	23,370	1,870
Other commitments, such as formal standby facilities and credit lines	1,082,745	1,082,745	1,082,745	86,620
Defaulted Exposures	-	-	-	-
<i>Total for Off-Balance Sheet Exposures</i>	<i>2,972,705</i>	<i>2,614,960</i>	<i>2,091,808</i>	<i>167,345</i>
<i>Total On and Off- Balance Sheet Exposures</i>	<i>10,902,127</i>	<i>10,493,659</i>	<i>4,640,612</i>	<i>371,249</i>
Large Exposures Risk Requirements	-	-	-	-
Market Risk (Standardised approach)	Long Position	Short Position		
Interest Rate Risk	79,384,122	78,375,087	881,454	70,516
Foreign Currency Risk	706,900	282,886	706,900	56,552
Options	26,021	-	227,000	18,160
			1,815,354	145,228
Operational Risk			802,999	64,240
Total RWA and capital requirements			7,258,965	580,717

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

Under Risk Weighted Capital Adequacy Framework (RWCAF), exposures to the Federal Government of Malaysia, Bank Negara Malaysia, overseas federal governments and central banks of their respective jurisdictions are accorded a preferential sovereign risk weight of 0%.

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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 2022

Credit Exposure Category	Geography						30-Jun-22
	America RM'000	Europe RM'000	India RM'000	Malaysia RM'000	Singapore RM'000	Others RM'000	Total RM'000
Sovereigns/Central Banks	-	-	-	6,372,018	-	-	6,372,018
Banks, DFIs & MDBs	64,286	408,039	20,435	1,515,436	387,107	82,132	2,477,435
Public Sector Entities	-	-	-	-	-	-	-
Insurance Companies, Securities Firms and Fund Managers	-	-	-	67,810	-	-	67,810
Corporates	-	15,903	-	3,850,894	32,547	-	3,899,344
Regulatory Retails	-	-	-	-	-	-	-
Residential Mortgages	-	-	-	2,566	-	-	2,566
Other Asset	-	-	-	727,245	-	-	727,245
Equity Exposure	-	-	-	15,816	-	-	15,816
Defaulted Exposures	-	-	-	1,149	-	-	1,149
Grand Total	64,286	423,942	20,435	12,552,934	419,654	82,132	13,563,383

Group and Bank
31 December 2021

Category	America	Europe	India	Malaysia	Singapore	Others	Total
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Sovereigns/Central Banks	-	-	-	5,018,786	-	-	5,018,786
Banks, DFIs & MDBs	37,898	359,348	59,389	1,164,058	62,022	97,223	1,779,938
Public Sector Entities	-	-	-	-	-	-	-
Insurance Companies, Securities Firms and Fund Managers	-	-	-	63,996	-	-	63,996
Corporates	-	12,041	-	3,200,823	55,478	-	3,268,342
Regulatory Retails	-	-	-	-	-	-	-
Residential Mortgages	-	-	-	2,795	-	-	2,795
Other Asset	-	-	-	751,038	-	-	751,038
Equity Exposure	-	-	-	15,816	-	-	15,816
Defaulted Exposures	-	-	-	1,416	-	-	1,416
Grand Total	37,898	371,389	59,389	10,218,728	117,500	97,223	10,902,127

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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 2022

Credit Exposure	Sector											30-Jun-22
Category	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	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
Sovereigns/Central Banks	-	-	-	6,372,018	-	-	-	-	-	-	-	6,372,018
Public Sector Entities	-	-	-	-	-	-	-	-	-	-	-	-
Banks, DFIs & MDBs	-	-	-	2,477,435	-	-	-	-	-	-	-	2,477,435
Insurance Companies, Securities Firms and Fund Managers	-	-	-	67,192	-	-	-	618	-	-	-	67,810
Corporates	214,800	-	21,750	305,477	6	1,402,632	19,074	307,981	416	640,224	986,984	3,899,344
Regulatory Retail	-	-	-	-	-	-	-	-	-	-	-	-
Residential Mortgages	-	-	-	-	2,566	-	-	-	-	-	-	2,566
Other Assets	-	-	-	727,245	-	-	-	-	-	-	-	727,245
Equity Exposure	-	-	-	15,816	-	-	-	-	-	-	-	15,816
Defaulted Exposures	-	-	-	-	1,149	-	-	-	-	-	-	1,149
Grand Total	214,800	-	21,750	9,965,183	3,721	1,402,632	19,074	308,599	416	640,224	986,984	13,563,383

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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 (continued)

Group and Bank
31 December 2021

Credit Exposure	Sector											31-Dec-21
Category	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	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
Sovereigns/Central Banks	-	-	-	5,018,786	-	-	-	-	-	-	-	5,018,786
Public Sector Entities	-	-	-	-	-	-	-	-	-	-	-	-
Banks, DFIs & MDBs	-	-	-	1,779,938	-	-	-	-	-	-	-	1,779,938
Insurance Companies, Securities Firms and Fund Managers	-	-	-	63,996	-	-	-	-	-	-	-	63,996
Corporates	190,648	-	20,578	336,667	6	1,347,138	6,669	343,019	589	442,446	580,582	3,268,342
Regulatory Retail	-	-	-	-	-	-	-	-	-	-	-	-
Residential Mortgages	-	-	-	-	2,795	-	-	-	-	-	-	2,795
Other Assets	-	-	-	751,038	-	-	-	-	-	-	-	751,038
Equity Exposure	-	-	-	15,816	-	-	-	-	-	-	-	15,816
Defaulted Exposures	-	-	-	-	1,416	-	-	-	-	-	-	1,416
Grand Total	190,648	0	20,578	7,966,241	4,217	1,347,138	6,669	343,019	589	442,446	580,582	10,902,127

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2 Credit Risk (continued)

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

Group and Bank
30 June 2022

Credit Exposure	Maturity			30-Jun-22
	Up to 1year RM'000	1-5 year RM'000	> 5 years RM'000	Total RM'000
Sovereigns/Central Banks	6,372,018	-	-	6,372,018
Public Sector Entities	-	-	-	-
Banks, DFIs & MDBs	1,495,919	819,215	162,301	2,477,435
Insurance Cos, Securities Firms & Fund Managers	62,080	4,377	1,353	67,810
Corporates	2,969,046	930,298	-	3,899,344
Regulatory Retail	-	-	-	-
Residential Mortgages	81	1,198	1,287	2,566
Other Assets	727,245	-	-	727,245
Equity Exposure	15,816	-	-	15,816
Defaulted Exposures	183	548	418	1,149
Grand Total	11,642,388	1,755,636	165,359	13,563,383

Group and Bank
31 December 2021

Credit Exposure	Maturity			31-Dec-21
	Up to 1year RM'000	1-5 year RM'000	> 5 years RM'000	Total RM'000
Sovereigns/Central Banks	5,018,786	-	-	5,018,786
Public Sector Entities	-	-	-	-
Banks, DFIs & MDBs	878,764	759,961	141,213	1,779,938
Insurance Cos, Securities Firms & Fund Managers	62,643	-	1,353	63,996
Corporates	2,620,254	648,088	-	3,268,342
Regulatory Retail	-	-	-	-
Residential Mortgages	35	1,043	1,717	2,795
Other Assets	751,038	-	-	751,038
Equity Exposure	15,816	-	-	15,816
Defaulted Exposures	164	562	690	1,416
Grand Total	9,347,500	1,409,654	144,973	10,902,127

2 Credit Risk (continued)

2.4 Impaired loans and impairment provisions by sector

Impaired loans, advances and financing analysed by economic sector and geographical distribution are as follows:

	Group and Bank	
	30 June 2022 RM'000	31 December 2021 RM'000
Household (Malaysia)	<u>2,721</u>	<u>3,258</u>

2.5 Reconciliation of loan impairment provisions

Movements in impaired loans, advances and financing are as follows:

	Group and Bank	
	30 June 2022 RM'000	31 December 2021 RM'000
Balance at 1 January	3,258	3,000
Classified as impaired during the period/year	329	1,293
Reclassified as non-impaired during the period/year	(562)	(520)
Amount recovered	(304)	(515)
At 30 June 2022 / 31 December 2021	<u>2,721</u>	<u>3,258</u>
Gross impaired loans as a percentage of gross loans, advances and financing	<u>0.10%</u>	<u>0.13%</u>

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2 Credit Risk (continued)

2.5 Reconciliation of loan impairment provisions (continued)

Group and Bank	2022				2021			
	12-month ECL	Lifetime ECL not credit – impaired	Lifetime ECL credit - impaired	Total	12-month ECL	Lifetime ECL not credit – impaired	Lifetime ECL credit - impaired	Total
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Loans, advances and financing at amortised cost*								
Balance at 1 January	2,573	1,026	1,886	5,485	3,224	3,101	1,758	8,083
Transfer to 12-month ECL	178	-	(178)	-	75	-	(75)	-
Transfer to lifetime ECL not credit- impaired	-	-	-	-	-	-	-	-
Transfer to lifetime ECL credit- impaired	(33)	-	33	-	(405)	-	405	-
Net remeasurement of loss allowance	(123)	(135)	(129)	(387)	(350)	(1,135)	(202)	(1,687)
New financial assets originated or purchased	737	330	-	1,067	932	478	-	1,410
Financial assets that have been derecognized	(754)	(477)	-	(1,231)	(903)	(1,418)	-	(2,321)
Write-offs	-	-	-	-	-	-	-	-
Recoveries of amounts previously written off	-	-	-	-	-	-	-	-
Changes in models/risk parameters	-	-	-	-	-	-	-	-
Other movements	-	-	-	-	-	-	-	-
Balance at 30 June / 31 December	2,578	744	1,612	4,934	2,573	1,026	1,886	5,485

* The loss allowance in this table includes ECL on loan commitment and financial guarantees.

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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 2022

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	Specialised Financing / Investment	Securitisation	Equity Exposures		
0%	RM'000 6,060,982	RM'000 -	RM'000 -	RM'000 -	RM'000 5,062	RM'000 -	RM'000 -	RM'000 -	RM'000 1,423	RM'000 -	RM'000 -	RM'000 -	RM'000 6,067,467	RM'000 -
20%	-	-	409,188	3,556	-	-	-	-	-	-	-	-	412,744	82,549
35%	-	-	-	-	-	-	2,566	-	-	-	-	-	2,566	898
50%	-	-	1,592,894	-	42,175	-	-	-	-	-	-	-	1,635,069	817,535
75%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
100%	-	-	8,865	64,255	3,847,475	-	1,149	-	725,822	-	-	15,796	4,663,362	4,663,362
1250%	-	-	-	-	-	-	-	-	-	-	-	20	20	250
Total Exposures	6,060,982	-	2,010,947	67,811	3,894,712	-	3,715	-	727,245	-	-	15,816	12,781,228	5,564,594
Risk-Weighted Assets by Exposures	-	-	887,150	64,966	3,868,563	-	2,047	-	725,822	-	-	16,046	5,564,594	
Average Risk Weight	0.0%	0.0%	44.1%	95.8%	99.3%	0.0%	55.1%	0.0%	99.8%	0.0%	0.0%	101.5%	43.5%	
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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2 Credit Risk (continued)

2.6 Exposures under the Standardised approach (continued)

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

Group and Bank

31 December 2021

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	Specialised Financing / Investment	Securitisation	Equity Exposures			
0%	RM'000 4,968,062	RM'000 -	RM'000 -	RM'000 -	RM'000 -	RM'000 -	RM'000 -	RM'000 -	RM'000 -	RM'000 1,356	RM'000 -	RM'000 -	RM'000 -	RM'000 4,969,418	RM'000 -
20%	-	-	399,390	1,353	42,857	-	-	-	-	-	-	-	-	443,600	88,720
35%	-	-	-	-	-	-	2,795	-	-	-	-	-	-	2,795	978
50%	-	-	1,017,461	-	36,863	-	-	-	-	-	-	-	-	1,054,324	527,162
75%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
100%	-	-	10,066	62,643	3,183,899	-	1,416	-	749,682	-	-	15,796	4,023,502	4,023,502	
1250%	-	-	-	-	-	-	-	-	-	-	-	20	20	250	
Total Exposures	4,968,062	-	1,426,917	63,996	3,263,619	-	4,211	-	751,038	-	-	15,816	10,493,659	4,640,612	
Risk-Weighted Assets by Exposures	-	-	598,674	62,914	3,210,901	-	2,394	-	749,683	-	-	16,046	4,640,612		
Average Risk Weight	0.0%	0.0%	42.0%	98.3%	98.4%	0.0%	56.9%	0.0%	99.8%	0.0%	0.0%	101.5%	44.2%		
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 2022

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
<i>On-Balance Sheet Exposures</i>				
Sovereigns/Central Banks	6,268,700	-	311,036	-
Public Sector Entities	-	-	-	-
Banks, Development Financial Institutions and Multilateral Development Banks	1,027,681	-	44,736	-
Insurance Companies, Securities Firms and Fund Managers	-	-	-	-
Corporates	1,948,773	798,486	-	-
Regulatory Retail	-	-	-	-
Residential Mortgages	2,566	-	-	-
Higher Risk Assets	-	-	-	-
Other Assets	727,245	-	-	-
Equity Exposure	15,816	-	-	-
Defaulted Exposures	1,149	-	-	-
<i>Total On-Balance Sheet Exposures</i>	9,991,930	798,486	355,772	-
<i>Off-Balance Sheet Exposures</i>				
OTC Derivatives	2,016,719	-	421,750	-
Credit Derivatives	-	-	-	-
Direct Credit Substitutes	-	-	-	-
Transaction related contingent Items	320,523	-	4,632	-
Short Term Self Liquidating trade related contingencies	11,557	-	-	-
Other commitments, such as formal standby facilities and credit lines	1,222,654	-	-	-
Defaulted Exposures	-	-	-	-
<i>Total for Off-Balance Sheet Exposures</i>	3,571,453	-	426,382	-
<i>Total On and Off- Balance Sheet Exposures</i>	13,563,383	798,486	782,154	-

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2 Credit Risk (continued)

2.7 Credit Risk Mitigation (continued)

Group and Bank
 31 December 2021

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
<i>On-Balance Sheet Exposures</i>				
Sovereigns/Central Banks	5,009,904	-	50,723	-
Public Sector Entities	-	-	-	-
Banks, Development Financial Institutions and Multilateral Development Banks	580,586	-	-	-
Insurance Companies, Securities Firms and Fund Managers	-	-	-	-
Corporates	1,567,867	786,331	-	-
Regulatory Retail	-	-	-	-
Residential Mortgages	2,795	-	-	-
Higher Risk Assets	-	-	-	-
Other Assets	751,038	-	-	-
Equity Exposure	15,816	-	-	-
Defaulted Exposures	1,416	-	-	-
<i>Total On-Balance Sheet Exposures</i>	7,929,422	786,331	50,723	-
<i>Off-Balance Sheet Exposures</i>				
OTC Derivatives	1,581,248	-	353,021	-
Credit Derivatives	-	-	-	-
Direct Credit Substitutes	-	-	-	-
Transaction related contingent Items	285,005	-	4,724	-
Short Term Self Liquidating trade related contingencies	23,707	-	-	-
Other commitments, such as formal standby facilities and credit lines	1,082,745	-	-	-
Defaulted Exposures	-	-	-	-
<i>Total for Off-Balance Sheet Exposures</i>	2,972,705	-	357,745	-
<i>Total On and Off- Balance Sheet Exposures</i>	10,902,127	786,331	408,468	-

2 Credit Risk (continued)

2.8 Off Balance Sheet Exposures and Counterparty Credit Risk

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

30-Jun-2022 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	641,046		320,523	286,027
Short Term Self Liquidating trade related contingencies	57,784		11,557	10,515
Foreign exchange related contracts				
One year or less	19,330,515	294,762	574,518	463,150
Over one year to five years	1,063,847	10,780	78,868	56,599
Over five years	-	-	-	-
Interest/Profit rate related contracts				
One year or less	40,000	207	247	247
Over one year to five years	120,000	203	3,202	2,962
Over five years	27,063	-	1,353	1,353
Equity related contracts				
One year or less	-	-	-	-
Over one year to five years	-	-	-	-
Over five years	-	-	-	-
Credit Derivative Contracts				
One year or less	-	-	-	-
Over one year to five years	-	-	-	-
Over five years	-	-	-	-
OTC Derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	78,394,539	1,022,635	1,358,531	385,508
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	892,628		446,314	446,314
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	3,881,701		776,340	776,340
Total	104,449,123	1,328,587	3,571,453	2,429,015

2 Credit Risk (continued)

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

31-Dec-2021 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	570,009		285,005	265,213
Short Term Self Liquidating trade related contingencies	118,537		23,707	23,370
Foreign exchange related contracts				
One year or less	14,988,834	92,443	323,684	309,880
Over one year to five years	1,458,409	19,682	108,206	87,374
Over five years	0	0	0	0
Interest/Profit rate related contracts				
One year or less	80,000	958	1,098	770
Over one year to five years	70,000	0	1,400	920
Over five years	27,063	-	1,353	1,353
Equity related contracts				
One year or less	-	-	-	-
Over one year to five years	-	-	-	-
Over five years	-	-	-	-
Credit Derivative Contracts				
One year or less	-	-	-	-
Over one year to five years	-	-	-	-
Over five years	-	-	-	-
OTC Derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	60,223,659	700,263	1,145,507	320,183
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	562,049	0	281,025	281,025
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	4,008,601		801,720	801,720
Total	82,107,161	813,346	2,972,705	2,091,808

3 Islamic Banking Operations

Islamic Banking Window - Risk Weighted Assets and Capital Requirements (30 June 2022)

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% *
<i>Credit Risk</i>	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<i>On-Balance Sheet Exposures</i>						
Sovereigns/Central Banks #	192,090	192,090	-	-	-	-
Public Sector Entities	-	-	-	-	-	-
Banks, Development Financial Institutions and Multilateral 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>192,090</i>	<i>192,090</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>192,090</i>	<i>192,090</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>
<i>Large Exposures Risk Requirements</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>
<i>Market Risk (Standardised approach)</i>	<i>Long Position</i>	<i>Short Position</i>				
Interest Rate Risk	-	-	-	-	-	-
Foreign Currency Risk	-	-	-	-	-	-
Options	-	-	-	-	-	-
			-	-	-	-
<i>Operational Risk</i>			<i>4,286</i>	<i>-</i>	<i>-</i>	<i>343</i>
<i>Total RWA and capital requirements</i>			<i>4,286</i>	<i>-</i>	<i>-</i>	<i>343</i>

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

Under RWCAF, exposures to the Federal Government of Malaysia, Bank Negara Malaysia, overseas federal governments and central banks of their respective jurisdictions are accorded a preferential sovereign risk weight of 0%.

3 Islamic Banking Operations (continued)

Islamic Banking Window - Risk Weighted Assets and Capital Requirements (31 December 2021)

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% *
<i>Credit Risk</i>	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<i>On-Balance Sheet Exposures</i>						
Sovereigns/Central Banks #	261,312	261,312	-	-	-	-
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>261,312</i>	<i>261,312</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>261,312</i>	<i>261,312</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>
<i>Large Exposures Risk Requirements</i>	-	-	-	-	-	-
<i>Market Risk (Standardised approach)</i>	<i>Long Position</i>	<i>Short Position</i>				
Interest Rate Risk	-	-	-	-	-	-
Foreign Currency Risk	-	-	-	-	-	-
Options	-	-	-	-	-	-
			-	-	-	-
<i>Operational Risk</i>			<i>4,318</i>	<i>-</i>	<i>-</i>	<i>345</i>
<i>Total RWA and capital requirements</i>			<i>4,318</i>	<i>-</i>	<i>-</i>	<i>345</i>

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

Under RWCAF, exposures to the Federal Government of Malaysia, Bank Negara Malaysia, overseas federal governments and central banks of their respective jurisdictions are accorded a preferential sovereign risk weight of 0%.

Deutsche Bank (Malaysia) Berhad

(Company No. 199401026871 (312552-W))

(Incorporated in Malaysia)

3 Islamic Banking Operations (continued)

Islamic Banking Window - Risk Weights Under the Standardised Approach (30 June 2022)

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	Specialised Financing / Investment	Securitisation	Equity Exposures		
0%	RM'000 192,090	RM'000 -	RM'000 -	RM'000 -	RM'000 -	RM'000 -	RM'000 -	RM'000 -	RM'000 -	RM'000 -	RM'000 -	RM'000 -	RM'000 192,090	RM'000 -
20%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
35%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
50%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
75%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
100%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
150%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Exposures	192,090	-	-	-	-	-	-	-	-	-	-	-	192,090	-
Risk-Weighted Assets by Exposures	0%	-	-	-	-	-	-	-	-	-	-	-	-	-
Average Risk Weight	-	-	-	-	-	-	-	-	-	-	-	-	0.0%	-
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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3 Islamic Banking Operations (continued)

Islamic Banking Window - Risk Weights Under the Standardised Approach (31 December 2021)

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	Specialised Financing / Investment	Securitisation	Equity Exposures		
0%	RM'000 261,312	RM'000 -	RM'000 -	RM'000 -	RM'000 -	RM'000 -	RM'000 -	RM'000 -	RM'000 -	RM'000 -	RM'000 -	RM'000 -	RM'000 261,312	RM'000 -
20%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
35%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
50%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
75%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
100%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
150%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Exposures	261,312	-	-	-	-	-	-	-	-	-	-	-	261,312	-
Risk-Weighted Assets by Exposures	0%	-	-	-	-	-	-	-	-	-	-	-	-	-
Average Risk Weight	-	-	-	-	-	-	-	-	-	-	-	-	0.0%	-
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	-	-	-