

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

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Basel II Pillar 3 Report

30 June 2020



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

1 Regulatory capital requirement

Disclosure on capital adequacy under the Standardised approach

Group and Bank
 30 June 2020

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 #	3,795,535	3,795,535	-	-
Public Sector Entities	-	-	-	-
Banks, Development Financial Institutions and Multilateral Development Banks	1,563,556	1,563,556	717,294	57,384
Insurance Companies, Securities Firms and Fund Managers	-	-	-	-
Corporates	2,080,960	2,080,960	1,886,427	150,914
Regulatory Retail	-	-	-	-
Residential Mortgages	4,655	4,655	1,629	130
Higher Risk Assets	-	-	-	-
Other Assets	642,224	642,224	640,872	51,270
Equity Exposure	1,611	1,611	1,841	147
Defaulted Exposures	1,251	1,251	1,251	100
<i>Total On-Balance Sheet Exposures</i>	<i>8,089,792</i>	<i>8,089,792</i>	<i>3,249,314</i>	<i>259,945</i>
<i>Off-Balance Sheet Exposures</i>				
OTC Derivatives	1,982,055	1,367,118	755,103	60,408
Credit Derivatives	-	-	-	-
Direct Credit Substitutes	-	-	-	-
Transaction related contingent Items	281,877	281,244	265,209	21,217
Short Term Self Liquidating trade related contingencies	7,705	7,705	6,536	523
Other commitments, such as formal standby facilities and credit lines	899,715	899,715	899,715	71,977
Defaulted Exposures	-	-	-	-
<i>Total for Off-Balance Sheet Exposures</i>	<i>3,171,352</i>	<i>2,555,782</i>	<i>1,926,563</i>	<i>154,125</i>
<i>Total On and Off- Balance Sheet Exposures</i>	<i>11,261,144</i>	<i>10,645,574</i>	<i>5,175,877</i>	<i>414,070</i>
<i>Large Exposures Risk Requirements</i>	-	-	-	-
Market Risk (Standardised approach)	Long Position	Short Position		
Interest Rate Risk	94,399,468	91,941,701	2,489,971	199,198
Foreign Currency Risk	959,198	861,497	959,198	76,736
Options	24,445	-	60,485	4,839
			3,509,654	280,773
Operational Risk			874,956	69,996
Total RWA and capital requirements			9,560,487	764,839

* 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 2019

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 #	3,657,800	3,257,493	-	-
Public Sector Entities	-	-	-	-
Banks, Development Financial Institutions and Multilateral Development Banks	1,374,986	1,374,986	642,924	51,434
Insurance Companies, Securities Firms and Fund Managers	-	-	-	-
Corporates	2,561,559	2,561,559	2,561,143	204,892
Regulatory Retail	-	-	-	-
Residential Mortgages	4,804	4,804	1,681	134
Higher Risk Assets	-	-	-	-
Other Assets	394,391	394,391	392,955	31,436
Equity Exposure	1,611	1,611	1,841	147
Defaulted Exposures	1,579	1,579	1,579	126
<i>Total On-Balance Sheet Exposures</i>	<i>7,996,730</i>	<i>7,596,423</i>	<i>3,602,123</i>	<i>288,169</i>
<i>Off-Balance Sheet Exposures</i>				
OTC Derivatives	1,772,932	1,386,942	768,379	61,471
Credit Derivatives	-	-	-	-
Direct Credit Substitutes	-	-	-	-
Transaction related contingent Items	259,757	258,924	246,797	19,744
Short Term Self Liquidating trade related contingencies	15,074	15,074	13,516	1,081
Other commitments, such as formal standby facilities and credit lines	768,340	768,340	768,340	61,467
Defaulted Exposures	-	-	-	-
<i>Total for Off-Balance Sheet Exposures</i>	<i>2,816,103</i>	<i>2,429,280</i>	<i>1,797,032</i>	<i>143,763</i>
<i>Total On and Off- Balance Sheet Exposures</i>	<i>10,812,833</i>	<i>10,025,703</i>	<i>5,399,155</i>	<i>431,932</i>
Large Exposures Risk Requirements	-	-	-	-
Market Risk (Standardised approach)	Long Position	Short Position		
Interest Rate Risk	94,036,306	92,442,222	2,249,823	179,986
Foreign Currency Risk	175,073	322,271	322,275	25,782
Options	1,013	-	560,300	44,824
			3,132,398	250,592
Operational Risk			839,613	67,169
Total RWA and capital requirements			9,371,166	749,693

* 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%.

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 2020

Credit Exposure Category	Geography						30-Jun-20
	America RM'000	Europe RM'000	India RM'000	Malaysia RM'000	Singapore RM'000	Others RM'000	Total RM'000
Sovereigns/Central Banks	-	-	-	3,845,429	-	-	3,845,429
Banks, DFIs & MDBs	8,156	558,906	59,002	2,115,033	358,755	29,213	3,129,065
Public Sector Entities	-	-	-	-	-	-	-
Insurance Companies, Securities Firms and Fund Managers	-	-	-	26,517	-	-	26,517
Corporates	-	58,506	-	3,502,666	49,220	-	3,610,392
Regulatory Retails	-	-	-	-	-	-	-
Residential Mortgages	-	-	-	4,655	-	-	4,655
Other Asset	-	1,486	-	640,738	-	-	642,224
Equity Exposure	-	-	-	1,611	-	-	1,611
Defaulted Exposures	-	-	-	1,251	-	-	1,251
Grand Total	8,156	618,898	59,002	10,137,900	407,975	29,213	11,261,144

Group and Bank
31 December 2019

Credit Exposure Category	Geography						31-Dec-19
	America RM'000	Europe RM'000	India RM'000	Malaysia RM'000	Singapore RM'000	Others RM'000	Total RM'000
Sovereigns/Central Banks	-	-	-	3,704,914	-	-	3,704,914
Banks, DFIs & MDBs	15,321	318,906	120,472	1,713,353	509,565	19,358	2,696,975
Public Sector Entities	-	-	-	-	-	-	-
Insurance Companies, Securities Firms and Fund Managers	-	-	-	20,499	-	-	20,499
Corporates	-	90,840	-	3,835,304	61,916	-	3,988,060
Regulatory Retails	-	-	-	-	-	-	-
Residential Mortgages	-	-	-	4,804	-	-	4,804
Other Asset	-	-	-	394,391	-	-	394,391
Equity Exposure	-	-	-	1,611	-	-	1,611
Defaulted Exposures	-	-	-	1,579	-	-	1,579
Grand Total	15,321	409,746	120,472	9,676,455	571,481	19,358	10,812,833

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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 2020

Credit Exposure Category	Sector											30-Jun-20
	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	-	-	-	3,845,429	-	-	-	-	-	-	-	3,845,429
Public Sector Entities	-	-	-	-	-	-	-	-	-	-	-	-
Banks, DFIs & MDBs	-	-	-	3,129,065	-	-	-	-	-	-	-	3,129,065
Insurance Companies, Securities Firms and Fund Managers	-	2,394	-	24,123	-	-	-	-	-	-	-	26,517
Corporates	178,590	-	72,954	695,225	6	944,126	28,750	380,219	407	845,810	464,305	3,610,392
Regulatory Retail	-	-	-	-	-	-	-	-	-	-	-	-
Residential Mortgages	-	-	-	-	4,651	-	-	4	-	-	-	4,655
Other Assets	-	-	-	642,224	-	-	-	-	-	-	-	642,224
Equity Exposure	-	-	-	1,611	-	-	-	-	-	-	-	1,611
Defaulted Exposures	-	-	-	-	1,251	-	-	-	-	-	-	1,251
Grand Total	178,590	2,394	72,954	8,337,677	5,908	944,126	28,750	380,223	407	845,810	464,305	11,261,144

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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 2019

Credit Exposure Category	Sector											31-Dec-19
	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	-	-	-	3,704,914	-	-	-	-	-	-	-	3,704,914
Public Sector Entities	-	-	-	-	-	-	-	-	-	-	-	-
Banks, DFIs & MDBs	-	-	-	2,696,975	-	-	-	-	-	-	-	2,696,975
Insurance Companies, Securities Firms and Fund Managers	-	2,395	-	18,104	-	-	-	-	-	-	-	20,499
Corporates	205,351	-	71,163	886,582	6	1,032,864	21,872	275,047	1,229	1,016,336	477,610	3,988,060
Regulatory Retail	-	-	-	-	-	-	-	-	-	-	-	-
Residential Mortgages	-	-	-	-	4,798	-	-	6	-	-	-	4,804
Other Assets	-	-	-	394,391	-	-	-	-	-	-	-	394,391
Equity Exposure	-	-	-	1,611	-	-	-	-	-	-	-	1,611
Defaulted Exposures	-	-	-	-	1,579	-	-	-	-	-	-	1,579
Grand Total	205,351	2,395	71,163	7,702,577	6,383	1,032,864	21,872	275,053	1,229	1,016,336	477,610	10,812,833

2 Credit Risk (continued)

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

Group and Bank
30 June 2020

Credit Exposure	Maturity			30-Jun-20
	Up to 1year RM'000	1-5 year RM'000	> 5 years RM'000	Total RM'000
Sovereigns/Central Banks	3,845,429	-	-	3,845,429
Public Sector Entities	-	-	-	-
Banks, DFIs & MDBs	1,931,923	1,065,637	131,505	3,129,065
Insurance Cos, Securities Firms & Fund Managers	21,350	3,273	1,894	26,517
Corporates	2,751,484	827,617	31,291	3,610,392
Regulatory Retail	-	-	-	-
Residential Mortgages	-	-	4,655	4,655
Other Assets	642,224	-	-	642,224
Equity Exposure	1,611	-	-	1,611
Defaulted Exposures	-	-	1,251	1,251
Grand Total	9,194,021	1,896,527	170,596	11,261,144

Group and Bank
31 December 2019

Credit Exposure	Maturity			31-Dec-19
	Up to 1year RM'000	1-5 year RM'000	> 5 years RM'000	Total RM'000
Sovereigns/Central Banks	3,704,914	-	-	3,704,914
Public Sector Entities	-	-	-	-
Banks, DFIs & MDBs	1,681,128	882,215	133,632	2,696,975
Insurance Cos, Securities Firms & Fund Managers	16,955	1,650	1,894	20,499
Corporates	3,511,199	445,813	31,048	3,988,060
Regulatory Retail	-	-	-	-
Residential Mortgages	12	-	4,792	4,804
Other Assets	394,391	-	-	394,391
Equity Exposure	1,611	-	-	1,611
Defaulted Exposures	-	-	1,579	1,579
Grand Total	9,310,210	1,329,678	172,945	10,812,833

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 2020 RM'000	31 December 2019 RM'000
Household (Malaysia)	3,082	3,526
	<u>3,082</u>	<u>3,526</u>
	=====	=====

2.5 Reconciliation of loan impairment provisions

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

	Group and Bank	
	30 June 2020 RM'000	31 December 2019 RM'000
Balance at 1 January	3,526	2,965
Classified as impaired during the period/ year	322	2,070
Reclassified as non-impaired during the period/ year	(534)	(648)
Amount recovered	(232)	(861)
At 30 June 2020 / 31 December 2019	<u>3,082</u>	<u>3,526</u>
	=====	=====
Gross impaired loans as a percentage of gross loans, advances and financing	0.11%	0.12%
	=====	=====

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2 Credit Risk (continued)

2.5 Reconciliation of loan impairment provisions (continued)

Group and Bank	2020				2019			
	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	4,073	1,193	1,947	7,213	5,146	623	1,582	7,351
Transfer to 12-month ECL	229	-	(229)	-	247	(18)	(229)	-
Transfer to lifetime ECL not credit- impaired	(1)	1	-	-	(2)	2	-	-
Transfer to lifetime ECL credit- impaired	(113)	-	113	-	(613)	-	613	-
Net remeasurement of loss allowance	(693)	(53)	-	(746)	(864)	305	(19)	(578)
New financial assets originated or purchased	969	757	-	1,726	1,084	444	-	1,528
Financial assets that have been derecognised	(391)	(419)	-	(810)	(925)	(163)	-	(1,088)
Write-offs	-	-	-	-	-	-	-	-
Recoveries of amounts previously written off	-	-	-	-	-	-	-	-
Changes in models/risk parameters	-	-	-	-	-	-	-	-
Other movements	-	-	-	-	-	-	-	-
Balance at 30 June / 31 December	4,073	1,479	1,831	7,383	4,073	1,193	1,947	7,213

* 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 2020

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 3,845,429	RM'000 -	RM'000 -	RM'000 -	RM'000 -	RM'000 -	RM'000 -	RM'000 -	RM'000 1,352	RM'000 -	RM'000 -	RM'000 -	RM'000 3,846,781	RM'000 -
20%	-	-	500,484	1,894	242,772	-	-	-	-	-	-	-	745,150	149,030
35%	-	-	-	-	-	-	4,655	-	-	-	-	-	4,655	1,629
50%	-	-	2,013,643	-	34,356	-	-	-	-	-	-	-	2,047,999	1,024,000
75%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
100%	-	-	-	24,622	3,332,633	-	1,251	-	640,872	-	-	1,591	4,000,969	4,000,968
1250%	-	-	-	-	-	-	-	-	-	-	-	20	20	250
Total Exposures	3,845,429	-	2,514,127	26,516	3,609,761	-	5,906	-	642,224	-	-	1,611	10,645,574	5,175,877
Risk-Weighted Assets by Exposures	-	-	1,106,919	25,001	3,398,364	-	2,880	-	640,872	-	-	1,841	5,175,877	
Average Risk Weight	0.0%	0.0%	44.0%	94.3%	94.1%	0.0%	48.8%	0.0%	99.8%	0.0%	0.0%	114.3%	48.6%	
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 2019

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 3,304,607	RM'000 -	RM'000 -	RM'000 -	RM'000 -	RM'000 -	RM'000 -	RM'000 -	RM'000 1,436	RM'000 -	RM'000 -	RM'000 -	RM'000 3,306,043	RM'000 -
20%	-	-	482,216	1,894	-	-	-	-	-	-	-	-	484,110	96,822
35%	-	-	-	-	-	-	4,804	-	-	-	-	-	4,804	1,681
50%	-	-	1,828,768	-	31,880	-	-	-	-	-	-	-	1,860,648	930,324
75%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
100%	-	-	-	18,605	3,955,348	-	1,579	-	392,955	-	-	1,591	4,370,078	4,370,078
1250%	-	-	-	-	-	-	-	-	-	-	-	20	20	250
Total Exposures	3,304,607	-	2,310,984	20,499	3,987,228	-	6,383	-	394,391	-	-	1,611	10,025,703	5,399,155
Risk-Weighted Assets by Exposures	-	-	1,010,827	18,984	3,971,288	-	3,260	-	392,955	-	-	1,841	5,399,155	-
Average Risk Weight	0.0%	0.0%	43.7%	92.6%	99.6%	0.0%	51.1%	0.0%	99.6%	0.0%	0.0%	114.3%	53.9%	-
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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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 2020

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	3,795,535	-	-	-
Public Sector Entities	-	-	-	-
Banks, Development Financial Institutions and Multilateral Development Banks	1,563,556	-	-	-
Insurance Companies, Securities Firms and Fund Managers	-	-	-	-
Corporates	2,080,960	658,496	-	-
Regulatory Retail	-	-	-	-
Residential Mortgages	4,655	-	-	-
Higher Risk Assets	-	-	-	-
Other Assets	642,224	-	-	-
Equity Exposure	1,611	-	-	-
Defaulted Exposures	1,251	-	-	-
<i>Total On-Balance Sheet Exposures</i>	8,089,792	658,496	-	-
<i>Off-Balance Sheet Exposures</i>				
OTC Derivatives	1,982,055	-	614,937	-
Credit Derivatives	-	-	-	-
Direct Credit Substitutes	-	-	-	-
Transaction related contingent Items	281,877	-	633	-
Short Term Self Liquidating trade related contingencies	7,705	-	-	-
Other commitments, such as formal standby facilities and credit lines	899,715	-	-	-
Defaulted Exposures	-	-	-	-
<i>Total for Off-Balance Sheet Exposures</i>	3,171,352	-	615,570	-
<i>Total On and Off- Balance Sheet Exposures</i>	11,261,144	658,496	615,570	-

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2 Credit Risk (continued)

2.7 Credit Risk Mitigation (continued)

Group and Bank
 31 December 2019

Exposure Class	Exposures before CRM	Exposures Covered by Guarantees/Credit Derivatives	Exposures Covered by Eligible Financial Collateral	Exposures Covered by Other Eligible Collateral
<i>Credit Risk</i>	RM'000	RM'000	RM'000	RM'000
<i>On-Balance Sheet Exposures</i>				
Sovereigns/Central Banks	3,657,800	-	400,307	-
Public Sector Entities	-	-	-	-
Banks, Development Financial Institutions and Multilateral Development Banks	1,374,986	-	-	-
Insurance Companies, Securities Firms and Fund Managers	-	-	-	-
Corporates	2,561,559	1,353,527	-	-
Regulatory Retail	-	-	-	-
Residential Mortgages	4,804	-	-	-
Higher Risk Assets	-	-	-	-
Other Assets	394,391	-	-	-
Equity Exposure	1,611	-	-	-
Defaulted Exposures	1,579	-	-	-
<i>Total On-Balance Sheet Exposures</i>	<i>7,996,730</i>	<i>1,353,527</i>	<i>400,307</i>	<i>-</i>
<i>Off-Balance Sheet Exposures</i>				
OTC Derivatives	1,772,932	-	385,989	-
Credit Derivatives	-	-	-	-
Direct Credit Substitutes	-	-	-	-
Transaction related contingent Items	259,757	-	833	-
Short Term Self Liquidating trade related contingencies	15,074	-	-	-
Other commitments, such as formal standby facilities and credit lines	768,340	-	-	-
Defaulted Exposures	-	-	-	-
<i>Total for Off-Balance Sheet Exposures</i>	<i>2,816,103</i>	<i>-</i>	<i>386,822</i>	<i>-</i>
<i>Total On and Off- Balance Sheet Exposures</i>	<i>10,812,833</i>	<i>1,353,527</i>	<i>787,129</i>	<i>-</i>

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-2020 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	563,753		281,877	265,209
Short Term Self Liquidating trade related contingencies	38,527		7,705	6,536
Foreign exchange related contracts				
One year or less	12,261,239	109,615	289,883	238,611
Over one year to five years	1,536,585	12,237	123,939	123,939
Over five years	310,475	-	31,048	15,524
Interest/Profit rate related contracts				
One year or less	208,054	1,466	1,853	959
Over one year to five years	150,000	3,944	6,444	3,482
Over five years	27,063	-	1,894	1,894
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	69,671,394	1,281,006	1,526,994	370,695
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	545,752	-	272,876	272,876
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	3,134,193		626,839	626,839
Total	88,447,035	1,408,268	3,171,352	1,926,564

2 Credit Risk (continued)

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

31-Dec-2019 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	519,514		259,757	246,797
Short Term Self Liquidating trade related contingencies	75,372		15,074	13,516
Foreign exchange related contracts				
One year or less	13,110,350	93,635	282,876	235,748
Over one year to five years	1,705,634	29,651	159,315	159,315
Over five years	310,475	-	31,048	15,524
Interest/Profit rate related contracts				
One year or less	230,127	484	835	579
Over one year to five years	270,000	2,096	6,497	2,948
Over five years	27,063	-	1,894	1,894
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	69,441,961	758,527	1,290,467	352,371
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	378,985	-	189,492	189,492
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	2,894,240		578,848	578,848
Total	88,963,721	884,393	2,816,103	1,797,032

3 Islamic Banking Operations

Islamic Banking Window - Risk Weighted Assets and Capital Requirements (30 June 2020)

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
<i>On-Balance Sheet Exposures</i>						
Sovereigns/Central Banks	265,560	265,560	-	-	-	-
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>265,560</i>	<i>265,560</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>265,560</i>	<i>265,560</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>
Large Exposures Risk Requirements	-	-	-	-	-	-
Market Risk (Standardised approach)	Long Position	Short Position				
Interest Rate Risk	-	-	-	-	-	-
Foreign Currency Risk	-	-	-	-	-	-
Options	-	-	-	-	-	-
			-	-	-	-
Operational Risk			5,578	-	-	446
Total RWA and capital requirements			5,578	-	-	446

3 Islamic Banking Operations (continued)

Islamic Banking Window - Risk Weighted Assets and Capital Requirements (31 December 2019)

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
<i>On-Balance Sheet Exposures</i>						
Sovereigns/Central Banks	76,076	76,076	-	-	-	-
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>76,076</i>	<i>76,076</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>76,076</i>	<i>76,076</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>5,671</i>	<i>-</i>	<i>-</i>	<i>454</i>
Total RWA and capital requirements			5,671	-	-	454

Deutsche Bank (Malaysia) Berhad

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3 Islamic Banking Operations (continued)

Islamic Banking Window - Risk Weights Under the Standardised Approach (30 June 2020)

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'000 265,560	RM'000 -	RM'000 -	RM'000 -	RM'000 -	RM'000 -	RM'000 -	RM'000 -	RM'000 -	RM'000 -	RM'000 -	RM'000 -	RM'000 265,560	RM'000 -
20%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
35%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
50%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
75%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
100%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
150%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Exposures	265,560	-	-	-	-	-	-	-	-	-	-	-	265,560	-
Risk-Weighted Assets by Exposures	0%	-	-	-	-	-	-	-	-	-	-	-	-	-
Average Risk Weight	-	-	-	-	-	-	-	-	-	-	-	-	0.0%	-
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	-	-	-

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 (31 December 2019)

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 76,076	RM'000 -	RM'000 -	RM'000 -	RM'000 -	RM'000 -	RM'000 -	RM'000 -	RM'000 -	RM'000 -	RM'000 -	RM'000 -	RM'000 76,076	RM'000 -
20%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
35%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
50%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
75%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
100%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
150%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Exposures	76,076	-	-	-	-	-	-	-	-	-	-	-	76,076	-
Risk-Weighted Assets by Exposures	0%	-	-	-	-	-	-	-	-	-	-	-	-	-
Average Risk Weight	-	-	-	-	-	-	-	-	-	-	-	-	0.0%	-
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	-	-	-