

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

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# Basel II Pillar 3 Report

## 30 June 2023



## 1 Regulatory capital requirement

Disclosure on capital adequacy under the Standardised approach

Group and Bank  
30 June 2023

RISK TYPE	Gross Exposures	Net Exposures	Risk-Weighted Assets	Minimum Capital Requirement at 8% *
	RM'000	RM'000	RM'000	RM'000
<i>On-Balance Sheet Exposures</i>				
Sovereigns/Central Banks #	3,263,090	3,146,416	-	-
Public Sector Entities	-	-	-	-
Banks, Development Financial Institutions and Multilateral Development Banks	2,224,831	1,724,467	787,915	63,033
Insurance Companies, Securities Firms and Fund Managers	-	-	-	-
Corporates	2,107,879	2,107,879	2,102,226	168,178
Regulatory Retail	-	-	-	-
Residential Mortgages	1,848	1,848	647	52
Higher Risk Assets	-	-	-	-
Other Assets	163,598	163,598	162,834	13,027
Equity Exposure	13,033	13,033	13,263	1,061
Defaulted Exposures	994	994	994	80
<i>Total On-Balance Sheet Exposures</i>	<i>7,775,273</i>	<i>7,158,235</i>	<i>3,067,879</i>	<i>245,431</i>
<i>Off-Balance Sheet Exposures</i>				
OTC Derivatives	2,029,732	1,580,215	919,012	73,521
Credit Derivatives	-	-	-	-
Direct Credit Substitutes	315	315	315	25
Transaction related contingent Items	352,358	351,065	299,053	23,924
Short Term Self Liquidating trade related contingencies	2,475	2,475	2,461	197
Other commitments, such as formal standby facilities and credit lines	1,324,577	1,324,577	1,324,577	105,966
Defaulted Exposures	-	-	-	-
<i>Total for Off-Balance Sheet Exposures</i>	<i>3,709,457</i>	<i>3,258,647</i>	<i>2,545,418</i>	<i>203,633</i>
<i>Total On and Off- Balance Sheet Exposures</i>	<i>11,484,730</i>	<i>10,416,882</i>	<i>5,613,297</i>	<i>449,064</i>
<i>Large Exposures Risk Requirements</i>	-	-	-	-
<i>Market Risk (Standardised approach)</i>				
	<i>Long Position</i>	<i>Short Position</i>		
Interest Rate Risk	106,213,766	104,083,643	994,413	79,553
Foreign Currency Risk	821,726	548,588	821,725	65,738
Options	3,349	-	72,573	5,806
	<i>107,038,841</i>	<i>104,632,231</i>	<i>1,888,711</i>	<i>151,097</i>
<i>Operational Risk</i>			<i>726,546</i>	<i>58,124</i>
<i>Total RWA and capital requirements</i>			<i>8,228,554</i>	<i>658,285</i>

\* 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 2022

RISK TYPE	Gross Exposures	Net Exposures	Risk-Weighted Assets	Minimum Capital Requirement at 8% *
<b>Credit Risk</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<i>On-Balance Sheet Exposures</i>				
Sovereigns/Central Banks #	3,682,896	3,571,134	-	-
Public Sector Entities	-	-	-	-
Banks, Development Financial Institutions and Multilateral Development Banks	445,188	445,188	193,328	15,466
Insurance Companies, Securities Firms and Fund Managers	-	-	-	-
Corporates	1,382,837	1,382,837	1,375,259	110,021
Regulatory Retail	-	-	-	-
Residential Mortgages	2,278	2,278	797	64
Higher Risk Assets	-	-	-	-
Other Assets	888,941	888,941	887,712	71,016
Equity Exposure	13,033	13,033	13,263	1,061
Defaulted Exposures	1,036	1,036	1,036	83
<i>Total On-Balance Sheet Exposures</i>	<i>6,416,209</i>	<i>6,304,447</i>	<i>2,471,395</i>	<i>197,711</i>
<i>Off-Balance Sheet Exposures</i>				
OTC Derivatives	1,886,035	1,275,384	717,280	57,382
Credit Derivatives	-	-	-	-
Direct Credit Substitutes	25	25	25	2
Transaction related contingent Items	382,689	377,565	327,340	26,187
Short Term Self Liquidating trade related contingencies	18,937	18,937	18,937	1,515
Other commitments, such as formal standby facilities and credit lines	1,333,347	1,333,347	1,333,347	106,668
Defaulted Exposures	-	-	-	-
<i>Total for Off-Balance Sheet Exposures</i>	<i>3,621,033</i>	<i>3,005,258</i>	<i>2,396,929</i>	<i>191,754</i>
<i>Total On and Off- Balance Sheet Exposures</i>	<i>10,037,242</i>	<i>9,309,705</i>	<i>4,868,324</i>	<i>389,465</i>
<b>Large Exposures Risk Requirements</b>	-	-	-	-
<b>Market Risk (Standardised approach)</b>	<b>Long Position</b>	<b>Short Position</b>		
Interest Rate Risk	106,894,931	105,184,029	1,221,900	97,752
Foreign Currency Risk	219,176	233,275	233,273	18,662
Options	-	6,109	514,836	41,187
	<i>107,114,107</i>	<i>105,423,413</i>	<i>1,970,009</i>	<i>157,601</i>
<b>Operational Risk</b>			<b>759,436</b>	<b>60,755</b>
<b>Total RWA and capital requirements</b>			<b>7,597,769</b>	<b>607,821</b>

\* 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%.

## Deutsche Bank (Malaysia) Berhad

(Company No. 199401026871 (312552-W))

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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 2023

Credit Exposure Category / Geography	America RM'000	Europe RM'000	India RM'000	Malaysia RM'000	Singapore RM'000	Others RM'000	Total RM'000
Sovereigns/Central Banks	-	-	-	3,363,156	-	-	3,363,156
Banks, DFIs & MDBs	109,867	551,310	1,736	2,659,741	355,054	40,171	3,717,879
Public Sector Entities	-	-	-	-	-	-	-
Insurance Companies, Securities Firms and Fund	-	-	-	77,570	-	-	77,570
Corporates	-	9,112	-	4,134,498	3,041	-	4,146,651
Regulatory Retails	-	-	-	-	-	-	-
Residential Mortgages	-	-	-	1,849	-	-	1,849
Other Asset	-	-	-	163,598	-	-	163,598
Equity Exposure	-	-	-	13,033	-	-	13,033
Defaulted Exposures	-	-	-	994	-	-	994
<b>Grand Total</b>	<b>109,867</b>	<b>560,422</b>	<b>1,736</b>	<b>10,414,439</b>	<b>358,095</b>	<b>40,171</b>	<b>11,484,730</b>

Group and Bank

31 December 2022

Credit Exposure Category / Geography	America RM'000	Europe RM'000	India RM'000	Malaysia RM'000	Singapore RM'000	Others RM'000	Total RM'000
Sovereigns/Central Banks	-	-	-	3,708,439	-	-	3,708,439
Banks, DFIs & MDBs	57,635	470,354	35,783	1,279,550	130,148	67,975	2,041,445
Public Sector Entities	-	-	-	-	-	-	-
Insurance Companies, Securities Firms and Fund	-	-	-	59,128	-	-	59,128
Corporates	-	10,199	-	3,278,883	33,855	-	3,322,937
Regulatory Retails	-	-	-	-	-	-	-
Residential Mortgages	-	-	-	2,279	-	-	2,279
Other Asset	-	-	-	888,942	-	-	888,942
Equity Exposure	-	-	-	13,033	-	-	13,033
Defaulted Exposures	-	-	-	1,039	-	-	1,039
<b>Grand Total</b>	<b>57,635</b>	<b>480,553</b>	<b>35,783</b>	<b>9,231,293</b>	<b>164,003</b>	<b>67,975</b>	<b>10,037,242</b>

## Deutsche Bank (Malaysia) Berhad

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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 2023

Credit Exposure Category / Sector	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	
Sovereigns/Central Banks	-	-	-	3,363,156	-	-	-	-	-	-	-	3,363,156
Public Sector Entities	-	-	-	-	-	-	-	-	-	-	-	-
Banks, DFIs & MDBs	-	-	-	3,717,879	-	-	-	-	-	-	-	3,717,879
Insurance Companies, Securities Firms and Fund	-	-	-	77,570	-	-	-	-	-	-	-	77,570
Corporates	198,830	-	23,063	1,009,145	-	1,558,960	23,838	171,700	10,472	558,541	592,102	4,146,651
Regulatory Retail	-	-	-	-	-	-	-	-	-	-	-	-
Residential Mortgages	-	-	-	-	1,849	-	-	-	-	-	-	1,849
Other Assets	-	-	-	163,598	-	-	-	-	-	-	-	163,598
Equity Exposure	-	-	-	13,033	-	-	-	-	-	-	-	13,033
Defaulted Exposures	-	-	-	-	994	-	-	-	-	-	-	994
<b>Grand Total</b>	<b>198,830</b>	<b>-</b>	<b>23,063</b>	<b>8,344,381</b>	<b>2,843</b>	<b>1,558,960</b>	<b>23,838</b>	<b>171,700</b>	<b>10,472</b>	<b>558,541</b>	<b>592,102</b>	<b>11,484,730</b>

## Deutsche Bank (Malaysia) Berhad

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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 2022

Credit Exposure Category / Sector	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	-	-	-	3,708,439	-	-	-	-	-	-	-	3,708,439
Public Sector Entities	-	-	-	-	-	-	-	-	-	-	-	-
Banks, DFIs & MDBs	-	-	-	2,041,445	-	-	-	-	-	-	-	2,041,445
Insurance Companies, Securities Firms and Fund	-	-	-	58,756	-	-	-	372	-	-	-	59,128
Corporates	208,772	-	21,746	83,491	-	1,363,765	7,863	252,467	514	644,594	739,725	3,322,937
Regulatory Retail	-	-	-	-	-	-	-	-	-	-	-	-
Residential Mortgages	-	-	-	-	2,279	-	-	-	-	-	-	2,279
Other Assets	-	-	-	888,942	-	-	-	-	-	-	-	888,942
Equity Exposure	-	-	-	13,033	-	-	-	-	-	-	-	13,033
Defaulted Exposures	-	-	-	-	1,039	-	-	-	-	-	-	1,039
<b>Grand Total</b>	<b>208,772</b>	<b>-</b>	<b>21,746</b>	<b>6,794,106</b>	<b>3,318</b>	<b>1,363,765</b>	<b>7,863</b>	<b>252,839</b>	<b>514</b>	<b>644,594</b>	<b>739,725</b>	<b>10,037,242</b>

## 2 Credit Risk (continued)

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

Group and Bank  
30 June 2023

Credit Exposure / Maturity	Up to 1year RM'000	1-5 year RM'000	> 5 years RM'000	Total RM'000
Sovereigns/Central Banks	3,363,156	-	-	3,363,156
Public Sector Entities	-	-	-	-
Banks, DFIs & MDBs	2,821,246	682,740	213,893	3,717,879
Insurance Cos, Securities Firms & Fund Managers	72,466	5,104	-	77,570
Corporates	3,555,274	590,214	1,163	4,146,651
Regulatory Retail	-	-	-	-
Residential Mortgages	56	1,131	662	1,849
Other Assets	163,598	-	-	163,598
Equity Exposure	13,033	-	-	13,033
Defaulted Exposures	258	441	295	994
<b>Grand Total</b>	<b>9,989,087</b>	<b>1,279,630</b>	<b>216,013</b>	<b>11,484,730</b>

Group and Bank  
31 December 2022

Credit Exposure / Maturity	Up to 1year RM'000	1-5 year RM'000	> 5 years RM'000	Total RM'000
Sovereigns/Central Banks	3,708,439	-	-	3,708,439
Public Sector Entities	-	-	-	-
Banks, DFIs & MDBs	969,376	891,425	180,644	2,041,445
Insurance Cos, Securities Firms & Fund Managers	52,773	6,349	-	59,122
Corporates	2,569,552	753,391	-	3,322,943
Regulatory Retail	-	-	-	-
Residential Mortgages	111	1,249	919	2,279
Other Assets	888,942	-	-	888,942
Equity Exposure	13,033	-	-	13,033
Defaulted Exposures	257	436	346	1,039
<b>Grand Total</b>	<b>8,202,483</b>	<b>1,652,850</b>	<b>181,909</b>	<b>10,037,242</b>

## 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 2023 RM'000	31 December 2022 RM'000
Household (Malaysia)	<u>2,380</u>	<u>2,519</u>

### 2.5 Reconciliation of loan impairment provisions

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

	Group and Bank	
	30 June 2023 RM'000	31 December 2022 RM'000
Balance at 1 January	2,519	3,258
Classified as impaired during the period/year	242	513
Reclassified as non-impaired during the period/year	(188)	(767)
Amount recovered	(193)	(485)
At 30 June 2023/31 December 2022	<u>2,380</u>	<u>2,519</u>
Gross impaired loans as a percentage of gross loans, advances and financing	<u>0.11%</u>	<u>0.12%</u>



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**2 Credit Risk (continued)**

**2.5 Reconciliation of loan impairment provisions (continued)**

Group and Bank	2023				2022			
	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
<b>Loans, advances and financing at amortised cost*</b>								
Balance at 1 January	2,450	110	1,521	4,081	2,573	1,026	1,886	5,485
Transfer to 12-month ECL	95	(27)	(68)	-	311	(33)	(278)	-
Transfer to lifetime ECL not credit- impaired	-	-	-	-	-	-	-	-
Transfer to lifetime ECL credit- impaired	(92)	-	92	-	(97)	-	97	-
Net remeasurement of loss allowance	(161)	(7)	(98)	(266)	20	(484)	(184)	(648)
New financial assets originated or purchased	635	227	-	862	823	80	-	903
Financial assets that have been derecognized	(741)	(72)	-	(813)	(1,180)	(479)	-	(1,659)
Write-offs	-	-	-	-	-	-	-	-
Recoveries of amounts previously written off	-	-	-	-	-	-	-	-
Changes in models/risk parameters	-	-	-	-	-	-	-	-
Other movements	-	-	-	-	-	-	-	-
<b>Balance at 30 June / 31 December</b>	<b>2,186</b>	<b>231</b>	<b>1,447</b>	<b>3,864</b>	<b>2,450</b>	<b>110</b>	<b>1,521</b>	<b>4,081</b>

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

## Deutsche Bank (Malaysia) Berhad

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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 2023

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 3,246,482	RM'000 -	RM'000 -	RM'000 -	RM'000 5,006	RM'000 -	RM'000 -	RM'000 -	RM'000 764	RM'000 -	RM'000 -	RM'000 -	RM'000 3,252,252	RM'000 -
20%	-	-	502,646	-	-	-	-	-	-	-	-	-	502,646	100,529
35%	-	-	-	-	-	-	1,848	-	-	-	-	-	1,848	647
50%	-	-	2,254,451	1,347	40,692	-	-	-	-	-	-	-	2,296,490	1,148,245
75%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
100%	-	-	10,900	76,223	4,099,662	-	994	-	162,834	-	-	13,013	4,363,626	4,363,626
1250%	-	-	-	-	-	-	-	-	-	-	-	20	20	250
<b>Total Exposures</b>	<b>3,246,482</b>	<b>-</b>	<b>2,767,997</b>	<b>77,570</b>	<b>4,145,360</b>	<b>-</b>	<b>2,842</b>	<b>-</b>	<b>163,598</b>	<b>-</b>	<b>-</b>	<b>13,033</b>	<b>10,416,882</b>	<b>5,613,297</b>
Risk-Weighted Assets by Exposures	-	-	1,238,654	76,897	4,120,008	-	1,641	-	162,834	-	-	13,263	5,613,297	
Average Risk Weight	0.0%	0.0%	44.7%	99.1%	99.4%	0.0%	57.7%	0.0%	99.5%	0.0%	0.0%	101.8%	53.9%	
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 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	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
20%	3,596,678	-	418,680	-	5,017	-	-	-	1,230	-	-	-	3,602,925	-
35%	-	-	-	-	-	-	2,278	-	-	-	-	-	418,680	83,736
50%	-	-	976,089	-	28,436	-	-	-	-	-	-	-	2,278	797
75%	-	-	-	-	-	-	-	-	-	-	-	-	1,004,525	502,263
100%	-	-	36,027	59,122	3,284,368	-	1,036	-	887,711	-	-	13,013	-	-
1250%	-	-	-	-	-	-	-	-	-	-	-	20	4,281,277	4,281,277
													20	250
<b>Total Exposures</b>	<b>3,596,678</b>	<b>-</b>	<b>1,430,796</b>	<b>59,122</b>	<b>3,317,821</b>	<b>-</b>	<b>3,314</b>	<b>-</b>	<b>888,941</b>	<b>-</b>	<b>-</b>	<b>13,033</b>	<b>9,309,705</b>	<b>4,868,323</b>
Risk-Weighted Assets by Exposures	-	-	607,807	59,122	3,298,586	-	1,833	-	887,711	-	-	13,263	4,868,322	-
Average Risk Weight	0.0%	0.0%	42.5%	100.0%	99.4%	0.0%	55.3%	0.0%	99.9%	0.0%	0.0%	101.8%	52.3%	-
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 2023

Exposure Class	Exposures before CRM	Exposures Covered by Guarantees/Credit Derivatives	Exposures Covered by Eligible Financial Collateral	Exposures Covered by Other Eligible Collateral
<b>Credit Risk</b>	RM'000	RM'000	RM'000	RM'000
<i>On-Balance Sheet Exposures</i>				
Sovereigns/Central Banks	3,263,090	-	116,673	-
Public Sector Entities	-	-	-	-
Banks, Development Financial Institutions and Multilateral Development Banks	2,224,831	-	500,364	-
Insurance Companies, Securities Firms and Fund Managers	-	-	-	-
Corporates	2,107,879	890,124	-	-
Regulatory Retail	-	-	-	-
Residential Mortgages	1,848	-	-	-
Higher Risk Assets	-	-	-	-
Other Assets	163,598	-	-	-
Equity Exposure	13,033	-	-	-
Defaulted Exposures	994	-	-	-
<i>Total On-Balance Sheet Exposures</i>	<b>7,775,273</b>	<b>890,124</b>	<b>617,037</b>	<b>-</b>
<i>Off-Balance Sheet Exposures</i>				
OTC Derivatives	2,029,732	-	449,517	-
Credit Derivatives	-	-	-	-
Direct Credit Substitutes	315	-	-	-
Transaction related contingent Items	352,358	-	1,293	-
Short Term Self Liquidating trade related contingencies	2,475	-	-	-
Other commitments, such as formal standby facilities and credit lines	1,324,577	-	-	-
Defaulted Exposures	-	-	-	-
<i>Total for Off-Balance Sheet Exposures</i>	<b>3,709,457</b>	<b>-</b>	<b>450,810</b>	<b>-</b>
<i>Total On and Off- Balance Sheet Exposures</i>	<b>11,484,730</b>	<b>890,124</b>	<b>1,067,847</b>	<b>-</b>

## 2 Credit Risk (continued)

### 2.7 Credit Risk Mitigation (continued)

Group and Bank  
31 December 2022

Exposure Class	Exposures before CRM	Exposures Covered by Guarantees/Credit Derivatives	Exposures Covered by Eligible Financial Collateral	Exposures Covered by Other Eligible Collateral
<b>Credit Risk</b>	RM'000	RM'000	RM'000	RM'000
<i>On-Balance Sheet Exposures</i>				
Sovereigns/Central Banks	3,682,896	-	111,763	-
Public Sector Entities	-	-	-	-
Banks, Development Financial Institutions and Multilateral Development Banks	445,188	-	-	-
Insurance Companies, Securities Firms and Fund Managers	-	-	-	-
Corporates	1,382,837	665,651	-	-
Regulatory Retail	-	-	-	-
Residential Mortgages	2,278	-	-	-
Higher Risk Assets	-	-	-	-
Other Assets	888,941	-	-	-
Equity Exposure	13,033	-	-	-
Defaulted Exposures	1,036	-	-	-
<i>Total On-Balance Sheet Exposures</i>	<b>6,416,209</b>	<b>665,651</b>	<b>111,763</b>	<b>-</b>
<i>Off-Balance Sheet Exposures</i>				
OTC Derivatives	1,886,035	-	610,651	-
Credit Derivatives	-	-	-	-
Direct Credit Substitutes	25	-	-	-
Transaction related contingent Items	382,689	-	5,123	-
Short Term Self Liquidating trade related contingencies	18,937	-	-	-
Other commitments, such as formal standby facilities and credit lines	1,333,347	-	-	-
Defaulted Exposures	-	-	-	-
<i>Total for Off-Balance Sheet Exposures</i>	<b>3,621,033</b>	<b>-</b>	<b>615,774</b>	<b>-</b>
<i>Total On and Off- Balance Sheet Exposures</i>	<b>10,037,242</b>	<b>665,651</b>	<b>727,537</b>	<b>-</b>

## 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.

Group and Bank  
30 June 2023

	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	315		315	315
Transaction related contingent Items	704,716		352,358	299,053
Short Term Self Liquidating trade related contingencies	12,377		2,475	2,461
Foreign exchange related contracts				
One year or less	17,757,474	342,296	602,338	492,224
Over one year to five years	665,325	1,305	42,271	31,404
Over five years	-	-	-	-
Interest/Profit rate related contracts				
One year or less	133,450	4	182	72
Over one year to five years	397,201	644	8,860	6,292
Over five years	-	-	-	-
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	87,100,039	2,270,669	1,376,081	389,020
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	805,451	-	402,726	402,726
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	4,609,257		921,851	921,851
<b>Total</b>	<b>112,185,605</b>	<b>2,614,918</b>	<b>3,709,457</b>	<b>2,545,418</b>

## 2 Credit Risk (continued)

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

Group and Bank  
31 December 2022

	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	25		25	25
Transaction related contingent Items	765,377		382,689	327,340
Short Term Self Liquidating trade related contingencies	94,684		18,937	18,937
Foreign exchange related contracts				
One year or less	16,532,569	89,859	333,287	302,634
Over one year to five years	1,328,986	27,386	106,595	83,497
Over five years	-	-	-	-
Interest/Profit rate related contracts				
One year or less	98,110	-	245	135
Over one year to five years	518,856	2,648	15,596	10,478
Over five years	-	-	-	-
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	87,259,261	1,290,633	1,430,312	320,536
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	954,401	-	477,200	477,200
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	4,280,731		856,146	856,146
<b>Total</b>	<b>111,833,000</b>	<b>1,410,526</b>	<b>3,621,032</b>	<b>2,396,928</b>

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### 3 Islamic Banking Operations

#### Islamic Banking Window - Risk Weighted Assets and Capital Requirements

Group and Bank  
30 June 2023

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% *
	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	279,405	279,405	-	-	-	-
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	-	-	-	-	-	-
<b>Total On-Balance Sheet Exposures</b>	<b>279,405</b>	<b>279,405</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<i>Off-Balance Sheet Exposures</i>						
OTC Derivatives	-	-	-	-	-	-
Credit Derivatives	-	-	-	-	-	-
Defaulted Exposures	-	-	-	-	-	-
<b>Total for Off-Balance Sheet Exposures</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total On and Off- Balance Sheet Exposures</b>	<b>279,405</b>	<b>279,405</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Large Exposures Risk Requirements</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Market Risk (Standardised approach)</b>	<b>Long Position</b>	<b>Short Position</b>				
Interest Rate Risk	-	-	-	-	-	-
Foreign Currency Risk	-	-	-	-	-	-
Options	-	-	-	-	-	-
<b>Operational Risk</b>			<b>5,336</b>	<b>-</b>	<b>-</b>	<b>427</b>
<b>Total RWA and capital requirements</b>			<b>5,336</b>	<b>-</b>	<b>-</b>	<b>427</b>

\* 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

Group and Bank  
31 December 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% *
<b>Credit Risk</b>	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<i>On-Balance Sheet Exposures</i>						
Sovereigns/Central Banks	199,213	199,213	-	-	-	-
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>199,213</i>	<i>199,213</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>199,213</i>	<i>199,213</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>
<b>Large Exposures Risk Requirements</b>	-	-	-	-	-	-
<b>Market Risk (Standardised approach)</b>	Long Position	Short Position				
Interest Rate Risk	-	-	-	-	-	-
Foreign Currency Risk	-	-	-	-	-	-
Options	-	-	-	-	-	-
			-	-	-	-
<b>Operational Risk</b>			4,512	-	-	361
<b>Total RWA and capital requirements</b>			4,512	-	-	361

\* 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%.

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**3 Islamic Banking Operations (continued)**

Islamic Banking Window - Risk Weights Under the Standardised Approach

Group and Bank

30 June 2023

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'000 279,405	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
20%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
35%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
50%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
75%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
100%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
150%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Exposures</b>	<b>279,405</b>	-	-	-	-	-	-	-	-	-	-	-	-	<b>279,405</b>	-
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 2022)

Group and Bank  
31 December 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			
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
0%	199,213	-	-	-	-	-	-	-	-	-	-	-	-	199,213	-
20%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
35%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
50%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
75%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
100%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
150%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Exposures</b>	<b>199,213</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>199,213</b>	<b>-</b>
Risk-Weighted Assets by Exposures	0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Average Risk Weight	-	-	-	-	-	-	-	-	-	-	-	-	-	0.0%	-
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-