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## **RHB Banking Group Selects Fiserv to Support Advanced Interest-Rate and Liquidity Risk Management Strategy**

BROOKFIELD, Wis.--(BUSINESS WIRE)-- [Fiserv, Inc.](#) (NASDAQ: FISV), the leading global provider of financial services technology solutions, today announced that RHB Banking Group (RHB) has chosen Fiserv to support the bank's interest-rate risk and liquidity risk management strategies.

With more than US \$43 billion in assets, RHB has seven distinct strategic business groups, with headquarters in Kuala Lumpur. RHB is focused on enhancing its risk infrastructure and analytics bank-wide to help ensure continued growth as Malaysia's economy regains momentum.

The Fiserv solution is used to manage integrated and advanced liquidity risk, interest-rate risk, market risk, credit risk and economic capital - essential components of effective corporate governance and enterprise risk management. The solution incorporates sophisticated risk concepts developed by Robert A. Jarrow, an originator of the Heath-Jarrow-Morton multi-factor term structure model. Jarrow received the Risk Magazine Lifetime Achievement Award in 2009 in recognition of his contribution to the modern discipline of mathematical finance.

"Our current focus is on enhancing our presence locally and regionally, while continuing active retail and capital market efforts and expansion plans for our Islamic Banking and Global Financial Banking businesses," said Patrick Ho, Head Group Risk, RHB. "These goals add further urgency to our need for historical and forward funds transfer pricing for business, product and branch profitability analysis and management. We expect the Fiserv solution to meet those needs and support our compliance with the New Liquidity Framework requirements set by Bank Negara Malaysia [the country's central bank authority]."

RHB's selection of Fiserv was based on the combination of strong product technology as well as deep subject matter expertise offered by Fiserv. The bank's implementation plan includes Fiserv-presented educational seminars for internal staff that will focus on multiple topics related to asset/liability management, funds transfer pricing and liquidity risk management.

"Banking institutions worldwide are now facing - or anticipating - more stringent standards in Basel III for liquidity, levels of capital and quality of capital than ever before," said Orlando Hanselman, education programs director, Fiserv. "Basel III reinforces the stress-testing imperative for risk identification and determination of capital adequacy. Bankers must be ever vigilant in measuring, managing and interpreting liquidity risk indicators. They must pay

particular attention to imbalances in level and trend of short- and long-term funds, maturity concentrations, market rate sensitivity and unexpected stressors. Today, only comprehensively stress tested capital is the true determinant of a financial institution's safety and soundness."

#### About the RHB Banking Group

The RHB Banking Group is a fully integrated financial services group in Malaysia. The Group's core businesses are streamlined into seven Strategic Business Groups (SBGs): Retail Banking, Business Banking, Group Transaction Banking, Corporate & Investment Banking, Islamic Banking, Global Financial Banking and Group Treasury. These businesses are offered through its main subsidiaries -- RHB Bank Berhad, RHB Investment Bank Berhad and RHB Islamic Bank Berhad, while its asset management and unit trust businesses are held under RHB Investment Management Berhad. RHB's Global Financial Banking Division includes commercial banking operations in Singapore, Thailand and Brunei. For more information, visit [www.rhb.com.my](http://www.rhb.com.my).

#### About Fiserv

Fiserv, Inc. (NASDAQ:FISV) is the leading global provider of information management and electronic commerce systems for the financial services industry, driving innovation that transforms experiences for financial institutions and their customers. Fiserv is ranked No. 1 on the FinTech 100 survey of top technology partners to the financial services industry. For more information, visit [www.fiserv.com](http://www.fiserv.com).

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Source: Fiserv, Inc.