

Company No: 197501003274 (25046-T)

AFFIN Bank Berhad
(Incorporated in Malaysia)

BASEL II
PILLAR 3 DISCLOSURES
As at 30 June 2024

BASEL II Pillar 3 Disclosures

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1. Introduction

1.1 Background

The Capital Adequacy Framework (Basel II - Risk-Weighted Assets) issued by Bank Negara Malaysia ('BNM'), which is the equivalent of the Basel II framework issued by the Basel Committee of Banking Supervision and the Islamic Financial Services Board is structured around three fundamental pillars:

- Pillar 1 defines the minimum capital requirement to ensure that financial institutions hold sufficient capital to cover their exposure to credit, market and operational risks.
- Pillar 2 requires financial institutions to have a process for assessing their overall capital adequacy in relation to their risk profile and a strategy for maintaining their capital levels.
- Pillar 3 requires financial institutions to establish and implement an appropriate disclosure policy that promotes transparency regarding their risk management practices and capital adequacy positions.
- Pillar 3 disclosure is required under the BNM's Risk Weighted Capital Adequacy Framework (Basel II) ('RWCAF') - Disclosure Requirements (Pillar 3).
- Affin Bank Berhad ('the Bank') and its subsidiaries ('the Group') adopt the following approaches under Pillar 1 requirements:
 - Standardised Approach for Credit Risk
 - Standardised Approach for Market Risk
 - Basic Indicator Approach for Operational Risk

1.2 Scope of Application

This document contains the disclosure requirements under Pillar 3 for the Group and the Bank for financial period ended 30 June 2024. The disclosures are made in line with the Pillar 3 disclosure requirements under the Basel II framework as laid out by BNM.

The disclosures should be read in conjunction with the Group's and the Bank's Financial Statements for the half year ended 30 June 2024.

The capital requirements of the Group and the Bank are generally based on the principles of consolidation adopted in the preparation of its financial statements. The Group incorporates those activities relating to Islamic banking business which have been undertaken by AFFIN Islamic Bank Berhad ('AFFIN Islamic'), a wholly owned subsidiary of the Bank.

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1. Introduction (continued)

1.2 Scope of Application (continued)

There are no significant restrictions or impediments on the transfer of funds or regulatory capital within the Group. Any such transfers would require the approvals of the Board of Directors and BNM.

There were no capital deficiencies in any of the subsidiaries of the Group as at the financial period ended 30 June 2024.

2. Capital Management

2.1 Internal Capital Adequacy Assessment Process ('ICAAP')

In line with the BNM guideline on Risk-Weighted Capital Adequacy Framework - Internal Capital Adequacy Assessment Process (ICAAP) (Pillar 2), the Group and the Bank have instituted the ICAAP Framework ("Framework") to assess the overall capital adequacy in relation to the nature, size and complexity of the Group and the Bank that impact the institutional risk profile. The Framework aims to ensure that the Group and Bank are able to maintain healthy capital levels to support strategic business priorities and forward-looking risk assessment in order to ensure that capital demand and supply is considered for both business as-usual and stressed conditions.

The Group's and the Bank's capital management approach is anchored in the integration of risk management and capital planning process. The Group and Bank operate within a Board of Director's approved Risk Appetite that ensures that business growth is done in a responsible and sustainable manner.

A key aspect of the risk management process on an enterprise-wide basis is the annual comprehensive risk assessment undertaken by the Group and the Bank to identify and measure the following risks:

- Risks captured under Pillar 1 (credit risk, market risk and operational risk);
- Risks not fully captured under Pillar 1 (e.g. model risk); and
- Risk types not covered by Pillar 1 (e.g. credit concentration risk, interest rate risk/rate of return on banking book, reputation risk, business and strategic risk, amongst others).

Material Risk Assessment ('MRA') is conducted as part of the ICAAP to identify material risks of the Group and the Bank spanning across retail, commercial, investment banking and business operations. The identification of material risks are aimed to ensure that the Group and the Bank are aware of the potential downside impact that are associated with the day-to-day running of the business. The identification of risks allows for robust management of the potential impact in the event the material risks crystalize.

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2. Capital Management (continued)

2.1 Internal Capital Adequacy Assessment Process ('ICAAP') (continued)

For each material risk identified, the Group and the Bank will ensure appropriate risk mitigation is in place and conduct regular risk monitoring to manage the risk. The management of risk across the Group and the Bank is facilitated by the Risk Management Process and it is embedded through various risk policies and frameworks across the entities.

The Group's and the Bank's stress testing process is guided by the Group's Stress Testing Policy. Stress testing is an essential risk management tool to assess a banking institution's potential vulnerabilities to stressed business conditions. It involves identifying possible events or future changes in the financial and macroeconomic conditions that potentially have unfavorable effects on the Group and the Bank's exposure and ability to withstand such changes usually in relation to the resilience of its capital, earnings sustainability and liquidity strength.

It forms an integral part of the ICAAP and risk management process, enabling the Group and the Bank to assess the impact on its capital adequacy in line with supervisory expectations and requirements.

The Group's stress testing has the following objectives:

- to identify and quantify vulnerabilities of the portfolio under stressed conditions;
- to develop appropriate strategies for mitigating and actively managing such risks under stressed conditions, e.g. setting of risk appetite, restructuring positions and contingency plans;
- to evaluate the capacity to withstand stressed situations in terms of solvency;
- to produce stress test results as an input in determining the internal capital threshold; and
- to ensure all stress test parameters, assumptions and scenarios are duly deliberated by senior management and the relevant committees prior to the execution of the stress test exercise.

2.2 Capital Structure

The total capital and capital adequacy ratios of the Group and the Bank are computed in accordance with BNM's Capital Adequacy Framework (Capital Components).

The Group and the Bank are currently adopting the Standardised Approach for Credit Risk and Market Risk and the Basic Indicator Approach for Operational Risk. In line with the transitional arrangements under the BNM's Capital Adequacy Framework (Capital Components), the minimum capital adequacy requirement for Common Equity Tier 1 Capital Ratio ('CET 1') and Tier 1 Capital Ratio are 7.000% (2023: 7.000%) and 8.500% (2023: 8.500%) respectively for year 2024. The minimum regulatory capital adequacy requirement is 10.500% (2023: 10.500%) for total capital ratio.

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2. Capital Management (continued)

2.2 Capital Structure (continued)

The following table sets forth further details on the capital resources and capital adequacy ratios for the Group and the Bank as at 30 June 2024.

	The Group		The Bank	
	30.06.2024	31.12.2023	30.06.2024	31.12.2023
	RM'000	RM'000	RM'000	RM'000
Paid-up share capital	5,488,544	5,371,044	5,488,544	5,371,044
Retained profits	5,036,470	5,226,324	3,938,078	4,073,235
Unrealised gains on FVOCI instruments	147,828	169,540	194,240	204,573
Other disclosed reserves	8,752	4,146	8,752	4,146
Foreign exchange reserves	-	-	-	-
	10,681,594	10,770,054	9,629,614	9,652,998
Less: Regulatory adjustments	-	-	-	-
Goodwill and other intangibles	(676,713)	(660,680)	(230,485)	(214,275)
Deferred tax assets	(139,055)	(138,283)	(68,568)	(72,072)
55% cumulative unrealised gains on FVOCI instruments	(81,305)	(93,247)	(106,832)	(112,515)
Investment in subsidiaries, joint ventures and associates	(845,440)	(841,260)	(3,980,670)	(3,871,402)
Other CET 1 transitional adjustment	-	326,818	-	175,370
CET 1 capital	8,939,081	9,364,202	5,243,059	5,558,104
Additional Tier 1 Capital				
Additional Tier 1 Capital	1,000,000	1,000,000	500,000	500,000
	1,000,000	1,000,000	500,000	500,000
Total Tier 1 Capital	9,939,081	10,364,202	5,743,059	6,058,104
Subordinated term financing and medium term notes (MTNs)	1,000,000	1,000,000	500,000	500,000
Qualifying loss provisions #	787,252	594,530	459,683	346,186
Total Tier 2 capital	1,787,252	1,594,530	959,683	846,186
Total capital	11,776,333	11,958,732	6,702,742	6,904,290
Risk weighted assets for:				
Credit risk	62,980,277	59,600,642	40,606,020	39,013,653
Market risk	2,620,687	1,828,658	1,585,651	1,230,139
Operational risk	4,031,489	4,029,830	2,096,868	2,063,846
Total risk weighted assets	69,632,453	65,459,130	44,288,539	42,307,638

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2. Capital Management (continued)

2.2 Capital Structure (continued)

	The Group		The Bank	
	30.06.2024	31.12.2023	30.06.2024	31.12.2023
Capital adequacy ratios:				
<u>With transitional arrangements*</u>				
CET 1 capital ratio	N/A	14.305%	N/A	13.137%
Tier 1 capital ratio	N/A	15.833%	N/A	14.319%
Total capital ratio	N/A	18.269%	N/A	16.319%
 <u>Net of proposed dividends (Note 1)</u>				
CET 1 capital ratio	N/A	14.259%	N/A	13.066%
Tier 1 capital ratio	N/A	15.787%	N/A	14.247%
Total capital ratio	N/A	18.223%	N/A	16.247%
 <u>Without transitional arrangements</u>				
CET 1 capital ratio	12.838%	13.806%	11.838%	12.273%
Tier 1 capital ratio	14.274%	15.334%	12.967%	13.905%
Total capital ratio	16.840%	18.000%	15.134%	16.239%
 <u>Net of proposed dividends (Note 1)</u>				
CET 1 capital ratio	12.838%	13.760%	11.838%	12.651%
Tier 1 capital ratio	14.274%	15.288%	12.967%	13.833%
Total capital ratio	16.840%	17.954%	15.134%	16.167%

Qualifying loss provisions are restricted to allowances on the unimpaired portion of the loans, advances and other financing.

* The Group and the Bank have opted to apply BNM's transitional arrangements for the financial years spanning from 1 January 2020 to 31 December 2023. Under this transitional arrangement, financial institutions are permitted to add-back the amount of loss allowance measured at an amount equal to 12-month ECL and Lifetime ECL to the extent they are ascribed to non-credit impaired exposures (which is Stage 1 and Stage 2 provisions) to their CET 1 capital. This strategic move aligns with the ongoing shift toward sustainable financial practices and prudent capital management. For the financial year beginning 1 January 2024, this transitional arrangements is no longer applicable.

Note 1:

In accordance with the Implementation Guidance on Capital Adequacy Framework (Capital Components) dated 9 December 2020, under the Dividend Reinvestment Plan (“DRP”), where a portion of the dividend may be reinvested under a DRP (the electable portion), the amount of the declared dividend to be deducted from the Group and the Bank’s CET1 Capital may be reduced as follows:-

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2. Capital Management (continued)

2.2 Capital Structure (continued)

- (i) where an irrevocable written undertaking from shareholder has been obtained to reinvest the electable portion of the dividend; or
- (ii) where there is no irrevocable written undertaking provided, the average of the preceding 3-year take-up rates or if less than 3 preceding years, the available average historical take-up rates, subject to the amount being not more than 50% of the total electable portion of the dividend.

In arriving at the capital adequacy ratios, the portion of the proposed dividends where no irrevocable written undertaking from shareholders to reinvest the electable portion into new ordinary shares of the Bank is obtained, is assumed to be paid in cash and has been deducted from the calculation of CET 1 Capital.

In accordance with BNM's Guidelines on Investment Account, the credit and market risk weighted on the assets funded by the Restricted Investment Account ('RIA') are included in calculation of capital adequacy for the Bank. As at 30 June 2024, RIA assets included in the Total Capital Ratio calculation amounted to RM3,340.8 million (2023: RM3,572.1 million).

The Group and the Bank have issued capital instruments which qualify as components of regulatory capital under the BNM CAF (Capital Components), as summarised in the following table:

	RM500 million 5.70% Non-Convertible Perpetual Additional Tier 1 Capital Securities Non-Callable 5 Years	RM500 million 5.10% Non-Convertible Perpetual Additional Tier 1 Sukuk Wakalah	RM500 million 5% Non-Convertible 10Y Non-callable 5Y Tier 2 Subordinated Medium Term Notes	RM500 million 4.66% Non-Convertible 10Y Non-callable 5Y Tier 2 Sukuk Murabahah
Issuer	Affin Bank Berhad	Affin Islamic Bank Berhad	Affin Bank Berhad	Affin Islamic Bank Berhad
Governing laws	Laws of Malaysia	Laws of Malaysia	Laws of Malaysia	Laws of Malaysia
Instrument Type	Additional Tier 1	Additional Tier 1	Tier 2	Tier 2
Programme size	RM3 billion	RM5 billion	RM6 billion	RM5 billion
Par value of instrument	RM500 million	RM500 million	RM500 million	RM500 million
Original date of issuance	23-Jun-23	10-Oct-23	26-Jul-22	13-Oct-23
Perpetual or dated	Perpetual	Perpetual	Dated	Dated
Original maturity date	No Maturity	No Maturity	26-Jul-32	13-Oct-33

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2. Capital Management (continued)

2.2 Capital Structure (continued)

	RM500 million 5.70% Non- Convertible Perpetual Additional Tier 1 Capital Securities Non-Callable 5 Years	RM500 million 5.10% Non- Convertible Perpetual Additional Tier 1 Sukuk Wakalah	RM500 million 5% Non-Convertible 10Y Non-callable 5Y Tier 2 Subordinated Medium Term Notes	RM500 million 4.66% Non- Convertible 10Y Non-callable 5Y Tier 2 Sukuk Murabahah
Issuer call subject to prior supervisory approval	Yes	Yes	Yes	Yes
First call date	23-Jun-28	10-Oct-28	26-Jul-27	13-Oct-28
Fixed or floating dividend/coupon	Fixed	Fixed	Fixed	Fixed
Coupon rate	5.70%	5.10%	5.00%	4.66%
Convertibility of Issuance	Non-Convertible	Non-Convertible	Non-Convertible	Non-Convertible
Details of security/collateral pledged	Unsecured	Unsecured	Unsecured	Unsecured
Position in subordination hierarchy in liquidation	Immediately subordinated to Tier 2 capital instruments	Immediately subordinated to Tier 2 capital instruments	Immediately subordinated to senior creditors	Immediately subordinated to senior creditors

2.3 Capital Adequacy

The Group and the Bank have in place an internal limit for its CET 1 capital ratio, Tier 1 capital ratio and Total capital ratio, which is guided by the need to maintain a prudent relationship between available capital and the risks of its underlying businesses. The capital management process is monitored by senior management through periodic reviews.

Refer to Appendix I.

3. Application of Standardised Approach for Credit Risk

The Group and the Bank use the following External Credit Assessment Institutions ('ECAIs') to determine the risk weights for the rated credit exposures: -

- RAM Rating Services Berhad ('RAM')
- Malaysian Rating Corporation Berhad ('MARC')
- Standard & Poor's Rating Services ('S&P')
- Moody's Investors Service ('Moody's')
- Fitch Ratings ('Fitch')

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3. Application of Standardised Approach for Credit Risk (continued)

The external ratings of the ECAIs are used to determine the risk weights of the following types of exposure: sovereigns, banks, public sector entities and corporates.

The mapping of the rating categories of different ECAIs to the risk weights is in accordance with BNM guidelines. In cases where there is no issuer or issue rating, the exposures are treated as unrated and accorded a risk weight appropriate for unrated exposure in the respective category.

The following is a summary of the prescribed rules governing the Standardised Approach for rated and unrated exposures.

Long Term Credit Rating Category by ECAIs under Standardised Approach :

Rating Category	External Credit Assessment Institutions (ECAIs)				
	S&P	Moody's	Fitch	RAM	MARC
1	AAA to AA-	Aaa to Aa3	AAA to AA-	AAA to AA3	AAA to AA-
2	A+ to A-	A1 to A3	A+ to A-	A1 to A3	A+ to A-
3	BBB+ to BBB-	Baa1 to Baa3	BBB+ to BBB-	BBB1 to BBB3	BBB+ to BBB-
4	BB+ to B-	Ba1 to B3	BB+ to B-	BB1 to B3	BB+ to B-
5	CCC+ to D	Caa1 to C	CCC+ to D	C1 to D	C+ to D
Unrated	Unrated				

Long term Credit Rating Risk Weight Category by ECAIs under Standardised Approach for Banking Institution, Corporate and Sovereign & Central Bank :

Rating Category	Risk weights based on Credit Ratings of the Counterparty Exposure Class		
	Corporate	Banking Institutions	Sovereign & Central Bank
1	20%	20%	0%
2	50%	50%	20%
3	100%	50%	50%
4	150%	100%	100%
5	150%	150%	150%
Unrated	100%	50%	100%

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3. Application of Standardised Approach for Credit Risk (continued)

Short term Credit Rating Category by ECAIs under Standardised Approach :

Rating Category	External Credit Assessment Institutions (ECAIs)				
	S&P	Moody's	Fitch	RAM	MARC
1	A-1	P-1	F1+, F1	P-1	MARC-1
2	A-2	P-2	F2	P-2	MARC-2
3	A-3	P-3	F3	P-3	MARC-3
4	Others	Others	B to D	NP	MARC-4

Short term Credit Rating Risk Weight Category by ECAIs under Standardised Approach for Banking Institution and Corporate :

Rating Category	Risk weights based on Credit Ratings of the Counterparty Exposure Class	
	Corporate	Banking Institutions
1	20%	20%
2	50%	50%
3	100%	100%
4	150%	150%

Refer to Appendix II and III.

The Group and the Bank employ various policies and practices to control and mitigate credit risk.

Lending/Financing limits

The Group and the Bank establish internal limits and related lending guidelines to manage large exposures and avoid undue concentration of credit risk in its credit portfolio. The limits include single customer groupings, connected parties and industry segments. These risks are monitored regularly and the limits reviewed annually or sooner depending on changing market and economic conditions.

The credit risk exposure for derivatives due to potential exposure arising from market movements, and loan/financing books are managed on an aggregated basis as part of the overall lending/financing limits with customers.

Collateral

Credits are established against customer's capacity to pay rather than to rely solely on collateral. However, collateral may be taken to mitigate credit risk.

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3. Application of Standardised Approach for Credit Risk (continued)

Collateral (continued)

The main collateral types accepted and ascribed value by the Group and the Bank are:

- Mortgage over residential real estate;
- Charges over commercial real estate or vehicles financed;
- Charges over business assets such as business properties, equipment and fixed deposits;
- Charges over financial instruments such as marketable securities; and
- Debentures, personal guarantees and corporate guarantees.

Where relevant, the Group and the Bank undertake a valuation of the collateral obtained as part of the loan/financing origination process. This assessment is reviewed periodically.

Term loan/financing and lending to corporate entities are generally secured while revolving individual credit facilities are generally unsecured.

Collateral held as security for financial assets other than loans, advances and financing depends on the nature of the instrument. Debt securities, treasury and other eligible bills are generally unsecured, with the exception of asset-backed securities and similar instruments, which are secured by portfolios of financial instruments. Derivatives are also collateralised.

The Group's and the Bank's policies regarding obtaining collateral have not significantly changed during the reporting period and there has been no significant change in the overall quality of the collateral held by the Group and the Bank since the prior period.

Guarantee

A guarantee is a legally binding contractual commitment made to the Bank that ensures that the guarantor is legally responsible to meet the obligations of a borrower in the event the borrower fails to pay.

The Bank may substitute its exposure to the direct counterparty with an exposure to the guarantor or protection provided that the guarantor or protection provider is of a better rating than the direct counterparty, and that the guarantee or the protection is irrevocable and unconditional. However, where the direct counterparty and the guarantor or protection provider are connected, the exposure shall be treated as a single group exposure.

In case of guarantees being provided (for HP and ASB Loans/ATTF-i (ASB/ASB2) only), the combined DSR of both customer/ borrower/ counterparty and guarantor shall be taken. For this purpose, acceptable guarantors shall be restricted to immediate family members (spouse/ parents/sibling/child) regardless of cohabitation. Guarantors not defined as immediate family members shall not be included in DSR computation.

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3. Application of Standardised Approach for Credit Risk (continued)

Offsetting financial instruments

The Bank also uses legal agreements to reduce credit risk, when there is a legally enforceable right to offset the recognised amounts and there is an intention to settle on a net basis, or realise the assets and settle the liability simultaneously. The legally enforceable right must not be contingent on future events and must be enforceable in the normal course of business and in the event of default, insolvency or bankruptcy.

Credit related commitments

Commitment to extend credit represents unutilised portion of approved credit in the form of loans/financing, guarantees or letters of credit. Unutilised credits give rise to potential or contingent credit losses to the Group and the Bank in an amount equal to the total unutilised commitments. The Group and the Bank manage and mitigate the amount of potential and contingent losses arising from unutilised credit lines by imposing minimum specific credit standards on counterparties.

The Group and the Bank monitor the term to maturity of credit commitments as longer-term commitments generally have a greater degree of credit risk than short-term commitments.

Refer to Appendix IV (a) to (b).

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3. Application of Standardised Approach for Credit Risk (continued)

Credit Quality of Financial Assets

Total loans, advances and other financing - credit quality

All loans, advances and other financing are categorised into 'neither past due nor impaired', 'past due but not impaired' and 'impaired'.

Past due loans/financing refers to loans, advances and other financing that are overdue by one day or more.

Loans, advances and other financing are classified as impaired when they fulfill any of the following criteria:

- i. the principal or interest/profit or both is past due more than 90 days or 3 months from the first day of default;
- ii. where the account is in arrears for less than 90 days or 3 months, there is evidence of impairment to indicate that the borrower/customer is 'unlikely to meet' its credit obligations; or
- iii. the loan/financing is classified as rescheduled and restructured in the Central Credit Reference Information System ('CCRIS').

Analysed by economic sectors

The Group	<u>Past Due But Not</u>		<u>Impaired</u>	Total
	<u>Credit-impaired</u>			
30.06.2024	Stage 1	Stage 2	Stage 3	Total
	RM'000	RM'000	RM'000	RM'000
Primary agriculture	12,817	10,827	102	23,746
Mining and quarrying	781	1,300	9,187	11,268
Manufacturing	34,946	119,383	43,200	197,529
Electricity, gas and water supply	49,826	9,723	10,925	70,474
Construction	102,478	121,035	210,523	434,036
Real estate	8,032	225,519	234,223	467,774
Wholesale & retail trade and restaurants & hotels	113,557	176,010	218,639	508,206
Transport, storage and communication	56,785	46,363	101,264	204,412
Finance, insurance/takaful and business services	53,918	68,667	26,786	149,371
Education, health and others	13,509	65,248	14,946	93,703
Household	1,995,825	2,045,478	435,870	4,477,173
	2,442,474	2,889,553	1,305,665	6,637,692

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3. Application of Standardised Approach for Credit Risk (continued)

Credit Quality of Financial Assets (continued)

Analysed by economic sectors (continued)

	<u>Past Due But Not Credit-impaired</u>		<u>Impaired</u>	Total
	Stage 1	Stage 2	Stage 3	
The Group	RM'000	RM'000	RM'000	RM'000
31.12.2023				
Primary agriculture	13,548	10,882	9,686	34,116
Mining and quarrying	309	1,587	29,941	31,837
Manufacturing	26,946	81,616	40,733	149,295
Electricity, gas and water supply	3,313	10,540	4	13,857
Construction	165,752	99,240	179,913	444,905
Real estate	23,569	270,248	204,395	498,212
Wholesale & retail trade and restaurants & hotels	173,259	111,194	343,533	627,986
Transport, storage and communication	67,583	51,476	98,939	217,998
Finance, insurance/takaful and business services	58,984	56,461	21,211	136,656
Education, health and others	17,122	101,142	13,671	131,935
Household	2,153,427	1,877,720	323,385	4,354,532
	<u>2,703,812</u>	<u>2,672,106</u>	<u>1,265,411</u>	<u>6,641,329</u>

	<u>Past Due But Not Credit-impaired</u>		<u>Impaired</u>	Total
	Stage 1	Stage 2	Stage 3	
The Bank	RM'000	RM'000	RM'000	RM'000
30.06.2024				
Primary agriculture	8,020	9,955	-	17,975
Mining and quarrying	486	236	9,187	9,909
Manufacturing	27,150	67,656	37,036	131,842
Electricity, gas and water supply	-	9,551	10,880	20,431
Construction	69,982	58,122	128,942	257,046
Real estate	4,092	221,794	196,924	422,810
Wholesale & retail trade and restaurants & hotels	63,113	109,832	185,534	358,479
Transport, storage and communication	40,403	34,372	90,481	165,256
Finance, insurance and business services	27,744	39,641	11,241	78,626
Education, health and others	8,364	59,599	12,929	80,892
Household	947,657	1,004,466	252,674	2,204,797
	<u>1,197,011</u>	<u>1,615,224</u>	<u>935,828</u>	<u>3,748,063</u>

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3. Application of Standardised Approach for Credit Risk (continued)

Credit Quality of Financial Assets (continued)

Analysed by economic sectors (continued)

	<u>Past Due But Not Credit-impaired</u>		<u>Impaired</u>	Total RM'000
	Stage 1 RM'000	Stage 2 RM'000	Stage 3 RM'000	
The Bank 31.12.2023				
Primary agriculture	5,370	9,592	9,513	24,475
Mining and quarrying	205	451	10,124	10,780
Manufacturing	17,976	35,787	34,007	87,770
Electricity, gas and water supply	2,068	10,391	1	12,460
Construction	45,430	41,123	121,028	207,581
Real estate	21,598	219,067	168,038	408,703
Wholesale & retail trade and restaurants & hotels	91,650	67,777	323,915	483,342
Transport, storage and communication	49,175	31,863	96,312	177,350
Finance, insurance and business services	34,667	29,307	10,617	74,591
Education, health and others	8,503	97,673	12,660	118,836
Household	1,005,822	897,393	186,930	2,090,145
	<u>1,282,464</u>	<u>1,440,424</u>	<u>973,145</u>	<u>3,696,033</u>

Expected credit losses

The Group 30.06.2024	Lifetime ECL		Lifetime ECL	Total RM'000
	12-month ECL Stage 1 RM'000	Not credit impaired Stage 2 RM'000	credit impaired Stage 3 RM'000	
Primary agriculture	3,397	4,379	8,722	16,498
Mining and quarrying	4,143	18,785	93,516	116,444
Manufacturing	3,927	171,102	5,661	180,690
Electricity, gas and water supply	735	1,600	8,505	10,840
Construction	2,968	90,703	25,632	119,303
Real estate	72,333	83,494	149,067	304,894
Wholesale & retail trade and restaurants & hotels	7,113	108,865	19,047	135,025
Transport, storage and communication	272	1,612	8,104	9,988
Finance, insurance/takaful and business services	13,229	40,552	49,085	102,866
Education, health and others	4,682	33,641	13,885	52,208
Household	19,591	85,916	114,886	220,393
Government	-	-	-	-
	<u>132,390</u>	<u>640,649</u>	<u>496,110</u>	<u>1,269,149</u>

BASEL II Pillar 3 Disclosures

3. Application of Standardised Approach for Credit Risk (continued)

Credit Quality of Financial Assets (continued)

Analysed by economic sectors (continued)

Expected credit losses (continued)

The Group		Lifetime ECL	Lifetime ECL	
31.12.2023	12-month ECL	Not credit impaired	credit impaired	Total
	Stage 1	Stage 2	Stage 3	
	RM'000	RM'000	RM'000	RM'000
Primary agriculture	5,113	1,767	8,359	15,239
Mining and quarrying	4,987	24,360	70,797	100,144
Manufacturing	3,185	212,482	4,635	220,302
Electricity, gas and water supply	1,619	3,908	4	5,531
Construction	3,356	81,809	22,534	107,699
Real estate	70,405	113,574	122,443	306,422
Wholesale & retail trade and restaurants & hotels	12,199	118,987	19,632	150,818
Transport, storage and communication	630	4,668	10,087	15,385
Finance, insurance/takaful and business services	21,484	50,000	41,928	113,412
Education, health and others	4,301	8,809	23,462	36,572
Household	21,981	84,301	260,066	366,348
Government	-	-	-	-
	149,260	704,665	583,947	1,437,872

The Bank		Lifetime ECL	Lifetime ECL	
30.06.2024	12-month ECL	Not credit impaired	credit impaired	Total
	Stage 1	Stage 2	Stage 3	
	RM'000	RM'000	RM'000	RM'000
Primary agriculture	2,814	4,042	8,693	15,549
Mining and quarrying	3,239	10,755	83,056	97,050
Manufacturing	1,306	6,958	4,801	13,065
Electricity, gas and water supply	642	1,595	8,486	10,723
Construction	1,827	87,363	5,341	94,531
Real estate	34,672	63,216	70,998	168,886
Wholesale & retail trade and restaurants & hotels	5,521	77,914	16,087	99,522
Transport, storage and communication	215	607	8,104	8,926
Finance, insurance and business services	12,460	38,216	41,298	91,974
Education, health and others	4,149	20,413	7,164	31,726
Household	12,168	57,678	97,745	167,591
Government	-	-	-	-
	79,013	368,757	351,773	799,543

BASEL II Pillar 3 Disclosures

3. Application of Standardised Approach for Credit Risk (continued)

Credit Quality of Financial Assets (continued)

Analysed by economic sectors (continued)

Expected credit losses (continued)

The Bank		Lifetime ECL	Lifetime ECL	
31.12.2023	12-month ECL	Not credit impaired	credit impaired	Total
	Stage 1	Stage 2	Stage 3	
	RM'000	RM'000	RM'000	RM'000
Primary agriculture	4,203	1,699	8,184	14,086
Mining and quarrying	4,034	11,096	61,884	77,014
Manufacturing	2,019	13,856	4,156	20,031
Electricity, gas and water supply	935	3,900	1	4,836
Construction	2,084	80,879	5,488	88,451
Real estate	33,908	73,228	59,959	167,095
Wholesale & retail trade and restaurants & hotels	9,619	91,803	16,192	117,614
Transport, storage and communication	585	789	8,423	9,797
Finance, insurance and business services	20,370	34,718	34,619	89,707
Education, health and others	3,703	29,572	21,981	55,256
Household	14,185	51,257	248,462	313,904
Government	-	-	-	-
	<u>95,645</u>	<u>392,797</u>	<u>469,349</u>	<u>957,791</u>

Expected credit losses written-off

	The Group		The Bank	
	Write-Offs for Lifetime ECL Credit Impaired (Stage 3)		Write-Offs for Lifetime ECL Credit Impaired (Stage 3)	
	30.06.2024	31.12.2023	30.06.2024	31.12.2023
	RM'000	RM'000	RM'000	RM'000
Primary agriculture	82	292	-	94
Mining and quarrying	-	-	-	-
Manufacturing	1,812	536	1,214	451
Electricity, gas and water supply	1	-	1	-
Construction	2,037	973	1,251	934
Real estate	-	451	-	451
Wholesale & retail trade and restaurants & hotels	109,036	938	106,624	523
Transport, storage and communication	2,337	378	1,982	177
Finance, insurance/takaful and business services	1,301	227	351	164
Education, health and others	29	83	29	54
Household	50,441	86,812	28,949	44,746
	<u>167,076</u>	<u>90,690</u>	<u>140,401</u>	<u>47,594</u>

BASEL II Pillar 3 Disclosures

3. Application of Standardised Approach for Credit Risk (continued)

Credit Quality of Financial Assets (continued)

Analysed by geographical area

The Group	<u>Past Due But Not</u>		<u>Impaired</u>	Total
	<u>Credit-impaired</u>			
30.06.2024	Stage 1 RM'000	Stage 2 RM'000	Stage 3 RM'000	RM'000
Perlis	5,434	3,493	4,166	13,093
Kedah	100,274	164,284	54,385	318,943
Pulau Pinang	121,855	114,243	76,245	312,343
Perak	83,936	207,535	17,260	308,731
Selangor	907,147	1,039,259	429,612	2,376,018
Wilayah Persekutuan	328,423	406,263	386,067	1,120,753
Negeri Sembilan	127,634	166,053	40,646	334,333
Melaka	55,010	66,129	85,172	206,311
Johor	350,573	444,676	63,173	858,422
Pahang	59,035	55,486	42,956	157,477
Terengganu	44,664	33,052	4,673	82,389
Kelantan	31,144	28,030	8,585	67,759
Sarawak	92,854	68,028	76,416	237,298
Sabah	130,626	92,717	16,304	239,647
Labuan	1,688	232	-	1,920
Outside Malaysia	2,177	73	5	2,255
	2,442,474	2,889,553	1,305,665	6,637,692
The Group	Stage 1	Stage 2	Stage 3	Total
31.12.2023	RM'000	RM'000	RM'000	RM'000
Perlis	4,835	3,052	4,437	12,324
Kedah	110,437	138,070	48,031	296,538
Pulau Pinang	141,183	151,748	129,073	422,004
Perak	82,292	189,885	15,768	287,945
Selangor	1,017,187	864,288	374,058	2,255,533
Wilayah Persekutuan	411,068	370,604	350,641	1,132,313
Negeri Sembilan	139,262	154,294	34,555	328,111
Melaka	55,688	71,143	132,140	258,971
Johor	379,663	451,358	54,104	885,125
Pahang	65,089	56,363	27,532	148,984
Terengganu	43,580	33,307	3,606	80,493
Kelantan	32,154	28,388	6,732	67,274
Sarawak	94,078	61,497	73,315	228,890
Sabah	113,259	97,840	11,373	222,472
Labuan	125	119	-	244
Outside Malaysia	13,912	150	46	14,108
	2,703,812	2,672,106	1,265,411	6,641,329

BASEL II Pillar 3 Disclosures

3. Application of Standardised Approach for Credit Risk (continued)

Credit Quality of Financial Assets (continued)

Analysed by geographical area (continued)

The Bank	<u>Past Due But Not</u>		<u>Impaired</u>	Total
	<u>Credit-impaired</u>			
30.06.2024	Stage 1	Stage 2	Stage 3	
	RM'000	RM'000	RM'000	RM'000
Perlis	1,330	1,378	86	2,794
Kedah	26,499	29,492	35,603	91,594
Pulau Pinang	67,810	63,281	62,736	193,827
Perak	37,536	160,772	8,738	207,046
Selangor	418,725	563,252	303,694	1,285,671
Wilayah Persekutuan	170,914	238,045	334,969	743,928
Negeri Sembilan	49,529	48,106	23,823	121,458
Melaka	22,876	35,509	67,255	125,640
Johor	201,931	313,998	33,102	549,031
Pahang	18,622	17,532	26,352	62,506
Terengganu	1,414	2,371	571	4,356
Kelantan	2,532	1,324	197	4,053
Sarawak	77,797	60,227	26,698	164,722
Sabah	95,671	79,821	11,999	187,491
Labuan	1,688	43	-	1,731
Outside Malaysia	2,137	73	5	2,215
	1,197,011	1,615,224	935,828	3,748,063

The Bank	Stage 1	Stage 2	Stage 3	Total
31.12.2023	RM'000	RM'000	RM'000	RM'000
Perlis	1,728	904	621	3,253
Kedah	31,762	26,104	32,478	90,344
Pulau Pinang	79,133	97,090	119,639	295,862
Perak	32,566	144,433	9,111	186,110
Selangor	431,762	414,878	263,021	1,109,661
Wilayah Persekutuan	188,027	188,785	315,905	692,717
Negeri Sembilan	47,557	47,238	19,349	114,144
Melaka	23,127	37,136	123,206	183,469
Johor	224,194	320,344	30,132	574,670
Pahang	22,710	18,415	24,219	65,344
Terengganu	2,308	1,929	667	4,904
Kelantan	1,781	2,028	244	4,053
Sarawak	84,126	53,815	25,711	163,652
Sabah	97,696	87,226	8,796	193,718
Labuan	125	-	-	125
Outside Malaysia	13,862	99	46	14,007
	1,282,464	1,440,424	973,145	3,696,033

BASEL II Pillar 3 Disclosures

3. Application of Standardised Approach for Credit Risk (continued)

Credit Quality of Financial Assets (continued)

Analysed by geographical area (continued)

Expected credit losses (continued)

The Group	Lifetime ECL		Lifetime ECL	Total
	12-month ECL	Not credit impaired	credit impaired	
30.06.2024	Stage 1	Stage 2	Stage 3	
	RM'000	RM'000	RM'000	RM'000
Perlis	208	2011	2,747	4,966
Kedah	3,781	23,379	39,863	67,023
Pulau Pinang	7,062	44,159	31,331	82,552
Perak	3,690	18,537	5,472	27,699
Selangor	42,136	248,548	145,527	436,211
Wilayah Persekutuan	27,009	212,696	139,849	379,554
Negeri Sembilan	5,029	10,505	8,960	24,494
Melaka	2,380	6,124	22,517	31,021
Johor	19,720	27,836	23,327	70,883
Pahang	4,019	7,869	24,994	36,882
Terengganu	1,509	16,575	2,255	20,339
Kelantan	1,774	3098	4,401	9,273
Sarawak	7,088	9,019	36,572	52,679
Sabah	4,710	9,437	8,292	22,439
Labuan	1560	841	0	2,401
Outside Malaysia	715	15	3	733
	132,390	640,649	496,110	1,269,149

BASEL II Pillar 3 Disclosures

3. Application of Standardised Approach for Credit Risk (continued)

Credit Quality of Financial Assets (continued)

Analysed by geographical area (continued)

Expected credit losses (continued)

The Group 31.12.2023	12-month ECL Stage 1 RM'000	Lifetime ECL	Lifetime ECL	Total RM'000
		Not credit impaired Stage 2 RM'000	credit impaired Stage 3 RM'000	
Perlis	156	2,451	2,575	5,182
Kedah	3,800	20,877	38,484	63,161
Pulau Pinang	7,730	68,552	103,235	179,517
Perak	4,432	21,314	6,091	31,837
Selangor	48,645	250,723	133,445	432,813
Wilayah Persekutuan	30,956	231,144	121,964	384,064
Negeri Sembilan	4,643	10,101	8,721	23,465
Melaka	2,457	8,705	81,937	93,099
Johor	20,461	32,251	22,299	75,011
Pahang	4,312	8,988	19,896	33,196
Terengganu	1,492	22,589	2,160	26,241
Kelantan	1,926	3,472	3,021	8,419
Sarawak	8,079	9,434	34,653	52,166
Sabah	5,757	9,952	5,433	21,142
Labuan	1,587	4,101	-	5,688
Outside Malaysia	2,829	11	33	2,873
	<u>149,260</u>	<u>704,665</u>	<u>583,947</u>	<u>1,437,872</u>

BASEL II Pillar 3 Disclosures

3. Application of Standardised Approach for Credit Risk (continued)

Credit Quality of Financial Assets (continued)

Analysed by geographical area (continued)

Expected credit losses (continued)

The Bank 30.06.2024	Lifetime ECL		Lifetime ECL	Total RM'000
	12-month ECL Stage 1 RM'000	Not credit impaired Stage 2 RM'000	credit impaired Stage 3 RM'000	
Perlis	46	1,885	29	1,960
Kedah	1,038	2,817	31,638	35,493
Pulau Pinang	4,156	46,324	26,804	77,284
Perak	1,561	16,383	2,539	20,483
Selangor	26,143	59,323	86,969	172,435
Wilayah Persekutuan	16,990	182,670	127,263	326,923
Negeri Sembilan	1,834	1,634	3,737	7,205
Melaka	1,253	4,129	9,605	14,987
Johor	13,222	19,568	13,104	45,894
Pahang	2,097	5,573	18,858	26,528
Terengganu	151	14,711	309	15,171
Kelantan	119	75	68	262
Sarawak	5,264	4,729	23,851	33,844
Sabah	3,052	8,924	6,996	18,972
Labuan	1,379	2	0	1,381
Outside Malaysia	708	10	3	721
	79,013	368,757	351,773	799,543

BASEL II Pillar 3 Disclosures

3. Application of Standardised Approach for Credit Risk (continued)

Credit Quality of Financial Assets (continued)

Analysed by geographical area (continued)

Expected credit losses (continued)

The Bank		Lifetime ECL	Lifetime ECL	
31.12.2023	12-month ECL	Not credit impaired	credit impaired	Total
	Stage 1	Stage 2	Stage 3	
	RM'000	RM'000	RM'000	RM'000
Perlis	49	2,303	95	2,447
Kedah	1,268	2,279	31,496	35,043
Pulau Pinang	4,244	52,208	100,214	156,666
Perak	2,304	19,281	3,558	25,143
Selangor	32,477	56,228	85,184	173,889
Wilayah Persekutuan	21,605	190,649	109,511	321,765
Negeri Sembilan	1,799	1,624	3,539	6,962
Melaka	1,392	5,717	74,977	82,086
Johor	13,725	22,836	13,657	50,218
Pahang	2,436	6,146	18,153	26,735
Terengganu	178	20,003	401	20,582
Kelantan	150	86	206	442
Sarawak	6,187	3,970	23,719	33,876
Sabah	3,593	9,459	4,606	17,658
Labuan	1,418	1	-	1,419
Outside Malaysia	2,820	7	33	2,860
	<u>95,645</u>	<u>392,797</u>	<u>469,349</u>	<u>957,791</u>

BASEL II Pillar 3 Disclosures

3. Application of Standardised Approach for Credit Risk (continued)

Credit Quality of Financial Assets (continued)

Expected credit losses (continued)

Movement in expected credit loss for loans/financing

The Group	Lifetime ECL		Total
	12-month ECL	Not credit impaired	
30.06.2024	Stage 1	Stage 2	Stage 3
	RM'000	RM'000	RM'000
At beginning of the financial period	149,260	704,665	583,947
Total transfer between stages due to change in credit risk:	(420,300)	424,722	(4,422)
- Transfer to 12-month ECL (Stage 1)	25,455	(22,453)	(3,002)
- Transfer to Lifetime ECL not credit impaired (Stage 2)	(433,800)	490,563	(56,763)
- Transfer to Lifetime ECL credit impaired (Stage 3)	(11,955)	(43,388)	55,343
Loans/financing derecognised (other than write-off)	(32,536)	(458,535)	(10,251)
New loans/financing originated or purchased	476,280	-	-
Changes due to change in credit risk	(40,431)	(30,451)	91,556
Write-off	-	-	(167,076)
Other adjustments	117	248	2,356
At end of the financial period	132,390	640,649	496,110
			1,269,149
The Group	Lifetime ECL		Lifetime ECL
31.12.2023	12-month ECL	Not credit impaired	credit impaired
	Stage 1	Stage 2	Stage 3
	RM'000	RM'000	RM'000
At beginning of the financial period	211,373	778,214	421,234
Total transfer between stages due to change in credit risk:	(169,761)	305,516	(135,755)
- Transfer to 12-month ECL (Stage 1)	46,853	(41,757)	(5,096)
- Transfer to Lifetime ECL not credit impaired (Stage 2)	(215,896)	436,284	(220,388)
- Transfer to Lifetime ECL credit impaired (Stage 3)	(718)	(89,011)	89,729
Loans/financing derecognised (other than write-off)	(67,652)	(58,675)	(26,487)
New loans/financing originated or purchased	290,231	-	-
Changes due to change in credit risk	(115,159)	(320,651)	371,623
Write-off	-	-	(69,723)
Other adjustments	228	261	23,055
At end of the financial period	149,260	704,665	583,947
			1,437,872

BASEL II Pillar 3 Disclosures

3. Application of Standardised Approach for Credit Risk (continued)

Credit Quality of Financial Assets (continued)

Expected credit losses (continued)

Movement in expected credit loss for loans (continued)

The Bank	Lifetime ECL			Total
	12-month ECL	Not credit impaired	credit impaired	
30.06.2024	Stage 1	Stage 2	Stage 3	RM'000
	RM'000	RM'000	RM'000	RM'000
At beginning of the financial period	95,645	392,797	469,349	957,791
Total transfer between stages due to change in credit risk:	(14,175)	7,233	6,942	-
- Transfer to 12-month ECL (Stage 1)	17,557	(15,835)	(1,722)	-
- Transfer to Lifetime ECL not credit impaired (Stage 2)	(19,942)	49,538	(29,596)	-
- Transfer to Lifetime ECL credit impaired (Stage 3)	(11,790)	(26,470)	38,260	-
Loans/financing derecognised (other than write-off)	(24,727)	(31,428)	(6,346)	(62,501)
New loans/financing originated or purchased	51,126	-	-	51,126
Changes due to change in credit risk	(28,969)	50	22,229	(6,690)
Write-off	-	-	(140,401)	(140,401)
Other adjustments	113	105	-	218
At end of the financial period	79,013	368,757	351,773	799,543
The Bank	Lifetime ECL			Total
	12-month ECL	Not credit impaired	credit impaired	
31.12.2023	Stage 1	Stage 2	Stage 3	RM'000
	RM'000	RM'000	RM'000	RM'000
At beginning of the financial period	144,574	448,993	297,399	890,966
Total transfer between stages due to change in credit risk:	(1,009)	100,548	(99,539)	-
- Transfer to 12-month ECL (Stage 1)	25,133	(21,763)	(3,370)	-
- Transfer to Lifetime ECL not credit impaired (Stage 2)	(25,554)	191,214	(165,660)	-
- Transfer to Lifetime ECL credit impaired (Stage 3)	(588)	(68,903)	69,491	-
Loans/financing derecognised (other than write-off)	(45,423)	(44,966)	(21,126)	(111,515)
New loans/financing originated or purchased	73,097	-	-	73,097
Changes due to change in credit risk	(75,819)	(112,039)	309,046	121,188
Write-off	-	-	(26,627)	(26,627)
Other adjustments	225	261	10,196	10,682
At end of the financial period	95,645	392,797	469,349	957,791

BASEL II Pillar 3 Disclosures

3. Application of Standardised Approach for Credit Risk (continued)

3.1 Distribution of Credit Exposure

(i) The following table depicts the Group's Gross Credit Exposure by Geographical Distribution based on the geographical location where the credit risk resides.

The Group	30.06.2024			31.12.2023		
	Malaysia	Other countries	Total	Malaysia	Other countries	Total
<u>On Balance Sheet Exposures</u>						
Corporates	32,107,043	748,835	32,855,878	28,209,355	724,377	28,933,732
Regulatory Retail	26,712,350	3,022	26,715,372	27,959,467	2,814	27,962,281
Other Assets	7,249,241	-	7,249,241	5,304,673	-	5,304,673
Sovereigns/Central Banks	21,915,277	424,685	22,339,962	21,944,937	364,017	22,308,954
Banks, Development Financial Institutions & MDBs	4,936,604	1,201,059	6,137,663	5,435,811	858,026	6,293,837
Insurance/Takaful Companies, Securities Firms & Fund Managers	61,276	-	61,276	53,337	-	53,337
Residential Mortgages	12,911,331	-	12,911,331	12,810,207	-	12,810,207
Higher Risk Assets	67,500	-	67,500	45,213	-	45,213
Defaulted Exposures	870,497	2	870,499	819,240	14	819,254
Total for On-Balance Sheet Exposures	106,831,119	2,377,603	109,208,722	102,582,240	1,949,248	104,531,488
<u>Off Balance Sheet Exposures</u>						
Over-the-counter (“OTC”) derivatives	885,863	28,435	914,298	1,328,425	25,984	1,354,409
Off Balance Sheet Exposures other than OTC derivatives or credit derivatives	9,241,619	289,083	9,530,702	9,338,260	243,560	9,581,820
Defaulted Exposures	35,835	-	35,835	41,116	-	41,116
Total for Off-Balance Sheet Exposures	10,163,317	317,518	10,480,835	10,707,801	269,544	10,977,345
Total for On and Off-Balance Sheet Exposures	116,994,436	2,695,121	119,689,557	113,290,041	2,218,792	115,508,833

BASEL II Pillar 3 Disclosures

3. Application of Standardised Approach for Credit Risk (continued)

3.1 Distribution of Credit Exposure (continued)

(i) The following table depicts the Bank's Gross Credit Exposure by Geographical Distribution based on the geographical location where the credit risk resides.

The Bank	30.06.2024			31.12.2023		
	Malaysia	Other countries	Total	Malaysia	Other countries	Total
<u>On Balance Sheet Exposures</u>						
Corporates	18,968,390	718,420	19,686,810	18,649,145	693,963	19,343,108
Regulatory Retail	17,862,748	1,717	17,864,465	17,533,514	1,612	17,535,126
Other Assets	6,136,925	-	6,136,925	4,074,512	-	4,074,512
Sovereigns/Central Banks	11,973,926	424,685	12,398,611	10,725,303	364,017	11,089,320
Banks, Development Financial Institutions & MDBs	5,313,804	1,134,790	6,448,594	6,141,828	791,756	6,933,584
Insurance Companies, Securities Firms & Fund Managers	16,859	-	16,859	15,812	-	15,812
Residential Mortgages	3,117,623	-	3,117,623	3,084,139	-	3,084,139
Higher Risk Assets	47,112	-	47,112	34,673	-	34,673
Defaulted Exposures	657,599	2	657,601	639,509	14	639,523
Total for On-Balance Sheet Exposures	64,094,986	2,279,614	66,374,600	60,898,435	1,851,362	62,749,797
<u>Off Balance Sheet Exposures</u>						
Over-the-counter (“OTC”) derivatives	698,784	28,435	727,219	936,431	25,984	962,415
Off Balance Sheet Exposures other than OTC derivatives or credit derivatives	6,968,044	288,438	7,256,482	6,931,195	242,943	7,174,138
Defaulted Exposures	23,329	-	23,329	39,082	-	39,082
Total for Off-Balance Sheet Exposures	7,690,157	316,873	8,007,030	7,906,708	268,927	8,175,635
Total for On and Off-Balance Sheet Exposures	71,785,143	2,596,487	74,381,630	68,805,143	2,120,289	70,925,432

BASEL II Pillar 3 Disclosures

3. Application of Standardised Approach for Credit Risk (continued)

3.1 Distribution of Credit Exposure (continued)

(ii) The following table depicts the Group's Gross Credit Exposure by Sectorial Analysis or Industry Distribution.

30.06.2024	The Group												
Exposure class	Primary agriculture	Mining and quarrying	Manufacturing	Electricity, gas and water supply	Construction	Real estate	Wholesale & retail trade and restaurants & hotels	Transport, storage and communication	Finance, insurance/takaful and business services	Education, health and others	Household	Others	Total
<u>On Balance Sheet Exposures</u>													
Corporates	1,420,589	207,375	3,983,586	1,317,452	2,093,308	4,787,281	5,408,239	2,696,535	2,798,434	1,931,077	5,654,063	557,939	32,855,878
Regulatory Retail	94,217	11,962	507,623	7,901	418,342	193,645	1,202,450	370,791	461,757	139,495	23,305,458	1,731	26,715,372
Other Assets	-	-	-	-	-	-	-	-	26,188	-	-	7,223,053	7,249,241
Sovereigns/Central Banks	-	-	-	47,396	557,332	-	-	1,027,011	18,886,907	1,339,361	143	481,812	22,339,962
Banks, Development Financial Institutions & MDBs	3,008	-	-	-	-	-	369	-	6,113,212	21,074	-	-	6,137,663
Insurance/Takaful Companies, Securities Firms & Fund Managers	-	-	-	-	-	-	741	-	60,535	-	-	-	61,276
Residential Mortgages	-	-	-	-	-	-	-	-	-	-	12,911,331	-	12,911,331
Higher Risk Assets	-	-	-	-	-	23,350	-	14,915	-	-	29,235	-	67,500
Defaulted Exposures	1,311	1,083	24,839	2,421	103,330	163,217	107,814	88,443	15,820	50,947	311,274	-	870,499
Total for On-Balance Sheet Exposures	1,519,125	220,420	4,516,048	1,375,170	3,172,312	5,167,493	6,719,613	4,197,695	28,362,853	3,481,954	42,211,504	8,264,535	109,208,722
<u>Off Balance Sheet Exposures</u>													
Over-the-counter (“OTC”) derivatives	-	2,123	10,110	8,165	614	-	3,342	7,933	850,698	31,313	-	-	914,298
Off Balance Sheet Exposures other than OTC derivatives or credit derivatives	133,512	83,031	565,212	113,166	546,748	236,631	416,813	413,064	4,721,206	1,052,939	1,248,380	-	9,530,702
Defaulted Exposures	-	7,733	-	-	20,608	-	489	2,387	223	-	4,395	-	35,835
Total for Off-Balance Sheet Exposures	133,512	92,887	575,322	121,331	567,970	236,631	420,644	423,384	5,572,127	1,084,252	1,252,775	-	10,480,835
Total for On and Off-Balance Sheet Exposures	1,652,637	313,307	5,091,370	1,496,501	3,740,282	5,404,124	7,140,257	4,621,079	33,934,980	4,566,206	43,464,279	8,264,535	119,689,557

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3. Application of Standardised Approach for Credit Risk (continued)

3.1 Distribution of Credit Exposure (continued)

(ii) The following table depicts the Group's Gross Credit Exposure by Sectorial Analysis or Industry Distribution. (continued)

31.12.2023	The Group												
Exposure class	Primary agriculture	Mining and quarrying	Manufacturing	Electricity, gas and water supply	Construction	Real estate	Wholesale & retail trade and restaurants & hotels	Transport, storage and communication	Finance, insurance/takaful and business services	Education, health and others	Household	Others	Total
<u>On Balance Sheet Exposures</u>													
Corporates	1,470,273	353,707	3,795,628	843,462	1,892,993	5,001,586	5,348,081	2,119,013	2,451,806	1,763,111	2,548,091	1,345,981	28,933,732
Regulatory Retail	90,066	14,336	517,068	8,292	434,037	183,493	1,248,624	399,483	475,959	141,068	24,449,095	760	27,962,281
Other Assets	-	-	-	-	-	-	-	-	24,759	-	-	5,279,914	5,304,673
Sovereigns/Central Banks	-	-	-	27,215	767,345	-	-	1,033,203	18,758,013	949,370	21	773,787	22,308,954
Public Sector Entities	-	-	-	-	-	-	-	-	-	-	-	-	-
Banks, Development	-	-	-	-	-	-	-	-	-	-	-	-	-
Financial Institutions & MDBs	1,910	-	-	-	-	-	403	-	6,289,706	1,818	-	-	6,293,837
Insurance/Takaful	-	-	-	-	-	-	807	-	52,530	-	-	-	53,337
Companies, Securities Firms & Fund Managers	-	-	-	-	-	-	-	-	-	-	-	-	-
Residential Mortgages	-	-	-	-	-	-	-	-	-	-	12,810,207	-	12,810,207
Higher Risk Assets	-	-	-	-	-	-	-	-	-	-	30,298	14,915	45,213
Defaulted Exposures	1,667	25,153	22,123	-	101,367	142,185	97,002	76,830	45,276	70,446	237,205	-	819,254
Total for On-Balance Sheet Exposures	1,563,916	393,196	4,334,819	878,969	3,195,742	5,327,264	6,694,917	3,628,529	28,098,049	2,925,813	40,074,917	7,415,357	104,531,488
<u>Off Balance Sheet Exposures</u>													
Over-the-counter (“OTC”) derivatives	-	-	14,358	2,849	-	-	7,526	11,715	1,262,921	55,040	-	-	1,354,409
Off Balance Sheet Exposures other than OTC derivatives or credit derivatives	120,686	90,509	616,406	116,881	670,346	299,875	407,118	250,281	4,540,400	1,130,689	1,338,402	227	9,581,820
Defaulted Exposures	-	7,731	392	-	9,926	-	15,597	1,155	2,916	1,847	1,552	-	41,116
Total for Off-Balance Sheet Exposures	120,686	98,240	631,156	119,730	680,272	299,875	430,241	263,151	5,806,237	1,187,576	1,339,954	227	10,977,345
Total for On and Off-Balance Sheet Exposures	1,684,602	491,436	4,965,975	998,699	3,876,014	5,627,139	7,125,158	3,891,680	33,904,286	4,113,389	41,414,871	7,415,584	115,508,833

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3. Application of Standardised Approach for Credit Risk (continued)

3.1 Distribution of Credit Exposure (continued)

(ii) The following table depicts the Bank's Gross Credit Exposure by Sectorial Analysis or Industry Distribution. (continued)

30.06.2024	The Bank												
Exposure class	Primary agriculture	Mining and quarrying	Manufacturing	Electricity, gas and water supply	Construction	Real estate	Wholesale & retail trade and restaurants & hotels	Transport, storage and communication	Finance, insurance and business services	Education, health and others	Household	Others	Total
<u>On Balance Sheet Exposures</u>													
Corporates	1,053,721	187,116	2,820,642	741,925	1,243,329	3,940,564	4,180,567	2,065,360	1,260,108	1,371,779	424,811	396,888	19,686,810
Regulatory Retail	71,504	9,420	396,447	3,869	289,002	159,495	891,711	284,432	297,112	80,683	15,379,574	1,216	17,864,465
Other Assets	-	-	-	-	-	-	-	-	-	-	-	6,136,925	6,136,925
Sovereigns/Central Banks	-	-	-	20,399	261,397	-	-	429,476	11,298,710	284,474	143	104,012	12,398,611
Banks, Development Financial Institutions & MDBs	3,008	-	-	-	-	-	-	-	6,428,365	17,221	-	-	6,448,594
Insurance Companies, Securities Firms & Fund Managers	-	-	-	-	-	-	741	-	16,118	-	-	-	16,859
Residential Mortgages	-	-	-	-	-	-	-	-	-	-	3,117,623	-	3,117,623
Higher Risk Assets	-	-	-	-	-	13,466	-	14,915	-	-	18,731	-	47,112
Defaulted Exposures	1,232	1,083	21,538	2,394	59,815	155,877	90,759	84,378	6,266	49,789	184,470	-	657,601
Total for On-Balance Sheet Exposures	1,129,465	197,619	3,238,627	768,587	1,853,543	4,269,402	5,163,778	2,878,561	19,306,679	1,803,946	19,125,352	6,639,041	66,374,600
<u>Off Balance Sheet Exposures</u>													
Over-the-counter (“OTC”) derivatives	-	2,123	8,752	-	614	-	810	7,933	675,674	31,313	-	-	727,219
Off Balance Sheet Exposures other than OTC derivatives or credit derivatives	46,355	11,025	405,631	8,682	337,449	189,809	277,949	337,647	4,663,613	54,481	923,841	-	7,256,482
Defaulted Exposures	-	7,733	-	-	9,897	-	464	2,387	-	-	2,848	-	23,329
Total for Off-Balance Sheet Exposures	46,355	20,881	414,383	8,682	347,960	189,809	279,223	347,967	5,339,287	85,794	926,689	-	8,007,030
Total for On and Off-Balance Sheet Exposures	1,175,820	218,500	3,653,010	777,269	2,201,503	4,459,211	5,443,001	3,226,528	24,645,966	1,889,740	20,052,041	6,639,041	74,381,630

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3. Application of Standardised Approach for Credit Risk (continued)

3.1 Distribution of Credit Exposure (continued)

(ii) The following table depicts the Bank's Gross Credit Exposure by Sectorial Analysis or Industry Distribution. (continued)

31.12.2023	The Bank												
Exposure class	Primary agriculture	Mining and quarrying	Manufacturing	Electricity, gas and water supply	Construction	Real estate	Wholesale & retail trade and restaurants & hotels	Transport, storage and communication	Finance, insurance and business services	Education, health and others	Household	Others	Total
On Balance Sheet Exposures													
Corporates	1,050,819	334,034	2,713,561	522,528	1,102,785	4,144,447	4,160,451	1,669,592	1,073,115	1,275,179	419,026	877,571	19,343,108
Regulatory Retail	73,162	9,790	407,541	3,496	308,713	152,234	939,009	309,423	311,299	86,033	14,933,666	760	17,535,126
Other Assets	-	-	-	-	-	-	-	-	-	-	-	4,074,512	4,074,512
Sovereigns/Central Banks	-	-	-	-	232,394	-	-	430,745	9,798,364	310,785	21	317,011	11,089,320
Banks, Development Financial Institutions & MDBs	1,910	-	-	-	-	-	-	-	6,931,674	-	-	-	6,933,584
Insurance Companies, Securities Firms & Fund Managers	-	-	-	-	-	-	807	-	15,005	-	-	-	15,812
Residential Mortgages	-	-	-	-	-	-	-	-	-	-	3,084,139	-	3,084,139
Higher Risk Assets	-	-	-	-	-	-	-	-	-	-	19,758	14,915	34,673
Defaulted Exposures	1,667	6,836	18,918	-	62,311	134,817	88,119	75,620	38,814	69,616	142,805	-	639,523
Total for On-Balance Sheet Exposures	1,127,558	350,660	3,140,020	526,024	1,706,203	4,431,498	5,188,386	2,485,380	18,168,271	1,741,613	18,599,415	5,284,769	62,749,797
Off Balance Sheet Exposures													
Over-the-counter ("OTC") derivatives	-	-	13,159	-	-	-	2,245	11,656	880,315	55,040	-	-	962,415
Off Balance Sheet Exposures other than OTC derivatives or credit derivatives	46,344	19,387	411,426	9,320	428,039	247,431	268,799	185,751	4,509,143	66,691	981,580	227	7,174,138
Defaulted Exposures	-	7,731	392	-	9,667	-	15,597	1,155	2,693	1,847	-	-	39,082
Total for Off-Balance Sheet Exposures	46,344	27,118	424,977	9,320	437,706	247,431	286,641	198,562	5,392,151	123,578	981,580	227	8,175,635
Total for On and Off-Balance Sheet Exposures	1,173,902	377,778	3,564,997	535,344	2,143,909	4,678,929	5,475,027	2,683,942	23,560,422	1,865,191	19,580,995	5,284,996	70,925,432

BASEL II Pillar 3 Disclosures

3. Application of Standardised Approach for Credit Risk (continued)

3.1 Distribution of Credit Exposure (continued)

(iii) The following table depicts the Group's Gross Credit Exposure analysed into relevant maturity tenures by residual contractual maturity.

30.06.2024	The Group				
Exposure class	< 1 year	>1-5 years	> 5 years	No specific maturity	Total
<u>On Balance Sheet Exposures</u>					
Corporates	10,146,238	7,608,622	13,477,940	1,623,078	32,855,878
Regulatory Retail	571,919	5,051,517	20,264,846	827,090	26,715,372
Other Assets	-	-	-	7,249,241	7,249,241
Sovereigns/Central Banks	4,302,234	8,871,417	9,019,424	146,887	22,339,962
Banks, Development Financial Institutions & MDBs	3,252,371	2,308,186	571,741	5,365	6,137,663
Insurance/Takaful Companies, Securities Firms & Fund Managers	21,638	39,204	432	2	61,276
Residential Mortgages	1,590	57,444	12,830,307	21,990	12,911,331
Higher Risk Assets	39,226	3,964	24,310	-	67,500
Defaulted Exposures	141,849	75,623	552,100	100,927	870,499
Total for On-Balance Sheet Exposures	18,477,065	24,015,977	56,741,100	9,974,580	109,208,722
<u>Off Balance Sheet Exposures</u>					
Over-the-counter ("OTC") derivatives	465,388	399,237	49,673	-	914,298
Off Balance Sheet Exposures other than OTC derivatives or credit derivatives	7,005,889	1,162,598	124,587	1,237,628	9,530,702
Defaulted Exposures	20,802	10,726	159	4,148	35,835
Total for Off-Balance Sheet Exposures	7,492,079	1,572,561	174,419	1,241,776	10,480,835
Total for On and Off-Balance Sheet Exposures	25,969,144	25,588,538	56,915,519	11,216,356	119,689,557

BASEL II Pillar 3 Disclosures

3. Application of Standardised Approach for Credit Risk (continued)

3.1 Distribution of Credit Exposure (continued)

(iii) The following table depicts the Group's Gross Credit Exposure analysed into relevant maturity tenures by residual contractual maturity.
(continued)

31.12.2023	The Group				
Exposure class	< 1 year	>1-5 years	> 5 years	No specific maturity	Total
<u>On Balance Sheet Exposures</u>					
Corporates	8,862,922	7,023,489	11,313,707	1,733,614	28,933,732
Regulatory Retail	586,298	5,192,595	21,352,056	831,332	27,962,281
Other Assets	-	-	-	5,304,673	5,304,673
Sovereigns/Central Banks	4,649,411	8,558,535	8,970,315	130,693	22,308,954
Banks, Development Financial Institutions & MDBs	4,386,794	1,565,124	339,902	2,017	6,293,837
Insurance/Takaful Companies, Securities Firms & Fund Managers	12,675	40,194	463	5	53,337
Residential Mortgages	1,600	57,534	12,721,394	29,679	12,810,207
Higher Risk Assets	923	18,915	25,375	-	45,213
Defaulted Exposures	102,292	112,767	512,622	91,573	819,254
Total for On-Balance Sheet Exposures	18,602,915	22,569,153	55,235,834	8,123,586	104,531,488
<u>Off Balance Sheet Exposures</u>					
Over-the-counter (“OTC”) derivatives	883,172	414,220	57,017	-	1,354,409
Off Balance Sheet Exposures other than OTC derivatives or credit derivatives	6,748,010	446,693	1,025,329	1,361,788	9,581,820
Defaulted Exposures	27,029	10,775	123	3,189	41,116
Total for Off-Balance Sheet Exposures	7,658,211	871,688	1,082,469	1,364,977	10,977,345
Total for On and Off-Balance Sheet Exposures	26,261,126	23,440,841	56,318,303	9,488,563	115,508,833

BASEL II Pillar 3 Disclosures

3. Application of Standardised Approach for Credit Risk (continued)

3.1 Distribution of Credit Exposure (continued)

(iii) The following table depicts the Bank's Gross Credit Exposure analysed into relevant maturity tenures by residual contractual maturity.

30.06.2024	The Bank				
Exposure class	< 1 year	>1-5 years	> 5 years	No specific maturity	Total
<u>On Balance Sheet Exposures</u>					
Corporates	6,107,479	5,614,460	6,960,247	1,004,624	19,686,810
Regulatory Retail	199,070	3,312,513	13,726,548	626,334	17,864,465
Other Assets	-	-	-	6,136,925	6,136,925
Sovereigns/Central Banks	2,315,524	5,776,719	4,306,198	170	12,398,611
Banks, Development Financial Institutions & MDBs	3,805,853	2,181,329	458,355	3,057	6,448,594
Insurance Companies, Securities Firms & Fund Managers	-	16,425	432	2	16,859
Residential Mortgages	1,226	37,754	3,057,990	20,653	3,117,623
Higher Risk Assets	29,342	451	17,319	-	47,112
Defaulted Exposures	117,835	49,806	391,254	98,706	657,601
Total for On-Balance Sheet Exposures	12,576,329	16,989,457	28,918,343	7,890,471	66,374,600
<u>Off Balance Sheet Exposures</u>					
Over-the-counter ("OTC") derivatives	410,260	274,319	42,640	-	727,219
Off Balance Sheet Exposures other than OTC derivatives or credit derivatives	5,985,418	319,192	12,507	939,365	7,256,482
Defaulted Exposures	9,923	10,629	159	2,618	23,329
Total for Off-Balance Sheet Exposures	6,405,601	604,140	55,306	941,983	8,007,030
Total for On and Off-Balance Sheet Exposures	18,981,930	17,593,597	28,973,649	8,832,454	74,381,630

BASEL II Pillar 3 Disclosures

3. Application of Standardised Approach for Credit Risk (continued)

3.1 Distribution of Credit Exposure (continued)

(iii) The following table depicts the Bank's Gross Credit Exposure analysed into relevant maturity tenures by residual contractual maturity. (continued)

31.12.2023	The Bank				
Exposure class	< 1 year	>1-5 years	> 5 years	No specific maturity	Total
<u>On Balance Sheet Exposures</u>					
Corporates	5,456,461	5,177,375	7,730,238	979,034	19,343,108
Regulatory Retail	216,985	3,472,042	13,233,401	612,698	17,535,126
Other Assets	-	-	-	4,074,512	4,074,512
Sovereigns/Central Banks	1,102,570	5,562,589	4,424,111	50	11,089,320
Banks, Development Financial Institutions & MDBs	4,885,024	1,723,076	323,478	2,006	6,933,584
Insurance Companies, Securities Firms & Fund Managers	-	15,344	463	5	15,812
Residential Mortgages	1,256	38,177	3,016,000	28,706	3,084,139
Higher Risk Assets	923	15,401	18,349	-	34,673
Defaulted Exposures	78,795	76,474	393,802	90,452	639,523
Total for On-Balance Sheet Exposures	11,742,014	16,080,478	29,139,842	5,787,463	62,749,797
<u>Off Balance Sheet Exposures</u>					
Over-the-counter ("OTC") derivatives	645,613	266,819	49,983	-	962,415
Off Balance Sheet Exposures other than OTC derivatives or credit derivatives	5,826,792	327,026	16,370	1,003,950	7,174,138
Defaulted Exposures	26,601	10,705	123	1,653	39,082
Total for Off-Balance Sheet Exposures	6,499,006	604,550	66,476	1,005,603	8,175,635
Total for On and Off-Balance Sheet Exposures	18,241,020	16,685,028	29,206,318	6,793,066	70,925,432

BASEL II Pillar 3 Disclosures

4. Application of Standardised Approach for Market Risk

The Group and the Bank adopt the Standardised Approach for the purpose of calculating the capital requirement for market risk.

Refer Appendix I.

5. Application of Basic Indicator Approach for Operational Risk

The Group and the Bank adopt the Basic Indicator Approach for the purpose of calculating the capital requirement for operational risk. The capital requirement is calculated by taking 15% of the average annual gross income over the previous three years.

Refer Appendix I.

6. Equities in The Banking Book

The following table depicts the fair value and risk weighted assets of and gains and losses on equity under banking book :

The Group	30.06.2024		31.12.2023	
	Fair Value RM'000	Risk Weighted Assets RM'000	Fair Value RM'000	Risk Weighted Assets RM'000
Type of Equity Investments				
Privately held	247,069	247,100	245,640	245,672
Publicly traded	-	-	-	-
Total	247,069	247,100	245,640	245,672
The Group			30.06.2024 RM'000	31.12.2023 RM'000
Cumulative realised gains/(losses) from sales and liquidations of equity investments			-	-
Total unrealised gains/(losses) in other comprehensive income			1,428	14,726

BASEL II Pillar 3 Disclosures

6. Equities in The Banking Book (continued)

The Bank	30.06.2024		31.12.2023	
	Fair Value	Risk Weighted Assets	Fair Value	Risk Weighted Assets
	RM'000	RM'000	RM'000	RM'000
Type of Equity Investments				
Privately held	220,876	220,913	220,875	220,913
Publicly traded	-	-	-	-
Total	220,876	220,913	220,875	220,913
The Bank			30.06.2024	31.12.2023
			RM'000	RM'000
Cumulative realised gains/(losses) from sales and liquidations of equity investments			-	-
Total unrealised gains/(losses) in other comprehensive income			-	13,882

BASEL II Pillar 3 Disclosures

The Group and the Bank have adopted Basel II - Risk Weighted Assets computation under the BNM's Risk-Weighted Capital Adequacy Framework with effect from 1 January 2008. The Group and the Bank have adopted the Standardised Approach for credit risk and market risk, and Basic Indicator Approach for operation risk computation.

The following information concerning the Group and the Bank's risk exposures are disclosed as accompanying information to the annual report and does not form part of the audited accounts.

Disclosure on Capital Adequacy (RM'000)

The Group
30.06.2024

	Exposure Class	Gross Exposures /EAD before CRM	Net Exposures /EAD after CRM	Risk Weighted Assets	Minimum Capital Requirements at 8%
1	<u>CREDIT RISK</u>				
	<u>On Balance Sheet Exposures</u>				
	Corporates	32,855,878	31,036,552	26,464,288	2,117,142
	Regulatory Retail	26,715,372	25,041,762	18,655,159	1,492,414
	Other Assets	7,249,241	7,249,241	3,509,417	280,753
	Sovereigns/Central Banks	22,339,962	22,339,961	910,452	72,836
	Banks, Development Financial Institutions & MDBs	6,137,663	6,134,930	1,625,000	130,000
	Insurance/Takaful Companies, Securities Firms & Fund Managers	61,276	61,277	32,569	2,606
	Residential Mortgages	12,911,331	12,896,915	6,409,959	512,797
	Higher Risk Assets	67,500	67,500	101,250	8,100
	Defaulted Exposures	870,499	867,832	1,119,730	89,578
	Total for On-Balance Sheet Exposures	109,208,722	105,695,970	58,827,824	4,706,226

BASEL II Pillar 3 Disclosures

Disclosure on Capital Adequacy (RM'000) (continued)

The Group

30.06.2024

	Exposure Class	Gross Exposures /EAD before CRM		Net Exposures /EAD after CRM	Risk Weighted Assets	Minimum Capital Requirements at 8%
1	<u>CREDIT RISK (continued)</u>					
	<u>Off Balance Sheet Exposures</u>					
	Over-the-counter (“OTC”) derivatives	914,298		1,351,981	577,938	46,235
	Off Balance Sheet Exposures other than OTC derivatives or credit derivatives	9,530,702		5,075,511	3,521,542	281,723
	Defaulted Exposures	35,835		35,835	52,973	4,238
	Total for Off-Balance Sheet Exposures	10,480,835		6,463,327	4,152,453	332,196
	Total for On and Off-Balance Sheet Exposures	119,689,557		112,159,297	62,980,277	5,038,422
2	<u>MARKET RISK</u>	Long Position	Short Position			
	Interest Rate/Rate of Return Risk	45,606,914	44,258,383	1,348,531	1,618,146	129,452
	Equity Position Risk	221,007	3	221,004	690,980	55,278
	Foreign Currency Risk	2,029,783	2,276,633	(246,850)	309,369	24,750
	Option Risk	15,335	123,490	(108,155)	2,192	175
	TOTAL MARKET RISK	47,873,040	46,658,509	1,214,531	2,620,687	209,655
3	<u>OPERATIONAL RISK</u>					
	Operational Risk				4,031,489	322,519
Total RWA and Capital Requirements					69,630,260	5,360,941

BASEL II Pillar 3 Disclosures

Disclosure on Capital Adequacy (RM'000) (continued)

The Group
 31.12.2023

	Exposure Class	Gross Exposures /EAD before CRM	Net Exposures /EAD after CRM	Risk Weighted Assets	Minimum Capital Requirements at 8%
1	<u>CREDIT RISK</u>				
	<u>On Balance Sheet Exposures</u>				
	Corporates	28,933,732	27,105,646	22,888,173	1,831,054
	Regulatory Retail	27,962,281	26,502,992	19,744,019	1,579,522
	Other Assets	5,304,673	5,304,673	2,737,555	219,004
	Sovereigns/Central Banks	22,308,954	22,308,954	215,033	17,203
	Banks, Development Financial Institutions & MDBs	6,293,837	6,290,262	1,483,294	118,664
	Insurance/Takaful Companies, Securities Firms & Fund Managers	53,337	53,337	25,184	2,015
	Residential Mortgages	12,810,207	12,793,856	7,027,546	562,204
	Higher Risk Assets	45,213	45,213	67,819	5,426
	Defaulted Exposures	819,254	816,545	1,028,625	82,290
	Total for On-Balance Sheet Exposures	104,531,488	101,221,478	55,217,248	4,417,380

BASEL II Pillar 3 Disclosures

Disclosure on Capital Adequacy (RM'000) (continued)

The Group
 31.12.2023

	Exposure Class	Gross Exposures /EAD before CRM		Net Exposures /EAD after CRM	Risk Weighted Assets	Minimum Capital Requirements at 8%
		Long Position	Short Position			
1	<u>CREDIT RISK (continued)</u>					
	<u>Off Balance Sheet Exposures</u>					
	Over-the-counter (“OTC”) derivatives		1,354,409	1,354,408	524,579	41,966
	Off Balance Sheet Exposures other than OTC derivatives or credit derivatives		9,581,820	6,714,711	3,797,872	303,830
	Defaulted Exposures		41,116	41,115	60,943	4,875
	Total for Off-Balance Sheet Exposures		10,977,345	8,110,234	4,383,394	350,671
	Total for On and Off-Balance Sheet Exposures		115,508,833	109,331,712	59,600,642	4,768,051
2	<u>MARKET RISK</u>					
	Interest Rate/Rate of Return Risk	58,216,154	57,203,775	1,012,379	1,252,134	100,171
	Equity Position Risk	89,122	976	88,146	252,365	20,189
	Foreign Currency Risk	2,570,068	2,710,802	(140,736)	324,046	25,924
	Option Risk	625	7,687	(7,062)	113	9
	TOTAL MARKET RISK	60,875,969	59,923,240		1,828,658	146,293
3	<u>OPERATIONAL RISK</u>					
	Operational Risk				4,029,830	322,386
Total RWA and Capital Requirements					65,459,130	5,236,730

BASEL II Pillar 3 Disclosures

Disclosure on Capital Adequacy (RM'000) (continued)

The Bank

30.06.2024

	Exposure Class	Gross Exposures /EAD before CRM	Net Exposures /EAD after CRM	Risk Weighted Assets	Minimum Capital Requirements at 8%
1	<u>CREDIT RISK</u>				
	<u>On Balance Sheet Exposures</u>				
	Corporates	19,686,810	19,261,912	16,613,831	1,329,106
	Regulatory Retail	17,864,465	17,761,252	13,251,709	1,060,137
	Other Assets	6,136,925	6,136,925	3,091,632	247,331
	Sovereigns/Central Banks	12,398,611	12,398,610	686,662	54,933
	Banks, Development Financial Institutions & MDBs	6,448,594	6,448,594	1,781,364	142,509
	Insurance Companies, Securities Firms & Fund Managers	16,859	16,859	4,302	344
	Residential Mortgages	3,117,623	3,111,298	1,412,976	113,038
	Higher Risk Assets	47,112	47,112	70,668	5,653
Defaulted Exposures	657,601	657,548	901,144	72,092	
	Total for On-Balance Sheet Exposures	66,374,600	65,840,110	37,814,288	3,025,143

BASEL II Pillar 3 Disclosures

Disclosure on Capital Adequacy (RM'000) (continued)

The Bank
 30.06.20234

	Exposure Class	Gross Exposures /EAD before CRM		Net Exposures /EAD after CRM	Risk Weighted Assets	Minimum Capital Requirements at 8%
		Long Position	Short Position			
1	<u>CREDIT RISK (continued)</u>					
	<u>Off Balance Sheet Exposures</u>					
	Over-the-counter (“OTC”) derivatives		727,219	1,164,902	470,375	37,630
	Off Balance Sheet Exposures other than OTC derivatives or credit derivatives		7,256,482	2,850,725	2,286,514	182,921
	Defaulted Exposures		23,329	23,329	34,843	2,787
	Total for Off-Balance Sheet Exposures		8,007,030	4,038,956	2,791,732	223,339
	Total for On and Off-Balance Sheet Exposures		74,381,630	69,879,066	40,606,020	3,248,482
2	<u>MARKET RISK</u>					
	Interest Rate Risk	36,035,090	34,834,984	1,200,106	1,193,906	95,512
	Foreign Currency Risk	26,161	391,488	(365,327)	391,488	31,319
	Option Risk	15,290	10,905	4,385	257	21
	TOTAL MARKET RISK	36,076,541	35,237,377	839,164	1,585,651	126,852
3	<u>OPERATIONAL RISK</u>					
	Operational Risk				2,096,868	167,749
Total RWA and Capital Requirements					44,288,538	3,543,083

BASEL II Pillar 3 Disclosures

Disclosure on Capital Adequacy (RM'000) (continued)

The Bank

31.12.2023

	Exposure Class	Gross Exposures /EAD before CRM	Net Exposures /EAD after CRM	Risk Weighted Assets	Minimum Capital Requirements at 8%
1	<u>CREDIT RISK</u>				
	<u>On Balance Sheet Exposures</u>				
	Corporates	19,343,108	18,813,457	16,455,014	1,316,401
	Regulatory Retail	17,535,126	17,425,168	12,994,098	1,039,528
	Other Assets	4,074,512	4,074,512	2,345,932	187,675
	Sovereigns/Central Banks	11,089,320	11,089,320	155,279	12,422
	Banks, Development Financial Institutions & MDBs	6,933,584	6,932,743	1,739,419	139,154
	Insurance Companies, Securities Firms & Fund Managers	15,812	15,812	3,812	305
	Residential Mortgages	3,084,139	3,077,005	1,489,789	119,183
	Higher Risk Assets	34,673	34,673	52,009	4,161
	Defaulted Exposures	639,523	639,465	845,212	67,617
	Total for On-Balance Sheet Exposures	62,749,797	62,102,155	36,080,564	2,886,445

BASEL II Pillar 3 Disclosures

Disclosure on Capital Adequacy (RM'000) (continued)

The Bank
 31.12.2023

	Exposure Class	Gross Exposures /EAD before CRM		Net Exposures /EAD after CRM	Risk Weighted Assets	Minimum Capital Requirements at 8%
		Long Position	Short Position			
1	<u>CREDIT RISK (continued)</u>					
	<u>Off Balance Sheet Exposures</u>					
	Over-the-counter (“OTC”) derivatives		962,415	962,415	370,864	29,669
	Off Balance Sheet Exposures other than OTC derivatives or credit derivatives		7,174,138	4,361,168	2,503,687	200,295
	Defaulted Exposures		39,082	39,082	58,538	4,683
	Total for Off-Balance Sheet Exposures		8,175,635	5,362,665	2,933,089	234,647
	Total for On and Off-Balance Sheet Exposures		70,925,432	67,464,820	39,013,653	3,121,092
2	<u>MARKET RISK</u>					
	Interest Rate Risk	43,266,464	42,317,469	948,995	905,944	72,476
	Foreign Currency Risk	165,595	324,195	(158,601)	324,195	25,936
	Option Risk	-	-	-	-	-
	TOTAL MARKET RISK	43,432,059	42,641,664		1,230,139	98,411
3	<u>OPERATIONAL RISK</u>					
	Operational Risk				2,063,846	165,108
Total RWA and Capital Requirements					42,307,638	3,384,611

BASEL II Pillar 3 Disclosures

Disclosure on Capital Adequacy (continued)

Market risk is defined as changes in the market value of a trading position arising from movements in market factors such as interest/profit rate, foreign exchange rates and implied volatility rates. The Group's and the Bank's Value-at-Risk ('VaR') is defined as the amount of the Group's and the Bank's capital that is exposed to the risk of unexpected losses arising particularly from movements in interest/profit and foreign exchange rates. Management Action Trigger ('MAT') and Limit are established for VaR in Risk Appetite Statement ('RAS') to ensure that the Group's and the Bank's capital adequacy are not impinged upon in the event of adverse market movements. The Group and the Bank currently adopt BNM's Standardised Approach for the computation of market risk capital charges. The market risk capital charge addresses among others, capital requirement for market risk which includes the interest/profit rate risk in the Group's and the Bank's Trading Book as well as foreign exchange risk in the Trading and Banking Books.

The computation of market risk capital charge covers the following financial instruments.

- a) Foreign Exchange ('FX')
- b) Interest/Profit Rate Swap ('IRS/IPRS')
- c) Cross Currency Swap ('CCS')
- d) Fixed Income Instruments (i.e. Corporate Bonds / Sukuk and Government Securities)
- e) FX Options

BASEL II Pillar 3 Disclosures

Disclosure on Credit Risk: Disclosures on Risk Weights under the Standardised Approach (RM'000)

The Group

30.06.2024

Risk Weights	Exposures after Netting and Credit Risk Mitigation												Total Exposure after Netting & Credit Risk Mitigation	Total Risk Weighted Assets
	Sovereigns & Central Banks	PSEs	Banks, MDBs and DFIs	Insurance/Takaful Companies, Securities Firms & Fund Managers	Corporates	Regulatory Retail	Residential Mortgages	Higher Risk Assets	Other Assets	Specialised Financing /Investment	Securitisation	Equity		
0%	21,236,536	-	-	-	-	-	-	-	1,719,162	-	-	-	22,955,698	-
10%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20%	974,899	-	5,917,061	35,188	5,513,721	233,436	-	-	2,525,824	-	-	-	15,200,130	3,040,026
35%	-	-	-	-	-	-	7,560,124	-	-	-	-	-	7,560,124	2,646,043
50%	422,977	-	1,727,160	1,116	539,168	17,953	3,368,422	-	-	-	-	-	6,076,796	3,038,398
75%	-	-	-	-	-	25,846,237	31,180	-	-	-	-	-	25,877,417	19,408,062
90%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
100%	721,563	-	7,325	114,755	27,622,300	75,556	2,226,150	-	3,004,254	-	-	-	33,771,902	33,771,902
110%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
125%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
135%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
150%	-	-	-	-	354,285	284,485	-	78,461	-	-	-	-	717,230	1,075,845
270%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
350%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
400%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
625%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
937.5%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1250%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Average Risk Weight													-	56%
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total	23,355,975	-	7,651,547	151,059	34,029,474	26,457,666	13,185,875	78,461	7,249,240	-	-	-	112,159,297	62,980,277

PSE "Public Sector Entities"

MDB "Multilateral Development Bank"

DFI "Development Financial Institution"

BASEL II Pillar 3 Disclosures

Disclosure on Credit Risk: Disclosures on Risk Weights under the Standardised Approach (RM'000) (continued)

The Group
31.12.2023

Risk Weights	Exposures after Netting and Credit Risk Mitigation												Total Exposure after Netting & Credit Risk Mitigation	Total Risk Weighted Assets
	Sovereigns & Central Banks	PSEs	Banks, MDBs and DFIs	Insurance/Takaful Companies, Securities Firms & Fund Managers	Corporates	Regulatory Retail	Residential Mortgages	Higher Risk Assets	Other Assets	Specialised Financing /Investment	Securitisisation	Equity		
0%	23,125,230	-	-	-	-	-	-	-	1,802,961	-	-	-	24,928,191	-
10%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20%	1,019,549	-	6,849,174	35,191	5,243,530	246,309	-	-	955,194	-	-	-	14,348,947	2,869,789
35%	-	-	-	-	-	-	6,664,322	-	-	-	-	-	6,664,322	2,332,513
50%	380,409	-	1,113,414	-	254,269	28,672	3,147,190	115	-	-	-	-	4,924,069	2,462,035
75%	-	-	-	-	-	27,325,615	30,819	-	-	-	-	-	27,356,434	20,517,325
90%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
100%	129,203	-	11,331	115,595	24,367,478	59,949	3,261,214	-	2,546,517	-	-	-	30,491,287	30,491,287
110%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
125%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
135%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
150%	-	-	9,791	-	326,427	226,096	-	56,148	-	-	-	-	618,462	927,693
270%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
350%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
400%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
625%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
937.5%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1250%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Average Risk Weight													-	55%
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total	24,654,391	-	7,983,710	150,786	30,191,704	27,886,641	13,103,545	56,263	5,304,672	-	-	-	109,331,712	59,600,642

PSE "Public Sector Entities"

MDB "Multilateral Development Bank"

DFI "Development Financial Institution"

BASEL II Pillar 3 Disclosures

Disclosure on Credit Risk: Disclosures on Risk Weights under the Standardised Approach (RM'000) (continued)

The Bank
30.06.2024

Risk Weights	Exposures after Netting and Credit Risk Mitigation												Total Exposure after Netting & Credit Risk Mitigation	Total Risk Weighted Assets
	Sovereigns & Central Banks	PSEs	Banks, MDBs and DFIs	Insurance Companies, Securities Firms & Fund Managers	Corporates	Regulatory Retail	Residential Mortgages	Higher Risk Assets	Other Assets	Specialised Financing /Investment	Securitisations	Equity		
0%	11,455,579	-	-	-	-	-	-	-	1,187,321	-	-	-	12,642,900	-
10%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20%	142,833	-	5,858,330	15,000	3,126,459	129,923	-	-	2,322,464	-	-	-	11,595,009	2,319,002
35%	-	-	-	-	-	-	2,184,092	-	-	-	-	-	2,184,092	764,432
50%	287,052	-	1,956,354	1,116	346,414	15,084	574,117	-	-	-	-	-	3,180,138	1,590,069
75%	-	-	-	-	-	18,568,206	27,805	-	-	-	-	-	18,596,011	13,947,008
90%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
100%	581,570	-	7,325	45,908	17,391,041	41,303	377,444	-	2,627,139	-	-	-	21,071,730	21,071,730
110%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
125%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
135%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
150%	-	-	-	-	274,671	280,549	-	53,966	-	-	-	-	609,186	913,778
270%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
350%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
400%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
625%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
937.5%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1250%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Average Risk Weight											-		-	58%
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total	12,467,034	-	7,822,009	62,024	21,138,585	19,035,065	3,163,459	53,966	6,136,924	-	-	-	69,879,066	40,606,020

PSE "Public Sector Entities"

MDB "Multilateral Development Bank"

DFI "Development Financial Institution"

BASEL II Pillar 3 Disclosures

Disclosure on Credit Risk: Disclosures on Risk Weights under the Standardised Approach (RM'000) (continued)

The Bank
31.12.2023

Risk Weights	Exposures after Netting and Credit Risk Mitigation												Total Exposure after Netting & Credit Risk Mitigation	Total Risk Weighted Assets
	Sovereigns & Central Banks	PSEs	Banks, MDBs and DFIs	Insurance Companies, Securities Firms & Fund Managers	Corporates	Regulatory Retail	Residential Mortgages	Higher Risk Assets	Other Assets	Specialised Financing /Investment	Securitisisation	Equity		
0%	11,902,280	-	-	-	-	-	-	-	1,260,176	-	-	-	13,162,456	-
10%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20%	97,506	-	6,820,248	15,000	2,880,439	140,083	-	-	585,505	-	-	-	10,538,781	2,107,756
35%	-	-	-	-	-	-	2,003,911	-	-	-	-	-	2,003,911	701,369
50%	271,886	-	1,455,253	-	194,957	19,194	589,293	115	-	-	-	-	2,530,698	1,265,349
70%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
75%	-	-	-	-	-	18,273,023	28,672	-	-	-	-	-	18,301,695	13,726,271
90%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
100%	129,203	-	11,331	44,624	17,405,877	34,896	501,263	-	2,228,831	-	-	-	20,356,025	20,356,025
110%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
125%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
135%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
150%	-	-	9,791	-	295,024	224,939	-	41,501	-	-	-	-	571,255	856,883
270%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
350%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
400%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
625%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
937.5%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1250%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Average Risk Weight											-			58%
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	-	-	
Total	12,400,875	-	8,296,623	59,624	20,776,297	18,692,135	3,123,139	41,616	4,074,512	-	-	-	67,464,821	39,013,653

PSE "Public Sector Entities"

MDB "Multilateral Development Bank"

DFI "Development Financial Institution"

BASEL II Pillar 3 Disclosures

Disclosures on Rated Exposures according to Ratings by ECAIs (RM'000)

The Group 30.06.2024	Ratings of Corporate by Approved ECAIs					
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Ba3	B1 to C	Unrated
Exposure Class	S&P	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	Fitch	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
<u>On and Off-Balance-Sheet Exposures</u>						
<u>Credit Exposures (using Corporate Risk Weights)</u>						
Public Sector Entities (applicable for entities risk weighted based on their external ratings as corporates)						
Insurance/Takaful Companies, Securities Firms & Fund Managers						
Corporates						
Total		-	-	-	-	-
		20,188	-	-	-	130,871
		1,297,926	129,902	11,512	-	34,566,376
		1,318,114	129,902	11,512	-	34,697,247

The Group 31.12.2023	Ratings of Corporate by Approved ECAIs					
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Ba3	B1 to C	Unrated
Exposure Class	S&P	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	Fitch	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
<u>On and Off-Balance-Sheet Exposures</u>						
<u>Credit Exposures (using Corporate Risk Weights)</u>						
Public Sector Entities (applicable for entities risk weighted based on their external ratings as corporates)						
Insurance/Takaful Companies, Securities Firms & Fund Managers						
Corporates						
Total		-	-	-	-	-
		20,191	-	-	-	130,595
		2,195,749	57,945	11,514	1	29,933,719
		2,215,940	57,945	11,514	1	30,064,314

BASEL II Pillar 3 Disclosures

Disclosures on Rated Exposures according to Ratings by ECAIs (RM'000) (continued)

The Bank 30.06.2024 Exposure Class	Ratings of Corporate 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
	Fitch	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
<u>On and Off-Balance-Sheet Exposures</u>						
<u>Credit Exposures (using Corporate Risk Weights)</u>						
Public Sector Entities (applicable for entities risk weighted based on their external ratings as corporates)		-	-	-	-	-
Insurance Companies, Securities Firms & Fund Managers		-	-	-	-	62,024
Corporates		58,481	35,798	11,512	-	21,571,106
Total		58,481	35,798	11,512	-	21,633,129

The Bank 31.12.2023 Exposure Class	Ratings of Corporate 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
	Fitch	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
<u>On and Off-Balance-Sheet Exposures</u>						
<u>Credit Exposures (using Corporate Risk Weights)</u>						
Public Sector Entities (applicable for entities risk weighted based on their external ratings as corporates)		-	-	-	-	-
Insurance Companies, Securities Firms & Fund Managers		-	-	-	-	59,624
Corporates		108,808	37,801	11,514	-	21,278,012
Total		108,808	37,801	11,514	-	21,337,636

BASEL II Pillar 3 Disclosures

Disclosures on Rated Exposures according to Ratings by ECAIs (RM'000) (continued)

The Group
30.06.2024

Exposure Class	Ratings of Sovereigns and Central Banks by Approved ECAIs						
	Moodys	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	RAM	AAA to AA3-	A1 to A3	BBB1+ to BBB3	BB1 to B3	C1+ to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	C+ to D	Unrated
<u>On and Off-Balance-Sheet Exposures</u> Sovereigns and Central Banks		13,825,297	3,451,976	-	423,182	-	5,655,520
Total		13,825,297	3,451,976	-	423,182	-	5,655,520

Exposure Class	Ratings of Banking Institutions by Approved ECAIs						
	Moodys	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	RAM	AAA to AA3-	A1 to A3	BBB1+ to BBB3	BB1 to B3	C1+ to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	C+ to D	Unrated
<u>On and Off-Balance-Sheet Exposures</u> Banks, MDBs and DFIs		5,713,949	360,646	61,727	100	-	5,340,333
Total		5,713,949	360,646	61,727	100	-	5,340,333

BASEL II Pillar 3 Disclosures

Disclosures on Rated Exposures according to Ratings by ECAIs (RM'000) (continued)

The Group
31.12.2023

Exposure Class	Ratings of Sovereigns and Central Banks by Approved ECAIs						
	Moodys	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	RAM	AAA to AA3-	A1 to A3	BBB1+ to BBB3	BB1 to B3	C1+ to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	C+ to D	Unrated
<u>On and Off-Balance-Sheet Exposures</u> Sovereigns and Central Banks		15,718,494	1,450,764	-	177,759	-	5,292,611
Total		15,718,494	1,450,764	-	177,759	-	5,292,611

Exposure Class	Ratings of Banking Institutions by Approved ECAIs						
	Moodys	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	RAM	AAA to AA3-	A1 to A3	BBB1+ to BBB3	BB1 to B3	C1+ to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	C+ to D	Unrated
<u>On and Off-Balance-Sheet Exposures</u> Banks, MDBs and DFIs		3,888,444	244,980	78,370	18,520	-	2,608,246
Total		3,888,444	244,980	78,370	18,520	-	2,608,246

BASEL II Pillar 3 Disclosures

Disclosures on Rated Exposures according to Ratings by ECAIs (RM'000) (continued)

The Bank
30.06.2024

Exposure Class	Ratings of Sovereigns and Central Banks by Approved ECAIs						
	Moodys	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	RAM	AAA to AA3-	A1 to A3	BBB1+ to BBB3	BB1 to B3	C1+ to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	C+ to D	Unrated
<u>On and Off-Balance-Sheet Exposures</u> Sovereigns and Central Banks		9,864,586	1,286,469	-	287,155	-	1,028,824
Total		9,864,586	1,286,469	-	287,155	-	1,028,824

Exposure Class	Ratings of Banking Institutions by Approved ECAIs						
	Moodys	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	RAM	AAA to AA3-	A1 to A3	BBB1+ to BBB3	BB1 to B3	C1+ to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	C+ to D	Unrated
<u>On and Off-Balance-Sheet Exposures</u> Banks, MDBs and DFIs		4,970,925	186,008	61,727	100	-	6,425,723
Total		4,970,925	186,008	61,727	100	-	6,425,723

BASEL II Pillar 3 Disclosures

Disclosures on Rated Exposures according to Ratings by ECAIs (RM'000) (continued)

The Bank
31.12.2023

Exposure Class	Ratings of Sovereigns and Central Banks by Approved ECAIs						
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	RAM	AAA to AA3-	A1 to A3	BBB1+ to BBB3	BB1 to B3	C1+ to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	C+ to D	Unrated
<u>On and Off-Balance-Sheet Exposures</u> Sovereigns and Central Banks		10,001,258	1,069,408	-	271,886	-	1,058,323
Total		10,001,258	1,069,408	-	271,886	-	1,058,323

Exposure Class	Ratings of Banking Institutions by Approved ECAIs						
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	RAM	AAA to AA3-	A1 to A3	BBB1+ to BBB3	BB1 to B3	C1+ to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	C+ to D	Unrated
<u>On and Off-Balance-Sheet Exposures</u> Banks, MDBs and DFIs		3,829,275	192,602	138,982	12,213	-	6,773,587
Total		3,829,275	192,602	138,982	12,213	-	6,773,587

BASEL II Pillar 3 Disclosures

a) Disclosures on Credit Risk Mitigation (RM'000)

The Group
30.06.2024

Exposure Class	Exposures before CRM	Exposures Covered by Guarantees /Credit Derivatives	Exposures Covered by Eligible Financial Collateral	Exposures Covered by Other Eligible Collateral
<u>Credit Risk</u>				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	22,339,962	-	-	-
Banks, Development Financial Institutions & MDBs	6,137,663	-	2,733	-
Insurance/Takaful Companies, Securities Firms & Fund Managers	61,276	-	-	-
Corporates	32,855,878	1,194,887	1,819,325	-
Regulatory Retail	26,715,372	229,385	1,673,610	-
Residential Mortgages	12,911,331	-	14,416	-
Higher Risk Assets	67,500	-	-	-
Other Assets	7,249,241	-	-	-
Defaulted Exposures	870,499	-	2,670	-
Total for On-Balance Sheet Exposures	109,208,722	1,424,272	3,512,754	-
<u>Off-Balance Sheet Exposures</u>				
Over-the-counter (“OTC”) derivatives	914,298	-	-	-
Off-Balance sheet exposures other than OTC derivatives or credit derivatives	9,530,702	31,349	4,017,506	-
Defaulted Exposures	35,835	-	-	-
Total for Off-Balance Sheet Exposures	10,480,835	31,349	4,017,506	-
Total On and Off-Balance Sheet Exposures	119,689,557	1,455,621	7,530,260	-

BASEL II Pillar 3 Disclosures

a) Disclosures on Credit Risk Mitigation (RM'000) (continued)

The Group
 31.12.2023

Exposure Class	Exposures before CRM	Exposures Covered by Guarantees /Credit Derivatives	Exposures Covered by Eligible Financial Collateral	Exposures Covered by Other Eligible Collateral
<u>Credit Risk</u>				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	22,308,954	-	-	-
Banks, Development Financial Institutions & MDBs	6,293,837	-	3,574	-
Insurance/Takaful Companies, Securities Firms & Fund Managers	53,337	-	-	-
Corporates	28,933,732	1,198,751	1,828,087	-
Regulatory Retail	27,962,281	245,346	1,459,288	-
Residential Mortgages	12,810,207	-	16,351	-
Higher Risk Assets	45,213	-	-	-
Other Assets	5,304,673	-	-	-
Defaulted Exposures	819,254	3,622	2,710	-
Total for On-Balance Sheet Exposures	104,531,488	1,447,719	3,310,010	-
<u>Off-Balance Sheet Exposures</u>				
Over-the-counter (“OTC”) derivatives	1,354,409	-	-	-
Off-Balance sheet exposures other than OTC derivatives or credit derivatives	9,581,820	25,158	2,867,111	-
Defaulted Exposures	41,116	-	-	-
Total for Off-Balance Sheet Exposures	10,977,345	25,158	2,867,111	-
Total On and Off-Balance Sheet Exposures	115,508,833	1,472,877	6,177,121	-

BASEL II Pillar 3 Disclosures

a) Disclosures on Credit Risk Mitigation (RM'000)

The Bank
30.06.2024

Exposure Class	Exposures before CRM	Exposures Covered by Guarantees /Credit Derivatives	Exposures Covered by Eligible Financial Collateral	Exposures Covered by Other Eligible Collateral
<u>Credit Risk</u>				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	12,398,611	-	-	-
Public Sector Entities	-	-	-	-
Banks, Development Financial Institutions & MDBs	6,448,594	-	-	-
Insurance Companies, Securities Firms & Fund Managers	16,859	-	-	-
Corporates	19,686,810	1,002,657	424,898	-
Regulatory Retail	17,864,465	125,872	103,212	-
Residential Mortgages	3,117,623	-	6,325	-
Higher Risk Assets	47,112	-	-	-
Other Assets	6,136,925	-	-	-
Defaulted Exposures	657,601	-	55	-
Total for On-Balance Sheet Exposures	66,374,600	1,128,529	534,490	-
<u>Off-Balance Sheet Exposures</u>				
Over-the-counter (“OTC”) derivatives	727,219	-	-	-
Off-Balance sheet exposures other than OTC derivatives or credit derivatives	7,256,482	16,029	3,968,073	-
Defaulted Exposures	23,329	-	0	-
Total for Off-Balance Sheet Exposures	8,007,030	16,029	3,968,073	-
Total On and Off-Balance Sheet Exposures	74,381,630	1,144,558	4,502,563	-

BASEL II Pillar 3 Disclosures

a) Disclosures on Credit Risk Mitigation (RM'000) (continued)

The Bank
 31.12.2023

Exposure Class	Exposures before CRM	Exposures Covered by Guarantees /Credit Derivatives	Exposures Covered by Eligible Financial Collateral	Exposures Covered by Other Eligible Collateral
<u>Credit Risk</u>				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	11,089,320	-	-	-
Banks, Development Financial Institutions & MDBs	-	-	-	-
Insurance Companies, Securities Firms & Fund Managers	6,933,584	-	841	-
Corporates	15,812	-	-	-
Regulatory Retail	19,343,108	1,009,603	529,639	-
Residential Mortgages	17,535,126	139,831	109,958	-
Higher Risk Assets	3,084,139	-	7,134	-
Other Assets	34,673	-	-	-
Defaulted Exposures	639,523	2,652	59	-
Total for On-Balance Sheet Exposures	62,749,797	1,152,086	647,631	-
<u>Off-Balance Sheet Exposures</u>				
Over-the-counter (“OTC”) derivatives	962,415	-	-	-
Off-Balance sheet exposures other than OTC derivatives or credit derivatives	7,174,138	3,997	2,812,980	-
Defaulted Exposures	39,082	-	-	-
Total for Off-Balance Sheet Exposures	8,175,635	3,997	2,812,980	-
Total On and Off-Balance Sheet Exposures	70,925,432	1,156,083	3,460,611	-

BASEL II Pillar 3 Disclosures

b) Disclosure on Off-Balance Sheet and Counterparty Credit Risk (RM'000)

Counterparty Credit Risk is the risk that the counterparty to a transaction could default before the final settlement of the transaction's cashflows. An economic loss could occur if the transactions with the counterparty has a positive economic value for the Group and the Bank at the time of default.

In contrast to the exposure to credit risk through a lending/financing, where the exposure to credit risk is unilateral and only the lending/financing bank faces the risk of loss, Counterparty Credit Risk creates a bilateral risk of loss where the market value for many types of transactions can be positive or negative to either counterparty.

In respect of off-balance sheet items, the credit risk inherent in each off-balance sheet instrument is translated into an on balance sheet exposure equivalent (credit equivalent) by multiplying the nominal principal amount with a credit conversion factor ('CCF') as prescribed by the Standardised Approach under the Risk Weighted Capital Adequacy Framework. The resulting amount is then weighted against the risk weight of the counterparty. In addition, counterparty risk weights for over-the-counter ('OTC') derivative transactions will be determined based on the external rating of the counterparty and will not be subject to any specific ceiling.

BASEL II Pillar 3 Disclosures

b) Disclosure on Off-Balance Sheet and Counterparty Credit Risk (RM'000) (continued)

The Group
30.06.2024

Description	Total Principal Amount	Positive Fair Value of Derivative Contracts	Total Credit Equivalent Amount	Total Risk Weighted Amount
Direct Credit Substitutes	550,645		550,563	513,658
Transaction related contingent items	1,021,834		498,542	440,130
Short Term Self Liquidating trade related contingencies	4,085,760		817,152	214,409
Forward Asset Purchases	12,573		12,573	2,515
Lending of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo-style transactions. (i.e. repurchase / reverse repurchase and securities lending / borrowing transactions.	3,763,107		4,428,349	121,185
Foreign exchange related contracts				
One year or less	32,770,228	85,830	457,389	218,535
Over one year to five years	134,784	2,365	13,665	10,193
Interest/Profit rate related contracts				
One year or less	2,476,943	23,979	8,445	3,358
Over one year to five years	12,546,325	114,703	385,126	137,847
Over five years	622,264	15,741	49,673	14,753
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	2,872,721		1,434,178	1,154,471
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	7,297,651		1,459,518	1,051,694
Any commitments that are unconditionally cancelled at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness	1,774,539		-	-
Unutilised credit card lines	1,828,311		365,662	269,705
Total	71,757,685	242,618	10,480,835	4,152,453

BASEL II Pillar 3 Disclosures

b) Disclosure on Off-Balance Sheet and Counterparty Credit Risk (RM'000) (continued)

The Group
31.12.2023

Description	Total Principal Amount	Positive Fair Value of Derivative Contracts	Total Credit Equivalent Amount	Total Risk Weighted Amount
Direct Credit Substitutes	528,246		528,245	494,592
Transaction related contingent items	1,385,471		680,360	625,540
Short Term Self Liquidating trade related contingencies	4,620,093		924,019	208,024
Lending of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo-style transactions. (i.e. repurchase / reverse repurchase and securities lending / borrowing transactions.	3,619,584		4,259,454	85,968
Foreign exchange related contracts				
One year or less	48,727,877	315,996	877,661	348,355
Over one year to five years	326,890	5,822	28,995	20,096
Over five years	-	-	-	-
Interest/Profit rate related contracts				
One year or less	2,577,284	17,187	5,952	2,393
Over one year to five years	11,298,499	116,869	384,782	136,540
Over five years	757,264	14,564	57,016	17,196
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	2,826,847		1,411,690	1,070,154
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	7,383,227		1,476,644	1,121,744
Any commitments that are unconditionally cancelled at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness	1,624,905		-	-
Unutilised credit card lines	1,712,631		342,526	252,793
Total	87,388,818	470,438	10,977,344	4,383,395

BASEL II Pillar 3 Disclosures

b) Disclosure on Off-Balance Sheet and Counterparty Credit Risk (RM'000) (continued)

The Bank
30.06.2024

Description	Total Principal Amount	Positive Fair Value of Derivative Contracts	Total Credit Equivalent Amount	Total Risk Weighted Amount
Direct Credit Substitutes	394,533		394,450	359,518
Transaction related contingent items	621,397		310,698	255,976
Short Term Self Liquidating trade related contingencies	196,150		39,230	38,879
Lending of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo-style transactions. (i.e. repurchase / reverse repurchase and securities lending / borrowing transactions.	3,763,107		4,428,349	121,185
Foreign exchange related contracts				
One year or less	31,164,535	72,724	405,009	175,398
Interest/Profit rate related contracts				
One year or less	1,881,943	22,197	5,250	1,798
Over one year to five years	8,694,276	94,737		88,692
Over five years	505,039	14,046	42,640	11,236
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	2,040,713		1,019,021	858,219
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	3,929,015		785,803	658,747
Unutilised credit card lines	1,511,300		302,260	222,083
Total	54,702,007	203,704	8,007,030	2,791,732

BASEL II Pillar 3 Disclosures

b) Disclosure on Off-Balance Sheet and Counterparty Credit Risk (RM'000) (continued)

The Bank
31.12.2023

Description	Total Principal Amount	Positive Fair Value of Derivative Contracts	Total Credit Equivalent Amount	Total Risk Weighted Amount
Direct Credit Substitutes	370,153		370,153	338,863
Transaction related contingent items	840,151		420,076	368,438
Short Term Self Liquidating trade related contingencies	100,039		20,008	19,772
Lending of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo-style transactions. (i.e. repurchase / reverse repurchase and securities lending / borrowing transactions.	3,619,584		4,259,454	85,968
Foreign exchange related contracts				
One year or less	40,095,245	224,749	640,783	271,874
Over one year to five years	-	-	-	-
Over five years	-	-	-	-
Interest/Profit rate related contracts				
One year or less	1,907,284	16,810	4,830	1,925
Over one year to five years	7,734,449	94,384	266,819	83,386
Over five years	640,039	12,940	49,983	13,679
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	1,924,957		961,586	775,946
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	4,480,382		896,075	762,984
Unutilised credit card lines	1,429,339		285,868	210,253
Total	63,141,622	348,883	8,175,635	2,933,088

BASEL II Pillar 3 Disclosures

c) Disclosure on Market Risk – Interest Rate/ Rate of Return Risk in the Banking Book

Interest rate/ rate of return risk is the risk to earnings and capital arising from exposure to adverse movements in interest/profit rates mainly due to mismatches in timing repricing of assets and liabilities. These mismatches are actively managed from an earnings and economic value perspective.

The objective of interest/profit rate risk management is to achieve a stable and sustainable net interest/profit income from the following perspectives:

- 1) Next 12 months' Earnings - Interest rate/ rate of return risk from the earnings perspective is the impact based on changes to the net interest/profit income ('NII') over the next 12 months. This risk is measured through sensitivity analysis including the application of an instantaneous 100 basis point parallel shock in interest/profit rates across the yield curve.
- 2) Economic Value - Measuring the change in the Economic Value of Equity ('EVE') is an assessment of the long term impact to the Group's and the Bank's capital. This is assessed through the application of relevant duration factors to capture the net economic value impact over the long term or total life of all balance sheet assets and liabilities to adverse changes in interest/profit rates.

Interest rate/ rate of return risk thresholds are established in line with the Group's and the Bank's strategy and risk appetite. These thresholds are reviewed regularly to ensure relevance in the context of prevailing market conditions.

The reported numbers are generated based on assumptions used in IRRBB/RORBB BNM template.

30.06.2024 Type of Currency (RM million)	The Group		The Group	
	Impact on Positions (+100 basis points) Parallel Shift		Impact on Positions (-100 basis points) Parallel Shift	
	Increase/(Decline) in Earnings	Increase/(Decline) in Economic Value	Increase/(Decline) in Earnings	Increase/(Decline) in Economic Value
Ringgit Malaysia	121.9	(461.3)	(126.1)	442.4
US Dollar	(59.0)	(69.1)	59.0	69.1
Euro	0.1	0.3	(0.1)	(0.3)
Great Britain Pound	(1.5)	(0.8)	1.5	0.8
Australian Dollar	(4.1)	(15.5)	4.1	15.5
Singapore Dollar	(0.6)	0.3	0.6	(0.3)
Japanese Yen	(0.1)	0.0	0.1	(0.0)
Others (#)	(1.1)	(11.0)	1.1	11.0
Total	55.7	(557.1)	(59.9)	538.2

Others comprise of NZD and HKD currencies where the amount of each currency is relatively small

BASEL II Pillar 3 Disclosures

c) Disclosure on Market Risk – Interest Rate/ Rate of Return Risk in the Banking Book (continued)

31.12.2023 Type of Currency (RM million)	The Group		The Group	
	Impact on Positions (+100 basis points) Parallel Shift		Impact on Positions (-100 basis points) Parallel Shift	
	Increase/(Decline) in Earnings	Increase/(Decline) in Economic Value	Increase/(Decline) in Earnings	Increase/(Decline) in Economic Value
Ringgit Malaysia	82	(660)	(82)	660
US Dollar	(47)	(28)	47	28
Euro	(0)	0	0	(0)
Great Britain Pound	(3)	(3)	3	3
Australian Dollar	2	(3)	(2)	3
Singapore Dollar	(0)	0	0	(0)
Japanese Yen	-	-	-	-
Others (#)	(0)	(2)	0	2
Total	32.9	(695.4)	(32.9)	695.4

30.06.2024 Type of Currency (RM million)	The Bank		The Bank	
	Impact on Positions (+100 basis points) Parallel Shift		Impact on Positions (-100 basis points) Parallel Shift	
	Increase/(Decline) in Earnings	Increase/(Decline) in Economic Value	Increase/(Decline) in Earnings	Increase/(Decline) in Economic Value
Ringgit Malaysia	83.2	(221.1)	(85.8)	211.0
US Dollar	(50.3)	(48.1)	50.3	48.1
Euro	0.1	0.3	(0.1)	(0.3)
Great Britain Pound	(1.5)	(0.8)	1.5	0.8
Australian Dollar	(4.0)	(15.5)	4.0	15.5
Singapore Dollar	(0.6)	0.3	0.6	(0.3)
Japanese Yen	(0.1)	0.0	0.1	(0.0)
Others (#)	(1.8)	0.5	1.8	(0.5)
Total	25.0	(284.3)	(27.6)	274.2

BASEL II Pillar 3 Disclosures

c) Disclosure on Market Risk – Interest Rate/ Rate of Return Risk in the Banking Book (continued)

31.12.2023 Type of Currency (RM million)	The Bank		The Bank	
	Impact on Positions (+100 basis points) Parallel Shift		Impact on Positions (-100 basis points) Parallel Shift	
	Increase/(Decline) in Earnings	Increase/(Decline) in Economic Value	Increase/(Decline) in Earnings	Increase/(Decline) in Economic Value
Ringgit Malaysia	30	(369)	(30)	369
US Dollar	(44)	(25)	44	25
Euro	(0)	0	0	(0)
Great Britain Pound	(3)	(3)	3	3
Australian Dollar	2	(3)	(2)	3
Singapore Dollar	(0)	0	0	(0)
Japanese Yen	-	-	-	-
Others (#)	(1)	(1)	1	1
Total	(15.5)	(400.4)	15.5	400.4

Others comprise of NZD and HKD currencies where the amount of each currency is relatively small.