Registration No: 197301000792 (14389-U)

Affin Hwang Investment Bank Berhad

(Incorporated in Malaysia)

PILLAR 3 DISCLOSURES for the financial period ended 30 June 2023

(Incorporated in Malaysia)

PILLAR 3 DISCLOSURES

The following table depicts the risk-weighted assets ("RWA") and the corresponding regulatory capital requirements:

Table 1: Risk-Weighted Assets and Capital Requirements

Total risk-weighted assets and capital requirements

The Group				Risk		
		Gross	Net	Weighted	Capita	
As at 30 June 2023		exposures	exposures	Assets	requirements	
(i) Credit risk		RM'000	RM'000	RM'000	RM'000	
Exposure Class						
On-Balance Sheet Exposures						
Sovereigns/Central Banks		3,519,122	3,519,122	<u>-</u>	-	
Banks, Development Financial In		586,115	586,114	136,744	10,940	
Insurance Companies, Securities	Firms & Fund	440.000	440.000	00.745	7.740	
Managers		112,896	112,896	96,745	7,740	
Corporates		2,791,903	1,577,147	718,170	57,454	
Regulatory Retail		222,635	4,245	3,065	245	
Other Assets		154,745	154,745	154,737	12,379	
Defaulted Exposures	-	39,965	35,605	35,605	2,848	
Total for on-balance sheet expo	osures	7,427,381	5,989,874	1,145,066	91,606	
Off-Balance Sheet Exposures						
Over-the-counter ("OTC") derivati	ves	488,136	488,136	230,230	18,418	
Off-Balance sheet exposures other						
		49,943	33,089	25,475	2,038	
derivatives	Total for off-balance sheet exposures				20,456	
	osures	538,079	521,225	255,705	20,456	
Total for off-balance sheet expo	-	538,079 7,965,460	521,225 6,511,099	255,705 1,400,771		
	-			·		
Total for off-balance sheet expo	-			·	20,456 112,062	
Total for off-balance sheet expo	-			1,400,771	112,062	
Total for off-balance sheet expo Total credit risk exposures (ii) Large exposures risk require	ements Gross ex	7,965,460	6,511,099 Net exposures	1,400,771 Risk Weighted Assets	112,062 Capita requirements	
Total for off-balance sheet expo	ements	7,965,460	6,511,099 - Net	1,400,771 Risk Weighted	112,062	
Total for off-balance sheet expo Total credit risk exposures (ii) Large exposures risk require	ements Gross ex RM'(7,965,460 posures 000 Short Position	6,511,099 Net exposures	1,400,771 Risk Weighted Assets	112,062 Capita requirements	
Total for off-balance sheet expo Total credit risk exposures (ii) Large exposures risk require (iii) Market risk	ements Gross ex RM'0 Long Position RM'000	7,965,460 posures 000 Short Position RM'000	6,511,099 Net exposures RM'000	1,400,771 Risk Weighted Assets RM'000	Capita requirements	
Total for off-balance sheet exportance and credit risk exposures (ii) Large exposures risk require (iii) Market risk	ements Gross ex RM'0 Long Position RM'000 16,443,463	7,965,460 posures 000 Short Position RM'000 16,089,027	6,511,099 Net exposures RM'000	1,400,771 Risk Weighted Assets RM'000	Capita requirements RM'000	
Total for off-balance sheet exportance Total credit risk exposures (ii) Large exposures risk require (iii) Market risk Interest rate risk Foreign currency risk	Gross ex RM'0 Long Position RM'000 16,443,463 2,875,179	7,965,460 posures 000 Short Position RM'000 16,089,027 2,901,590	6,511,099 Net exposures RM'000	1,400,771 Risk Weighted Assets RM'000	Capita requirements RM'000	
Total for off-balance sheet exportance Total credit risk exposures (ii) Large exposures risk require (iii) Market risk Interest rate risk Foreign currency risk Equity risk	Gross ex RM/0 Long Position RM/000 16,443,463 2,875,179 105,071	7,965,460 posures 000 Short Position RM'000 16,089,027 2,901,590 377	6,511,099 Net exposures RM'000 354,436 (26,410) 104,693	1,400,771 Risk Weighted Assets RM'000 224,874 38,764 340,752	Capita requirements RM'000 3,101 27,260	
Total for off-balance sheet exportance Total credit risk exposures (ii) Large exposures risk require (iii) Market risk Interest rate risk Foreign currency risk Equity risk Option risk	Gross ex RM'0 Long Position RM'000 16,443,463 2,875,179 105,071 5,736	7,965,460 posures 000 Short Position RM'000 16,089,027 2,901,590 377 53,547	6,511,099 Net exposures RM'000 354,436 (26,410) 104,693 (47,810)	1,400,771 Risk Weighted Assets RM'000 224,874 38,764 340,752 793	112,062 Capita requirements RM'000 17,990 3,101 27,260 63	
Total for off-balance sheet exportance Total credit risk exposures (ii) Large exposures risk require (iii) Market risk Interest rate risk Foreign currency risk Equity risk Option risk	Gross ex RM/0 Long Position RM/000 16,443,463 2,875,179 105,071	7,965,460 posures 000 Short Position RM'000 16,089,027 2,901,590 377	6,511,099 Net exposures RM'000 354,436 (26,410) 104,693	1,400,771 Risk Weighted Assets RM'000 224,874 38,764 340,752	112,062 Capita requirements RM'000 3,101 27,260 63	
Total for off-balance sheet exportance Total credit risk exposures (ii) Large exposures risk require (iii) Market risk Interest rate risk Foreign currency risk Equity risk Option risk	Gross ex RM'0 Long Position RM'000 16,443,463 2,875,179 105,071 5,736	7,965,460 posures 000 Short Position RM'000 16,089,027 2,901,590 377 53,547	6,511,099 Net exposures RM'000 354,436 (26,410) 104,693 (47,810)	1,400,771 Risk Weighted Assets RM'000 224,874 38,764 340,752 793	112,062 Capita requirements RM'000 3,101 27,260 63	
Total for off-balance sheet exportance Total credit risk exposures (ii) Large exposures risk require (iii) Market risk Interest rate risk Foreign currency risk Equity risk Option risk	Gross ex RM'0 Long Position RM'000 16,443,463 2,875,179 105,071 5,736	7,965,460 posures 000 Short Position RM'000 16,089,027 2,901,590 377 53,547	6,511,099 Net exposures RM'000 354,436 (26,410) 104,693 (47,810)	1,400,771 Risk Weighted Assets RM'000 224,874 38,764 340,752 793 605,183	112,062 Capita requirements RM'000 17,990 3,101 27,260 63 48,414	
Total for off-balance sheet exportant credit risk exposures (ii) Large exposures risk require (iii) Market risk Interest rate risk Foreign currency risk Equity risk Option risk Total market risk exposures	Gross ex RM'0 Long Position RM'000 16,443,463 2,875,179 105,071 5,736	7,965,460 posures 000 Short Position RM'000 16,089,027 2,901,590 377 53,547	6,511,099 Net exposures RM'000 354,436 (26,410) 104,693 (47,810)	1,400,771 Risk Weighted Assets RM'000 224,874 38,764 340,752 793 605,183 Risk	112,062 Capita requirements RM'000 17,990 3,101 27,260 63 48,414 Capita	
Total for off-balance sheet expo Total credit risk exposures (ii) Large exposures risk require	Gross ex RM'0 Long Position RM'000 16,443,463 2,875,179 105,071 5,736	7,965,460 posures 000 Short Position RM'000 16,089,027 2,901,590 377 53,547	6,511,099 Net exposures RM'000 354,436 (26,410) 104,693 (47,810)	1,400,771 Risk Weighted Assets RM'000 224,874 38,764 340,752 793 605,183 Risk Weighted	112,062 Capita requirements	

2,946,888

235,751

Table 1: Risk-Weighted Assets and Capital Requirements (Continued)

The	Bank
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				B: 1		
		Cross	Not	Risk	Conital	
Ac at 20 June 2022		Gross	Net	Weighted Assets	Capital	
As at 30 June 2023 (i) Credit risk		exposures RM'000	exposures RM'000	RM'000	requirements RM'000	
Exposure Class		KIVI UUU	KIVI UUU	KIVI UUU	KIVI UUU	
On-Balance Sheet Exposures						
Sovereigns/Central Banks		2 510 122	2 510 122			
	otitutions ("DEIs")	3,519,122	3,519,122	- 136,339	10.007	
Banks, Development Financial In		584,091	584,091	130,339	10,907	
Insurance Companies, Securities	Firms & Fund	110 006	110.006	06.745	7 740	
Managers		112,896	112,896	96,745	7,740	
Corporates		2,791,903	1,577,147	718,170	57,454	
Regulatory Retail		222,635	4,245	3,065	245	
Other Assets		153,494	153,494	153,487	12,279	
Defaulted Exposures		39,965	35,605	35,605	2,848	
Total for on-balance sheet expe	osures	7,424,106	5,986,600	1,143,411	91,473	
Off-Balance Sheet Exposures						
Over-the-counter ("OTC") derivat	ives	488,136	488,136	230,230	18,418	
Off-Balance sheet exposures oth		400,130	400,130	230,230	10,410	
·	ei iliali OTC	49,943	33,089	25 475	2 020	
derivatives	201120		521,225	25,475	2,038	
Total for off-balance sheet expe	osures	538,079	521,225	255,705	20,456	
Total credit risk exposures		7,962,185	6,507,825	1,399,116	111,929	
(ii) Large exposures risk requir	ements					
				Risk		
			Net	Weighted	Capital	
(iii) Market risk	Gross ex RM	xposures	exposures	Assets	roquiromonte	
		000	RM'000	RM'000	requirements RM'000	
	Lana Daaitian		RM'000	RM'000		
	Long Position	Short Position	RM'000	RM'000		
Internet rate rick	RM'000	Short Position RM'000			RM'000	
Interest rate risk	RM'000 16,443,463	Short Position RM'000 16,089,027	354,436	224,874	17,990	
Foreign currency risk	RM'000 16,443,463 2,875,179	Short Position RM'000 16,089,027 2,901,590	354,436 (26,410)	224,874 38,764	17,990 3,101	
Foreign currency risk Equity risk	RM'000 16,443,463 2,875,179 105,071	Short Position RM'000 16,089,027 2,901,590 377	354,436 (26,410) 104,693	224,874 38,764 340,752	17,990 3,101 27,260	
Foreign currency risk Equity risk Option risk	RM'000 16,443,463 2,875,179 105,071 5,736	Short Position RM'000 16,089,027 2,901,590 377 53,547	354,436 (26,410) 104,693 (47,810)	224,874 38,764 340,752 793	17,990 3,101 27,260 63	
Foreign currency risk Equity risk	RM'000 16,443,463 2,875,179 105,071	Short Position RM'000 16,089,027 2,901,590 377	354,436 (26,410) 104,693	224,874 38,764 340,752	17,990 3,101 27,260	
Foreign currency risk Equity risk Option risk	RM'000 16,443,463 2,875,179 105,071 5,736	Short Position RM'000 16,089,027 2,901,590 377 53,547	354,436 (26,410) 104,693 (47,810)	224,874 38,764 340,752 793 605,183	17,990 3,101 27,260 63	
Foreign currency risk Equity risk Option risk	RM'000 16,443,463 2,875,179 105,071 5,736	Short Position RM'000 16,089,027 2,901,590 377 53,547	354,436 (26,410) 104,693 (47,810)	224,874 38,764 340,752 793 605,183	17,990 3,101 27,260 63 48,414	
Foreign currency risk Equity risk Option risk Total market risk exposures	RM'000 16,443,463 2,875,179 105,071 5,736	Short Position RM'000 16,089,027 2,901,590 377 53,547	354,436 (26,410) 104,693 (47,810)	224,874 38,764 340,752 793 605,183 Risk Weighted	17,990 3,101 27,260 63 48,414	
Foreign currency risk Equity risk Option risk	RM'000 16,443,463 2,875,179 105,071 5,736	Short Position RM'000 16,089,027 2,901,590 377 53,547	354,436 (26,410) 104,693 (47,810)	224,874 38,764 340,752 793 605,183 Risk Weighted Assets	17,990 3,101 27,260 63 48,414 Capital requirements	
Foreign currency risk Equity risk Option risk Total market risk exposures	RM'000 16,443,463 2,875,179 105,071 5,736	Short Position RM'000 16,089,027 2,901,590 377 53,547	354,436 (26,410) 104,693 (47,810)	224,874 38,764 340,752 793 605,183 Risk Weighted	17,990 3,101 27,260 63 48,414	
Foreign currency risk Equity risk Option risk Total market risk exposures	RM'000 16,443,463 2,875,179 105,071 5,736	Short Position RM'000 16,089,027 2,901,590 377 53,547	354,436 (26,410) 104,693 (47,810)	224,874 38,764 340,752 793 605,183 Risk Weighted Assets	17,990 3,101 27,260 63 48,414 Capital requirements	
Foreign currency risk Equity risk Option risk Total market risk exposures (iv) Operational risk	RM'000 16,443,463 2,875,179 105,071 5,736	Short Position RM'000 16,089,027 2,901,590 377 53,547	354,436 (26,410) 104,693 (47,810)	224,874 38,764 340,752 793 605,183 Risk Weighted Assets RM'000	17,990 3,101 27,260 63 48,414 Capital requirements RM'000	

Table 1: Risk-Weighted Assets and Capital Requirements (Continued)

The	Grou	p
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As at 31 December 2022 (i) Credit risk			Di-L				The Group
On-Balance Sheet Exposures Sovereigns/Central Banks Sovereigns/Centra	Capital irements RM'000	require	Assets	exposures	exposures		
Sovereigns/Central Banks							Exposure Class
Banks, Development Financial Institutions ("DFIs")							On-Balance Sheet Exposures
Banks, Development Financial Institutions ("DFIs")	-		-	3,343,592	3,343,592		Sovereigns/Central Banks
Insurance Companies, Securities Firms & Fund Managers	9,198		114,981	481,310	481,310	itutions ("DFIs")	
Managers							
Regulatory Retail	1,591		19,885	36,038	36,038		•
Regulatory Retail	55,950	5	699,369	1,419,716	2,478,480		Corporates
Defaulted Exposures	96		1,195	1,857	187,637		
Content Cont	10,292	1	128,655	128,689	128,689		Other Assets
Content Cont	4,273			35,605	41,937		Defaulted Exposures
Cover-the-counter ("OTC") derivatives 299,224 299,224 142,295 Off-Balance sheet exposures other than OTC derivatives 35,830 21,186 22,546 Total for off-balance sheet exposures 335,054 320,410 164,841 Total credit risk exposures 7,032,737 5,767,217 1,182,333 (iii) Large exposures risk requirements - - - - (iii) Market risk Gross exposures RM'000 exposures RM'000 Assets RM'000 RM'000 Interest rate risk 8,894,389 8,893,315 1,073 76,359 Foreign currency risk 2,961,237 2,952,975 8,262 45,984 Equity risk 34,631 154 34,477 94,190 Option risk - - - - Total market risk exposures 11,890,257 11,846,444 43,812 216,533 (iv) Operational risk Assets required	81,400	3				ures	
Over-the-counter ("OTC") derivatives 299,224 299,224 142,295 Off-Balance sheet exposures other than OTC derivatives 35,830 21,186 22,546 Total for off-balance sheet exposures 335,054 320,410 164,841 Total credit risk exposures 7,032,737 5,767,217 1,182,333 (ii) Large exposures risk requirements - - - (iii) Market risk Gross exposures RM'000 exposures RM'000 Assets RM'000 Long Position RM'000 RM'000 RM'000 RM'000 Interest rate risk 8,894,389 8,893,315 1,073 76,359 Foreign currency risk 2,961,237 2,952,975 8,262 45,984 Equity risk 34,631 154 34,477 94,190 Option risk - - - - Total market risk exposures 11,890,257 11,846,444 43,812 216,533 (iv) Operational risk Assets required							
Off-Balance sheet exposures other than OTC derivatives 35,830 21,186 22,546 Total for off-balance sheet exposures 335,054 320,410 164,841 Total credit risk exposures 7,032,737 5,767,217 1,182,333 (ii) Large exposures risk requirements - - - (iii) Market risk Gross exposures RM'000							
Total for off-balance sheet exposures	11,384	1	142,295	299,224	299,224	es	Over-the-counter ("OTC") derivativ
Total for off-balance sheet exposures						than OTC	Off-Balance sheet exposures other
Total credit risk exposures	1,804		22,546	21,186	35,830		derivatives
(iii) Large exposures risk requirements Risk Weighted (iii) Market risk Gross exposures exposures exposures RM'000 RM'000 RM'000 RM'000 RM'000 Interest rate risk 8,894,389 8,893,315 1,073 76,359 Foreign currency risk 2,961,237 2,952,975 8,262 45,984 Equity risk 34,631 154 34,477 94,190 Option risk - <td>13,188</td> <td>1</td> <td>164,841</td> <td>320,410</td> <td>335,054</td> <td>sures</td> <td>Total for off-balance sheet expos</td>	13,188	1	164,841	320,410	335,054	sures	Total for off-balance sheet expos
(iii) Market risk Gross exposures RM'000 RM'000 RM'000 Long Position Short Position RM'000 RM'000	94,588	ç	1,182,333	5,767,217	7,032,737		Total credit risk exposures
(iii) Market risk Gross exposures RM'000 RM'000 RM'0000 RM'0000 <th< th=""><th>-</th><th></th><th>-</th><th>-</th><th>-</th><th>nents</th><th>(ii) Large exposures risk require</th></th<>	-		-	-	-	nents	(ii) Large exposures risk require
(iii) Market risk Gross exposures RM'000 exposures RM'000 Assets required RM'000 Interest rate risk 8,894,389 8,893,315 1,073 76,359 Foreign currency risk 2,961,237 2,952,975 8,262 45,984 Equity risk 34,631 154 34,477 94,190 Option risk - - - - Total market risk exposures 11,890,257 11,846,444 43,812 216,533 (iv) Operational risk Assets required	Capital	(_	Net			
RM'000 R	irements RM'000	require	Assets	exposures	-		(iii) Market risk
Foreign currency risk 2,961,237 2,952,975 8,262 45,984 Equity risk 34,631 154 34,477 94,190 Option risk Total market risk exposures 11,890,257 11,846,444 43,812 216,533 Risk Weighted (iv) Operational risk Assets requi						•	
Equity risk 34,631 154 34,477 94,190 Option risk	6,109		76,359	1,073	8,893,315	8,894,389	
Option risk	3,679		45,984	8,262	2,952,975	2,961,237	Foreign currency risk
Total market risk exposures	7,535		94,190	34,477	154	34,631	
Risk Weighted (iv) Operational risk Assets requi			-	-	-		•
(iv) Operational risk Weighted Assets requi	17,323	1	216,533	43,812	11,846,444	11,890,257	Total market risk exposures
(iv) Operational risk Weighted Assets requi			Risk				
(iv) Operational risk Assets requi	Capital	(
\cdot	irements		_				(iv) Operational risk
NIVI UUU	RM'000	•					(iii) Operational flak
Operational risk 1,092,257	87,381						Operational risk
Total risk-weighted assets and capital requirements 2,491,123	199,292	19	2,491,123		ıts	apital requiremen	Total risk-weighted assets and c

Table 1: Risk-Weighted Assets and Capital Requirements (Continued)

T	he	Ba	nk

The Bank					
		•	N	Risk	
		Gross	Net	Weighted	Capital
As at 31 December 2022		exposures	exposures	Assets	requirements
(i) Credit risk		RM'000	RM'000	RM'000	RM'000
Exposure Class					
On-Balance Sheet Exposures					
Sovereigns/Central Banks		3,343,592	3,343,592	-	-
Banks, Development Financial Ins	stitutions ("DFIs")	478,859	478,859	114,491	9,159
Insurance Companies, Securities	Firms & Fund				
Managers		36,038	36,038	19,885	1,591
Corporates		2,478,480	1,419,716	699,369	55,950
Regulatory Retail		187,637	1,857	1,196	96
Other Assets		127,625	127,625	127,592	10,207
Defaulted Exposures		41,937	35,605	53,407	4,273
Total for on-balance sheet expo	osures	6,694,168	5,443,292	1,015,940	81,276
Off-Balance Sheet Exposures					
Over-the-counter ("OTC") derivative	ves	299,224	299,224	142,295	11,384
Off-Balance sheet exposures other	er than OTC				
derivatives		35,830	21,186	22,546	1,804
Total for off-balance sheet expo	osures	335,054	320,410	164,841	13,188
Total credit risk exposures		7,029,222	7,029,222 5,763,702 1		94,464
(ii) Large exposures risk require	ements				_
	Cilicitis	-	-	-	_
		«posures	Net exposures	Risk Weighted Assets	Capital requirements
(iii) Market risk	Gross e	xposures '000	Net exposures RM'000	_	Capital requirements RM'000
	Gross e	-	exposures	Weighted Assets	requirements
	Gross e RM Long Position	'000 Short Position	exposures	Weighted Assets	requirements
(iii) Market risk	Gross ex RM Long Position RM'000 8,894,389	'000 Short Position RM'000 8,893,315	exposures RM'000	Weighted Assets RM'000	requirements RM'000
(iii) Market risk Interest rate risk Foreign currency risk	Gross ex RM Long Position RM'000 8,894,389 2,961,237	Short Position RM'000 8,893,315 2,952,975	exposures RM'000 1,073 8,262	Weighted Assets RM'000	requirements RM'000 6,109 3,679
(iii) Market risk Interest rate risk Foreign currency risk Equity risk	Gross ex RM Long Position RM'000 8,894,389	'000 Short Position RM'000 8,893,315	exposures RM'000	Weighted Assets RM'000	requirements RM'000
(iii) Market risk Interest rate risk Foreign currency risk	Gross ex RM Long Position RM'000 8,894,389 2,961,237	Short Position RM'000 8,893,315 2,952,975	exposures RM'000 1,073 8,262	Weighted Assets RM'000	requirements RM'000 6,109 3,679
(iii) Market risk Interest rate risk Foreign currency risk Equity risk Option risk	Gross ex RM Long Position RM'000 8,894,389 2,961,237 34,631	Short Position RM'000 8,893,315 2,952,975 154	1,073 8,262 34,477	Weighted Assets RM'000 76,359 45,988 94,190 - 216,537	6,109 3,679 7,535
(iii) Market risk Interest rate risk Foreign currency risk Equity risk Option risk	Gross ex RM Long Position RM'000 8,894,389 2,961,237 34,631	Short Position RM'000 8,893,315 2,952,975 154	1,073 8,262 34,477	Weighted Assets RM'000 76,359 45,988 94,190 - 216,537 Risk	6,109 3,679 7,535 - 17,323
(iii) Market risk Interest rate risk Foreign currency risk Equity risk Option risk Total market risk exposures	Gross ex RM Long Position RM'000 8,894,389 2,961,237 34,631	Short Position RM'000 8,893,315 2,952,975 154	1,073 8,262 34,477	Weighted Assets RM'000 76,359 45,988 94,190 - 216,537	6,109 3,679 7,535
(iii) Market risk Interest rate risk Foreign currency risk Equity risk Option risk	Gross ex RM Long Position RM'000 8,894,389 2,961,237 34,631	Short Position RM'000 8,893,315 2,952,975 154	1,073 8,262 34,477	Weighted Assets RM'000 76,359 45,988 94,190 - 216,537 Risk	6,109 3,679 7,535 - 17,323
(iii) Market risk Interest rate risk Foreign currency risk Equity risk Option risk Total market risk exposures	Gross ex RM Long Position RM'000 8,894,389 2,961,237 34,631	Short Position RM'000 8,893,315 2,952,975 154	1,073 8,262 34,477	Weighted Assets RM'000 76,359 45,988 94,190 - 216,537 Risk Weighted	6,109 3,679 7,535 - 17,323
(iii) Market risk Interest rate risk Foreign currency risk Equity risk Option risk Total market risk exposures	Gross ex RM Long Position RM'000 8,894,389 2,961,237 34,631	Short Position RM'000 8,893,315 2,952,975 154	1,073 8,262 34,477	Weighted	6,109 3,679 7,535 - 17,323 Capital requirements
(iii) Market risk Interest rate risk Foreign currency risk Equity risk Option risk Total market risk exposures (iv) Operational risk	Gross ex RM Long Position RM'000 8,894,389 2,961,237 34,631 - 11,890,257	Short Position RM'000 8,893,315 2,952,975 154 - 11,846,444	1,073 8,262 34,477	Weighted Assets RM'000 76,359 45,988 94,190 216,537 Risk Weighted Assets RM'000	6,109 3,679 7,535 - 17,323 Capital requirements RM'000

Table 2: Constituents of Eligible Capital and Capital Adequacy Ratios

30.06.2023 31.12.2022 30.06.2023 31.12.	2022
DMICOO DMICOO DMICOO DM	.2022
RM'000 RM'000 RM'000 RM	M'000
Common Equity Tier (CET) 1 Capital :	
	9,800
	9,977
	<u>2,555)</u>
	7,222
Less : Regulatory adjustments	
	7,702)
	3,657)
	5,709)
	3,302)
	9,849
Total CET 1 Capital 1,124,440 1,069,257 1,122,342 1,065 Additional Tier 1 Capital	5,701
Qualifying non-controlling interests	
Total Tier 1 Capital 1,124,440 1,069,257 1,122,342 1,065,	701
1,124,440 1,009,257 1,122,342 1,005,	5,701
Tier 2 capital	
•	1,760
	1,760
	1,700
Total Capital 1,141,950 1,084,036 1,139,831 1,080,),461
Proposed dividends <u>150,000</u> - <u>150,000</u>	
Capital Ratio	
Before deducting proposed dividend:	
With transitional arrangements: CET 1 Capital Ratio 38.157% 42.923% 45.591% 55.4	446%
!	446% 446%
•	214%
10tal Capital Natio 30.731/6 43.310/6 40.302/6 30.2	Z 14 /0
CET 1 capital ratio (net of proposed dividends) 33.067% 42.923% 39.498% 55.4	446%
	446%
	214%
Before transitional arrangements:	
	413%
	413%
Total Capital Ratio 38.322% 42.720% 45.788% 55.1	181%
CET 1 capital ratio (net of proposed dividends) 32.638% 42.127% 38.984% 54.4	413%
	413%
Total capital ratio (net of proposed dividends) 33.232% 42.720% 39.695% 55.1	181%
Credit risk 1,400,771 1,182,333 1,399,116 1,180,),781
	,537
	,730
Total RWA 2,946,888 2,491,123 2,461,757 1,922,	

(Incorporated in Malaysia)

PILLAR 3 DISCLOSURES

4.1 Distribution of Credit Exposures

(i) The following table depicts the geographical distribution of the Bank's gross credit exposures, based on the Table 3: Gross Credit Exposures by Geographical Distribution

The Group			
As at 30 June 2023	Malaysia	Other Countries	Total
Exposure Class	RM'000	RM'000	RM'000
On-Balance Sheet Exposures			
Sovereign / Central Banks	3,519,122	-	3,519,122
Banks, DFIs & MDBs	536,368	49,747	586,115
Insurance Companies, Securities Firms			
& Fund Managers	112,896	-	112,896
Corporates	2,761,492	30,411	2,791,903
Regulatory Retail	222,635	-	222,635
Other assets	154,683	62	154,745
Defaulted Exposures	39,965	-	39,965
Total On-Balance Sheet Exposures	7,347,161	80,220	7,427,381
O# Palaras Object Francisco			
Off-Balance Sheet Exposures OTC Derivatives	100 110	17	400 426
Off-Balance sheet exposures other than	488,119	17	488,136
OTC derivatives	49,943		40.042
Total Off-Balance Sheet Exposures	538,062	17	49,943 538,079
Total On-Balance Sheet Exposures	330,062	17	536,079
Total Gross Credit Exposures	7,885,223	80,237	7,965,460
•			
·			
The Bank	Malauria		T. (.)
As at 30 June 2023	Malaysia	Other Countries	Total
As at 30 June 2023 Exposure Class	Malaysia RM'000	Other Countries RM'000	Total RM'000
As at 30 June 2023 Exposure Class On-Balance Sheet Exposures	RM'000		RM'000
As at 30 June 2023 Exposure Class On-Balance Sheet Exposures Sovereign / Central Banks	RM'000 3,519,122	RM'000	RM'000 3,519,122
As at 30 June 2023 Exposure Class On-Balance Sheet Exposures Sovereign / Central Banks Banks, DFIs & MDBs	RM'000		RM'000
As at 30 June 2023 Exposure Class On-Balance Sheet Exposures Sovereign / Central Banks Banks, DFIs & MDBs Insurance Companies, Securities Firms	RM *000 3,519,122 534,344	RM'000	RM'000 3,519,122 584,091
As at 30 June 2023 Exposure Class On-Balance Sheet Exposures Sovereign / Central Banks Banks, DFIs & MDBs Insurance Companies, Securities Firms & Fund Managers	RM [*] 000 3,519,122 534,344 112,896	RM'000 - 49,747 -	RM'000 3,519,122 584,091 112,896
As at 30 June 2023 Exposure Class On-Balance Sheet Exposures Sovereign / Central Banks Banks, DFIs & MDBs Insurance Companies, Securities Firms & Fund Managers Corporates	3,519,122 534,344 112,896 2,761,492	RM'000	RM'000 3,519,122 584,091 112,896 2,791,903
As at 30 June 2023 Exposure Class On-Balance Sheet Exposures Sovereign / Central Banks Banks, DFIs & MDBs Insurance Companies, Securities Firms & Fund Managers Corporates Regulatory Retail	3,519,122 534,344 112,896 2,761,492 222,635	49,747 - 30,411	RM'000 3,519,122 584,091 112,896 2,791,903 222,635
As at 30 June 2023 Exposure Class On-Balance Sheet Exposures Sovereign / Central Banks Banks, DFIs & MDBs Insurance Companies, Securities Firms & Fund Managers Corporates Regulatory Retail Other assets	3,519,122 534,344 112,896 2,761,492 222,635 153,432	RM'000 - 49,747 -	RM'000 3,519,122 584,091 112,896 2,791,903 222,635 153,494
As at 30 June 2023 Exposure Class On-Balance Sheet Exposures Sovereign / Central Banks Banks, DFIs & MDBs Insurance Companies, Securities Firms & Fund Managers Corporates Regulatory Retail Other assets Defaulted Exposures	3,519,122 534,344 112,896 2,761,492 222,635 153,432 39,965	RM'000 - 49,747 - 30,411 - 62	RM'000 3,519,122 584,091 112,896 2,791,903 222,635 153,494 39,965
As at 30 June 2023 Exposure Class On-Balance Sheet Exposures Sovereign / Central Banks Banks, DFIs & MDBs Insurance Companies, Securities Firms & Fund Managers Corporates Regulatory Retail Other assets	3,519,122 534,344 112,896 2,761,492 222,635 153,432	49,747 - 30,411	RM'000 3,519,122 584,091 112,896 2,791,903 222,635 153,494
As at 30 June 2023 Exposure Class On-Balance Sheet Exposures Sovereign / Central Banks Banks, DFIs & MDBs Insurance Companies, Securities Firms & Fund Managers Corporates Regulatory Retail Other assets Defaulted Exposures Total On-Balance Sheet Exposures	3,519,122 534,344 112,896 2,761,492 222,635 153,432 39,965	RM'000 - 49,747 - 30,411 - 62	RM'000 3,519,122 584,091 112,896 2,791,903 222,635 153,494 39,965
As at 30 June 2023 Exposure Class On-Balance Sheet Exposures Sovereign / Central Banks Banks, DFIs & MDBs Insurance Companies, Securities Firms & Fund Managers Corporates Regulatory Retail Other assets Defaulted Exposures Total On-Balance Sheet Exposures	RM 000 3,519,122 534,344 112,896 2,761,492 222,635 153,432 39,965 7,343,886	RM'000 - 49,747 - 30,411 - 62 - 80,220	RM'000 3,519,122 584,091 112,896 2,791,903 222,635 153,494 39,965 7,424,106
As at 30 June 2023 Exposure Class On-Balance Sheet Exposures Sovereign / Central Banks Banks, DFIs & MDBs Insurance Companies, Securities Firms & Fund Managers Corporates Regulatory Retail Other assets Defaulted Exposures Total On-Balance Sheet Exposures Off-Balance Sheet Exposures OTC Derivatives	3,519,122 534,344 112,896 2,761,492 222,635 153,432 39,965	RM'000 - 49,747 - 30,411 - 62	RM'000 3,519,122 584,091 112,896 2,791,903 222,635 153,494 39,965
As at 30 June 2023 Exposure Class On-Balance Sheet Exposures Sovereign / Central Banks Banks, DFIs & MDBs Insurance Companies, Securities Firms & Fund Managers Corporates Regulatory Retail Other assets Defaulted Exposures Total On-Balance Sheet Exposures Off-Balance Sheet Exposures Off-Balance sheet exposures other than	RM 000 3,519,122 534,344 112,896 2,761,492 222,635 153,432 39,965 7,343,886	RM'000 - 49,747 - 30,411 - 62 - 80,220	RM'000 3,519,122 584,091 112,896 2,791,903 222,635 153,494 39,965 7,424,106
As at 30 June 2023 Exposure Class On-Balance Sheet Exposures Sovereign / Central Banks Banks, DFIs & MDBs Insurance Companies, Securities Firms & Fund Managers Corporates Regulatory Retail Other assets Defaulted Exposures Total On-Balance Sheet Exposures Off-Balance Sheet Exposures Off-Balance sheet exposures other than OTC derivatives	RM 000 3,519,122 534,344 112,896 2,761,492 222,635 153,432 39,965 7,343,886 488,119 49,943	RM'000 - 49,747 - 30,411 - 62 - 80,220	RM'000 3,519,122 584,091 112,896 2,791,903 222,635 153,494 39,965 7,424,106 488,136 49,943
As at 30 June 2023 Exposure Class On-Balance Sheet Exposures Sovereign / Central Banks Banks, DFIs & MDBs Insurance Companies, Securities Firms & Fund Managers Corporates Regulatory Retail Other assets Defaulted Exposures Total On-Balance Sheet Exposures Off-Balance Sheet Exposures Off-Balance sheet exposures other than	RM 000 3,519,122 534,344 112,896 2,761,492 222,635 153,432 39,965 7,343,886	RM'000 - 49,747 - 30,411 - 62 - 80,220	RM'000 3,519,122 584,091 112,896 2,791,903 222,635 153,494 39,965 7,424,106
As at 30 June 2023 Exposure Class On-Balance Sheet Exposures Sovereign / Central Banks Banks, DFIs & MDBs Insurance Companies, Securities Firms & Fund Managers Corporates Regulatory Retail Other assets Defaulted Exposures Total On-Balance Sheet Exposures Off-Balance Sheet Exposures Off-Balance sheet exposures other than OTC derivatives	RM 000 3,519,122 534,344 112,896 2,761,492 222,635 153,432 39,965 7,343,886 488,119 49,943	RM'000 - 49,747 - 30,411 - 62 - 80,220	RM'000 3,519,122 584,091 112,896 2,791,903 222,635 153,494 39,965 7,424,106 488,136 49,943

(Incorporated in Malaysia)

Table 3: Gross Credit Exposures by Geographical Distribution (Continued)

The Group			
As at 31 December 2022	Malaysia	Other Countries	Total
Exposure Class	RM'000	RM'000	RM'000
On-Balance Sheet Exposures			
Sovereign / Central Banks	3,343,592	-	3,343,592
Banks, DFIs & MDBs	466,294	15,016	481,310
Insurance Companies, Securities Firms			
& Fund Managers	36,038	-	36,038
Corporates	2,448,063	30,417	2,478,480
Regulatory Retail	187,637	-	187,637
Other assets	128,459	230	128,689
Defaulted Exposures	41,937	-	41,937
Total On-Balance Sheet Exposures	6,652,020	45,663	6,697,683
O# Palance Chart Francisco			
Off-Balance Sheet Exposures	200 224		000 004
OTC Derivatives	299,224	-	299,224
Off-Balance sheet exposures other than	25 020		25 020
OTC derivatives	35,830		35,830
Total Off-Balance Sheet Exposures	335,054	-	335,054
Total Gross Credit Exposures	6,987,074	45,663	7,032,737
_			
The Bank			
The Bank As at 31 December 2022	Malaysia	Other Countries	Total
	Malaysia RM'000	Other Countries RM'000	Total RM'000
As at 31 December 2022 Exposure Class	•		
As at 31 December 2022	•		
As at 31 December 2022 Exposure Class On-Balance Sheet Exposures	RM'000		RM'000
As at 31 December 2022 Exposure Class On-Balance Sheet Exposures Sovereign / Central Banks	RM'000 3,343,592	RM'000	RM'000 3,343,592
As at 31 December 2022 Exposure Class On-Balance Sheet Exposures Sovereign / Central Banks Banks, DFIs & MDBs	RM'000 3,343,592	RM'000	RM'000 3,343,592
As at 31 December 2022 Exposure Class On-Balance Sheet Exposures Sovereign / Central Banks Banks, DFIs & MDBs Insurance Companies, Securities Firms	RM'000 3,343,592 463,843	RM'000	RM'000 3,343,592 478,859
As at 31 December 2022 Exposure Class On-Balance Sheet Exposures Sovereign / Central Banks Banks, DFIs & MDBs Insurance Companies, Securities Firms & Fund Managers	RM'000 3,343,592 463,843 36,038	RM'000 - 15,016	RM'000 3,343,592 478,859 36,038
As at 31 December 2022 Exposure Class On-Balance Sheet Exposures Sovereign / Central Banks Banks, DFIs & MDBs Insurance Companies, Securities Firms & Fund Managers Corporates	RM'000 3,343,592 463,843 36,038 2,448,063	RM'000 - 15,016	RM'000 3,343,592 478,859 36,038 2,478,480
As at 31 December 2022 Exposure Class On-Balance Sheet Exposures Sovereign / Central Banks Banks, DFIs & MDBs Insurance Companies, Securities Firms & Fund Managers Corporates Regulatory Retail	RM'000 3,343,592 463,843 36,038 2,448,063 187,637	RM'000 - 15,016 - 30,417	RM'000 3,343,592 478,859 36,038 2,478,480 187,637
As at 31 December 2022 Exposure Class On-Balance Sheet Exposures Sovereign / Central Banks Banks, DFIs & MDBs Insurance Companies, Securities Firms & Fund Managers Corporates Regulatory Retail Other assets	3,343,592 463,843 36,038 2,448,063 187,637 127,395	RM'000 - 15,016 - 30,417	RM'000 3,343,592 478,859 36,038 2,478,480 187,637 127,625
As at 31 December 2022 Exposure Class On-Balance Sheet Exposures Sovereign / Central Banks Banks, DFIs & MDBs Insurance Companies, Securities Firms & Fund Managers Corporates Regulatory Retail Other assets Defaulted Exposures Total On-Balance Sheet Exposures	3,343,592 463,843 36,038 2,448,063 187,637 127,395 41,937	RM'000 - 15,016 - 30,417 - 230	RM'000 3,343,592 478,859 36,038 2,478,480 187,637 127,625 41,937
As at 31 December 2022 Exposure Class On-Balance Sheet Exposures Sovereign / Central Banks Banks, DFIs & MDBs Insurance Companies, Securities Firms & Fund Managers Corporates Regulatory Retail Other assets Defaulted Exposures Total On-Balance Sheet Exposures Off-Balance Sheet Exposures	RM'000 3,343,592 463,843 36,038 2,448,063 187,637 127,395 41,937 6,648,505	RM'000 - 15,016 - 30,417 - 230	RM'000 3,343,592 478,859 36,038 2,478,480 187,637 127,625 41,937 6,694,168
As at 31 December 2022 Exposure Class On-Balance Sheet Exposures Sovereign / Central Banks Banks, DFIs & MDBs Insurance Companies, Securities Firms & Fund Managers Corporates Regulatory Retail Other assets Defaulted Exposures Total On-Balance Sheet Exposures Off-Balance Sheet Exposures OTC Derivatives	3,343,592 463,843 36,038 2,448,063 187,637 127,395 41,937	RM'000 - 15,016 - 30,417 - 230	RM'000 3,343,592 478,859 36,038 2,478,480 187,637 127,625 41,937
As at 31 December 2022 Exposure Class On-Balance Sheet Exposures Sovereign / Central Banks Banks, DFIs & MDBs Insurance Companies, Securities Firms & Fund Managers Corporates Regulatory Retail Other assets Defaulted Exposures Total On-Balance Sheet Exposures Off-Balance Sheet Exposures Off-Balance sheet exposures other than	RM'000 3,343,592 463,843 36,038 2,448,063 187,637 127,395 41,937 6,648,505	RM'000 - 15,016 - 30,417 - 230	RM'000 3,343,592 478,859 36,038 2,478,480 187,637 127,625 41,937 6,694,168
As at 31 December 2022 Exposure Class On-Balance Sheet Exposures Sovereign / Central Banks Banks, DFIs & MDBs Insurance Companies, Securities Firms & Fund Managers Corporates Regulatory Retail Other assets Defaulted Exposures Total On-Balance Sheet Exposures Off-Balance Sheet Exposures OTC Derivatives Off-Balance sheet exposures other than OTC derivatives	RM'000 3,343,592 463,843 36,038 2,448,063 187,637 127,395 41,937 6,648,505	RM'000 - 15,016 - 30,417 - 230 - 45,663	RM'000 3,343,592 478,859 36,038 2,478,480 187,637 127,625 41,937 6,694,168 299,224 35,830
As at 31 December 2022 Exposure Class On-Balance Sheet Exposures Sovereign / Central Banks Banks, DFIs & MDBs Insurance Companies, Securities Firms & Fund Managers Corporates Regulatory Retail Other assets Defaulted Exposures Total On-Balance Sheet Exposures Off-Balance Sheet Exposures Off-Balance sheet exposures other than	RM'000 3,343,592 463,843 36,038 2,448,063 187,637 127,395 41,937 6,648,505	RM'000 - 15,016 - 30,417 - 230	RM'000 3,343,592 478,859 36,038 2,478,480 187,637 127,625 41,937 6,694,168
As at 31 December 2022 Exposure Class On-Balance Sheet Exposures Sovereign / Central Banks Banks, DFIs & MDBs Insurance Companies, Securities Firms & Fund Managers Corporates Regulatory Retail Other assets Defaulted Exposures Total On-Balance Sheet Exposures Off-Balance Sheet Exposures Off-Balance sheet exposures other than OTC derivatives	RM'000 3,343,592 463,843 36,038 2,448,063 187,637 127,395 41,937 6,648,505	RM'000 - 15,016 - 30,417 - 230 - 45,663	RM'000 3,343,592 478,859 36,038 2,478,480 187,637 127,625 41,937 6,694,168 299,224 35,830

(Incorporated in Malaysia)

PILLAR 3 DISCLOSURES

(i The following table depicts the Bank's gross credit exposures by sector analysis or industrial distribution:

Table 4: Gross Credit Exposures by Sectorial Analysis or Industrial Distribution

The Group	Primary (Manufacturing (including Agro-	Electricity, Gas and		Wholesale, Retail Trade, Restaurants	Transport, Storage and	Finance, Insurance and Business		Education, Health and			
As at 30 June 2023	Agriculture	based)	Water Supply	Construction	and Hotels	Communication	Activities	Real Estate	Others	Household	Others	Total
Exposure class	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
On-Balance Sheet Exposures												
Sovereign/Central Banks	-	-	50,475	363,845	-	294,821	2,412,141	-	151,979	-	245,861	3,519,122
Banks, DFIs & MDBs	-	-	-	-	-	-	586,115	-	-	-	-	586,115
Insurance Companies, Securities												
Firms & Fund Managers	-	-	-	-	-	-	112,896	-	-	-	-	112,896
Corporates	109,841	100,019	181,196	324,769	108,213	84,889	718,421	204,784	7,808	806,617	145,346	2,791,903
Regulatory Retail	-	-	-	-	2,608	-	1,005	2,862	-	216,160	-	222,635
Other assets	-	-	-	-	-	-	24,759	-	62	-	129,924	154,745
Defaulted Exposures	-	-	-	35,605	-	-	-	4,360	-	-	-	39,965
Total On-Balance Sheet Exposures	109,841	100,019	231,671	724,219	110,821	379,710	3,855,337	212,006	159,849	1,022,777	521,131	7,427,381
Off-Balance Sheet Exposures												
OTC Derivatives	-	-	-	-	-	-	488,136	-	-	-	-	488,136
Off-Balance sheet exposures other than OTC derivatives	_	_	10,000	22,224	_	1,823	1,127	_	_	14,769		49,943
man o ro denvatives			10,000	22,224		1,023	1,121			14,703		49,943
Total Off Balance Object Frances			40.000	00.004		4 000	400.000			44.700		500.070
Total Off-Balance Sheet Exposures	-	-	10,000	22,224	-	1,823	489,263	-	-	14,769	-	538,079
Total Gross Credit Exposures	109,841	100,019	241,671	746,443	110,821	381,533	4,344,600	212,006	159,849	1,037,546	521,131	7,965,460
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(Incorporated in Malaysia)

Table 4: Gross Credit Exposures by Sectorial Analysis or Industrial Distribution (Continued)

The Bank As at 30 June 2023	Primary (Manufacturing (including Agro- based)	Electricity, Gas and Water Supply	Construction	Wholesale, Retail Trade, Restaurants and Hotels	Transport, Storage and Communication	Finance, Insurance and Business Activities	Real Estate	Education, Health and Others	Household	Others	Total
Exposure class	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
On-Balance Sheet Exposures												
Sovereign/Central Banks	-	-	50,475	363,845	-	294,821	2,412,141	-	151,979	-	245,861	3,519,122
Banks, DFIs & MDBs	-	-	-	-	-	-	584,091	-	-	-	-	584,091
Insurance Companies, Securities												
Firms & Fund Managers	-	-	-	-	-	-	112,896	-	-	-	-	112,896
Corporates	109,841	100,019	181,196	324,769	108,213	84,889	718,421	204,784	7,808	806,617	145,346	2,791,903
Regulatory Retail	-	-	-	-	2,608	-	1,005	2,862	-	216,160	-	222,635
Other assets	-	-	-	-	-	-	24,759	-	62	-	128,673	153,494
Defaulted Exposures	-	-	-	35,605	-	-	-	4,360	-	-	-	39,965
Total On-Balance Sheet Exposures	109,841	100,019	231,671	724,219	110,821	379,710	3,853,313	212,006	159,849	1,022,777	519,880	7,424,106
Off-Balance Sheet Exposures												
OTC Derivatives	-	-	-	-	-	-	488,136	-	-	-	-	488,136
Off-Balance sheet exposures other												
than OTC derivatives	-	-	10,000	22,224	-	1,823	1,127	-	-	14,769	-	49,943
Total Off-Balance Sheet Exposures	-	-	10,000	22,224	-	1,823	489,263	-	-	14,769	-	538,079
Total Gross Credit Exposures	109,841	100,019	241,671	746,443	110,821	381,533	4,342,576	212,006	159,849	1,037,546	519,880	7,962,185
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(Incorporated in Malaysia)

Table 4: Gross Credit Exposures by Sectorial Analysis or Industrial Distribution (Continued)

The Group	Primary	Manufacturing (including Agro-	Electricity, Gas and		Wholesale, Retail Trade, Restaurants	Transport, Storage and	Finance, Insurance and Business		Education, Health and			
As at 31 December 2022	Agriculture	based)	Water Supply	Construction	and Hotels	Communication	Activities	Real Estate	Others	Household	Others	Total
Exposure class	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
On-Balance Sheet Exposures												
Sovereign/Central Banks	-	-	50,514	361,620	-	293,556	2,262,531	-	150,434	-	224,937	3,343,592
Banks, DFIs & MDBs	-	-	-	-	-	-	481,310	-	-	-	-	481,310
Insurance Companies, Securities												
Firms & Fund Managers	-	-	-	-	-	-	36,038	-	-	-	-	36,038
Corporates	114,724	96,520	99,091	276,902	108,343	103,545	684,283	158,750	7,808	678,500	150,014	2,478,480
Regulatory Retail	-	92	-	53	2,350	-	1,005	-	-	184,137	-	187,637
Other assets	-	-	-	-	-	-	23,914	-	230	-	104,545	128,689
Defaulted Exposures	-	-	-	35,605	-	-	-	6,332	-	-	-	41,937
Total On-Balance Sheet Exposures	114,724	96,612	149,605	674,180	110,693	397,101	3,489,081	165,082	158,472	862,637	479,496	6,697,683
Off-Balance Sheet Exposures												
OTC Derivatives	-	-	-	-	-	-	299,224	-	-	-	-	299,224
Off-Balance sheet exposures other than OTC derivatives				21,186		1,823	1,077		_	11,744		35,830
man 010 denvatives				21,100		1,023	1,077			11,744		33,830
Total Off Balance Object For				04.400		4 000	200 554			44.744		225.05.
Total Off-Balance Sheet Exposures	-	-		21,186	-	1,823	300,301	-	-	11,744	-	335,054
Total Gross Credit Exposures	114,724	96,612	149,605	695,366	110,693	398,924	3,789,382	165,082	158,472	874,381	479,496	7,032,737
Total 31033 Orealt Exposures	117,724	30,012	175,005	033,300	110,033	330,324	3,703,302	100,002	130,772	0, 4,301	713,730	7,002,101

(Incorporated in Malaysia)

Table 4: Gross Credit Exposures by Sectorial Analysis or Industrial Distribution (Continued)

The Bank As at 31 December 2022 Exposure class	Primary Agriculture RM'000	Manufacturing (including Agro- based) RM'000	Electricity, Gas and Water Supply RM'000	Construction RM'000	Wholesale, Retail Trade, Restaurants and Hotels RM'000	Transport, Storage and Communication RM'000	Finance, Insurance and Business Activities RM'000	Real Estate RM'000	Education, Health and Others RM'000	Household RM'000	Others RM'000	Total RM'000
On-Balance Sheet Exposures												
Sovereign/Central Banks	-	-	50,514	361,620	-	293,556	2,262,531	-	150,434	-	224,937	3,343,592
Banks, DFIs & MDBs Insurance Companies, Securities	-	-	-	-	-	-	478,859	-	-	-	-	478,859
Firms & Fund Managers	-	-	-	-	-	-	36,038	-	-	-	-	36,038
Corporates	114,724	96,520	99,091	276,902	108,343	103,545	684,283	158,750	7,808	678,500	150,014	2,478,480
Regulatory Retail	-	92	-	53	2,350	-	1,005	-	-	184,137	-	187,637
Other assets	-	-	-	-	-	-	23,914	-	230	-	103,481	127,625
Defaulted Exposures	-	-	-	35,605	-	-	-	6,332	-	-	-	41,937
Total On-Balance Sheet Exposures	114,724	96,612	149,605	674,180	110,693	397,101	3,486,630	165,082	158,472	862,637	478,432	6,694,168
Off-Balance Sheet Exposures												
OTC Derivatives Off-Balance sheet exposures other	-	-	-	-	-	-	299,224	-	-	-	-	299,224
than OTC derivatives	-	-	-	21,186	-	1,823	1,077	-	-	11,744	-	35,830
Defaulted Exposures	-	-	-	-	-	-	-	-	-	-	-	
Total Off-Balance Sheet Exposures	-		-	21,186	-	1,823	300,301	-	-	11,744	-	335,054
Total Gross Credit Exposures	114,724	96,612	149,605	695,366	110,693	398,924	3,786,931	165,082	158,472	874,381	478,432	7,029,222

(Incorporated in Malaysia)

PILLAR 3 DISCLOSURES

(iii) The following table depicts the Bank's gross credit exposures analysed by residual contractual maturity analysis:

Table 5: Gross Credit Exposures by Residual Contractual Maturity Analysis

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Tha	Grour	•
HILE	Grout	,

		> 1 - 5		No specific	
As at 30 June 2023 Exposure class	< 1 year RM'000	years (RM'000	Over 5 years RM'000	maturity RM'000	Total RM'000
On-Balance Sheet Exposures					
Sovereign/Central Banks	136,287	1,913,167	1,346,962	122,706	3,519,122
Banks, DFIs & MDBs Insurance Companies, Securities Firms	461,522	124,593	-	-	586,115
& Fund Managers	83,430	29,466	400 474	-	112,896
Corporates	1,532,517	808,768	430,471	20,147	2,791,903
Regulatory Retail Other assets	221,461	803	371	151715	222,635
Defaulted Exposures	- 13,481	_	26,484	154,745	154,745 39,965
•		2 070 707		207 500	
Total On-Balance Sheet Exposures	2,448,698	2,876,797	1,804,288	297,598	7,427,381
Off-Balance Sheet Exposures					
OTC Derivatives	367,388	120,748	_	_	488,136
Off-Balance sheet exposures other	007,000	120,7 10			400,100
than OTC derivatives	39,353	-	10,590	-	49,943
Total Off-Balance Sheet Exposures	406,741	120,748	10,590	_	538,079
P		-,	. ,		
Total Gross Credit Exposures	2,855,439	2,997,545	1,814,878	297,598	7,965,460
The Dank					
The Bank					
		> 1 - 5	_	No specific	
As at 30 June 2023	< 1 year	years	Over 5 years	maturity	Total
As at 30 June 2023 Exposure class	< 1 year RM'000	_	Over 5 years RM'000	-	Total RM'000
As at 30 June 2023 Exposure class On-Balance Sheet Exposures	RM'000	years RM'000	RM'000	maturity RM'000	RM'000
As at 30 June 2023 Exposure class On-Balance Sheet Exposures Sovereign/Central Banks	RM'000 136,287	years (RM'000		maturity	RM'000 3,519,122
As at 30 June 2023 Exposure class On-Balance Sheet Exposures Sovereign/Central Banks Banks, DFIs & MDBs	RM'000	years RM'000	RM'000	maturity RM'000	RM'000
As at 30 June 2023 Exposure class On-Balance Sheet Exposures Sovereign/Central Banks Banks, DFIs & MDBs Insurance Companies, Securities Firms	RM'000 136,287 459,498	years (RM'000) 1,913,167 124,593	RM'000	maturity RM'000	RM'000 3,519,122 584,091
As at 30 June 2023 Exposure class On-Balance Sheet Exposures Sovereign/Central Banks Banks, DFIs & MDBs Insurance Companies, Securities Firms & Fund Managers	RM'000 136,287 459,498 83,430	years (RM'000) 1,913,167 124,593 29,466	RM'000 1,346,962 -	maturity RM'000 122,706	RM'000 3,519,122 584,091 112,896
As at 30 June 2023 Exposure class On-Balance Sheet Exposures Sovereign/Central Banks Banks, DFIs & MDBs Insurance Companies, Securities Firms & Fund Managers Corporates	RM'000 136,287 459,498 83,430 1,532,517	years (RM'000) 1,913,167 124,593 29,466 808,768	RM'000 1,346,962 - 430,471	maturity RM'000	RM'000 3,519,122 584,091 112,896 2,791,903
As at 30 June 2023 Exposure class On-Balance Sheet Exposures Sovereign/Central Banks Banks, DFIs & MDBs Insurance Companies, Securities Firms & Fund Managers Corporates Regulatory Retail	RM'000 136,287 459,498 83,430	years (RM'000) 1,913,167 124,593 29,466	RM'000 1,346,962 -	maturity RM'000 122,706 - 20,147	RM'000 3,519,122 584,091 112,896 2,791,903 222,635
As at 30 June 2023 Exposure class On-Balance Sheet Exposures Sovereign/Central Banks Banks, DFIs & MDBs Insurance Companies, Securities Firms & Fund Managers Corporates Regulatory Retail Other assets	83,430 1,532,517 221,461	years (RM'000) 1,913,167 124,593 29,466 808,768	RM'000 1,346,962 - 430,471 371	maturity RM'000 122,706	RM'000 3,519,122 584,091 112,896 2,791,903 222,635 153,494
As at 30 June 2023 Exposure class On-Balance Sheet Exposures Sovereign/Central Banks Banks, DFIs & MDBs Insurance Companies, Securities Firms & Fund Managers Corporates Regulatory Retail Other assets Defaulted Exposures	83,430 1,532,517 221,461 - 13,481	years (RM'000) 1,913,167 124,593 29,466 808,768 803 -	RM'000 1,346,962 - 430,471 371 - 26,484	maturity RM'000 122,706 - 20,147 - 153,494	RM'000 3,519,122 584,091 112,896 2,791,903 222,635 153,494 39,965
As at 30 June 2023 Exposure class On-Balance Sheet Exposures Sovereign/Central Banks Banks, DFIs & MDBs Insurance Companies, Securities Firms & Fund Managers Corporates Regulatory Retail Other assets	83,430 1,532,517 221,461	years (RM'000) 1,913,167 124,593 29,466 808,768	RM'000 1,346,962 - 430,471 371	maturity RM'000 122,706 - 20,147	RM'000 3,519,122 584,091 112,896 2,791,903 222,635 153,494
As at 30 June 2023 Exposure class On-Balance Sheet Exposures Sovereign/Central Banks Banks, DFIs & MDBs Insurance Companies, Securities Firms & Fund Managers Corporates Regulatory Retail Other assets Defaulted Exposures Total On-Balance Sheet Exposures	83,430 1,532,517 221,461 - 13,481	years (RM'000) 1,913,167 124,593 29,466 808,768 803 -	RM'000 1,346,962 - 430,471 371 - 26,484	maturity RM'000 122,706 - 20,147 - 153,494	3,519,122 584,091 112,896 2,791,903 222,635 153,494 39,965
As at 30 June 2023 Exposure class On-Balance Sheet Exposures Sovereign/Central Banks Banks, DFIs & MDBs Insurance Companies, Securities Firms & Fund Managers Corporates Regulatory Retail Other assets Defaulted Exposures Total On-Balance Sheet Exposures Off-Balance Sheet Exposures	83,430 1,532,517 221,461 13,481 2,446,674	years RM'000 1,913,167 124,593 29,466 808,768 803 - - 2,876,797	RM'000 1,346,962 - 430,471 371 - 26,484	maturity RM'000 122,706 - 20,147 - 153,494	RM'000 3,519,122 584,091 112,896 2,791,903 222,635 153,494 39,965 7,424,106
As at 30 June 2023 Exposure class On-Balance Sheet Exposures Sovereign/Central Banks Banks, DFIs & MDBs Insurance Companies, Securities Firms & Fund Managers Corporates Regulatory Retail Other assets Defaulted Exposures Total On-Balance Sheet Exposures Off-Balance Sheet Exposures OTC Derivatives	83,430 1,532,517 221,461 - 13,481	years (RM'000) 1,913,167 124,593 29,466 808,768 803 -	RM'000 1,346,962 - 430,471 371 - 26,484	maturity RM'000 122,706 - 20,147 - 153,494	3,519,122 584,091 112,896 2,791,903 222,635 153,494 39,965
As at 30 June 2023 Exposure class On-Balance Sheet Exposures Sovereign/Central Banks Banks, DFIs & MDBs Insurance Companies, Securities Firms & Fund Managers Corporates Regulatory Retail Other assets Defaulted Exposures Total On-Balance Sheet Exposures Off-Balance Sheet Exposures	83,430 1,532,517 221,461 13,481 2,446,674	years RM'000 1,913,167 124,593 29,466 808,768 803 - - 2,876,797	RM'000 1,346,962 - 430,471 371 - 26,484	maturity RM'000 122,706 - 20,147 - 153,494	RM'000 3,519,122 584,091 112,896 2,791,903 222,635 153,494 39,965 7,424,106
As at 30 June 2023 Exposure class On-Balance Sheet Exposures Sovereign/Central Banks Banks, DFIs & MDBs Insurance Companies, Securities Firms & Fund Managers Corporates Regulatory Retail Other assets Defaulted Exposures Total On-Balance Sheet Exposures Off-Balance Sheet Exposures Off-Balance Sheet exposures off-Balance sheet exposures other	8M'000 136,287 459,498 83,430 1,532,517 221,461 	years RM'000 1,913,167 124,593 29,466 808,768 803 - - 2,876,797	RM'000 1,346,962 - 430,471 371 - 26,484 1,804,288	maturity RM'000 122,706 - 20,147 - 153,494 - 296,347	RM'000 3,519,122 584,091 112,896 2,791,903 222,635 153,494 39,965 7,424,106
As at 30 June 2023 Exposure class On-Balance Sheet Exposures Sovereign/Central Banks Banks, DFIs & MDBs Insurance Companies, Securities Firms & Fund Managers Corporates Regulatory Retail Other assets Defaulted Exposures Total On-Balance Sheet Exposures Off-Balance Sheet Exposures OTC Derivatives Off-Balance sheet exposures other than OTC derivatives	8M'000 136,287 459,498 83,430 1,532,517 221,461 - 13,481 2,446,674 367,388 39,353	years RM'000 1,913,167 124,593 29,466 808,768 803 2,876,797	RM'000 1,346,962 - 430,471 371 - 26,484 1,804,288 - 10,590	maturity RM'000 122,706 - 20,147 - 153,494 - 296,347	RM'000 3,519,122 584,091 112,896 2,791,903 222,635 153,494 39,965 7,424,106 488,136 49,943

(Incorporated in Malaysia)

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Table 5: Gross Credit Exposures by Residual Contractual Maturity Analysis (Continued)

The Group

		> 1 - 5		No specific	
As at 31 December 2022	< 1 year	years C	Over 5 years	maturity	Total
Exposure class	RM'000	RM'000	RM'000	RM'000	RM'000
On-Balance Sheet Exposures					
Sovereign/Central Banks	55,729	1,922,881	1,262,901	102,081	3,343,592
Banks, DFIs & MDBs	396,730	84,563	17	-	481,310
Insurance Companies, Securities Firms					
& Fund Managers	14,594	21,444	-	-	36,038
Corporates	1,444,412	758,462	275,724	(118)	2,478,480
Regulatory Retail	186,377	912	348	-	187,637
Other assets	-	-	-	128,689	128,689
Defaulted Exposures	16,286	-	25,651	-	41,937
Total On-Balance Sheet Exposures	2,114,128	2,788,262	1,564,641	230,652	6,697,683
Off-Balance Sheet Exposures					
OTC Derivatives	160,853	138,371	-	-	299,224
Off-Balance sheet exposures other					
than OTC derivatives	35,830	-	-	-	35,830
Defaulted Exposures	-	-	-	-	-
Total Off-Balance Sheet Exposures	196,683	138,371	-	-	335,054
Total Gross Credit Exposures	2,310,811	2,926,633	1,564,641	230,652	7,032,737

The Bank

As at 31 December 2022 Exposure class	< 1 year RM'000	> 1 - 5 years 0 RM'000	Over 5 years RM'000	No specific maturity RM'000	Total RM'000
On-Balance Sheet Exposures	11111 000	11111 000	11 000	11111 000	11111 000
Sovereign/Central Banks	55,729	1,922,881	1,262,901	102,081	3,343,592
Banks, DFIs & MDBs Insurance Companies, Securities Firms	394,279	84,563	17	-	478,859
& Fund Managers	14,594	21,444	-	-	36,038
Corporates	1,444,294	758,462	275,724	-	2,478,480
Regulatory Retail	186,377	912	348	-	187,637
Other assets	-	-	-	127,625	127,625
Defaulted Exposures	16,286	-	25,651	-	41,937
Total On-Balance Sheet Exposures	2,111,559	2,788,262	1,564,641	229,706	6,694,168
Off-Balance Sheet Exposures					
OTC Derivatives	160,853	138,371	-	-	299,224
Off-Balance sheet exposures other					
than OTC derivatives	35,830	-	-	-	35,830
Defaulted Exposures		-	-	-	
Total Off-Balance Sheet Exposures	196,683	138,371		-	335,054
Total Gross Credit Exposures	2,308,242	2,926,633	1,564,641	229,706	7,029,222

(Incorporated in Malaysia)

PILLAR 3 DISCLOSURES

(i) The sectorial analysis of loans, advances and financing and the expected credit loss by sectors are depicted below:

Table 6: Loans and Advances by Sectorial Analysis

	<	Gross Carryii	ng Amount	>	
	Past Due But No	et Credit-impaired	<u>Impaired</u>		
The Group and The Bank		Lifetime ECL Non	Lifetime ECL		
	12 Month ECL	Credit Impaired	Credit Impaired		
As at 30 June 2023	Stage 1	Stage 2	Stage 3	Total	Written-off
By Sector	RM'000	RM'000	RM'000	RM'000	RM'000
Mining and Quarrying	-	-	2,118	2,118	-
Manufacturing (including Agro-based)	-	-	2,533	2,533	-
Construction	-	-	45,705	45,705	-
Transport, Storage and Communication	-	-	-	-	-
Real Estate	-	-	26,028	26,028	-
Household		-	-	-	_
Total		-	76,384	76,384	-

(Incorporated in Malaysia)

Table 6: Loans and Advances by Sectorial Analysis (Continued)

	<	Expected Credit	Losses (ECL)	>	
The Group and The Bank	12 Month ECL	Lifetime ECL Non Credit Impaired	Lifetime ECI Credit Impaired	_	
As at 30 June 2023 By Sector	Stage 1 RM'000	Stage 2 RM'000	Stage 3 RM'000	3 Total	Written-off RM'000
Primary Agriculture	50	-		- 50	-
Mining and Quarrying	-	-	2,118	2,118	-
Manufacturing (including Agro-based)	1	20,147	2,533	22,681	-
Construction	486	-	10,100	10,586	-
Wholesale, Retail Trade, Restaurants and Hotels	1	702		- 703	-
Transport, Storage and Communication	6	4,754		- 4,760	-
Finance, Insurance and Business Activities	62	-		- 62	-
Real Estate	695	-	21,669	22,364	-
Education, Health and Others	2	-		- 2	-
Household	206	-		- 206	-
Total	1,509	25,603	36,420	0 63,532	-

(Incorporated in Malaysia)

PILLAR 3 DISCLOSURES

Table 6: Loans and Advances by Sectorial Analysis (Continued)

	<> Gross Carrying Amount				
	Past Due But No	ot Credit-impaired	<u>Impaired</u>		
The Group and The Bank	12 Month ECL	Lifetime ECL Non Credit Impaired	Lifetime ECL Credit Impaired		
As at 31 December 2022	Stage 1	Stage 2	Stage 3	Total	Written-off
By Sector	RM'000	RM'000	RM'000	RM'000	RM'000
Mining and Quarrying	-	-	2,127	2,127	-
Manufacturing (including Agro-based)	-	-	4,110	4,110	-
Construction	-	-	44,117	44,117	-
Transport, Storage and Communication	-	-	-	-	-
Real Estate	-	-	27,971	27,971	-
Total	-	-	78,325	78,325	_

(Incorporated in Malaysia)

Table 6: Loans and Advances by Sectorial Analysis (Continued)

	<	Expected Credit	Losses (ECL) -	>	
The Group and The Bank	12 Month ECL	Lifetime ECL Non Credit Impaired	Lifetime ECL Credit Impaired	=	
As at 31 December 2022 By Sector	Stage 1 RM'000	Stage 2 RM'000	Stage 3 RM'000	Total	Written-off RM'000
Primary Agriculture	98	-	-	98	_
Mining and Quarrying	-	-	2,127	2,127	-
Manufacturing (including Agro-based)	-	20,141	4,110	24,251	-
Construction	1,004	-	8,512	9,516	-
Wholesale, Retail Trade, Restaurants and Hotels	-	1,873	-	1,873	-
Transport, Storage and Communication	25	4,755	-	4,780	-
Finance, Insurance and Business Activities	57	-	-	57	-
Real Estate	209	-	21,640	21,849	-
Education, Health and Others	2	-	-	. 2	-
Household	187	-	-	187	-
Total	1,582	26,769	36,389	64,740	-

(Incorporated in Malaysia)

PILLAR 3 DISCLOSURES

(ii) The geographic analysis of loans, advances and financing and the expected credit loss by geographical distribution can be analysed as follows:

Table 7: Loans and Advances By Geographic Distribution

<> Gross Carrying Amount					
	Past Due But Not (Credit-impaired	<u>Impaired</u>		
The Group and The Bank		Lifetime ECL Non			
•	12 Month ECL	Credit Impaired	Lifetime ECL Credit		
As at 30 June 2023	Stage 1	Stage 2	Impaired Stage 3	Total	
By Geographic Distribution	RM'000	RM'000	RM'000	RM'000	
Malaysia	-	-	76,384	76,384	
Other Countries		-	-	-	
Total	-	-	76,384	76,384	
The Crown and The Donk	<	Exposiou oroun	Losses (ECL)	·>	
The Group and The Bank	40 Manth FOL	Lifetime ECL Non	Lifations FOL One-lif		
	12 Month ECL		I ITETIME FCI CREAIT		
		Credit Impaired			
As at 30 June 2023	Stage 1	Stage 2	Impaired Stage 3	Total	
By Geographical Distribution	RM'000	•		RM'000	
By Geographical Distribution Malaysia	_	Stage 2	Impaired Stage 3	RM'000	
By Geographical Distribution	RM'000	Stage 2 RM'000	Impaired Stage 3 RM'000	Total RM'000 63,532 - 63,532	

(Incorporated in Malaysia)

Table 7: Loans and Advances By Geographic Distribution (Continued)

	< Gross Carrying Amount				
	Past Due But Not	Credit-impaired	<u>Impaired</u>		
The Group and The Bank		Lifetime ECL Non			
·	12 Month ECL	Credit Impaired	Lifetime ECL Credit		
As at 31 December 2022	Stage 1	Stage 2	Impaired Stage 3	Total	
By Geographic Distribution	RM'000	RM'000	RM'000	RM'000	
Malaysia	-	-	78,325	78,325	
Other Countries		-	-	<u> </u>	
Total	<u> </u>	-	78,325	78,325	
	<	Expected Credit	t Losses (ECL)	>	
The Group and The Bank		Lifetime ECL Non			
·	12 Month ECL	Credit Impaired	Lifetime ECL Credit		
As at 31 December 2022	Stage 1	Stage 2	Impaired Stage 3	Total	
By Geographical Distribution	RM'000	RM'000	RM'000	RM'000	
Malaysia	1,582	26,769	36,389	64,740	
Other Countries	<u></u>		-	<u> </u>	
Total	1,582	26,769	36,389	64,740	

(Incorporated in Malaysia)

PILLAR 3 DISCLOSURES

(iii) The table below depicts the movement of expected credit losses:

Table 8: Movement in expected credit loss for Loans and Advances

The Group and The Bank		Lifetime		
		ECL Non	Lifetime	
As at 30 June 2023	12 months	Credit	ECL Credit	
A3 at 00 balle 2020	ECL	Impaired	Impaired	
	Stage 1 RM'000	Stage 2 RM'000	Stage 3 RM'000	Total RM'000
Expected credit loss				
At beginning of the financial year	1,582	26,769	36,389	64,740
Total transfer between stages	-	-	-	-
Loans/Financing derecognised during the financial year				
(other than write-offs)	(194)	-	(34)	(228)
New loans/financing originated or purchased	200	-	-	200
Changes due to change in credit risk	(84)	(1,166)	(1,561)	(2,811)
 Foreign exchange and other adjustments 	5	-	1,626	1,631
At the end of the financial year	1,509	25,603	36,420	63,532

The Group and The Bank		Lifetime ECL Non	Lifetime	
As at 31 December 2022	12 months ECL Stage 1 RM'000	Credit Impaired Stage 2 RM'000	ECL Credit Impaired Stage 3 RM'000	Total RM'000
Expected credit loss				
At beginning of the financial year	1,045	22,304	32,752	56,101
Total transfer between stages	-	-	-	-
Loans/Financing derecognised during the financial year				
(other than write-offs)	(27)	-	(4,470)	(4,497)
New loans/financing originated or purchased	914	-	-	914
Changes due to change in credit risk	(351)	4,465	329	4,443
- Foreign exchange and other adjustments	1	-	7,778	7,779
At the end of the financial year	1,582	26,769	36,389	64,740

(Incorporated in Malaysia)

PILLAR 3 DISCLOSURES

4.3 Credit Risk Assessment Under Standardised Approach

(i) Credit Exposure By Risk Weights

The following table depicts the credit risk exposure by risk weight:

Table 9: Credit Risk Exposure by Risk Weight

Exposure after netting and credit risk mitigation

The Group As at 30 June 2023 Risk Weights	Sovereign / Central Banks RM'000	Banks, DFIs	Insurance Companies, Securities Firms & Fund Managers RM'000	Corporates RM'000	Regulatory Retail RM'000	Other Assets RM'000	Default (On Balance Sheet) RM'000	Derivatives	other than OTC derivatives	Total Exposures after Netting & Credit Risk Mitigation	Total Risk Weighted Assets RM'000
0%	3,519,122	-	-	-	-	7	-	-	-	3,519,129	-
20%	-	521,044	20,188	1,066,968	-	-	-	267,449	10,000	1,885,649	377,129
50%	-	65,070	-	10,119	-	-	-	87,894	-	163,083	81,541
75%	-	-	-	-	4,245	-	-	-	303	4,548	3,411
100%	-	-	92,708	500,060	-	154,738	35,605	132,793	22,786	938,690	938,690
150%	-	-	-	-	-	-	-	-	-	-	-
Total	3,519,122	586,114	112,896	1,577,147	4,245	154,745	35,605	488,136	33,089	6,511,099	1,400,771
Deduction from total capital	-	-	-	-	-	-	-	-	-		

Average risk weight 22%

(Incorporated in Malaysia)

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Table 9: Credit Risk Exposure by Risk Weight (Continued)

Exposure after netting and credit risk mitigation

The Bank As at 30 June 2023 Risk Weights	Sovereign / Central Banks RM'000	Banks, DFIs & MDBs	Insurance Companies, Securities Firms & Fund Managers RM'000	Corporates RM'000	Regulatory Retail RM'000	Other Assets RM'000	Default (On Balance Sheet) RM'000	Derivatives	other than OTC	Total Exposures after Netting & Credit Risk Mitigation	Total Risk Weighted Assets RM'000
0%	3,519,122	-	-	-	-	7	-	-	-	3,519,129	-
20%	-	519,021	20,188	1,066,968	-	-	-	267,449	10,000	1,883,626	376,725
50%	-	65,070	-	10,119	-	-	-	87,894	-	163,083	81,541
75%	-	-	-	-	4,245	-	-	-	303	4,548	3,411
100%	-	-	92,708	500,060	-	153,487	35,605	132,793	22,786	937,439	937,439
150%	-	-	-	-	-	-	-	-	-	-	
Total	3,519,122	584,091	112,896	1,577,147	4,245	153,494	35,605	488,136	33,089	6,507,825	1,399,116
Deduction from total capital	-	-	-	_	-	2,166		-	-	2,166	

Average risk weight _____21%

(Incorporated in Malaysia)

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Table 9: Credit Risk Exposure by Risk Weight (Continued)

Exposure after netting and credit risk mitigation

The Group As at 31 December 2022 Risk Weights	Sovereign / Central Banks RM'000		Insurance Companies, Securities Firms & Fund Managers RM'000	Corporates RM'000	Regulatory Retail RM'000	Other Assets RM'000	Default (On Balance Sheet) RM'000	Derivatives	other than OTC derivatives	Total Exposures after Netting & Credit Risk Mitigation	Total Risk Weighted Assets RM'000
0%	3,343,592	_	_	_	_	34	_	_	_	3,343,626	_
20%	-	418,913	20,191	892,689	_	-	-	140,056	-	1,471,849	294,370
50%	-	00,007	-	10,062	-	-	-	00 770	-	162,229	81,111
75%	-	-	-	-	1,857	-	-	-	-	1,857	1,393
100%	-	-	15,847	516,965	-	128,655	-	69,398	21,186	752,051	752,051
150%	-	-	-	-	-	-	35,605	-	-	35,605	53,408
Total	3,343,592	481,310	36,038	1,419,716	1,857	128,689	35,605	299,224	21,186	5,767,217	1,182,333
Deduction from total capital	-	-	-	-	-	-	-	-	-	<u>-</u>	

Average risk weight 21%

(Incorporated in Malaysia)

PILLAR 3 DISCLOSURES

Table 9: Credit Risk Exposure by Risk Weight (Continued)

Exposure after netting and credit risk mitigation

The Bank As at 31 December 2022 Risk Weights	Sovereign / Central Banks RM'000	Banks, DFIs & MDBs RM'000	Insurance Companies, Securities Firms & Fund Managers RM'000	Corporates RM'000	Regulatory Retail RM'000	Other Assets RM'000	Default (On Balance Sheet) RM'000	Derivatives	other than OTC derivatives	Total Exposures after Netting & Credit Risk Mitigation	Total Risk Weighted Assets RM'000
0%	3,343,592	-	-	-	-	33	-	-	-	3,343,625	-
20%	-	416,462	20,191	892,690	-	-	-	140,056	-	1,469,399	293,880
50%	-	62,397	-	10,062	-	-	-	89,770	-	162,229	81,114
75%	-	-	-	-	1,857	-	-	-	-	1,857	1,393
100%	-	-	15,847	516,964	-	127,592	-	69,398	21,186	750,987	750,987
150%	-	-	-	-	-	-	35,605	-	-	35,605	53,407
Total	3,343,592	478,859	36,038	1,419,716	1,857	127,625	35,605	299,224	21,186	5,763,702	1,180,781
Deduction from total capital	-	-	-	-	-	3,657	-	-	-	3,657	

Average risk weight ______20%

(Incorporated in Malaysia)

PILLAR 3 DISCLOSURES

(ii) Credit Exposure By Risk Weight (Long Term Rating)

The following is a summary of the prescribed rules governing the Standardised Approach for rated, unrated and preferential / special risk weight of the exposures.

Table 10A: Long Term Credit Rating Category by ECAIs under Standardised Approach

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

Table 10B: Long term Credit Rating Risk Weight Category by ECAIs under Standardised Approach for Banking Institution, Corporate and Sovereign & Central Bank

	Risk weights	Risk weights based on Credit Ratings of the												
	Count	erparty Exposure												
		Banking	Sovereign &											
Rating Category	Corporate	Institutions	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%											

(Incorporated in Malaysia)

Table 11: Preferential / Special Risk Weight Allocation under Standardised Approach (for Long Term & Short Term)

	Exposure Category	Risk Weight
	Exposures including debts securities issued by or guaranteed by Federal Government of Malaysia and/or BNM denominated and funded	
1	in Ringgit Malaysia	0%
2	Cash & Gold	0%
3	Investment in the ABF Malaysia Bond Index Fund	0%
	Exposure on Bank for International Settlements, International Monetary Fund, European Central Bank & European Community	0%
5	Exposure to Multilateral Development Banks specified by Basel Committee of Banking Supervision	0%
	Exposures including debts securities issued by or guaranteed by Federal Government and/or Central Bank denominated and funded in	
6	foreign currency	20%
	Exposure to local Stock Exchange & Clearing House	20%
	Unit Trust & Property Trust Fund	100%
	Publicly Traded Equity Investment in Banking Book	100%
10	Equity held for socio-economic purpose	100%

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The following table shows rated and unrated exposure to Banking Institution, Corporate and Sovereign and Central Banks using of long term ratings by the ECAIs and Preferential Risk Weight.

Table 12: Gross Credit Risk Exposure (Long Term)

The Group					Ri	sk Weigh	ted Allocation	n							
As at 30 June 2023			Rate	d		_	Preferentia	I / Special R	lisk			Unrated			
Risk Weights	0%	20%	50%	75%	100%	150%			100%	20%	50%	75%	100%	150%	Total
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000 RM	/I'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Categories of Exposure															
On and Off-Balance Sheet Exposure	<u>es</u>														
Sovereign and Central Banks	-	-	-	-	-	-	3,519,122	-	-	-	-	-	-	-	3,519,122
Banks, DFIs and MDBs	-	788,494	152,964	-	-	-	-	-	-	-	-	-	-	-	941,458
Credit Exposures (using Corporate I	Risk Weight	ts)													
Insurance Companies, Securities															
Firms & Fund Managers	-	20,188	-	-	-	-	-	-	-	-	-	-	225,501	-	245,689
Corporates	-	1,076,969	10,119	-	-	-	-	-	-	-	-	-	1,752,602	-	2,839,690
Regulatory Retail	-	-	-	-	-	-	-	-	-	-	-	224,791	-	-	224,791
Other Assets	-	-	-	-	-	-	7	-	-	-	-	-	154,738	-	154,745
Defaulted Exposures	-	-	-	-	-	-	-	-	-	-	4,307	-	35,605	53	39,965
Total	-	1,885,651	163,083	-	-	-	3,519,129	-	-	-	4,307	224,791	2,168,446	53	7,965,460

PILLAR 3 DISCLOSURES

Table 12: Gross Credit Risk Exposure (Long Term) (Continued)

The Bank					Ri	sk Weigh	ted Allocatio	n							
As at 30 June 2023			Rate	d		_	Preferentia	I / Special Ri	isk			Unrated			
Risk Weights	0%	20%	50%	75%	100%	150%		-0,0	00%	20%	50%	75%	100%	150%	Total
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000 RM	'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Categories of Exposure															
On and Off-Balance Sheet Exposure	es														
Sovereign and Central Banks	-	_	_	-	-	-	3,519,122	_	-	_	-	_	-	_	3,519,122
Banks, DFIs and MDBs	-	786,470	152,964	-	-	-	-	-	-	-	-	-	-	-	939,434
Credit Exposures (using Corporate	Risk Weigh	ts)													
Insurance Companies, Securities															
Firms & Fund Managers	-	20,188	-	-	-	-	-	-	-	-	-	-	225,501	-	245,689
Corporates	-	1,076,969	10,119	-	-	-	-	-	-	-	-	-	1,752,602	-	2,839,690
Regulatory Retail	-	-	-	-	-	-	-	-	-	-	-	224,791	-	-	224,791
Other Assets	-	-	-	-	-	-	7	-	-	-	-	-	153,487	-	153,494
Defaulted Exposures	-	-	-	-	-	-	-	-	-	-	4,307	-	35,605	53	39,965
Total	-	1,883,627	163,083	-	-	-	3,519,129	-	-	-	4,307	224,791	2,167,195	53	7,962,185

(Incorporated in Malaysia)

PILLAR 3 DISCLOSURES

Table 12: Gross Credit Risk Exposure (Long Term) (Continued)

The Group As at 31 December 2022			Data		Ri	sk Weigh	ted Allocation		liak l			Unreted			
Risk Weights	0% RM'000	20% RM'000	Rated 50% RM'000	75% RM'000	100% RM'000	150% RM'000	Preferentia 0% RM'000	•	100%	20% RM'000	50% RM'000	Unrated 75% RM'000	100% RM'000	150% RM'000	Total RM'000
Categories of Exposure															
On and Off-Balance Sheet Exposure	<u>es</u>														
Sovereign and Central Banks Banks, DFIs and MDBs	-	- 558,969	- 152,167		-	- -	3,343,592	-	-	-	-	-			3,343,592 711,136
Credit Exposures (using Corporate I	Risk Weights	<u>s)</u>													
Insurance Companies, Securities		20.404											04.005		10E 026
Firms & Fund Managers Corporates	-	20,191 892,690	10,062	-	-	-	_	-	-	-	-	-	84,835 1,610,871	-	105,026 2,513,623
Regulatory Retail	-	-	10,002	-	-	-	-	-	-	-	-	188,734	1,010,071	-	188,734
Other Assets	-	-	-	-	-	-	33	-	-	-	-	-	128,656	-	128,689
Defaulted Exposures	-	-	-	-	-	-	-	-	-	-	6,332	-	-	35,605	41,937
Total	-	1,471,850	162,229	-	-	-	3,343,625	-	-	-	6,332	188,734	1,824,362	35,605	7,032,737

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Table 12: Gross Credit Risk Exposure (Long Term) (Continued)

The Bank					Ri	sk Weigh	ted Allocatio	n							
As at 31 December 2022			Rate	d		_	Preferentia	ıl / Specia	l Risk			Unrated			
Risk Weights	0%	20%	50%	75%	100%	150%	0%	20%	100%			75%	100%	150%	Total
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Categories of Exposure															
On and Off-Balance Sheet Exposure	<u>es</u>														
Sovereign and Central Banks	-	-	-	-	-	-	3,343,592	_	_	_	-	_	-	_	3,343,592
Banks, DFIs and MDBs	-	556,518	152,167	-	-	-	-	-	-	-	-	-	-	-	708,685
Credit Exposures (using Corporate	Risk Weigh	ts)													
Insurance Companies, Securities															
Firms & Fund Managers	-	20,191	-	-	-	-	-	-	-	-	-	-	84,835	-	105,026
Corporates	-	892,690	10,062	-	-	-	-	-	-	-	-	-	1,610,871	-	2,513,623
Regulatory Retail	-	-	-	-	-	-	-	-	-	-	-	188,734	-	-	188,734
Other Assets	-	-	-	-	-	-	33	-	-	-	-	-	127,592	-	127,625
Defaulted Exposures	-	-	-	-	-	-	-	-	-	-	6,332	-	-	35,605	41,937
Total	-	1,469,399	162,229	-	-	-	3,343,625	-	-	-	6,332	188,734	1,823,298	35,605	7,029,222

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(iii) Credit Exposure By Risk Weight (Short Term Rating)

The following is summary of the prescribed rules governing the Standardised Approach for rated, unrated and preferential risk weight of the exposures.

Table 13: Short term Credit Rating Category by ECAIs under Standardised Approach

		Exte	rnal Credit Assess	ment Institutions	(ECAIs)	
Rating Category	S&P	Moody's	Fitch	R&I	RAM	MARC
1	A-1	P-1	F1+. F1	a-1+, a-1	P-1	MARC-1
2	A-2	P-2	F2	a-2	P-2	MARC-2
3	A-3	P-3	F3	a-3	P-3	MARC-3
4	Others	Others	B to D	b, c	NP	MARC-4

Table 14: Short term Credit Rating Risk Weight Category by ECAIs under Standardised Approach for Banking Institution and Corporate

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

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PILLAR 3 DISCLOSURES

The following table shows rated and unrated exposure to Banking Institution, Corporate and Sovereign and Central Banks using of short term ratings by the external credit assessment institutions (ECAIs) and Preferential Risk Weight / Special Risk Weight.

Table 15: Rated and Unrated Gross Credit Risk Exposure (Short Term Rating)

The Group and the Bank				Risk V	Veighted	Allocation					
						Preferent	ial / Spec	ial Risk			
As at 30 June 2023			Rated				Weight		Unra	ated	
Risk Weights	0%	20%	50%	100%	150%	0%	20%	100%	50%	100%	Total
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Categories of Exposure											
On and Off-Balance Sheet Exposures											
Sovereign and Central Banks	-	-	-	-	-	-	-	-	-	-	-
Banks, DFIs and MDBs	-	-	-	-	-	-	-	-	-	-	-
Credit Exposures (using Corporate Risk											-
Public Sector Entities	-	-	-	-	-	-	-	-	-	-	-
Insurance Companies, Securities Firms &											-
Managers	-	-	-	-	-	-	-	-	-	-	-
Corporates	-	-	-	-	-	-	-	-	-	-	-
Regulatory Retail	-	-	-	-	-	-	-	-	-	-	-
Other Assets	-	-	-	-	-	-	-	-	-	-	-
Securitisation	-	-	-	-	-	-		-	-	-	-
Defaulted Exposures	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-	-	-	-

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PILLAR 3 DISCLOSURES

Table 15: Rated and Unrated Gross Credit Risk Exposure (Short Term Rating) (Continued)

The Group and the Bank		Risk Weighted Allocation									
						Preferent	ial / Spec	ial Risk			
As at 31 December 2022			Rated				Weight		Unra	ated	
Risk Weights	0%	20%	50%	100%	150%		20%	100%		100%	Total
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Categories of Exposure											
On and Off-Balance Sheet Exposures											
Sovereign and Central Banks	-	-	-	-	-	-	-	-	-	-	-
Banks, DFIs and MDBs	-	-	-	-	-	-	-	-	-	-	-
Credit Exposures (using Corporate Risk											-
Public Sector Entities	-	-	-	-	-	-	-	-	-	-	-
Insurance Companies, Securities Firms &											-
Managers	-	-	-	-	-	-	-	-	-	-	-
Corporates	-	-	-	-	-	-	-	-	-	-	-
Regulatory Retail	-	-	-	-	-	-	-	-	-	-	-
Other Assets	-	-	-	-	-	-	-	-	-	-	-
Securitisation	-	-	-	-	-	-		-	-	-	-
Defaulted Exposures		-	-	-	-	-	-	-	-	-	
Total		-	-	-	-	-	-	-	-	-	-

(Incorporated in Malaysia)

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The following table depicts the Bank's exposures covered by guarantees and collaterals:

Table 16: Exposures Covered by Credit Risk Mitigation

The Group As at 30 June 2023	Exposures before CRM RM'000	Exposures Covered by Guarantees RM'000	Exposures Covered by Eligible Financial Collateral RM'000	Exposures Covered by Other Eligible Collateral RM'000
Exposure Class				
On-Balance Sheet Exposures	2 540 422			
Sovereigns/Central Banks Banks, DFIs and MDBs	3,519,122 586,115	-	-	-
Insurance Companies, Securities Firms & Fund	300,113	-	-	-
·	112,896		_	_
Managers	·	-	1 214 757	-
Corporates	2,791,903	-	1,214,757	-
Regulatory Retail	222,635	-	218,389	-
Other assets	154,745	-	4 000	-
Defaulted exposures	39,965	-	4,360	
Total On-Balance Sheet Exposures	7,427,381	-	1,437,506	
Off-Balance Sheet Exposures OTC Derivatives	488,136	_	-	_
Off-Balance sheet exposures other than OTC				
derivatives	49,943	-	16,854	-
Total Off-Balance Sheet Exposures	538,079	-	16,854	-
Total Gross Credit Exposures	7,965,460	_	1,454,360	
Total Ground Exposures	1,505,400		1,434,300	
The Bank	_	Exposures	Exposures Covered by Eligible	Exposures Covered by
The Bank As at 30 June 2023	Exposures before CRM RM'000	Covered by Guarantees	Covered by Eligible Financial Collateral	Covered by Other Eligible Collateral
As at 30 June 2023	•	Covered by	Covered by Eligible Financial	Covered by Other Eligible
As at 30 June 2023 Exposure Class	before CRM	Covered by Guarantees	Covered by Eligible Financial Collateral	Covered by Other Eligible Collateral
As at 30 June 2023 Exposure Class On-Balance Sheet Exposures	before CRM RM'000	Covered by Guarantees	Covered by Eligible Financial Collateral	Covered by Other Eligible Collateral
As at 30 June 2023 Exposure Class On-Balance Sheet Exposures Sovereigns/Central Banks	before CRM RM'000	Covered by Guarantees	Covered by Eligible Financial Collateral	Covered by Other Eligible Collateral
As at 30 June 2023 Exposure Class On-Balance Sheet Exposures Sovereigns/Central Banks Banks, DFIs and MDBs	before CRM RM'000	Covered by Guarantees	Covered by Eligible Financial Collateral	Covered by Other Eligible Collateral
As at 30 June 2023 Exposure Class On-Balance Sheet Exposures Sovereigns/Central Banks Banks, DFIs and MDBs Insurance Companies, Securities Firms & Fund	3,519,122 584,091	Covered by Guarantees	Covered by Eligible Financial Collateral	Covered by Other Eligible Collateral
As at 30 June 2023 Exposure Class On-Balance Sheet Exposures Sovereigns/Central Banks Banks, DFIs and MDBs Insurance Companies, Securities Firms & Fund Managers	3,519,122 584,091	Covered by Guarantees	Covered by Eligible Financial Collateral RM'000	Covered by Other Eligible Collateral
As at 30 June 2023 Exposure Class On-Balance Sheet Exposures Sovereigns/Central Banks Banks, DFIs and MDBs Insurance Companies, Securities Firms & Fund Managers Corporates	3,519,122 584,091 112,896 2,791,903	Covered by Guarantees	Covered by Eligible Financial Collateral RM'000	Covered by Other Eligible Collateral
As at 30 June 2023 Exposure Class On-Balance Sheet Exposures Sovereigns/Central Banks Banks, DFIs and MDBs Insurance Companies, Securities Firms & Fund Managers Corporates Regulatory Retail	3,519,122 584,091 112,896 2,791,903 222,635	Covered by Guarantees	Covered by Eligible Financial Collateral RM'000	Covered by Other Eligible Collateral
As at 30 June 2023 Exposure Class On-Balance Sheet Exposures Sovereigns/Central Banks Banks, DFIs and MDBs Insurance Companies, Securities Firms & Fund Managers Corporates Regulatory Retail Other assets	3,519,122 584,091 112,896 2,791,903 222,635 153,494	Covered by Guarantees	Covered by Eligible Financial Collateral RM'000	Covered by Other Eligible Collateral
As at 30 June 2023 Exposure Class On-Balance Sheet Exposures Sovereigns/Central Banks Banks, DFIs and MDBs Insurance Companies, Securities Firms & Fund Managers Corporates Regulatory Retail Other assets Defaulted exposures	3,519,122 584,091 112,896 2,791,903 222,635 153,494 39,965	Covered by Guarantees	Covered by Eligible Financial Collateral RM'000	Covered by Other Eligible Collateral
As at 30 June 2023 Exposure Class On-Balance Sheet Exposures Sovereigns/Central Banks Banks, DFIs and MDBs Insurance Companies, Securities Firms & Fund Managers Corporates Regulatory Retail Other assets	3,519,122 584,091 112,896 2,791,903 222,635 153,494	Covered by Guarantees	Covered by Eligible Financial Collateral RM'000	Covered by Other Eligible Collateral
As at 30 June 2023 Exposure Class On-Balance Sheet Exposures Sovereigns/Central Banks Banks, DFIs and MDBs Insurance Companies, Securities Firms & Fund Managers Corporates Regulatory Retail Other assets Defaulted exposures Total On-Balance Sheet Exposures Off-Balance Sheet Exposures	3,519,122 584,091 112,896 2,791,903 222,635 153,494 39,965	Covered by Guarantees	Covered by Eligible Financial Collateral RM'000	Covered by Other Eligible Collateral
As at 30 June 2023 Exposure Class On-Balance Sheet Exposures Sovereigns/Central Banks Banks, DFIs and MDBs Insurance Companies, Securities Firms & Fund Managers Corporates Regulatory Retail Other assets Defaulted exposures Total On-Balance Sheet Exposures	3,519,122 584,091 112,896 2,791,903 222,635 153,494 39,965	Covered by Guarantees	Covered by Eligible Financial Collateral RM'000	Covered by Other Eligible Collateral
As at 30 June 2023 Exposure Class On-Balance Sheet Exposures Sovereigns/Central Banks Banks, DFIs and MDBs Insurance Companies, Securities Firms & Fund Managers Corporates Regulatory Retail Other assets Defaulted exposures Total On-Balance Sheet Exposures Off-Balance Sheet Exposures	3,519,122 584,091 112,896 2,791,903 222,635 153,494 39,965 7,424,106	Covered by Guarantees	Covered by Eligible Financial Collateral RM'000 - - - 1,214,757 218,389 - 4,360 1,437,506	Covered by Other Eligible Collateral
As at 30 June 2023 Exposure Class On-Balance Sheet Exposures Sovereigns/Central Banks Banks, DFIs and MDBs Insurance Companies, Securities Firms & Fund Managers Corporates Regulatory Retail Other assets Defaulted exposures Total On-Balance Sheet Exposures Off-Balance Sheet Exposures OTC Derivatives	3,519,122 584,091 112,896 2,791,903 222,635 153,494 39,965 7,424,106	Covered by Guarantees	Covered by Eligible Financial Collateral RM'000	Covered by Other Eligible Collateral
As at 30 June 2023 Exposure Class On-Balance Sheet Exposures Sovereigns/Central Banks Banks, DFIs and MDBs Insurance Companies, Securities Firms & Fund Managers Corporates Regulatory Retail Other assets Defaulted exposures Total On-Balance Sheet Exposures Off-Balance Sheet Exposures Off-Balance sheet exposures other than OTC	3,519,122 584,091 112,896 2,791,903 222,635 153,494 39,965 7,424,106	Covered by Guarantees	Covered by Eligible Financial Collateral RM'000 - - - 1,214,757 218,389 - 4,360 1,437,506	Covered by Other Eligible Collateral

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Table 16: Exposures Covered by Credit Risk Mitigation (Continued)

The Group As at 31 December 2022	Exposures before CRM	Exposures Covered by Guarantees	Exposures Covered by Eligible Financial Collateral	Exposures Covered by Other Eligible Collateral
	RM'000	RM'000	RM'000	RM'000
Exposure Class				
On-Balance Sheet Exposures				
Sovereigns/Central Banks	3,343,592	-	-	-
Banks, DFIs and MDBs	481,310	-	-	-
Insurance Companies, Securities Firms & Fund				
Managers	36,038	-	-	-
Corporates	2,478,480	-	1,058,765	-
Regulatory Retail	187,637	-	185,780	-
Other assets	128,689	-	-	-
Defaulted exposures	41,937	-	6,332	<u>-</u> _
Total On-Balance Sheet Exposures	6,697,683	-	1,250,877	
Off-Balance Sheet Exposures				
OTC Derivatives	299,224	-	-	-
Off-Balance sheet exposures other than OTC				
derivatives	35,830	-	14,644	-
Total Off-Balance Sheet Exposures	335,054	-	14,644	-
Total Gross Credit Exposures	7,032,737	-	1,265,521	
·				
			Exposures Covered by	Evnosuros
The Bank		Exposures	Covered by	Exposures Covered by
The Bank	Exposures	Exposures Covered by	Covered by Eligible	Covered by
The Bank As at 31 December 2022	Exposures before CRM	Exposures Covered by Guarantees	Covered by Eligible	
	•	Covered by	Covered by Eligible Financial	Covered by Other Eligible
	before CRM	Covered by Guarantees	Covered by Eligible Financial Collateral	Covered by Other Eligible Collateral
As at 31 December 2022	before CRM	Covered by Guarantees	Covered by Eligible Financial Collateral	Covered by Other Eligible Collateral
As at 31 December 2022 Exposure Class	before CRM	Covered by Guarantees	Covered by Eligible Financial Collateral	Covered by Other Eligible Collateral
As at 31 December 2022 Exposure Class On-Balance Sheet Exposures Sovereigns/Central Banks Banks, DFIs and MDBs	before CRM RM'000	Covered by Guarantees	Covered by Eligible Financial Collateral	Covered by Other Eligible Collateral
As at 31 December 2022 Exposure Class On-Balance Sheet Exposures Sovereigns/Central Banks	before CRM RM'000	Covered by Guarantees	Covered by Eligible Financial Collateral	Covered by Other Eligible Collateral
As at 31 December 2022 Exposure Class On-Balance Sheet Exposures Sovereigns/Central Banks Banks, DFIs and MDBs Insurance Companies, Securities Firms & Fund Managers	3,343,592 478,859	Covered by Guarantees	Covered by Eligible Financial Collateral RM'000	Covered by Other Eligible Collateral
As at 31 December 2022 Exposure Class On-Balance Sheet Exposures Sovereigns/Central Banks Banks, DFIs and MDBs Insurance Companies, Securities Firms & Fund Managers Corporates	3,343,592 478,859 36,038 2,478,480	Covered by Guarantees	Covered by Eligible Financial Collateral RM'000	Covered by Other Eligible Collateral
As at 31 December 2022 Exposure Class On-Balance Sheet Exposures Sovereigns/Central Banks Banks, DFIs and MDBs Insurance Companies, Securities Firms & Fund Managers Corporates Regulatory Retail	3,343,592 478,859 36,038 2,478,480 187,637	Covered by Guarantees	Covered by Eligible Financial Collateral RM'000	Covered by Other Eligible Collateral
As at 31 December 2022 Exposure Class On-Balance Sheet Exposures Sovereigns/Central Banks Banks, DFIs and MDBs Insurance Companies, Securities Firms & Fund Managers Corporates Regulatory Retail Other assets	3,343,592 478,859 36,038 2,478,480 187,637 127,625	Covered by Guarantees	Covered by Eligible Financial Collateral RM'000	Covered by Other Eligible Collateral
Exposure Class On-Balance Sheet Exposures Sovereigns/Central Banks Banks, DFIs and MDBs Insurance Companies, Securities Firms & Fund Managers Corporates Regulatory Retail Other assets Defaulted exposures	3,343,592 478,859 36,038 2,478,480 187,637 127,625 41,937	Covered by Guarantees	Covered by Eligible Financial Collateral RM'000	Covered by Other Eligible Collateral
As at 31 December 2022 Exposure Class On-Balance Sheet Exposures Sovereigns/Central Banks Banks, DFIs and MDBs Insurance Companies, Securities Firms & Fund Managers Corporates Regulatory Retail Other assets	3,343,592 478,859 36,038 2,478,480 187,637 127,625	Covered by Guarantees	Covered by Eligible Financial Collateral RM'000	Covered by Other Eligible Collateral
Exposure Class On-Balance Sheet Exposures Sovereigns/Central Banks Banks, DFIs and MDBs Insurance Companies, Securities Firms & Fund Managers Corporates Regulatory Retail Other assets Defaulted exposures	3,343,592 478,859 36,038 2,478,480 187,637 127,625 41,937	Covered by Guarantees	Covered by Eligible Financial Collateral RM'000	Covered by Other Eligible Collateral
Exposure Class On-Balance Sheet Exposures Sovereigns/Central Banks Banks, DFIs and MDBs Insurance Companies, Securities Firms & Fund Managers Corporates Regulatory Retail Other assets Defaulted exposures Total On-Balance Sheet Exposures	3,343,592 478,859 36,038 2,478,480 187,637 127,625 41,937	Covered by Guarantees	Covered by Eligible Financial Collateral RM'000	Covered by Other Eligible Collateral
Exposure Class On-Balance Sheet Exposures Sovereigns/Central Banks Banks, DFIs and MDBs Insurance Companies, Securities Firms & Fund Managers Corporates Regulatory Retail Other assets Defaulted exposures Total On-Balance Sheet Exposures	3,343,592 478,859 36,038 2,478,480 187,637 127,625 41,937 6,694,168	Covered by Guarantees	Covered by Eligible Financial Collateral RM'000	Covered by Other Eligible Collateral
Exposure Class On-Balance Sheet Exposures Sovereigns/Central Banks Banks, DFIs and MDBs Insurance Companies, Securities Firms & Fund Managers Corporates Regulatory Retail Other assets Defaulted exposures Total On-Balance Sheet Exposures Off-Balance Sheet Exposures OTC Derivatives	3,343,592 478,859 36,038 2,478,480 187,637 127,625 41,937 6,694,168	Covered by Guarantees	Covered by Eligible Financial Collateral RM'000	Covered by Other Eligible Collateral
Exposure Class On-Balance Sheet Exposures Sovereigns/Central Banks Banks, DFIs and MDBs Insurance Companies, Securities Firms & Fund Managers Corporates Regulatory Retail Other assets Defaulted exposures Total On-Balance Sheet Exposures Off-Balance Sheet Exposures Off-Balance sheet exposures other than OTC	3,343,592 478,859 36,038 2,478,480 187,637 127,625 41,937 6,694,168	Covered by Guarantees	Covered by Eligible Financial Collateral RM'000	Covered by Other Eligible Collateral
Exposure Class On-Balance Sheet Exposures Sovereigns/Central Banks Banks, DFIs and MDBs Insurance Companies, Securities Firms & Fund Managers Corporates Regulatory Retail Other assets Defaulted exposures Total On-Balance Sheet Exposures Off-Balance Sheet Exposures Off-Balance sheet exposures other than OTC derivatives	3,343,592 478,859 36,038 2,478,480 187,637 127,625 41,937 6,694,168	Covered by Guarantees	Covered by Eligible Financial Collateral RM'000	Covered by Other Eligible Collateral

(Incorporated in Malaysia)

PILLAR 3 DISCLOSURES

4.5 Off-Balance Sheet Exposure and Counterparty Credit Risk

The following table depicts disclosure of off-balance sheet and counterparty credit risk:

Table 17: Off-Balance Sheet and Counterparty Credit Risk

	Ī	Positive Fair		
The Group and The Bank		Value of	Credit	Risk
	Principal	Derivative	Equivalent	Weighted
As at 30 June 2023	Amount	Contracts	Amount	Assets
Description	RM'000	RM'000	RM'000	RM'000
Transaction related contingent Items	64,606	-	19,928	19,928
Forward Asset Purchases	10,000	-	10,000	2,000
Foreign exchange related contracts				
Less than one year	12,838,057	217,726	365,042	162,573
One year to less than five years	582,387	10,676	46,962	34,732
Interest rate related contracts				
Less than one year	770,000	1,003	2,603	1,090
One year to less than five years	2,182,000	11,999	73,529	31,835
Irrevocable commitments to extend credit				
Maturity less than one year	21,029	-	4,206	2,296
Maturity more than one year	31,618	-	15,809	1,251
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	1,458,584	-	-	-
Total	17,958,281	241,404	538,079	255,705

The Group and The Bank	I Principal	Positive Fair Value of Derivative	Credit Equivalent	Risk Weighted
As at 31 December 2022 Description	Amount RM'000	Contracts RM'000	Amount RM'000	Assets RM'000
Transaction related contingent Items Foreign exchange related contracts	64,606	-	19,928	19,928
Less than one year	5,562,497	81,101	158,024	67,608
One year to less than five years	842,979	11,705	68,961	43,005
Interest rate related contracts				
Less than one year	940,000	1,665	2,830	1,069
One year to less than five years Irrevocable commitments to extend credit	2,160,000	13,209	69,409	30,612
Maturity less than one year	17,390		3.478	2,139
Maturity more than one year	24,847	_	12,424	480
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	1,279,899	-	-	-
Total	10,892,218	107,680	335,054	164,841

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PILLAR 3 DISCLOSURES

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

Table 18: Equities under Banking Book

Total unrealised gains/(losses) in other comprehensive

income

The Group As at 30 June 2023 Type of Equity Investments Publicly traded	Fair Value RM'000 62	Risk Weighted Assets RM'000
Privately held	25,992	25,992
Total	26,054	26,054
Cumulative realised gains/(losses) from sales and liquidations of equity investments	RM'000 -	
Total unrealised gains/(losses) in other comprehensive income	844	
The Bank As at 30 June 2023	Fair Value	Risk Weighted Assets
Type of Equity Investments	RM'000	RM'000
Publicly traded	62	62
Privately held	24,759	24,759
Total	24,821	24,821
Cumulative realised gains/(losses) from sales and liquidations of equity investments	RM'000 -	

844

(Incorporated in Malaysia)

PILLAR 3 DISCLOSURES

Table 18: Equities under Banking Book (Continued)

The Group As at 31 December 2022 Type of Equity Investments Publicly traded Privately held Total	Fair Value RM'000 230 25,122 25,352	Risk Weighted
Cumulative realised gains/(losses) from sales and liquidations of equity investments	RM'000 (297)	
Total unrealised gains/(losses) in other comprehensive income	2,418	

The Bank As at 31 December 2022 Type of Equity Investments Publicly traded Privately held Total	Fair Value RM'000 230 23,915 24,145	Risk Weighted
Cumulative realised gains/(losses) from sales and liquidations of equity investments	RM'000 (1,551)	
Total unrealised gains/(losses) in other comprehensive income	2,418	

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PILLAR 3 DISCLOSURES

10 INTEREST RATE RISK IN THE BANKING BOOK

The following table depicts the sensitivity shocks on earnings and economic value of the Bank's positions in banking book, to a parallel interest rate shock of +/- 100 basis points ("bps"):

Table 19: Sensitivity of the banking book to interest rate changes

	The Grou	ıр	The Bank	
	Increase / (Decrease) in RM'000		Increase / (Decrease) in	
			RM'000	
As at 30 June 2023	+100 bps	-100 bps	+100 bps	-100 bps
Impact on Earnings *				
MYR	(33,650)	33,650	(33,650)	33,650
USD	(983)	983	(983)	983
SGD	(41)	41	(41)	41
Others	337	(337)	337	(337)
Total	(34,336)	34,336	(34,336)	34,336
Impact on Economic Value #				
MYR	(192,887)	192,887	(192,887)	192,887
USD	(414)	414	(414)	414
SGD	2	(2)	2	(2)
Others	(68)	68	(68)	68
Total	(193,367)	193,367	(193,367)	193,367

	The Group Increase / (Decrease) in RM'000		The Bank Increase / (Decrease) in RM'000	
As at 31 December 2022	+100 bps	-100 bps	+100 bps	-100 bps
Impact on Earnings *				
MYR	(30,183)	30,183	(30,183)	30,183
USD	(478)	478	(478)	478
SGD	(38)	38	(38)	38
Others	(88)	88	(88)	88
Total	(30,787)	30,787	(30,787)	30,787
Impact on Economic Value	‡			
MYR	(173,918)	173,918	(173,918)	173,918
USD	(20)	20	(20)	20
SGD	2	(2)	2	(2)
Others	(14)	14	(14)	14
Total	(173,949)	173,949	(173,949)	173,949

^{*} The earnings approach focuses on the impact of interest rate movement on the Bank's near term earnings (within 1 year).

[#] The economic value approach provides a more comprehensive view of the impact of interest rate movement on the economic value of the Bank's overall positions.