Registration No: 197301000792 (14389-U)

Affin Hwang Investment Bank Berhad

(Incorporated in Malaysia)

PILLAR 3 DISCLOSURES for the financial period ended 30 June 2024

(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

The	Group
1116	GIOUP

Exposure Class	As at 30 June 2024 (i) Credit risk		Gross exposures RM'000	Net exposures RM'000	Risk Weighted Assets RM'000	Capita requirements RM'000
Sovereigns/Central Banks 3,403,502 3	• •					
Banks, Development Financial Institutions ("DFIs") & Multilateral Development Banks ("MDBs") 715,231 715,231 166,593 166,594	On-Balance Sheet Exposures					
Insurance Companies, Securities Firms & Fund Managers	Banks, Development Financial Ins		3,403,502	3,403,502	-	-
Managers 44,160 44,161 28,010 Corporates 3,284,274 2,049,070 1,078,376 Regulatory Retail 308,833 6,853 5,140 Other Assets 211,834 211,834 143,650 Defaulted Exposures 8,008,128 6,468,526 1,460,308 1 Off-Balance Sheet Exposures Over-the-counter ("OTC") derivatives 195,272 195,272 91,826 Off-Balance sheet exposures other than OTC derivatives 269,576 252,158 139,111 Total for off-balance sheet exposures 8,277,704 6,720,684 1,599,419 1 (iii) Large exposures risk requirements 8,277,704 6,720,684 1,599,419 1 (iii) Market risk Gross exposures RM'000 RM'000 RM'000 RM'000 RM'000 Long Position RM'000 Short Position RM'000 RM'000 1,503 312,588 2 (iii) Market risk 9,835,599 1,864,589 128,919 166,204 47,285 Colspan="4">Colspan="4">Colspan="4">Colspan="4">Colspan="4">Colspan="4">Colspan="4">Colspan="4">Colspan="4">Co	·	,	715,231	715,231	166,593	13,327
Corporates 3,284,274 2,049,070 1,078,376 Regulatory Retail 308,833 6,853 5,140	•		44,160	44,161	28,010	2,241
Regulatory Retail 308,833 6,853 5,140 Other Assets 211,834 211,834 211,834 211,835 38,539 Total for on-balance sheet exposures 40,294 37,875 38,539 Total for on-balance sheet exposures 8,008,128 6,468,526 1,460,308 1 Off-Balance Sheet Exposures Over-the-counter ("OTC") derivatives 195,272 195,272 91,826 Off-Balance sheet exposures other than OTC derivatives 269,576 252,158 139,111 Total for off-balance sheet exposures 8,277,704 6,720,684 1,599,419 1				2,049,070		86,270
Other Assets 211,834 211,834 143,650 214,0294 37,875 335,539 214,0294 37,875 335,539 214,0294 37,875 335,539 214,0294 37,875 335,539 214,0294 37,875 335,539 214,0294 37,875 335,539 214,0294 37,875 335,539 214,0294 214,029			308,833	6,853	5,140	411
Defaulted Exposures						11,492
Total for on-balance sheet exposures	Defaulted Exposures					3,083
Over-the-counter ("OTC") derivatives 195,272 195,272 91,826 Off-Balance sheet exposures other than OTC derivatives 74,304 56,886 47,285 Total for off-balance sheet exposures 269,576 252,158 139,111 Total credit risk exposures 8,277,704 6,720,684 1,599,419 1 (iii) Large exposures risk requirements Risk Weighted (iii) Market risk Gross exposures exposures exposures Assets requirements Long Position RM'000 Short Position RM'000 RM'000 RM'000 RM'000 RM'000 Assets requirements 250,000 Colspan="4">Colspan="		sures				116,824
Over-the-counter ("OTC") derivatives 195,272 195,272 91,826 Off-Balance sheet exposures other than OTC derivatives 74,304 56,886 47,285 Total or off-balance sheet exposures 269,576 252,158 139,111 Total credit risk exposures 8,277,704 6,720,684 1,599,419 1 (iii) Large exposures risk requirements Risk Weighted (iii) Market risk Gross exposures exposures exposures Assets requirements Long Position RM'000 Short Position RM'000 RM'000 RM'000 RM'000 RM'000 Short Position RM'000 RM'000 Short Position RM'000 RM'000 Short Position RM'000 Sho	Off-Balance Sheet Eynosures					
Off-Balance sheet exposures other than OTC derivatives 74,304 56,886 47,285 Total for off-balance sheet exposures 269,576 252,158 139,111 Total credit risk exposures 8,277,704 6,720,684 1,599,419 1 (iii) Large exposures risk requirements - - - - (iii) Market risk Gross exposures RM'000 exposures RM'000 RM'000 RM'000 Long Position RM'000 Short Position RM'000 RM'000 RM'000 Interest rate risk 8,483,809 8,482,306 1,503 312,588 2 Foreign currency risk 1,993,509 1,864,589 128,919 166,204 2 Equity risk 221,007 3 221,004 690,980 5 Option risk 45 112,585 (112,540) 1,936 Total market risk exposures 10,698,370 10,459,483 238,886 1,171,708 (iv) Operational risk Risk Weighted Assets requir		ves	195 272	195 272	91 826	7,346
Total for off-balance sheet exposures			100,272	100,212	01,020	7,010
Total for off-balance sheet exposures 269,576 252,158 139,111		i tilaii 010	74 304	56 886	47 285	3,783
(iii) Large exposures risk requirements Net Weighted		sures			139,111	11,129
Risk Net Weighted Weighted RM'000 RM						
(iii) Market risk Gross exposures RM'000 RM'000 Long Position Short Position RM'000 Interest rate risk 8,483,809 8,482,306 1,503 312,588 2 Foreign currency risk 1,993,509 1,864,589 128,919 166,204 2 Equity risk 221,007 3 221,004 690,980 3 Option risk 45 112,585 (112,540) 1,936 7 Total market risk exposures 10,698,370 10,459,483 238,886 1,171,708 Risk Weighted Assets require RM'000	·	oments	8,277,704	6,720,684	1,599,419	127,953
RM'000 R	·	ements	8,277,704	6,720,684	-	127,953
RM'000	·	ements	8,277,704	-	- Risk	127,953
Foreign currency risk 1,993,509 1,864,589 128,919 166,204 Fequity risk 221,007 3 221,004 690,980 Fequity risk 221,007 10,459,483 238,886 1,936 Fequity risk 221,007 10,459,483 238,886 1,171,708 Fequity risk 231,007 10,459,483 231,00	(ii) Large exposures risk require	Gross ex	cposures	Net exposures	Risk Weighted Assets	-
Foreign currency risk 1,993,509 1,864,589 128,919 166,204 Fequity risk 221,007 3 221,004 690,980 Fequity risk 221,007 10,459,483 238,886 1,936 Fequity risk 221,007 10,459,483 238,886 1,171,708 Fequity risk 231,007 10,459,483 231,00	(ii) Large exposures risk require	Gross e RM Long Position	cposures '000 Short Position	Net exposures	Risk Weighted Assets	Capita requirements
Equity risk 221,007 3 221,004 690,980 5 112,585 (112,540) 1,936 Total market risk exposures 10,698,370 10,459,483 238,886 1,171,708 Risk Weighted (iv) Operational risk Assets require RM'000	(ii) Large exposures risk require	Gross ex RM Long Position RM'000	xposures '000 Short Position RM'000	Net exposures RM'000	Risk Weighted Assets RM'000	Capita requirements RM'000
Option risk	(ii) Large exposures risk require (iii) Market risk	Gross ex RM Long Position RM'000 8,483,809	cposures '000 Short Position RM'000 8,482,306	Net exposures RM'000	Risk Weighted Assets RM'000	Capita requirements RM'000
Total market risk exposures 10,698,370 10,459,483 238,886 1,171,708	(ii) Large exposures risk require (iii) Market risk Interest rate risk Foreign currency risk	Gross ex RM Long Position RM'000 8,483,809 1,993,509	xposures '000 Short Position RM'000 8,482,306 1,864,589	Net exposures RM'000	Risk Weighted Assets RM'000	Capita requirements RM'000 25,007 13,296
(iv) Operational risk Weighted Assets require RM'000	(ii) Large exposures risk require (iii) Market risk Interest rate risk Foreign currency risk Equity risk	Gross ex RM Long Position RM'000 8,483,809 1,993,509 221,007	Short Position RM'000 8,482,306 1,864,589	Net exposures RM'000 1,503 128,919 221,004	Risk Weighted Assets RM'000	Capita requirements RM'000 25,007 13,296 55,278
(iv) Operational risk Assets require RM'000	(ii) Large exposures risk require (iii) Market risk Interest rate risk Foreign currency risk Equity risk Option risk	Gross ex RM Long Position RM'000 8,483,809 1,993,509 221,007 45	xposures '000 Short Position RM'000 8,482,306 1,864,589 3 112,585	Net exposures RM'000 1,503 128,919 221,004 (112,540)	Risk Weighted Assets RM'000 312,588 166,204 690,980 1,936	Capita requirements RM'000 25,007 13,296
(iv) Operational risk Assets require RM'000	(ii) Large exposures risk require (iii) Market risk Interest rate risk Foreign currency risk Equity risk Option risk	Gross ex RM Long Position RM'000 8,483,809 1,993,509 221,007 45	xposures '000 Short Position RM'000 8,482,306 1,864,589 3 112,585	Net exposures RM'000 1,503 128,919 221,004 (112,540)	Risk Weighted Assets RM'000 312,588 166,204 690,980 1,936	Capita requirements RM'000 25,007 13,296 55,278 155
RM'000	(ii) Large exposures risk require (iii) Market risk Interest rate risk Foreign currency risk Equity risk Option risk	Gross ex RM Long Position RM'000 8,483,809 1,993,509 221,007 45	xposures '000 Short Position RM'000 8,482,306 1,864,589 3 112,585	Net exposures RM'000 1,503 128,919 221,004 (112,540)	Risk Weighted Assets RM'000 312,588 166,204 690,980 1,936 1,171,708	Capita requirements RM'000 25,007 13,296 55,278 155 93,736
	(iii) Large exposures risk require (iii) Market risk Interest rate risk Foreign currency risk Equity risk Option risk Total market risk exposures	Gross ex RM Long Position RM'000 8,483,809 1,993,509 221,007 45	xposures '000 Short Position RM'000 8,482,306 1,864,589 3 112,585	Net exposures RM'000 1,503 128,919 221,004 (112,540)	Risk Weighted Assets RM'000 312,588 166,204 690,980 1,936 1,171,708 Risk Weighted	Capita requirements RM'000 25,007 13,296 55,278 155 93,736
Operational risk 682,832	(iii) Large exposures risk require (iii) Market risk Interest rate risk Foreign currency risk Equity risk Option risk Total market risk exposures	Gross ex RM Long Position RM'000 8,483,809 1,993,509 221,007 45	xposures '000 Short Position RM'000 8,482,306 1,864,589 3 112,585	Net exposures RM'000 1,503 128,919 221,004 (112,540)	Risk Weighted Assets RM'000 312,588 166,204 690,980 1,936 1,171,708 Risk Weighted Assets	Capita requirements RM'000 25,007 13,296 55,278 155 93,736 Capita requirements
	(ii) Large exposures risk require (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 8,483,809 1,993,509 221,007 45	xposures '000 Short Position RM'000 8,482,306 1,864,589 3 112,585	Net exposures RM'000 1,503 128,919 221,004 (112,540)	Risk Weighted Assets RM'000 312,588 166,204 690,980 1,936 1,171,708 Risk Weighted Assets RM'000	Capita requirements RM'000 25,007 13,296 55,278 155 93,736 Capita requirements RM'000
Total risk-weighted assets and capital requirements 3,453,959 2	(ii) Large exposures risk require (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 8,483,809 1,993,509 221,007 45	xposures '000 Short Position RM'000 8,482,306 1,864,589 3 112,585	Net exposures RM'000 1,503 128,919 221,004 (112,540)	Risk Weighted Assets RM'000 312,588 166,204 690,980 1,936 1,171,708 Risk Weighted Assets RM'000	Capita requirements RM'000 25,007 13,296 55,278 155 93,736 Capita requirements

Affin Hwang Investment Bank Berhad (Incorporated in Malaysia)

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

			D:-I-	
	Gross	Net		Capita
	exposures		Assets	requirements
	RM'000	RM'000	RM'000	RM'000
	3,403,502	3,403,502	-	-
, ,				
ks ("MDBs")	711,949	711,949	165,936	13,275
Firms & Fund				
	44,160	44,161	28,010	2,241
	3,284,274	2,049,070	1,078,376	86,270
	308,833	6,853	5,140	411
				11,391
				3,083
osures	8,003,584	6,463,982	1,458,390	116,671
	105.070	105.070	04.006	7 246
	195,272	195,272	91,826	7,346
er than OTC	74 204	EC 00C	47 OOF	3,783
SUITAS				11,129
Jaures	209,510	232,130	133,111	11,123
	8,273,160	6,716,140	1,597,501	127,800
amante				
ements			-	-
ements		-	Risk	-
ements		- Net	Weighted	_
Gross e)	cposures	exposures	Weighted Assets	requirements
Gross e)	cposures		Weighted	requirements
Gross ex RM	000	exposures	Weighted Assets	requirements
Gross e) RM Long Position	9000 Short Position	exposures	Weighted Assets	requirements
Gross ex RM Long Position RM'000	Short Position RM'000	exposures RM'000	Weighted Assets RM'000	requirements RM'000
Gross ex RM Long Position RM'000 8,483,809	Short Position RM'000 8,482,306	exposures RM'000	Weighted Assets RM'000	requirements RM'000
Gross ex RM Long Position RM'000 8,483,809 1,993,509	Short Position RM'000 8,482,306 1,864,589	exposures RM'000 1,503 128,919	Weighted Assets RM'000 312,588 166,204	requirements RM'000 25,007 13,296
Gross ex RM Long Position RM'000 8,483,809 1,993,509 221,007	Short Position RM'000 8,482,306 1,864,589 3	1,503 128,919 221,004	Weighted Assets RM'000 312,588 166,204 690,980	25,007 13,296 55,278
Gross ex RM Long Position RM'000 8,483,809 1,993,509 221,007 45	Short Position RM'000 8,482,306 1,864,589 3 112,585	1,503 128,919 221,004 (112,540)	Weighted Assets RM'000 312,588 166,204 690,980 1,936	25,007 13,296 55,278 155
Gross ex RM Long Position RM'000 8,483,809 1,993,509 221,007	Short Position RM'000 8,482,306 1,864,589 3	1,503 128,919 221,004	Weighted Assets RM'000 312,588 166,204 690,980	25,007 13,296 55,278 155
Gross ex RM Long Position RM'000 8,483,809 1,993,509 221,007 45	Short Position RM'000 8,482,306 1,864,589 3 112,585	1,503 128,919 221,004 (112,540)	Weighted Assets RM'000 312,588 166,204 690,980 1,936 1,171,708	25,007 13,296 55,278 155
Gross ex RM Long Position RM'000 8,483,809 1,993,509 221,007 45	Short Position RM'000 8,482,306 1,864,589 3 112,585	1,503 128,919 221,004 (112,540)	Weighted Assets RM'000 312,588 166,204 690,980 1,936 1,171,708	25,007 13,296 55,278 155 93,736
Gross ex RM Long Position RM'000 8,483,809 1,993,509 221,007 45	Short Position RM'000 8,482,306 1,864,589 3 112,585	1,503 128,919 221,004 (112,540)	Weighted	25,007 13,296 55,278 155 93,736
Gross ex RM Long Position RM'000 8,483,809 1,993,509 221,007 45	Short Position RM'000 8,482,306 1,864,589 3 112,585	1,503 128,919 221,004 (112,540)	Weighted	25,007 13,296 55,278 155 93,736 Capita
Gross ex RM Long Position RM'000 8,483,809 1,993,509 221,007 45	Short Position RM'000 8,482,306 1,864,589 3 112,585	1,503 128,919 221,004 (112,540)	Weighted	25,007 13,296 55,278 155 93,736 Capita requirements RM'000
Gross ex RM Long Position RM'000 8,483,809 1,993,509 221,007 45	Short Position RM'000 8,482,306 1,864,589 3 112,585	1,503 128,919 221,004 (112,540)	Weighted	13,296 55,278 155
Gross ex RM Long Position RM'000 8,483,809 1,993,509 221,007 45	Short Position RM'000 8,482,306 1,864,589 3 112,585 10,459,483	1,503 128,919 221,004 (112,540)	Weighted	25,007 13,296 55,278 155 93,736 Capital requirements RM'000
	stitutions ("DFIs") ks ("MDBs") Firms & Fund osures ves er than OTC osures	RM'000 3,403,502 stitutions ("DFIs") ks ("MDBs") Firms & Fund 44,160 3,284,274 308,833 210,572 40,294 osures 8,003,584 ves er than OTC 74,304 cosures 8,273,160	exposures RM'000 RM'000 3,403,502 3,403,502 stitutions ("DFIs") ks ("MDBs") 711,949 711,949 Firms & Fund 44,160 44,161 3,284,274 2,049,070 308,833 6,853 210,572 210,572 40,294 37,875 estres 8,003,584 6,463,982 Ves 195,272 195,272 er than OTC 74,304 56,886 269,576 252,158 8,273,160 6,716,140	exposures RM'000 RM'000 RM'000 3,403,502 3,403,502 - stitutions ("DFIs") (xs ("MDBs") 711,949 711,949 165,936 Firms & Fund 44,160 44,161 28,010 3,284,274 2,049,070 1,078,376 308,833 6,853 5,140 210,572 210,572 142,389 40,294 37,875 38,539 osures 8,003,584 6,463,982 1,458,390 ves 195,272 195,272 91,826 er than OTC 74,304 56,886 47,285 osures 269,576 252,158 139,111

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

The	Group
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The Group		Gross	Net	Risk Weighted	Capital
As at 31 December 2023		exposures	exposures	Assets	requirements
(i) Credit risk		RM'000	RM'000	RM'000	RM'000
Exposure Class		11111 000	Killi 000	11111 000	11111 000
On-Balance Sheet Exposures					
Sovereigns/Central Banks		3,987,855	3,987,855	_	_
Banks, Development Financial Ins	stitutions ("DFIs")	0,001,000	0,007,000		
& Multilateral Development Bank		1,031,495	1,031,495	223,473	17,878
Insurance Companies, Securities		.,00.,.00	.,00.,.00	220, 0	,
Managers		37,218	37,218	21,065	1,685
Corporates		3,058,129	1,932,079	955,744	76,460
Regulatory Retail		302,680	8,216	5,749	460
Other Assets		149,662	149,662	128,481	10,278
Defaulted Exposures		38,965	36,545	36,545	2,924
Total for on-balance sheet expo	sures	8,606,004	7,183,070	1,371,057	109,685
			1,100,010	1,011,001	100,000
Off-Balance Sheet Exposures					
Over-the-counter ("OTC") derivati	ves	399,378	399,378	145,321	11,626
Off-Balance sheet exposures other		000,0.0	000,0.0	0,02 .	,020
derivatives		48,599	31,610	31,884	2,551
Total for off-balance sheet expo	sures	447,977	430,988	177,205	14,177
·		·	· · · · · · · · · · · · · · · · · · ·	·	· · · · · · · · · · · · · · · · · · ·
Total credit risk exposures		9,053,981	7,614,058	1,548,262	123,862
(ii) Large exposures risk require					
			Net	Risk Weighted	Capital
(iii) Market risk	Gross e	xposures	exposures	Assets	requirements
(III) Market 113k		2000	RM'000	RM'000	RM'000
	Long Position RM'000	Short Position RM'000			
Interest rate risk	14,354,363	14,292,183	62,181	237,297	18,984
Foreign currency risk	2,402,636	2,375,597	27,040	65,546	5,244
Equity risk	89,122	976	88,146	252,365	20,189
Option risk	625	7,687	(7,062)	113	9
Total market risk exposures	16,846,746	16,676,443	170,305	555,321	44,426
				Risk	
				Weighted	Capital
(iv) Operational risk				Assets	requirements
				RM'000	RM'000
Operational risk				828,299	66,264
Total risk-weighted assets and	canital requiremen	nte		2,931,882	234,552
i otal Hak-weighted assets and	capital requiremen	ເເວ		2,53 I,002	∠34,33∠

Affin Hwang Investment Bank Berhad (Incorporated in Malaysia)

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

	_	
The	Ban	k

			Risk	
	Gross	Net	Weighted	Capital
	exposures	exposures	Assets	requirements
	RM'000	RM'000	RM'000	RM'000
	3,987,855	3,987,855	-	-
	1,028,945	1,028,945	222,963	17,837
und				
				1,685
				76,460
				460
	148,796	148,796	127,616	10,209
	38,965	36,545	36,545	2,924
	8,602,588	7,179,654	1,369,682	109,575
	399.378	399.378	145.321	11,626
0	000,0.0	000,0.0	0,02 .	,020
	48 599	31 610	31 884	2,551
	447,977			14,177
				,
	9,050,565	7,610,642	1,546,887	123,752
			Risk	
		Net	Risk Weighted	Canital
Gross ex	knostires	Net exposures	Weighted	-
	xposures '000	Net exposures RM'000		requirements
RM Position	'000 Short Position	exposures	Weighted Assets	requirements
RM Position I'000	'000 Short Position RM'000	exposures RM'000	Weighted Assets RM'000	requirements RM'000
RM Position 1'000 354,363	Short Position RM'000 14,292,183	exposures RM'000	Weighted Assets RM'000	requirements RM'000
RM Position 1'000 354,363 402,636	Short Position RM'000 14,292,183 2,375,597	exposures RM'000 62,181 27,040	Weighted Assets RM'000 237,297 65,546	requirements RM'000 18,984 5,244
RM Position 1'000 354,363 402,636 89,122	Short Position RM'000 14,292,183 2,375,597 976	exposures RM'000 62,181 27,040 88,146	Weighted Assets RM'000 237,297 65,546 252,365	requirements RM'000 18,984 5,244 20,189
RM Position 1'000 354,363 402,636	Short Position RM'000 14,292,183 2,375,597	exposures RM'000 62,181 27,040	Weighted Assets RM'000 237,297 65,546	requirements RM'000 18,984 5,244
RM Position I'000 354,363 402,636 89,122 625	Short Position RM'000 14,292,183 2,375,597 976 7,687	62,181 27,040 88,146 (7,062)	Weighted Assets RM'000 237,297 65,546 252,365 113	18,984 5,244 20,189 9
RM Position I'000 354,363 402,636 89,122 625	Short Position RM'000 14,292,183 2,375,597 976 7,687	62,181 27,040 88,146 (7,062)	Weighted Assets RM'000 237,297 65,546 252,365 113 555,321 Risk	18,984 5,244 20,189 9
RM Position I'000 354,363 402,636 89,122 625	Short Position RM'000 14,292,183 2,375,597 976 7,687	62,181 27,040 88,146 (7,062)	Weighted	18,984 5,244 20,189 9 44,426
RM Position I'000 354,363 402,636 89,122 625	Short Position RM'000 14,292,183 2,375,597 976 7,687	62,181 27,040 88,146 (7,062)	Weighted	18,984 5,244 20,189 9 44,426 Capital requirements
RM Position I'000 354,363 402,636 89,122 625	Short Position RM'000 14,292,183 2,375,597 976 7,687	62,181 27,040 88,146 (7,062)	Weighted	18,984 5,244 20,189 9 44,426 Capital requirements RM'000
RM Position I'000 354,363 402,636 89,122 625	Short Position RM'000 14,292,183 2,375,597 976 7,687	62,181 27,040 88,146 (7,062)	Weighted	5,244 20,189 9
RM Position I'000 354,363 402,636 89,122 625	Short Position RM'000 14,292,183 2,375,597 976 7,687 16,676,443	62,181 27,040 88,146 (7,062)	Weighted	requirements RM'000 18,984 5,244 20,189 9 44,426 Capital requirements RM'000
	DFIs")) und	1,028,945 and 37,218 3,058,129 302,680 148,796 38,965 8,602,588 399,378 48,599	DFIs")) 1,028,945 1,028,945 and 37,218 37,218 3,058,129 1,932,079 302,680 8,216 148,796 148,796 38,965 36,545 8,602,588 7,179,654 399,378 399,378 48,599 31,610 447,977 430,988	DFIs")) 1,028,945 1,028,945 222,963 and 37,218 37,218 21,065 3,058,129 1,932,079 955,744 302,680 8,216 5,749 148,796 148,796 127,616 38,965 36,545 36,545 8,602,588 7,179,654 1,369,682 399,378 399,378 145,321 C 48,599 31,610 31,884 447,977 430,988 177,205

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Table 2: Constituents of Eligible Capital and Capital Adequacy Ratios

	The G	roup	The E	Bank
	30.06.2024	31.12.2023	30.06.2024	31.12.2023
Common Equity Tier (CET) 1 Capital :	RM'000	RM'000	RM'000	RM'000
Share capital	999,800	999,800	999,800	999,800
Other reserves	20,728	20,728	20,728	20,728
Retained profits	428,718	428,718	428,723	428,723
Unrealised losses on FVOCI instruments	(15,253)	(26,516)	(15,253)	(26,516)
	1,433,993	1,422,730	1,433,998	1,422,735
Less : Regulatory adjustments				
Goodwill and other Intangible assets	(306,946)	(307,321)	(306,934)	(307,285)
Investment in subsidiaries/associates	<u>-</u>	-	(2,166)	(2,166)
Regulatory reserves	(29,426)	(20,728)	(29,426)	(20,728)
Deferred tax assets	(35,715)	(27,652)	(35,715)	(27,652)
Other CET1 regulatory adjustments specified by BNM Total CET 1 capital/Total Tier 1 Capital (a)	1,061,906	8,101 1,075,130	1,059,757	8,113 1,073,017
Total CET Capital/Total Tiel Capital (a)	1,001,900	1,075,130	1,059,757	1,073,017
Tier 2 capital				
Qualifying loss provisions	19,993	19,353	19,969	19,336
Total Tier 2 capital	19,993	19,353	19,969	19,336
Total Capital	1,081,899	1,094,483	1,079,726	1,092,353
Breakdown of risk-weighted assets in the various categories of	risk-weights:			
Credit risk	1,599,419	1,548,262	1,597,501	1,546,887
Market risk	1,171,708	555,321	1,171,708	555,321
Operational risk	682,832	828,299	442,396	461,829
Total Risk-Weighted Assets	3,453,959	2,931,882	3,211,605	2,564,037
Capital Ratios				
Before deducting proposed dividend:				
With transitional arrangements:				
CET 1 Capital Ratio	N/A	36.670%	N/A	41.849%
Tier 1 Capital Ratio	N/A	36.670%	N/A	41.849%
Total Capital Ratio	N/A	37.330%	N/A	42.603%
Before transitional arrangements:				
CET 1 Capital Ratio	30.745%	36.394%	32.998%	41.532%
Tier 1 Capital Ratio	30.745%	36.394%	32.998%	41.532%
Total Capital Ratio	31.323%	37.054%	33.620%	42.286%

The total capital and capital adequacy ratios of the Bank are computed in accordance with BNM Capital Adequacy Framework (Capital Components) Policy updated on 14 June 2024.

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

(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 2024	Malaysia	Other Countries	Total
Exposure Class	RM'000	RM'000	RM'000
On-Balance Sheet Exposures			
Sovereign / Central Banks	3,403,502	-	3,403,502
Banks, DFIs & MDBs	561,371	153,860	715,231
Insurance Companies, Securities Firms			
& Fund Managers	44,160	-	44,160
Corporates	3,103,006	181,268	3,284,274
Regulatory Retail	308,833	-	308,833
Other assets	211,834	-	211,834
Defaulted Exposures	40,294	-	40,294
Total On-Balance Sheet Exposures	7,673,000	335,128	8,008,128
Off-Balance Sheet Exposures			
OTC Derivatives	195,272	-	195,272
Off-Balance sheet exposures other than	,		
OTC derivatives	74,304	_	74,304
Total Off-Balance Sheet Exposures	269,576	_	269,576
Total Gross Credit Exposures	7,942,576	335,128	8,277,704
The Bank			
As at 30 June 2024	Malaysia	Other Countries	Total
Exposure Class	RM'000	RM'000	RM'000
On-Balance Sheet Exposures			
Sovereign / Central Banks	3,403,502		3,403,502
Banks, DFIs & MDBs	558,089	153,860	711,949
Insurance Companies, Securities Firms			
& Fund Managers	44,160	- 	44,160
Corporates	3,103,006	181,268	3,284,274
Regulatory Retail	308,833	-	308,833
Other assets	210,572	-	210,572
Defaulted Exposures	40,294	-	40,294
Total On-Balance Sheet Exposures	7,668,456	335,128	8,003,584
Off-Balance Sheet Exposures			
OTC Derivatives	195,272	-	195,272
Off-Balance sheet exposures other than			
OTC derivatives	74,304	-	74,304
Total Off-Balance Sheet Exposures	269,576	-	269,576
Total Gross Credit Exposures	7,938,032	335,128	8,273,160

(Incorporated in Malaysia)

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

The Group			
As at 31 December 2023	Malaysia	Other Countries	Total
Exposure Class	RM'000	RM'000	RM'000
On-Balance Sheet Exposures			
Sovereign / Central Banks	3,987,855	-	3,987,855
Banks, DFIs & MDBs	965,225	66,270	1,031,495
Insurance Companies, Securities Firms			
& Fund Managers	37,218	-	37,218
Corporates	3,027,715	30,414	3,058,129
Regulatory Retail	302,680	-	302,680
Other assets	149,662	-	149,662
Defaulted Exposures	38,965	-	38,965
Total On-Balance Sheet Exposures	8,509,320	96,684	8,606,004
Off-Balance Sheet Exposures	000.070		000.070
OTC Derivatives	399,378	-	399,378
Off-Balance sheet exposures other than			
OTC derivatives	48,599	-	48,599
Total Off-Balance Sheet Exposures	447,977	•	447,977
Total Gross Credit Exposures	8,957,297	96,684	9,053,981
Total Ground Exposures	0,00:,120:	00,00	0,000,000
The Bank			
As at 31 December 2023	Malaysia	Other Countries	Total
Exposure Class	RM'000	RM'000	RM'000
On-Balance Sheet Exposures	0.007.055		
Sovereign / Central Banks	3,987,855	-	3,987,855
Banks, DFIs & MDBs	962,675	66,270	1,028,945
Insurance Companies, Securities Firms			1,0=0,0 10
0 🗖	07.040		
& Fund Managers	37,218	-	37,218
Corporates	3,027,715	- 30,414	37,218 3,058,129
Corporates Regulatory Retail	3,027,715 302,680	- 30,414 -	37,218 3,058,129 302,680
Corporates Regulatory Retail Other assets	3,027,715 302,680 148,796	30,414 - -	37,218 3,058,129 302,680 148,796
Corporates Regulatory Retail Other assets Defaulted Exposures	3,027,715 302,680 148,796 38,965	- -	37,218 3,058,129 302,680 148,796 38,965
Corporates Regulatory Retail Other assets	3,027,715 302,680 148,796	30,414 - - - 96,684	37,218 3,058,129 302,680 148,796
Corporates Regulatory Retail Other assets Defaulted Exposures Total On-Balance Sheet Exposures	3,027,715 302,680 148,796 38,965	- -	37,218 3,058,129 302,680 148,796 38,965
Corporates Regulatory Retail Other assets Defaulted Exposures Total On-Balance Sheet Exposures Off-Balance Sheet Exposures	3,027,715 302,680 148,796 38,965 8,505,904	- -	37,218 3,058,129 302,680 148,796 38,965 8,602,588
Corporates Regulatory Retail Other assets Defaulted Exposures Total On-Balance Sheet Exposures Off-Balance Sheet Exposures OTC Derivatives	3,027,715 302,680 148,796 38,965	- -	37,218 3,058,129 302,680 148,796 38,965
Corporates Regulatory Retail Other assets Defaulted Exposures Total On-Balance Sheet Exposures Off-Balance Sheet Exposures	3,027,715 302,680 148,796 38,965 8,505,904	- -	37,218 3,058,129 302,680 148,796 38,965 8,602,588
Corporates Regulatory Retail Other assets Defaulted Exposures Total On-Balance Sheet Exposures Off-Balance Sheet Exposures OTC Derivatives Off-Balance sheet exposures other than	3,027,715 302,680 148,796 38,965 8,505,904 399,378	- -	37,218 3,058,129 302,680 148,796 38,965 8,602,588
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	3,027,715 302,680 148,796 38,965 8,505,904 399,378 48,599	96,684 - -	37,218 3,058,129 302,680 148,796 38,965 8,602,588 399,378 48,599

(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 As at 30 June 2024	Agriculture	Manufacturing (including Agro- based)		Construction		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	-	-	-	104,753	-	43,611	2,858,377	-	127,514	-	269,247	3,403,502
Banks, DFIs & MDBs	-	-	-	-	-	-	715,231	-	-	-	-	715,231
Insurance Companies, Securities												
Firms & Fund Managers	-	-	-	-	-	-	44,160	-	-	-	-	44,160
Corporates	67,258	147,543	182,508	300,623	106,890	211,054	872,396	230,124	17,375	997,452	151,051	3,284,274
Regulatory Retail	-	-	-	-	755	-	1,128	4,684	-	302,266	-	308,833
Other assets	-	-	-	-	-	-	26,188	-	-	-	185,646	211,834
Defaulted Exposures	-	-	-	36,545	-	-	-	2,420	-	1,329	-	40,294
Total On-Balance Sheet Exposures	67,258	147,543	182,508	441,921	107,645	254,665	4,517,480	237,228	144,889	1,301,047	605,944	8,008,128
Off-Balance Sheet Exposures												
OTC Derivatives	-	-	-	-	-	-	195,272	-	-	-	-	195,272
Off-Balance sheet exposures other than OTC derivatives	_	_	_	19,928	847	16,132	23,843	_	_	13,554	_	74,304
				, , , 2		. 1, 702						,
Total Off-Balance Sheet Exposures	-	-		19,928	847	16,132	219,115	-	-	13,554	-	269,576
Total Gross Credit Exposures	67,258	147,543	182,508	461,849	108,492	270,797	4,736,595	237,228	144,889	1,314,601	605,944	8,277,704

(Incorporated in Malaysia)

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

The Bank	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 2024	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	-	-	-	104,753	-	43,611	2,858,377	-	127,514	-	269,247	3,403,502
Banks, DFIs & MDBs	-	-	-	-	-	-	711,949	-	-	-	-	711,949
Insurance Companies, Securities												
Firms & Fund Managers	-	-	-	-	-	-	44,160	-	-	-	-	44,160
Corporates	67,258	147,543	182,508	300,623	106,890	211,054	872,396	230,124	17,375	997,452	151,051	3,284,274
Regulatory Retail	-	-	-	-	755	-	1,128	4,684	-	302,266	-	308,833
Other assets	-	-	-	-	-	-	26,188	-	-	-	184,384	210,572
Defaulted Exposures	-	-	-	36,545	-	-	-	2,420	-	1,329	-	40,294
Total On-Balance Sheet Exposures	67,258	147,543	182,508	441,921	107,645	254,665	4,514,198	237,228	144,889	1,301,047	604,682	8,003,584
Off-Balance Sheet Exposures												
OTC Derivatives	-	-	-	-	-	-	195,272	-	-	-	-	195,272
Off-Balance sheet exposures other												
than OTC derivatives		-		19,928	847	16,132	23,843	-	-	13,554		74,304
Total Off-Balance Sheet Exposures		-	-	19,928	847	16,132	219,115	-	-	13,554	-	269,576
Total Gross Credit Exposures	67,258	147,543	182,508	461,849	108,492	270,797	4,733,313	237,228	144,889	1,314,601	604,682	8,273,160

(Incorporated in Malaysia)

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

As at 31 December 2023 Agriculture based, Water Supply Construction and Hotels Communication Activities Real Estate Others Household Others Total Exposures and Ministry Construction and Hotels Communication RM*000 RM*00	The Group		Manufacturing ncluding Agro-	Electricity, Gas and		Wholesale, Retail Trade, Restaurants	Transport, Storage and	Finance, Insurance and Business		Education, Health and			
Combinishment Combinishmen	As at 31 December 2023	Agriculture	based)	Water Supply	Construction	and Hotels	Communication	Activities	Real Estate	Others	Household	Others	Total
Sovereign/Central Banks - - 343,679 - 294,564 2,918,490 - 127,048 - 304,074 3,987,855 Banks, DFIs & MDBs - - - - - - 1,031,495 - - - 1031,495 Insurance Companies, Securities - - - - - - - - 37,218 - - - 37,218 - - - 37,218 - - - 37,218 - - - 37,218 - - - 37,218 - - - 37,218 - - - 37,218 - - - 37,218 - - - 37,218 - - - 37,218 - - - 37,218 - - - 37,218 - - - 30,58,129 - - - - 302,680 - - -	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
Banks, DFIs & MDBs	On-Balance Sheet Exposures												
Insurance Companies, Securities Firms & Fund Managers	Sovereign/Central Banks	-	-	-	343,679	-	294,564	2,918,490	-	127,048	-	304,074	3,987,855
Firms & Fund Managers	Banks, DFIs & MDBs	-	-	-	-	-	-	1,031,495	-	-	-	-	1,031,495
Corporates 73,508 114,587 210,105 287,075 107,419 115,300 868,673 225,451 16,335 838,126 201,550 3,088,129 Regulatory Retail - - - - 1,273 - 1,006 1,611 - 298,790 - 302,680 Other assets - - - - - - 24,759 - - - 124,903 149,662 Defaulted Exposures - - - 36,545 - - - 2,420 - - - 38,965 Total On-Balance Sheet Exposures OTC Derivatives - - - - 399,378 - - - 399,378 OTG Derivatives - - 31,132 663 1,823 1,207 - - 13,774 - 48,599 Total Off-Balance Sheet Exposures - - 31,132 663 1,823	Insurance Companies, Securities												
Regulatory Retail 1,273 1,006 1,611 298,790 302,680 Other assets 1 2 24,759 - 24,759 - 124,903 149,662 Defaulted Exposures 36,545 - - 2,420 - - 38,965 Total On-Balance Sheet Exposures OTC Derivatives - 114,587 210,105 667,299 108,692 409,864 4,881,641 229,482 143,383 1,136,916 630,527 8,606,004 Off-Balance Sheet Exposures - - 2 399,378 - - 399,378 Off-Balance sheet exposures other than OTC derivatives - 31,132 663 1,823 1,207 - 13,774 - 48,599 Total Off-Balance Sheet Exposures - - 31,132 663 1,823 400,585 - - 13,774 - 447,977	Firms & Fund Managers	-	-	-	-	-	-	37,218	-	-	-	-	37,218
Other assets . <t< td=""><td>Corporates</td><td>73,508</td><td>114,587</td><td>210,105</td><td>287,075</td><td>107,419</td><td>115,300</td><td>868,673</td><td>225,451</td><td>16,335</td><td>838,126</td><td>201,550</td><td>3,058,129</td></t<>	Corporates	73,508	114,587	210,105	287,075	107,419	115,300	868,673	225,451	16,335	838,126	201,550	3,058,129
Defaulted Exposures .	Regulatory Retail	-	-	-	-	1,273	-	1,006	1,611	-	298,790	-	302,680
Total On-Balance Sheet Exposures 73,508 114,587 210,105 667,299 108,692 409,864 4,881,641 229,482 143,383 1,136,916 630,527 8,606,004 Off-Balance Sheet Exposures OTC Derivatives 31,132 663 1,823 1,207 13,774 - 447,977 Total Off-Balance Sheet Exposures 31,132 663 1,823 400,585 13,774 - 447,977	Other assets	-	-	-	-	-	-	24,759	-	-	-	124,903	149,662
Off-Balance Sheet Exposures OTC Derivatives - - - - 399,378 - - 399,378 Off-Balance sheet exposures other than OTC derivatives - - 31,132 663 1,823 1,207 - - 13,774 - 48,599 Total Off-Balance Sheet Exposures - - 31,132 663 1,823 400,585 - - 13,774 - 447,977	Defaulted Exposures	-	-	-	36,545	-	-	-	2,420	-	-	-	38,965
Off-Balance Sheet Exposures OTC Derivatives - - - - 399,378 - - 399,378 Off-Balance sheet exposures other than OTC derivatives - - 31,132 663 1,823 1,207 - - 13,774 - 48,599 Total Off-Balance Sheet Exposures - - 31,132 663 1,823 400,585 - - 13,774 - 447,977													
OTC Derivatives	Total On-Balance Sheet Exposures	73,508	114,587	210,105	667,299	108,692	409,864	4,881,641	229,482	143,383	1,136,916	630,527	8,606,004
OTC Derivatives													
Off-Balance sheet exposures other than OTC derivatives 31,132 663 1,823 1,207 13,774 - 48,599 Total Off-Balance Sheet Exposures 31,132 663 1,823 400,585 13,774 - 447,977	· · · · · · · · · · · · · · · · · · ·												
than OTC derivatives 31,132 663 1,823 1,207 13,774 - 48,599 Total Off-Balance Sheet Exposures 31,132 663 1,823 400,585 13,774 - 447,977	OTC Derivatives	-	-	-	-	-	-	399,378	-	-	-	-	399,378
than OTC derivatives 31,132 663 1,823 1,207 13,774 - 48,599 Total Off-Balance Sheet Exposures 31,132 663 1,823 400,585 13,774 - 447,977	Off-Balance sheet exposures other												
		-	-	-	31,132	663	1,823	1,207	-	-	13,774	-	48,599
												_	
Total Gross Credit Exposures 73,508 114,587 210,105 698,431 109,355 411,687 5,282,226 229,482 143,383 1,150,690 630,527 9,053,981	Total Off-Balance Sheet Exposures	-	-	-	31,132	663	1,823	400,585	-	_	13,774		447,977
Total Gross Credit Exposures 73,508 114,587 210,105 698,431 109,355 411,687 5,282,226 229,482 143,383 1,150,690 630,527 9,053,981													
	Total Gross Credit Exposures	73,508	114,587	210,105	698,431	109,355	411,687	5,282,226	229,482	143,383	1,150,690	630,527	9,053,981

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

The Bank As at 31 December 2023	Primary (inc	anufacturing luding Agro- based)	Electricity, Gas and	Construction	Wholesale, Retail Trade, Restaurants	Transport, Storage and Communication	Finance, Insurance and Business Activities	Real Estate	Education, Health and Others	Household	Others	Total
	Agriculture RM'000	RM'000	Water Supply RM'000	RM'000	RM'000	RM'000	RM'000	Real Estate	RM'000		RM'000	RM'000
Exposure class	RIMIOUU	KIM UUU	KWTUUU	KM1000	KIVI'UUU	KWTUUU	KIMTUUU	KWIOUU	KWIOOO	RM'000	KWTUUU	KWTUUU
On-Balance Sheet Exposures												
Sovereign/Central Banks	-	-	-	343,679	-	294,564	2,918,490	-	127,048	-	304,074	3,987,855
Banks, DFIs & MDBs	-	-	-	-	-	-	1,028,945	-	-	-	-	1,028,945
Insurance Companies, Securities												
Firms & Fund Managers	-	-	-	-	-	-	37,218	-	-	-	-	37,218
Corporates	73,508	114,587	210,105	287,075	107,419	115,300	868,673	225,451	16,335	838,126	201,550	3,058,129
Regulatory Retail	-	-	-	-	1,273	-	1,006	1,611	-	298,790	-	302,680
Other assets	-	-	-	-	-	-	24,759	-	-	-	124,037	148,796
Defaulted Exposures	-	-	-	36,545	-	-	-	2,420	-	-	-	38,965
Total On-Balance Sheet Exposures	73,508	114,587	210,105	667,299	108,692	409,864	4,879,091	229,482	143,383	1,136,916	629,661	8,602,588
Off-Balance Sheet Exposures												
OTC Derivatives	-	-	-	-	-	-	399,378	-	-	-	-	399,378
Off-Balance sheet exposures other than OTC derivatives	_	-	-	31,132	663	1,823	1,207	-	-	13,774	-	48,599
Defaulted Exposures	-	-	-	-	-	-	-	-	-	-	-	-
Total Off-Balance Sheet Exposures	-	-	-	31,132	663	1,823	400,585	-	-	13,774	-	447,977
Total Gross Credit Exposures	73,508	114,587	210,105	698,431	109,355	411,687	5,279,676	229,482	143,383	1,150,690	629,661	9,050,565

(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

The Group					
		> 1 - 5	Over 5	No specific	
As at 30 June 2024	< 1 year	years	years	maturity	Total
Exposure class	RM'000	RM'000	RM'000	RM'000	RM'000
On-Balance Sheet Exposures					
Sovereign/Central Banks	163,094	899,512	2,194,179	146,717	3,403,502
Banks, DFIs & MDBs	434,989	245,375	34,867	-	715,231
Insurance Companies, Securities Firms					
& Fund Managers	21,638	22,522		- -	44,160
Corporates	1,985,833	739,592	544,580	14,269	3,284,274
Regulatory Retail	303,459	842	4,532	-	308,833
Other assets	-	-	-	211,834	211,834
Defaulted Exposures	18,803	-	21,491	-	40,294
Total On-Balance Sheet Exposures	2,927,816	1,907,843	2,799,649	372,820	8,008,128
Off-Balance Sheet Exposures					
OTC Derivatives	101,672	93,600	_	_	195,272
Off-Balance sheet exposures other	101,012	00,000			100,212
than OTC derivatives	61,731	-	12,573	-	74,304
Total Off-Balance Sheet Exposures	163,403	93,600	12,573	-	269,576
Total Gross Credit Exposures	3,091,219	2,001,443	2,812,222	372,820	8,277,704
The Bank					
The Bank		. 4 . 5	O	No avasitio	
	4 1 voor	> 1 - 5	Over 5	No specific	Total
As at 30 June 2024	< 1 year	years	years	maturity	Total
As at 30 June 2024 Exposure class	< 1 year RM'000			•	Total RM'000
As at 30 June 2024 Exposure class On-Balance Sheet Exposures	RM'000	years RM'000	years RM'000	maturity RM'000	RM'000
As at 30 June 2024 Exposure class On-Balance Sheet Exposures Sovereign/Central Banks	RM'000 163,094	years RM'000 899,512	years RM'000 2,194,179	maturity	RM'000 3,403,502
As at 30 June 2024 Exposure class On-Balance Sheet Exposures Sovereign/Central Banks Banks, DFIs & MDBs	RM'000	years RM'000	years RM'000	maturity RM'000	RM'000
As at 30 June 2024 Exposure class On-Balance Sheet Exposures Sovereign/Central Banks Banks, DFIs & MDBs Insurance Companies, Securities Firms	RM'000 163,094 431,707	years RM'000 899,512 245,375	years RM'000 2,194,179	maturity RM'000	RM'000 3,403,502 711,949
As at 30 June 2024 Exposure class On-Balance Sheet Exposures Sovereign/Central Banks Banks, DFIs & MDBs Insurance Companies, Securities Firms & Fund Managers	RM'000 163,094 431,707 21,638	years RM'000 899,512 245,375 22,522	years RM'000 2,194,179 34,867	maturity RM'000 146,717	RM'000 3,403,502 711,949 44,160
As at 30 June 2024 Exposure class On-Balance Sheet Exposures Sovereign/Central Banks Banks, DFIs & MDBs Insurance Companies, Securities Firms & Fund Managers Corporates	RM'000 163,094 431,707 21,638 1,985,833	years RM'000 899,512 245,375	years RM'000 2,194,179 34,867 - 544,580	maturity RM'000	RM'000 3,403,502 711,949 44,160 3,284,274
As at 30 June 2024 Exposure class On-Balance Sheet Exposures Sovereign/Central Banks Banks, DFIs & MDBs Insurance Companies, Securities Firms & Fund Managers	RM'000 163,094 431,707 21,638	years RM'000 899,512 245,375 22,522 739,592	years RM'000 2,194,179 34,867	maturity RM'000 146,717 - - 14,269	RM'000 3,403,502 711,949 44,160 3,284,274 308,833
As at 30 June 2024 Exposure class On-Balance Sheet Exposures Sovereign/Central Banks Banks, DFIs & MDBs Insurance Companies, Securities Firms & Fund Managers Corporates Regulatory Retail	RM'000 163,094 431,707 21,638 1,985,833	years RM'000 899,512 245,375 22,522 739,592	years RM'000 2,194,179 34,867 - 544,580	maturity RM'000 146,717	RM'000 3,403,502 711,949 44,160 3,284,274
As at 30 June 2024 Exposure class On-Balance Sheet Exposures Sovereign/Central Banks Banks, DFIs & MDBs Insurance Companies, Securities Firms & Fund Managers Corporates Regulatory Retail Other assets	RM'000 163,094 431,707 21,638 1,985,833 303,459	years RM'000 899,512 245,375 22,522 739,592	years RM'000 2,194,179 34,867 - 544,580 4,532	maturity RM'000 146,717 - - 14,269	RM'000 3,403,502 711,949 44,160 3,284,274 308,833 210,572
As at 30 June 2024 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'000 163,094 431,707 21,638 1,985,833 303,459 - 18,803	years RM'000 899,512 245,375 22,522 739,592 842	years RM'000 2,194,179 34,867 - 544,580 4,532 - 21,491	maturity RM'000 146,717 - 14,269 - 210,572	RM'000 3,403,502 711,949 44,160 3,284,274 308,833 210,572 40,294
As at 30 June 2024 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'000 163,094 431,707 21,638 1,985,833 303,459 - 18,803 2,924,534	years RM'000 899,512 245,375 22,522 739,592 842 - - -	years RM'000 2,194,179 34,867 - 544,580 4,532 - 21,491	maturity RM'000 146,717 - 14,269 - 210,572	RM'000 3,403,502 711,949 44,160 3,284,274 308,833 210,572 40,294 8,003,584
As at 30 June 2024 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	RM'000 163,094 431,707 21,638 1,985,833 303,459 - 18,803	years RM'000 899,512 245,375 22,522 739,592 842	years RM'000 2,194,179 34,867 - 544,580 4,532 - 21,491	maturity RM'000 146,717 - 14,269 - 210,572	RM'000 3,403,502 711,949 44,160 3,284,274 308,833 210,572 40,294
As at 30 June 2024 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	RM'000 163,094 431,707 21,638 1,985,833 303,459	years RM'000 899,512 245,375 22,522 739,592 842 - - -	years RM'000 2,194,179 34,867 - 544,580 4,532 - 21,491 2,799,649	maturity RM'000 146,717 - 14,269 - 210,572	RM'000 3,403,502 711,949 44,160 3,284,274 308,833 210,572 40,294 8,003,584
As at 30 June 2024 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'000 163,094 431,707 21,638 1,985,833 303,459 18,803 2,924,534 101,672 61,731	years RM'000 899,512 245,375 22,522 739,592 842 - - - 1,907,843	years RM'000 2,194,179 34,867 - 544,580 4,532 - 21,491 2,799,649 - 12,573	maturity RM'000 146,717 - 14,269 - 210,572	RM'000 3,403,502 711,949 44,160 3,284,274 308,833 210,572 40,294 8,003,584 195,272 74,304
As at 30 June 2024 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	RM'000 163,094 431,707 21,638 1,985,833 303,459	years RM'000 899,512 245,375 22,522 739,592 842 - - -	years RM'000 2,194,179 34,867 - 544,580 4,532 - 21,491 2,799,649	maturity RM'000 146,717 - 14,269 - 210,572	RM'000 3,403,502 711,949 44,160 3,284,274 308,833 210,572 40,294 8,003,584

(Incorporated in Malaysia)

PILLAR 3 DISCLOSURES

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

The Group

As at 31 December 2023 Exposure class	< 1 year RM'000	> 1 - 5 years RM'000	Over 5 years RM'000	No specific maturity RM'000	Total RM'000
On-Balance Sheet Exposures					
Sovereign/Central Banks	785,224	1,263,017	1,808,971	130,643	3,987,855
Banks, DFIs & MDBs	834,757	180,655	16,083	-	1,031,495
Insurance Companies, Securities Firms					
& Fund Managers	12,675	24,543	-	-	37,218
Corporates	1,824,319	707,521	510,798	15,491	3,058,129
Regulatory Retail	296,686	1,107	4,887	-	302,680
Other assets	-	-	-	149,662	149,662
Defaulted Exposures	18,032	-	20,933	-	38,965
Total On-Balance Sheet Exposures	3,771,693	2,176,843	2,361,672	295,796	8,606,004
Off-Balance Sheet Exposures					
OTC Derivatives	288,280	111,098	-	-	399,378
Off-Balance sheet exposures other					
than OTC derivatives	48,440	-	159	-	48,599
Total Off-Balance Sheet Exposures	336,720	111,098	159	-	447,977
Total Gross Credit Exposures	4,108,413	2,287,941	2,361,831	295,796	9,053,981

The Bank

As at 31 December 2023 Exposure class	< 1 year RM'000	> 1 - 5 years RM'000	Over 5 years RM'000	No specific maturity RM'000	Total RM'000
•	IXIVI 000	IXIVI OOO	IXIVI OOO	IXIVI OOO	IXIVI OOO
On-Balance Sheet Exposures	705 004	1 262 017	1 000 071	120 642	2 007 055
Sovereign/Central Banks	785,224	1,263,017	1,808,971	130,643	3,987,855
Banks, DFIs & MDBs	832,207	180,655	16,083	-	1,028,945
Insurance Companies, Securities Firms	40.0==	0.4 = 40			
& Fund Managers	12,675	24,543	-	-	37,218
Corporates	1,824,319	707,521	510,798	15,491	3,058,129
Regulatory Retail	296,686	1,107	4,887	-	302,680
Other assets	-	-	-	148,796	148,796
Defaulted Exposures	18,032	-	20,933	-	38,965
Total On-Balance Sheet Exposures	3,769,143	2,176,843	2,361,672	294,930	8,602,588
Off-Balance Sheet Exposures					
OTC Derivatives	288,280	111,098	-	-	399,378
Off-Balance sheet exposures other					
than OTC derivatives	48,440	-	159	-	48,599
Defaulted Exposures		-	-	-	<u> </u>
Total Off-Balance Sheet Exposures	336,720	111,098	159	-	447,977
Total Gross Credit Exposures	4,105,863	2,287,941	2,361,831	294,930	9,050,565

(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 Carrying A	mount -		
	Neither past du	e nor impaired	Impaired	<u>l</u>	
The Group and The Bank	Stage 1	Stage 2	Stage 3		
As at 30 June 2024				Total	Written-off
By Sector	RM'000	RM'000	RM'000	RM'000	RM'000
Primary Agriculture	12,024	-	-	12,024	-
Manufacturing (including Agro-based)	13,945	14,269		28,214	-
Electricity, Gas and Water Supply	615	-	-	615	-
Construction	156,200	9,151	49,052	214,403	-
Wholesale, Retail Trade, Restaurants and Hotels	755	5,153	-	5,908	-
Transport, Storage and Communication	12,985	20,271	-	33,256	-
Finance, Insurance and Business Activities	412,566	-	-	412,566	-
Real Estate	143,670	-	24,592	168,262	-
Education, Health and Others	17,375	-	-	17,375	-
Household	1,221,961	77,756	1,330	1,301,047	-
Others	22,862	-	-	22,862	-
Total	2,014,958	126,600	74,974	2,216,532	-

(Incorporated in Malaysia)

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

	< Neither past due n	•	dit Losses (ECL) Impaired	>	
The Group and The Bank	Stage 1	Stage 2	Stage 3		
As at 30 June 2024 By Sector	RM'000	RM'000	RM'000	Total RM'000	Written-off RM'000
Primary Agriculture	20	-	-	20	-
Manufacturing (including Agro-based)	3	14,270	-	14,273	-
Electricity, Gas and Water Supply	-	-	-	-	-
Construction	191	7	12,506	12,704	-
Wholesale, Retail Trade, Restaurants and Hotels	-	394	-	394	-
Transport, Storage and Communication	3	837	-	840	-
Finance, Insurance and Business Activities	89	-	-	89	-
Real Estate	554	-	22,172	22,726	-
Education, Health and Others	3	-	-	3	-
Household	252	16	-	268	-
Others	8	-	-	8	-
Total	1,123	15,524	34,678	51,325	-

(Incorporated in Malaysia)

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

	Gross Carrying Amount						
	Neither past due	nor impaired	<u>Impaired</u>				
The Group and The Bank	Stage 1	Stage 2	Stage 3				
As at 31 December 2023				Total	Written-off		
By Sector	RM'000	RM'000	RM'000	RM'000	RM'000		
Primary Agriculture	18,274	_	-	18,274	-		
Manufacturing (including Agro-based)	11,244	15,491	-	26,735	-		
Electricity, Gas and Water Supply	587	-	-	587	-		
Construction	134,020	12,613	47,359	193,992	-		
Wholesale, Retail Trade, Restaurants and Hotels	1,273	5,856	-	7,129	-		
Transport, Storage and Communication	30,544	24,101	-	54,645	-		
Finance, Insurance and Business Activities	399,936	-	-	399,936	-		
Real Estate	126,004	-	23,929	149,933	-		
Education, Health and Others	16,335	-	-	16,335	-		
Household	1,136,917	-	-	1,136,917	-		
Others	-	-	-	-	-		
Total	1,875,134	58,061	71,288	2,004,483	-		

(Incorporated in Malaysia)

PILLAR 3 DISCLOSURES

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

Table 6: Loans and Advances by Sectorial Analysis (Co	Expected Credit Losses (ECI Neither past due nor impaired Impaire				
The Group and The Bank	Stage 1	Stage 2	Stage 3		
As at 31 December 2023 By Sector	RM'000	RM'000	RM'000	Total RM'000	Written-off RM'000
Primary Agriculture	34	-	-	34	-
Manufacturing (including Agro-based)	2	12,922	-	12,924	-
Electricity, Gas and Water Supply	-	-	-	-	-
Construction	78	18	10,813	10,909	-
Wholesale, Retail Trade, Restaurants and Hotels	-	524	-	524	-
Transport, Storage and Communication	5	3,964	-	3,969	-
Finance, Insurance and Business Activities	64	-	-	64	-
Real Estate	581	-	21,509	22,090	-
Education, Health and Others	2	-	-	2	-
Household	187	-	-	187	-
Others	-	-	-	-	-
Total	953	17,428	32,322	50,703	-

(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							
	Neither past due nor	<u>impaired</u>	<u>Impaired</u>				
The Group and The Bank							
As at 30 June 2024	Stage 1	Stage 2	Stage 3	Total	Written-off		
By Geographic Distribution	RM'000	RM'000	RM'000	RM'000	RM'000		
Malaysia	2,014,958	126,600	74,974	2,216,532	-		
Other Countries	-	-	-	-	-		
Total	2,014,958	126,600	74,974	2,216,532	-		
	< Neither past due nor	Expected Credit Lossimpaired	ses (ECL) Impaired	>			
The Group and The Bank							
As at 30 June 2024	Stage 1	Stage 2	Stage 3	Total	Written-off		
By Geographical Distribution	RM'000	RM'000	RM'000	RM'000	RM'000		
Malaysia	1,123	15,524	34,678	51,325	-		
Other Countries	-	-	-	-	-		
Total	1,123	15,524	34,678	51,325			

(Incorporated in Malaysia)

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

<> Gross Carrying Amount								
	Neither past due nor	impaired	<u>Impaired</u>					
The Group and The Bank								
As at 31 December 2023	Stage 1	Stage 2	Stage 3	Total	Written-off			
By Geographic Distribution	RM'000	RM'000	RM'000	RM'000	RM'000			
Malaysia	1,875,134	58,061	71,288	2,004,483	-			
Other Countries		-	-	-	<u>-</u>			
Total	1,875,134	58,061	71,288	2,004,483	-			
The Group and The Bank	<	Expected Credit Loss	ses (ECL)	>				
The Group and The Lame								
As at 31 December 2023	Stage 1	Stage 2	Stage 3	Total	Written-off			
By Geographical Distribution	RM'000	RM'000	RM'000	RM'000	RM'000			
Malaysia	953	17,428	32,322	50,703	-			
Other Countries		-	-	-				
Total	953	17,428	32,322	50,703	-			

(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 2024	12 months	Credit	ECL Credit	
	ECL	Impaired	Impaired	
	Stage 1	Stage 2	Stage 3	Total
	RM'000	RM'000	RM'000	RM'000
Expected credit loss				
At beginning of the financial year	953	17,428	32,322	50,703
Total transfer between stages	(16)	14	2	-
Loans/Financing derecognised during the financial year				
(other than write-offs)	(11)	-	(79)	(90)
New loans/financing originated or purchased	34	-	-	34
Changes due to change in credit risk	159	(2,061)	77	(1,825)
Changes in models/risk parameters	-	-	-	-
Other adjustments:				
- Foreign exchange and other adjustments	4	143	2,356	2,503
At the end of the financial year	1,123	15,524	34,678	51,325

The Group and The Bank		Lifetime		
		ECL Non	Lifetime	
As at 31 December 2023	12 months	Credit	ECL Credit	
	ECL	Impaired	Impaired	
	Stage 1	Stage 2	Stage 3	Total
	RM'000	RM'000	RM'000	RM'000
Expected credit loss				
At beginning of the financial year	1,582	26,769	36,389	64,740
Total transfer between stages	(219)	219	-	-
Loans/Financing derecognised during the financial year				
(other than write-offs)	(205)	-	(3,172)	(3,377)
New loans/financing originated or purchased	222	-	-	222
Changes due to change in credit risk	(165)	(9,362)	(4,256)	(13,783)
Changes in models/risk parameters	(263)	(198)	-	(461)
Other adjustments:				
- Foreign exchange and other adjustments	1	-	3,361	3,362
At the end of the financial year	953	17,428	32,322	50,703

(Incorporated in Malaysia)

PILLAR 3 DISCLOSURES

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

The Group			Ratings of Corpor	rate by Approved	ECAIs	
As at 30 June 2024	Moodys	Aaa to Aa3	A1 to A3	Baa1 to Ba3	B1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
Exposure Class	Fitch	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	RAM	AAA to AA3	A to A3	BBB1 to BB3	B to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
On and Off-Balance-Sheet Exposures						
Credit Exposures (using Corporate Risk Weight	<u>s)</u>					
Insurance Companies, Securities Firms & Fund Managers		44,820	-	-	-	43,958
Corporates		1,153,981	94,104	-		2,134,543
Total		1,198,801	94,104	-	-	2,178,501

The Group		Ra	tings of Soverei	gns and Central Bar	nks by Approved	ECAIs	
As at 30 June 2024	Moodys	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
Exposure Class	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	RAM	AAA to AA3-	A1 to A3	BBB1+ to BBB3	BB1 to B3	C1+ to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	C+ to D	Unrated
On and Off-Balance-Sheet Exposures							
Sovereign/Central Banks		-	•	-	-	-	3,403,502
Total		-	•	-	-	-	3,403,502

The Group	Ratings of Banking Institutions by Approved ECAIs								
As at 30 June 2024	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated			
	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated		
Exposure Class	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated		
	RAM	AAA to AA3-	as	BBB1+ to BBB3	BB1 to B3	C1+ to D	Unrated		
	MARC	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	C+ to D	Unrated		
On and Off-Balance-Sheet Exposures	-								
Banks, DFIs & MDBs		695,950	164,802	17,706	-	-	-		
Total		695,950	164,802	17,706	-	-	-		

(Incorporated in Malaysia)

PILLAR 3 DISCLOSURES

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

The Bank			Ratings of Corpor	rate by Approved I	ECAIs		
As at 30 June 2024	Moodys	Aaa to Aa3	A1 to A3	Baa1 to Ba3	B1 to C	Unrated	
	S&P	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated	
Exposure Class	Fitch	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated	
	RAM	M AAA to AA3 A to A3 E		BBB1 to BB3 B to D		Unrated	
	MARC	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated	
On and Off-Balance-Sheet Exposures							
Credit Exposures (using Corporate Risk V	Veights)						
Insurance Companies, Securities Firms & Fu	und Managers	44,820	-	-	-	43,958	
Corporates		1,153,981	94,104	-	-	2,134,543	
Total		1,198,801	94,104	-	-	2,178,501	

The Bank		Ra	tings of Soverei	gns and Central Bar	nks by Approved	ECAIs	
As at 30 June 2024	Moodys	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
Exposure Class	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	RAM	AAA to AA3-	A1 to A3	BBB1+ to BBB3	BB1 to B3	C1+ to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	C+ to D	Unrated
On and Off-Balance-Sheet Exposures	•						
Sovereign/Central Banks		-	•	-	-	-	3,403,502
Total		-	-	-	-	-	3,403,502

The Bank	Ratings of Banking Institutions by Approved ECAIs							
As at 30 June 2024	Moodys	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated	
	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated	
Exposure Class	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated	
	RAM	AAA to AA3-	A1 to A3	BBB1+ to BBB3	BB1 to B3	C1+ to D	Unrated	
	MARC	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	C+ to D	Unrated	
On and Off-Balance-Sheet Exposures								
Banks, DFIs & MDBs		692,668	164,802	17,706	-	-	-	
Total		692,668	164,802	17,706	-	-	-	

(Incorporated in Malaysia)

PILLAR 3 DISCLOSURES

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

The Group		ı	Ratings of Corpor	rate by Approved E	CAIs	
As at 31 December 2023	Moodys	Aaa to Aa3	A1 to A3	Baa1 to Ba3	B1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
Exposure Class	Fitch	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	RAM	AAA to AA3	A to A3	BBB1 to BB3	B to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
On and Off-Balance-Sheet Exposures						
Credit Exposures (using Corporate Ris	sk Weights)					
Insurance Companies, Securities Firms 8	& Fund Managers	20,191	-	-	-	70,664
Corporates		1,214,206	10,138	-	-	1,918,168
Total		1,234,397	10,138	-	-	1,988,832

The Group Ratings of Sovereigns and Central Banks by Approved ECAIs							
As at 31 December 2023	Moodys	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
Exposure Class	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	RAM	AAA to AA3-	A1 to A3	BBB1+ to BBB3	BB1 to B3	C1+ to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	C+ to D	Unrated
On and Off-Balance-Sheet Exposures							
Sovereign/Central Banks		-	-	-	-	-	3,987,855
Total		-	-	-	-	-	3,987,855

The Group			Ratings of Bar	king Institutions b	y Approved ECA	ls	
As at 31 December 2023 Moodys		Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
Exposure Class	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	RAM	AAA to AA3-	A1 to A3	BBB1+ to BBB3	BB1 to B3	C1+ to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	C+ to D	Unrated
On and Off-Balance-Sheet Exposures							
Banks, DFIs & MDBs		1,096,995	269,681	10,551	-	-	9
Total		1,096,995	269,681	10,551	-	-	9

(Incorporated in Malaysia)

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

The Bank		ļ	Ratings of Corpor	ate by Approved E	ECAIs	
As at 31 December 2023	Moodys	Aaa to Aa3	A1 to A3	Baa1 to Ba3	B1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
Exposure Class	Fitch	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	RAM	AAA to AA3	A to A3	BBB1 to BB3	B to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
On and Off-Balance-Sheet Exposures						
Credit Exposures (using Corporate Ris	sk Weights)					
Insurance Companies, Securities Firms 8	& Fund Managers	20,191	-	-	-	70,664
Corporates		1,214,206	10,138	-	-	1,918,168
Total		1,234,397	10,138	-	-	1,988,832

The Bank		Ratings of Sovereigns and Central Banks by Approved ECAIs							
As at 31 December 2023	Moodys	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated		
	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated		
Exposure Class	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated		
	RAM	AAA to AA3-	A1 to A3	BBB1+ to BBB3	BB1 to B3	C1+ to D	Unrated		
	MARC	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	C+ to D	Unrated		
On and Off-Balance-Sheet Exposures									
Sovereign/Central Banks		-	-	-	-	-	3,987,855		
Total		•	-	-	-	-	3,987,855		

The Bank			Ratings of Bar	nking Institutions b	y Approved ECA	ls	
As at 31 December 2023	Moodys	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
Exposure Class	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	RAM	AAA to AA3-	A1 to A3	BBB1+ to BBB3	BB1 to B3	C1+ to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	C+ to D	Unrated
On and Off-Balance-Sheet Exposures							
Banks, DFIs & MDBs		1,094,445	269,681	10,551	-	-	9
Total		1,094,445	269,681	10,551	-	-	9

(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

			Insurance								
			Companies,						Off-Balance		
The Group			Securities						sheet	Total	
	Sovereign /		Firms &						exposures	Exposures after	Total Risk
As at 30 June	Central	Banks, DFIs	Fund		Regulatory	Other	Default (On	OTC	other than OTC	Netting & Credit	Weighted
2024	Banks	& MDBs	Managers	Corporates	Retail	Assets	Balance Sheet)	Derivatives	derivatives	Risk Mitigation	Assets
Risk Weights	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
0%	3,403,502	-	-	-	-	-	-	-	-	3,403,502	-
20%	-	636,742	20,189	1,153,980	-	85,228	-	93,733	12,573	2,002,445	400,487
50%	-	78,489	-	94,104	-	-	-	56,921	-	229,514	114,757
75%	-	-	-	-	6,853	-	-	-	-	6,853	5,140
100%	-	-	23,972	800,986	-	126,606	36,545	44,618	44,313	1,077,040	1,077,040
150%		-	-	-	-	-	1,330	-	-	1,330	1,995
Total	3,403,502	715,231	44,161	2,049,070	6,853	211,834	37,875	195,272	56,886	6,720,684	1,599,419
					-	<u> </u>		<u> </u>	<u> </u>		

 Deduction from

 total capital
 -</

Average risk weight 24%

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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 2024 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		other than OTC	Total Exposures after Netting & Credit Risk Mitigation	Total Risk Weighted Assets RM'000
0%	3,403,502	-	-	-	-	-	-	-	-	3,403,502	-
20%	-	633,460	20,189	1,153,980	-	85,228	-	93,733	12,573	1,999,163	399,832
50%	-	78,489	-	94,104	-	-	-	56,921	-	229,514	114,757
75%	-	-	-	-	6,853	-	-	-	-	6,853	5,139
100%	-	-	23,972	800,986	-	125,344	36,545	44,618	44,313	1,075,778	1,075,778
150%	-	-	-	-	-	-	1,330	-	-	1,330	1,995
Total	3,403,502	711,949	44,161	2,049,070	6,853	210,572	37,875	195,272	56,886	6,716,140	1,597,501
Deduction from total capital			<u>-</u>		<u> </u>	2,166		<u>-</u>		2,166	
Average risk wei	ght										24%

(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 2023 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		other than OTC derivatives	Total Exposures after Netting & Credit Risk Mitigation	Total Risk Weighted Assets RM'000
0%	3,987,855	-	-	-	_	-	-	-	-	3,987,855	-
20%	-	974,251	20,191	1,214,205	-	26,475	-	270,620	-	2,505,742	501,146
50%	-	57,244	-	10,138	-	-	-	75,121	-	142,503	71,252
75%	-	-	-	-	8,216	-	-	-	159	8,375	6,281
100%	-	-	17,027	707,736	-	123,187	36,545	53,637	31,451	969,583	969,583
150%	-	-	-	-	-	-	-	-	-	<u>-</u>	
Total	3,987,855	1,031,495	37,218	1,932,079	8,216	149,662	36,545	399,378	31,610	7,614,058	1,548,262
Deduction from total capital	_	-	-	-	-	-	-	-	-	<u>-</u>	

Average risk weight 20%

(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 2023 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		other than OTC derivatives	Total Exposures after Netting & Credit Risk Mitigation	Total Risk Weighted Assets RM'000
0%	3,987,855	-	-	-	_	-	-	-	-	3,987,855	-
20%	-	971,701	20,191	1,214,206	-	26,475	-	270,620	-	2,503,193	500,639
50%	-	57,244	-	10,138	-	-	-	75,121	-	142,503	71,251
75%	-	-	-	-	8,216	-	-	-	159	8,375	6,281
100%	-	-	17,027	707,735	-	122,321	36,545	53,637	31,451	968,716	968,716
150%	-	-	-	-	-	-	-	-	-	-	-
Total	3,987,855	1,028,945	37,218	1,932,079	8,216	148,796	36,545	399,378	31,610	7,610,642	1,546,887
Deduction from total capital	-	-	-	-	-	2,166	-	-	-	2,166	

Average risk weight 20%

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(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

	External Credit Assessment 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	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%
	Cash & Gold	0%
3	Investment in the ABF Malaysia Bond Index Fund	0%
4	Exposure on Bank for International Settlements, International Monetary Fund, European Central Bank & European Community	0%
	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%
7	Exposure to local Stock Exchange & Clearing House	20%
	Unit Trust & Property Trust Fund	100%
9	Publicly Traded Equity Investment in Banking Book	100%
10	Equity held for socio-economic purpose	100%

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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

		External Credit Assessment 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	Corporate	Banking Institutions				
1	20%	20%				
2	50%	50%				
3	100%	100%				
4	150%	150%				

The Bank currently do not have credit risk exposure with short term ratings issued by the external credit assessment institutions (ECAIs) for the financial year ended 30 June 2024

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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 2024 Exposure Class	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
On-Balance Sheet Exposures				
Sovereigns/Central Banks	3,403,502	-	-	-
Banks, DFIs and MDBs	715,231	-	_	_
Insurance Companies, Securities Firms & Fund				
Managers	44,160	-	-	-
Corporates	3,284,274	-	1,235,201	-
Regulatory Retail	308,833	-	301,981	-
Other assets	211,834	-	-	-
Defaulted exposures	40,294	-	2,420	-
Total On-Balance Sheet Exposures	8,008,128	-	1,539,602	-
Off-Balance Sheet Exposures				
OTC Derivatives	195,272	_	_	_
Off-Balance sheet exposures other than OTC				
derivatives	74,304	-	17,418	-
Total Off-Balance Sheet Exposures	269,576	-	17,418	-
Total Gross Credit Exposures	8,277,704	-	1,557,020	-
The Bank		Exposures	Exposures Covered by	Exposures
As at 30 June 2024	Exposures before CRM RM'000	Covered by Guarantees RM'000	Eligible Financial Collateral RM'000	Covered by Other Eligible Collateral RM'000
As at 30 June 2024 Exposure Class	before CRM	Covered by Guarantees	Financial Collateral	Other Eligible Collateral
Exposure Class On-Balance Sheet Exposures	before CRM	Covered by Guarantees	Financial Collateral	Other Eligible Collateral
Exposure Class	before CRM	Covered by Guarantees	Financial Collateral	Other Eligible Collateral
Exposure Class On-Balance Sheet Exposures Sovereigns/Central Banks Banks, DFIs and MDBs	before CRM RM'000	Covered by Guarantees	Financial Collateral	Other Eligible Collateral
Exposure Class On-Balance Sheet Exposures Sovereigns/Central Banks Banks, DFIs and MDBs Insurance Companies, Securities Firms & Fund	before CRM RM'000 3,403,502 711,949	Covered by Guarantees	Financial Collateral	Other Eligible Collateral
Exposure Class On-Balance Sheet Exposures Sovereigns/Central Banks Banks, DFIs and MDBs Insurance Companies, Securities Firms & Fund Managers	3,403,502 711,949	Covered by Guarantees	Financial Collateral RM'000 - - -	Other Eligible Collateral
Exposure Class On-Balance Sheet Exposures Sovereigns/Central Banks Banks, DFIs and MDBs Insurance Companies, Securities Firms & Fund Managers Corporates	3,403,502 711,949 44,160 3,284,274	Covered by Guarantees	Financial Collateral RM'000	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	3,403,502 711,949 44,160 3,284,274 308,833	Covered by Guarantees	Financial Collateral RM'000 - - -	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	3,403,502 711,949 44,160 3,284,274 308,833 210,572	Covered by Guarantees	Financial Collateral RM'000	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	3,403,502 711,949 44,160 3,284,274 308,833 210,572 40,294	Covered by Guarantees RM'000	Financial Collateral RM'000 - - - 1,235,201 301,981 - 2,420	Other Eligible Collateral RM'000
Exposure Class On-Balance Sheet Exposures Sovereigns/Central Banks Banks, DFIs and MDBs Insurance Companies, Securities Firms & Fund Managers Corporates Regulatory Retail Other assets	3,403,502 711,949 44,160 3,284,274 308,833 210,572	Covered by Guarantees	Financial Collateral RM'000	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	3,403,502 711,949 44,160 3,284,274 308,833 210,572 40,294	Covered by Guarantees RM'000	Financial Collateral RM'000 - - - 1,235,201 301,981 - 2,420	Other Eligible Collateral RM'000
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	3,403,502 711,949 44,160 3,284,274 308,833 210,572 40,294 8,003,584	Covered by Guarantees RM'000	Financial Collateral RM'000 - - - 1,235,201 301,981 - 2,420	Other Eligible Collateral RM'000
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	3,403,502 711,949 44,160 3,284,274 308,833 210,572 40,294	Covered by Guarantees RM'000	Financial Collateral RM'000 - - - 1,235,201 301,981 - 2,420	Other Eligible Collateral RM'000
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	\$\text{before CRM} \\ \text{RM'000}\$ 3,403,502 711,949 44,160 3,284,274 308,833 210,572 40,294 8,003,584	Covered by Guarantees RM'000	Financial Collateral RM'000	Other Eligible Collateral RM'000
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	3,403,502 711,949 44,160 3,284,274 308,833 210,572 40,294 8,003,584	Covered by Guarantees RM'000	Financial Collateral RM'000 - - - 1,235,201 301,981 - 2,420	Other Eligible Collateral RM'000

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

The Group As at 31 December 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				
Sovereigns/Central Banks	3,987,855	-	-	-
Banks, DFIs and MDBs	1,031,495	-	-	-
Insurance Companies, Securities Firms & Fund				
Managers	37,218	-	-	-
Corporates	3,058,129	-	1,126,050	-
Regulatory Retail	302,680	-	294,464	-
Other assets	149,662	-	-	-
Defaulted exposures	38,965	-	2,420	-
Total On-Balance Sheet Exposures	8,606,004	-	1,422,934	-
•				
Off-Balance Sheet Exposures				
OTC Derivatives	399,378	-	-	-
derivatives	48,599	-	16,989	-
Defaulted exposures		-	<u> </u>	
Total Off-Balance Sheet Exposures	447,977	-	16,989	
Total Gross Credit Exposures	9,053,981	-	1,439,923	-
The Bank As at 31 December 2023	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	0.007.055			
Sovereigns/Central Banks	3,987,855	-	-	-
Banks, DFIs and MDBs	1,028,945	-	-	-
Insurance Companies, Securities Firms & Fund				
Managers	37,218	-	-	-
Corporates	3,058,129	-	1,126,050	-
Regulatory Retail	302,680	-	294,464	-
Other assets	148,796	-	-	-
Defaulted exposures	38,965	-	2,420	
Total On-Balance Sheet Exposures	8,602,588	-	1,422,934	
Off-Balance Sheet Exposures OTC Derivatives Off-Balance sheet exposures other than OTC derivatives	399,378 48,599	-	- 16,989	-
Defaulted exposures		-	-	-
Total Off-Balance Sheet Exposures	4 4 = 6 = =		40.000	
	447,977	-	16,989	<u>-</u> _

(Incorporated in Malaysia)

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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

The Group and The Bank As at 30 June 2024 Description	Principal Amount RM'000	Positive Fair Value of Derivative Contracts RM'000	Credit Equivalent Amount RM'000	Risk Weighted Assets RM'000
Description	IXIVI OOO	KW 000	KW 000	IXIVI OOO
Transaction related contingent Items	64,606	-	19,928	19,928
Forward Asset Purchases	12,573	-	12,573	2,515
Foreign exchange related contracts				
Less than one year	5,501,660	31,307	98,924	50,659
One year to less than five years	134,784	2,365	13,665	10,193
Interest rate related contracts				
Less than one year	595,000	1,782	3,194	1,560
One year to less than five years	2,650,000	8,759	79,489	29,414
Irrevocable commitments to extend credit				
Maturity less than one year	145,727	-	29,146	24,309
Maturity more than one year	25,315	-	12,657	533
Any commitments that are unconditionally cancelled at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness	1,774,539	_	_	_
to dotonoration in a porroword o ordatworthings	1,774,000			
Total	10,904,204	44,213	269,576	139,111

The Group and The Bank	1	Positive Fair Value of	Credit	Risk
As at 31 December 2023 Description	Principal Amount RM'000	Derivative Contracts RM'000	Equivalent Amount RM'000	Weighted Assets RM'000
Transaction related contingent Items Forward Asset Purchases Foreign exchange related contracts	64,606	-	19,928 -	19,928 -
Less than one year One year to less than five years	11,496,621 326,890	123,550 5,822	287,600 28,995	91,179 20,096
Interest rate related contracts Less than one year	670,000	377	1,122	468
One year to less than five years Irrevocable commitments to extend credit	2,512,000	11,631	81,661	33,578
Maturity less than one year Maturity more than one year Any commitments that are unconditionally cancelled	26,321 46,814	-	5,264 23,407	413 11,543
at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness	1,624,905	-	-	-
Total	16,768,157	141,380	447,977	177,205

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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

The Group As at 30 June 2024 Type of Equity Investments Publicly traded Privately held	Fair Value RM'000 - 27,464	Risk Weighted Assets RM'000 - 27,464
Total	27,464	27,464
Cumulative realised gains/(losses) from sales and liquidations of equity investments	RM'000 	
Total unrealised gains/(losses) in other comprehensive income	1,429	
The Bank As at 30 June 2024 Type of Equity Investments	Fair Value RM'000	Risk Weighted Assets RM'000
Publicly traded Privately held	- 26,187	- 26,187
Total	26,187	26,187
Cumulative realised gains from sales and liquidations of equity investments	RM'000 -	
Total unrealised gains in other comprehensive income	1,429	

(Incorporated in Malaysia)

Table 18: Equities under Banking Book (Continued)

The Group As at 31 December 2023 Type of Equity Investments Publicly traded	Risk Weig Fair Value A RM'000 RI		
Privately held Total	26,016 26,016	26,016 26,016	
Cumulative realised gains/(losses) from sales and liquidations of equity investments	RM'000 1,593		
Total unrealised gains/(losses) in other comprehensive income	844		
The Bank As at 31 December 2023 Type of Equity Investments Publicly traded	Fair Value RM'000	Risk Weighted Assets RM'000	
Privately held	24,759	24,759	
Total	24,759	24,759	
Cumulative realised gains/(losses) from sales and	RM'000		
liquidations of equity investments	1,593		
Total unrealised gains/(losses) in other comprehensive income	844		

(Incorporated in Malaysia)

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 Group Increase / (Decrease) in RM'000		The Bank Increase / (Decrease) in		
	iliciease / (Decleas	increase / (Decrease) in Rivi 000		RM'000	
As at 30 June 2024	+100 bps	-100 bps	+100 bps	-100 bps	
Impact on Earnings *					
MYR	(22,299)	22,254	(22,299)	22,254	
USD	(3,512)	3,512	(3,512)	3,512	
SGD	16	(16)	16	(16)	
Others	624	(624)	624	(624)	
Total	(25,171)	25,126	(25,171)	25,126	
Impact on Economic Value #	ŧ				
MYR	(176,117)	176,072	(176,117)	176,072	
USD	(2,020)	2,020	(2,020)	2,020	
SGD	(1)	1	(1)	1	
Others	(11,565)	11,565	(11,565)	11,565	
Total	(189,703)	189,658	(189,703)	189,658	

	The Group Increase / (Decrease) in RM'000		The Bank Increase / (Decrease) in RM'000	
As at 31 December 2023	+100 bps	-100 bps	+100 bps	-100 bps
Impact on Earnings *				
MYR	(30,204)	30,204	(30,204)	30,204
USD	(1,228)	1,228	(1,228)	1,228
SGD	16	(16)	16	(16)
Others	339	(339)	339	(339)
Total	(31,077)	31,077	(31,077)	31,077
Impact on Economic Value	‡			
MYR	-	-	-	-
USD	(182,403)	182,403	(182,403)	182,403
SGD	(409)	409	(409)	409
Others	(1)	1	(1)	1
Total	(182,813)	182,813	(182,813)	182,813

^{*} 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.