

UNITED OVERSEAS BANK (MALAYSIA) BHD
(Company No. 271809 K)
AND ITS SUBSIDIARY COMPANIES
(Incorporated in Malaysia)

PILLAR 3 DISCLOSURE
30 JUNE 2020

Domiciled in Malaysia
Registered Office:
Level 11, Menara UOB
Jalan Raja Laut,
50350 Kuala Lumpur

HEAD OFFICE

Menara UOB, Jalan Raja Laut
50350 Kuala Lumpur, Malaysia
Tel (603) 2692 7722 Fax (603) 2691 0281
www.uob.com.my

**Attestation by Chief Executive Officer pursuant to BASEL II – Pillar 3 Disclosures
as at 30 June 2020**

I hereby confirm that the Pillar 3 disclosures for the financial period ended 30 June 2020 have been prepared in accordance with Bank Negara Malaysia's Risk Weighted Capital Adequacy Framework (Basel II) - Disclosure Requirements (Pillar 3) and Capital Adequacy Framework for Islamic Banks (CAFIB) - Disclosure Requirements (Pillar 3). The Pillar 3 disclosures are consistent with the manner that the risks are assessed and managed, and are not misleading in any particular way.



Wong Kim Choong
Chief Executive Officer

Date: 22 July 2020

1. CAPITAL MANAGEMENT AND CAPITAL ADEQUACY

The capital adequacy ratios of the Group and the Bank are computed in accordance with Bank Negara Malaysia ("BNM")'s Capital Adequacy Framework (Capital Components) issued on 2 February 2018 and Basel II - Risk-Weighted Assets ("RWA") issued on 2 February 2018 and Capital Adequacy Framework (Basel II - Risk-Weighted Assets) issued on 3 May 2019.

The capital structure of the Group and the Bank were as follows:

	Group		Bank	
	30-Jun-20 RM'000	31-Dec-19 RM'000	30-Jun-20 RM'000	31-Dec-19 RM'000
<u>Common Equity Tier 1 ("CET1")/</u>				
<u>Tier 1 Capital</u>				
Paid-up share capital	792,555	792,555	792,555	792,555
Retained profits	9,156,390	9,763,631	9,223,146	9,830,387
Other reserves	429,862	353,866	238,829	162,834
Regulatory adjustments applied in the calculation of CET1 Capital	(388,275)	(374,785)	(498,088)	(438,805)
Total CET1/Tier 1 Capital	<u>9,990,532</u>	<u>10,535,267</u>	<u>9,756,442</u>	<u>10,346,971</u>
<u>Tier 2 Capital</u>				
Tier 2 Capital instruments	600,000	1,600,000	600,000	1,600,000
Loan/financing loss provision				
- Surplus eligible provisions over expected losses	310,412	309,252	310,982	309,953
- General provisions	29,282	25,764	19,041	15,472
Regulatory adjustments applied in the calculation of Tier 2 Capital	82,858	85,508	-	-
Total Tier 2 Capital	<u>1,022,552</u>	<u>2,020,524</u>	<u>930,023</u>	<u>1,925,425</u>
Total Capital	<u>11,013,084</u>	<u>12,555,791</u>	<u>10,686,465</u>	<u>12,272,396</u>

The capital adequacy ratios of the Group and the Bank were as follows:

	Group		Bank	
	30-Jun-20	31-Dec-19	30-Jun-20	31-Dec-19
CET1/Tier 1 Capital	16.107%	17.073% *	15.914%	16.959% *
Total Capital	<u>17.756%</u>	<u>20.347% *</u>	<u>17.431%</u>	<u>20.115% *</u>

* The CET1/Tier1 Capital and Total Capital ratios were before dividend payment. The CET1/Tier1 Capital for the Group and the Bank net of proposed dividend are as follows:-

CET1/Tier 1 Capital Ratio (net of proposed dividends)	16.089%	15.964%
Total Capital Ratio (net of proposed dividends)	19.363%	19.120%

1. CAPITAL MANAGEMENT AND CAPITAL ADEQUACY (Cont'd.)

The capital adequacy ratios of Islamic Banking Window are computed in accordance with the BNM's Capital Adequacy Framework for Islamic Banking (Capital Components) and Basel II - Risk-weighted Assets Framework for Islamic Banking.

The capital structure of the Islamic Banking Window were as follows:

	30-Jun-20	31-Dec-19
	RM'000	RM'000
<u>Common Equity Tier 1 ("CET1")/</u>		
<u>Tier 1 Capital</u>		
Capital fund	450,000	450,000
Accumulated profit	6,602	6,602
Other reserves	955	1,170
Regulatory adjustments applied in the calculation of CET1 Capital	(6,087)	(5,698)
Total CET1/Tier 1 Capital	<u>451,470</u>	<u>452,074</u>
<u>Tier 2 Capital</u>		
Financing loss provision		
- Surplus eligible provisions over expected losses	10,105	12,873
- General provisions	148	94
Total Tier 2 Capital	<u>10,253</u>	<u>12,967</u>
Total Capital	<u>461,723</u>	<u>465,041</u>

The capital adequacy ratios of the Islamic Banking Window were as follows:

	30-Jun-20	31-Dec-19
Before the effects of RSIA		
CET1/Tier 1 Capital Ratio	12.910%	16.543%
Total Capital Ratio	13.204%	17.018%
After the effects of RSIA		
CET1/Tier 1 Capital	16.682%	20.346%
Total Capital	17.061%	20.930%

In accordance with BNM's Guidelines on the Investment Account, the credit and market risks of the weighted assets funded by Restricted Specific Investment Account ("RSIA") which qualify as risk absorbent are excluded from the calculation of capital adequacy ratio. As at 30 June 2020, credit risks related to RSIA assets excluded from the total capital ratio calculation amounted to RM790,783,000 (31 December 2019: RM510,781,000).

2. CAPITAL ADEQUACY

The aggregate breakdown of Risk-Weighted Assets ("RWA") by exposures in each category of the Bank as at 30 June 2020 were as follows:

Item	Exposure class	Exposures pre Credit Risk Mitigation (CRM)	Exposures post Credit Risk Mitigation (CRM)	Risk Weighted Assets (RWA)	Minimum capital requirement at 8%
		RM'000	RM'000	RM'000	RM'000
1.0	Credit risk				
1.1	Exempted exposures under the Standardised Approach (SA)				
	<i>On-balance sheet exposures</i>				
	Sovereigns/central banks	18,009,148	18,009,148	384,736	30,779
	Public Sector Entities	210,001	210,001	-	-
	Insurance cos, securities firms and fund managers	57	57	57	5
	Corporates	303,496	300,871	300,766	24,061
	Regulatory Retail	18,421	18,421	18,421	1,474
	Other assets	935,619	935,619	571,756	45,741
	Equity exposure	100,131	100,131	100,131	8,010
	Defaulted exposures	4,433	4,433	6,089	487
	Total on-balance sheet exposures	19,581,307	19,578,682	1,381,958	110,557
	<i>Off-balance sheet exposures</i>				
	OTC derivatives	148,686	148,686	71,161	5,693
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	84,121	83,246	70,172	5,614
	Total off-balance sheet exposures	232,807	231,932	141,333	11,307
	Total on and off-balance sheet exposures (SA)	19,814,114	19,810,615	1,523,291	121,863
1.2	Exposures under the Foundation IRB approach (FIRB)				
	<i>On-balance sheet exposures</i>				
	Banks, Development Financial Institutions and MDBs	4,718,207	3,743,060	403,700	32,296
	Insurance Cos, Securities Firms and Fund Managers	1,096,585	1,084,068	298,635	23,891
	Corporates	35,357,995	31,423,784	32,109,645	2,568,772
	Equity (simple risk weight)	1,672	1,672	5,017	401
	Defaulted exposures	797,003	771,742	-	-
	Total on-balance sheet exposures	41,971,463	37,024,327	32,816,997	2,625,360
	<i>Off-balance sheet exposures</i>				
	OTC derivatives	2,058,614	2,055,956	868,722	69,498
	Off-Balance sheet exposures other than OTC derivatives or credit derivatives	7,339,632	6,376,640	6,362,307	508,985
	Defaulted exposures	14,395	13,917	-	-
	Total off-balance sheet exposures	9,412,641	8,446,513	7,231,030	578,482
	Total on and off-balance sheet exposures (FIRB)	51,384,104	45,470,840	40,048,027	3,203,842

2. CAPITAL ADEQUACY (Cont'd.)

Item	Exposure class	Exposures pre CRM	Exposures post CRM	Risk Weighted Assets (RWA)	Min. capital requirement at 8%
		RM'000	RM'000	RM'000	RM'000
1.3	<u>Exposures under the Advance IRB approach (AIRB)</u>				
	<i><u>On-balance sheet exposures</u></i>				
	Corporates	-	-	-	-
	Residential mortgages	35,039,158	35,039,158	3,762,970	301,038
	Qualifying revolving retail	2,547,407	2,547,407	1,083,740	86,699
	Other retail	15,929,394	15,929,394	2,896,459	231,717
	Defaulted exposures	784,565	784,565	548,292	43,863
	Total on-balance sheet exposures	54,300,525	54,300,525	8,291,459	663,317
	<i><u>Off-balance sheet exposures</u></i>				
	OTC derivatives	399	399	115	9
	Off-Balance sheet exposures other than OTC derivatives or credit derivatives	9,825,176	9,825,176	1,302,902	104,232
	Defaulted exposures	-	-	-	-
	Total off-balance sheet exposures	9,825,575	9,825,575	1,303,017	104,241
Total on and off-balance sheet exposures (AIRB)	64,126,100	64,126,100	9,594,476	767,558	
Total exposures under IRB approach	115,510,204	109,596,939	49,642,503	3,971,400	
Total (exempted exposures and exposures under the IRB approach) after scaling factor	-	-	54,144,343	4,331,547	
2.0	<u>Large Exposures Risk Requirement</u>	-	-	-	-
3.0	<u>Market risk</u>	Long position	Short position		
	Interest rate risk	50,708,419	40,612,425	1,311,545	104,924
	Foreign currency risk	423,517	435,947	112,249	8,980
	Commodity risk	86,040	91,997	44,609	3,569
	Options risk	-	-	55,102	4,408
4.0	<u>Operational risk (basic indicator approach)</u>			5,640,111	451,209
5.0	<u>Total RWA and capital requirements</u>			61,307,959	4,904,637

2. CAPITAL ADEQUACY (Cont'd.)

The aggregate breakdown of RWA by exposures in each category of the Bank for the financial year ended 31 December 2019 were as follows:

Item	Exposure class	Exposures pre Credit Risk Mitigation (CRM)	Exposures post Credit Risk Mitigation (CRM)	Risk Weighted Assets (RWA)	Min. capital requirement at 8%
		RM'000	RM'000	RM'000	RM'000
1.0	Credit risk				
1.1	Exempted exposures under the Standardised Approach (SA)				
	<i>On-balance sheet exposures</i>				
	Sovereigns/central banks	13,070,835	13,070,835	-	-
	Public Sector Entities	25,709	25,709		
	Insurance cos, securities firms and fund managers	172	172	172	14
	Corporates	331,674	329,427	329,028	26,322
	Other assets	910,065	910,065	631,665	50,533
	Equity exposure	131,809	131,809	131,809	10,545
	Defaulted exposures	3,184	3,184	3,486	279
	Total on-balance sheet exposures	14,473,448	14,471,202	1,096,161	87,693
	<i>Off-balance sheet exposures</i>				
	OTC derivatives	81,756	81,756	92,504	7,400
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	105,764	104,760	49,149	3,932
	Total off-balance sheet exposures	187,520	186,516	141,653	11,332
	Total on and off-balance sheet exposures (SA)	14,660,968	14,657,717	1,237,814	99,025
1.2	Exposures under the Foundation IRB approach (FIRB)				
	<i>On-balance sheet exposures</i>				
	Banks, Development Financial Institutions and MDBs	12,669,954	9,090,009	1,120,300	89,624
	Insurance Cos, Securities Firms and Fund Managers	82,072	50,556	14,669	1,174
	Corporates	33,570,499	29,801,343	30,455,041	2,436,403
	Equity (simple risk weight)	2,076	2,076	6,226	498
	Defaulted exposures	816,872	786,326	-	-
	Total on-balance sheet exposures	47,141,472	39,730,310	31,596,236	2,527,699
	<i>Off-balance sheet exposures</i>				
	OTC derivatives	1,530,158	1,527,706	739,461	59,157
	Off-Balance sheet exposures other than OTC derivatives or credit derivatives	8,017,459	6,970,951	6,894,161	551,533
	Defaulted exposures	11,882	11,413	-	-
	Total off-balance sheet exposures	9,559,499	8,510,070	7,633,622	610,690
	Total on and off-balance sheet exposures (FIRB)	56,700,971	48,240,380	39,229,858	3,138,389

2. CAPITAL ADEQUACY (Cont'd.)

Item	Exposure class	Exposures pre CRM	Exposures post CRM	Risk Weighted Assets (RWA)	Min. capital requirement at 8%
		RM'000	RM'000	RM'000	RM'000
1.3	<u>Exposures under the Advance IRB approach (AIRB)</u>				
	<i>On-balance sheet exposures</i>				
	Corporates	-	-	-	-
	Residential mortgages	34,676,718	34,676,718	3,785,056	302,804
	Qualifying revolving retail	2,841,248	2,841,248	1,237,859	99,029
	Other retail	15,843,438	15,843,307	2,892,586	231,407
	Defaulted exposures	794,160	794,160	713,153	57,052
	Total on-balance sheet exposures	54,155,565	54,155,433	8,628,654	690,292
	<i>Off-balance sheet exposures</i>				
	OTC derivatives	390	390	118	9
	Off-Balance sheet exposures other than OTC derivatives or credit derivatives	9,796,241	9,796,090	1,357,946	108,636
	Defaulted exposures	145	145	0	0
	Total off-balance sheet exposures	9,796,775	9,796,624	1,358,065	108,645
Total on and off-balance sheet exposures (AIRB)	63,952,340	63,952,057	9,986,719	798,938	
Total exposures under IRB approach	120,653,311	112,192,437	49,216,577	3,937,326	
Total (exempted exposures and exposures under the IRB approach) after scaling factor	-	-	53,407,386	4,272,591	
2.0	<u>Large Exposures Risk Requirement</u>	-	-	-	-
3.0	<u>Market risk</u>				
		Long position	Short position		
	Interest rate risk	46,650,258	31,936,667	1,539,174	123,134
	Foreign currency risk	285,838	584,747	312,290	24,983
	Commodity risk	290,120	301,901	138,735	11,099
Options risk	-	-	21,693	1,735	
4.0	<u>Operational risk (basic indicator approach)</u>			5,590,647	447,252
5.0	<u>Total RWA and capital requirements</u>			61,009,925	4,880,794

2. CAPITAL ADEQUACY (Cont'd.)

The aggregate breakdown of RWA by exposures in each category of the Islamic Banking Window as at 30 June 2020 were as follows:

Item	Exposure class	Exposures pre CRM	Exposures post CRM	Risk Weighted Assets (RWA)	RWA absorbed by PSIA	Total RWA after effects of PSIA	Min. capital requirement at 8%
		RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
1.0	Credit risk						
1.1	Exempted exposures under Standardised Approach (SA)						
	<i>On-balance sheet exposures</i>						
	Sovereigns/Central Banks	578,702	578,702	-	-	-	-
	Corporates	2,551	2,181	2,181	-	2,181	174
	Other assets	8,662	8,662	8,662	-	8,662	693
	Total on-balance sheet exposures	589,915	589,545	10,843	-	10,843	867
	<i>Off-balance sheet exposures</i>						
	OTC derivatives	2,822	2,822	969	-	969	78
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	-	-	-	-	-	-
	Total off-balance sheet exposures	2,822	2,822	969	-	969	78
	Total on and off-balance sheet exposures (SA)	592,737	592,367	11,812	-	11,812	945

2. CAPITAL ADEQUACY (Cont'd.)

Item	Exposure class	Exposures pre CRM	Exposures post CRM	Risk Weighted Assets (RWA)	RWA absorbed by PSIA	Total RWA after effects of PSIA	Min. capital requirement at 8%
		RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
1.2	Exposures under the FIRB approach						
	<u>On-balance sheet exposures</u>						
	Banks, Development Financial Institutions and MDBs	87,254	87,254	8,802	-	8,802	704
	Insurance Cos, Firms & Fund Managers	1,001,552	1,001,552	259,243	-	259,243	20,739
	Corporates	1,773,218	1,716,154	2,050,328	746,022	1,304,307	104,345
	Defaulted Exposures	-	-	-	-	-	-
	Total on-balance sheet exposures	2,862,025	2,804,961	2,318,373	746,022	1,572,351	125,788
	<u>Off-balance sheet exposures</u>						
	OTC Derivatives	194	194	205	-	205	16
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	134,732	131,665	173,787	-	173,787	13,903
Total off-balance sheet exposures	134,926	131,858	173,991	-	173,991	13,919	
Total on and off-balance sheet	2,996,950	2,936,819	2,492,364	746,022	1,746,342	139,707	

2. CAPITAL ADEQUACY (Cont'd.)

Item	Exposure class	Exposures pre CRM	Exposures post CRM	Risk Weighted Assets (RWA)	RWA absorbed by PSIA	Total RWA after effects of PSIA	Min. capital requirement at 8%
		RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
1.3	<u>Exposures under the AIRB approach</u>						
	<i>On-balance sheet exposures</i>						
	Corporate	-	-	-	-	-	-
	Residential mortgages	2,285,880	2,285,880	363,567	-	363,567	29,085
	Other retail	932,633	932,633	246,581	-	246,581	19,726
	Defaulted exposures	55,791	55,791	37,343	-	37,343	2,987
	Total on-balance sheet exposures	3,274,305	3,274,305	647,490	-	647,490	51,799
	<i>Off-balance sheet exposures</i>						
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	488,779	488,779	71,897	-	71,897	5,752
	Total off-balance sheet exposures	488,779	488,779	71,897	-	71,897	5,752
	Total on and off-balance sheet exposures (AIRB)	3,763,084	3,763,084	719,387	-	719,387	57,551
	Total exposures under IRB approach	6,760,034	6,699,903	3,211,751	746,022	2,465,729	197,258
	Total (exempted exposures and exposures under the IRB approach) after scaling factor			3,416,268	790,783	2,625,485	210,039
2.0	<u>Large exposures risk requirement</u>	-	-	-	-	-	-
3.0	<u>Market risk</u>						
		Long position	Short position				
	Interest rate risk	158,234	132,526	664	-	664	53
	Foreign currency risk	1,323	176	1,322	-	1,322	106
	Commodity risk	-	-	-	-	-	-
	Options risk	-	-	-	-	-	-
4.0	<u>Operational risk (basic indicator approach)</u>			78,898	-	78,898	6,312
5.0	<u>Total RWA and capital requirements</u>			3,497,151	790,783	2,706,369	216,510

2. CAPITAL ADEQUACY (Cont'd.)

The aggregate breakdown of RWA by exposures in each category of the Islamic Banking Window for the financial year ended 31 December 2019 were as follows:

Item	Exposure class	Exposures pre CRM	Exposures post CRM	RWA	RWA absorbed by PSIA	Total RWA after effects of PSIA	Min. capital requirement at 8%
		RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
1.0	Credit risk						
1.1	Exempted exposures under Standardised Approach (SA)						
	<i>On-balance sheet exposures</i>						
	Sovereigns/Central Banks	1,755,374	1,755,374	-	-	-	-
	Other assets	6,491	6,491	6,491	-	6,491	519
	Total on-balance sheet exposures	1,761,865	1,761,865	6,491	-	6,491	519
	<i>Off-balance sheet exposures</i>						
	OTC derivatives	2,277	2,277	1,049	-	1,049	84
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	-	-	-	-	-	-
	Total off-balance sheet exposures	2,277	2,277	1,049	-	1,049	84
	Total on and off-balance sheet exposures (SA)	1,764,142	1,764,142	7,540	-	7,540	603
1.2	Exposures under the FIRB approach						
	<i>On-balance sheet exposures</i>						
	Banks, Development Financial Institutions and MDBs	50,529	50,529	5,339	-	5,339	427
	Corporates	1,446,443	1,394,480	1,674,863	481,869	1,192,994	95,440
	Defaulted Exposures	-	-	-	-	-	-
	Total on-balance sheet exposures	1,496,972	1,445,008	1,680,202	481,869	1,198,333	95,867
	<i>Off-balance sheet exposures</i>						
	OTC Derivatives	-	-	-	-	-	-
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	139,756	135,203	169,760	-	169,760	13,581
	Total off-balance sheet exposures	139,756	135,203	169,760	-	169,760	13,581
	Total on and off-balance sheet exposures (FIRB)	1,636,728	1,580,211	1,849,962	481,869	1,368,093	109,447

2. CAPITAL ADEQUACY (Cont'd.)

Item	Exposure class	Exposures pre CRM	Exposures post CRM	RWA	RWA absorbed by PSIA	Total RWA after effects of PSIA	Min. capital requirement at 8%
		RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
1.3	<u>Exposures under the AIRB approach</u>						
	<i>On-balance sheet exposures</i>						
	Corporate	-	-	-	-	-	-
	Residential mortgages	2,079,890	2,079,890	343,309	-	343,309	27,465
	Other retail	835,470	835,470	222,587	-	222,587	17,807
	Defaulted exposures	38,366	38,366	9,656	-	9,656	773
	Total on-balance sheet exposures	2,953,726	2,953,726	575,552	-	575,552	46,044
	<i>Off-balance sheet exposures</i>						
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	539,462	539,462	80,410	-	80,410	6,433
	Total off-balance sheet exposures	539,462	539,462	80,410	-	80,410	6,433
	Total on and off-balance sheet exposures (AIRB)	3,493,189	3,493,189	655,962	-	655,962	52,477
	Total exposures under IRB approach	5,129,916	5,073,400	2,505,924	481,869	2,024,055	161,924
	Total (exempted exposures and exposures under the IRB approach) after scaling factor			2,663,819.84	510,781	2,153,038	172,243
2.0	<u>Large exposures risk requirement</u>	-	-	-	-	-	-
3.0	<u>Market risk</u>	Long position	Short position				
	Interest rate risk	219,345	138,988	2,349	-	2,349	188
	Foreign currency risk	17	12	17	-	17	1
	Commodity risk	-	-	-	-	-	-
	Options risk	-	-	-	-	-	-
4.0	<u>Operational risk (basic indicator approach)</u>			66,532	-	66,532	5,323
5.0	<u>Total RWA and capital requirements</u>			2,732,718	510,781	2,221,936	177,755

3. CREDIT RISK

The credit exposures by sector of the Bank as at 30 June 2020 were as follows:

Bank	Sovereigns/ central banks RM'000	Public sector entities RM'000	Banks, DFIs and MDBs RM'000	Insurance Cos, securities firms and fund managers RM'000	Corporates (including specialised lending and SMEs) RM'000	Retail RM'000	Residential mortgages RM'000	Equity exposures RM'000	Other assets RM'000	Grand total RM'000
Agriculture, hunting, forestry and fishing	-	-	-	-	1,801,265	28,128	-	-	-	1,829,393
Mining and quarrying	-	-	580,398	-	182,431	10,085	-	-	-	772,914
Manufacturing	-	-	22,116	-	7,127,617	1,361,392	-	-	-	8,511,125
Electricity, gas and water	-	-	-	-	644,223	10,900	-	-	-	655,123
Construction	-	-	-	-	10,786,444	559,767	-	-	-	11,346,212
Wholesale, retail trade, restaurant and hotels	-	-	10,521	-	13,635,297	4,386,582	-	-	-	18,032,400
Transport, storage and communication	-	-	-	-	2,482,464	187,776	-	-	-	2,670,240
Finance, insurance and business services	92,726	284,858	5,826,699	1,213,428	3,360,948	952,064	-	-	-	11,730,724
Real estate	-	-	-	-	3,978,100	664,107	-	-	-	4,642,206
Community, social and personal services	-	-	-	-	71,473	129,229	-	-	-	200,702
Households	-	-	-	-	2,309	17,784,768	38,069,724	-	-	55,856,801
Others	17,949,457	-	-	-	45,150	-	-	101,803	980,067	19,076,478
	18,042,184	284,858	6,439,735	1,213,428	44,117,721	26,074,797	38,069,724	101,803	980,067	135,324,318

3. CREDIT RISK (Cont'd.)

The credit exposures by sector of the Bank for the financial year ended 31 December 2019 were as follows:

Bank	Sovereigns/ central banks RM'000	Public sector entities RM'000	Banks, DFIs and MDBs RM'000	Insurance Cos, securities firms and fund managers RM'000	Corporates (including specialised lending and SMEs) RM'000	Retail RM'000	Residential mortgages RM'000	Equity exposures RM'000	Other assets RM'000	Grand total RM'000
Agriculture, hunting, forestry and fishing	-	-	-	-	1,551,728	30,227	-	-	-	1,581,955
Mining and quarrying	-	-	1,187,979	-	89,406	9,834	-	-	-	1,287,219
Manufacturing	-	-	90,507	-	7,109,674	1,338,571	-	-	-	8,538,752
Electricity, gas and water	-	-	-	-	260,059	9,569	-	-	-	269,627
Construction	-	-	-	-	11,262,892	564,514	-	-	-	11,827,406
Wholesale, retail trade, restaurant and hotels	-	-	13,769	-	12,910,318	4,275,950	-	-	-	17,200,037
Transport, storage and communication	-	-	-	-	2,339,637	180,357	-	-	-	2,519,994
Finance, insurance and business services	9,027	34,508	12,547,175	194,655	3,518,235	879,544	-	-	-	17,183,144
Real estate	-	-	-	-	3,938,822	665,125	-	-	-	4,603,947
Community, social and personal services	-	-	-	-	72,432	127,320	-	-	-	199,752
Households	-	-	-	-	5,710	18,121,016	37,750,313	-	-	55,877,039
Others	13,078,564	25,709	-	-	25,391	-	-	133,884	961,857	14,225,405
	13,087,591	60,217	13,839,430	194,655	43,084,304	26,202,027	37,750,313	133,884	961,857	135,314,278

3. CREDIT RISK (Cont'd.)

The credit exposures by sector of the Islamic Banking Window as at 30 June 2020 were as follows:

Islamic Banking Window	Sovereigns/ central banks RM'000	Public sector entities RM'000	Banks, DFIs and MDBs RM'000	Insurance Cos, securities firms and fund managers RM'000	Corporates (including specialised lending and SMEs) RM'000	Retail RM'000	Residential mortgages RM'000	Equity exposures RM'000	Other assets RM'000	Grand total RM'000
Agriculture, hunting, forestry and fishing	-	-	-	-	525,435	453	-	-	-	525,889
Mining & Quarrying	-	-	-	-	97,442	-	-	-	-	97,442
Manufacturing	-	-	-	-	269,321	133,565	-	-	-	402,886
Electricity, gas and water	-	-	-	-	59,049	-	-	-	-	59,049
Construction	-	-	-	-	272,270	56,488	-	-	-	328,758
Wholesale, retail trade, restaurant and hotels	-	-	-	-	410,917	335,347	-	-	-	746,264
Transport, storage and communication	-	-	-	-	72,433	25,217	-	-	-	97,650
Finance, insurance and business services	691	2,316	87,254	1,002,058	38,141	136,666	-	-	-	1,267,126
Real estate	-	-	-	-	165,687	92,060	-	-	-	257,747
Community, social and personal services	-	-	-	-	-	28,600	-	-	-	28,600
Households	-	-	-	-	-	267,005	2,687,682	-	-	2,954,687
Others	578,011	-	-	-	-	-	-	-	8,662	586,673
	578,702	2,316	87,254	1,002,058	1,910,695	1,075,402	2,687,682	-	8,662	7,352,771

3. CREDIT RISK (Cont'd.)

The credit exposures by sector of the Islamic Banking Window for the financial year ended 31 December 2019 were as follows:

Islamic Banking Window	Sovereigns/ central banks RM'000	Public sector entities RM'000	Banks, DFIs and MDBs RM'000	Insurance Cos, securities firms and fund managers RM'000	Corporates (including specialised lending and SMEs) RM'000	Retail RM'000	Residential mortgages RM'000	Equity exposures RM'000	Other assets RM'000	Grand total RM'000
Agriculture, hunting, forestry and fishing	-	-	-	-	373,371	456	-	-	-	373,827
Manufacturing	-	-	-	-	270,872	115,655	-	-	-	386,527
Electricity, gas and water	-	-	-	-	60,891	-	-	-	-	60,891
Construction	-	-	-	-	256,999	60,129	-	-	-	317,128
Wholesale, retail trade, restaurant and hotels	-	-	-	-	379,884	293,162	-	-	-	673,046
Transport, storage and communication	-	-	-	-	66,914	26,285	-	-	-	93,199
Finance, insurance and business services	1,752	1,535	50,529	742	36,075	110,549	-	-	-	201,182
Real estate	-	-	-	-	141,194	71,665	-	-	-	212,859
Community, social and personal services	-	-	-	-	-	22,595	-	-	-	22,595
Households	-	-	-	-	-	305,142	2,487,550	-	-	2,792,693
Others	1,753,622	-	-	-	-	-	-	-	6,491	1,760,113
	1,755,374	1,535	50,529	742	1,586,199	1,005,639	2,487,550	-	6,491	6,894,059

3. CREDIT RISK (Cont'd.)

The credit exposures by remaining contractual maturities of the Bank as at 30 June 2020 were as follows:

Bank	Sovereigns/ central banks RM'000	Public sector entities RM'000	Banks, DFIs and MDBs RM'000	Ins cos, securities firms and fund managers RM'000	Corporates (including specialised lending and SMEs) RM'000	Retail RM'000	Residential mortgages RM'000	Equity exposures RM'000	Other assets RM'000	Grand total RM'000
< 3 months	3,843,860	55,606	3,157,846	125,670	10,360,180	558,363	2,070	-	-	18,103,595
3 - 6 months	1,046,889	19,252	703,957	10,557	6,490,823	726,121	6,029	-	-	9,003,628
6 - 12 months	1,019,179	-	988,780	29,049	2,454,710	7,625,047	1,596,995	-	234,482	13,948,242
1 - 3 years	7,777,892	51,981	957,158	19,922	11,323,461	2,573,871	94,646	101,803	745,585	23,646,320
3 - 5 years	2,652,664	158,019	547,381	26,678	7,750,464	792,593	262,698	-	-	12,190,497
> 5 years	1,701,700	-	84,613	1,001,552	5,738,083	13,798,802	36,107,286	-	-	58,432,036
	18,042,184	284,858	6,439,735	1,213,428	44,117,721	26,074,797	38,069,724	101,803	980,067	135,324,318

The credit exposures by remaining contractual maturities of the Bank for the financial year ended 31 December 2019 were as follows:

Bank	Sovereigns/ central banks RM'000	Public sector entities RM'000	Banks, DFIs and MDBs RM'000	Ins cos, securities firms and fund managers RM'000	Corporates (including specialised lending and SMEs) RM'000	Retail RM'000	Residential mortgages RM'000	Equity exposures RM'000	Other assets RM'000	Grand total RM'000
< 3 months	444,636	16,390	11,188,743	105,431	12,261,862	936,274	15,059	-	-	24,968,395
3 - 6 months	1,771,241	18,118	1,202,201	19,339	2,779,879	231,348	10,057	-	-	6,032,183
6 - 12 months	3,171,114	-	787,040	22,731	5,450,399	9,954,189	1,606,690	133,884	961,857	22,087,904
1 - 3 years	4,450,934	15,434	295,304	25,260	9,460,794	528,509	111,549	-	-	14,887,784
3 - 5 years	3,051,613	10,275	328,584	21,894	7,637,930	761,891	282,353	-	-	12,094,540
> 5 years	198,053	-	37,558	-	5,493,440	13,789,816	35,724,605	-	-	55,243,472
	13,087,591	60,217	13,839,430	194,655	43,084,304	26,202,027	37,750,313	133,884	961,857	135,314,278

3. CREDIT RISK (Cont'd.)

The credit exposures by remaining contractual maturities of the Islamic Banking Window as at 30 June 2020 were as follows:

Islamic Banking Window	Sovereigns/ central banks RM'000	Public sector entities RM'000	Banks, DFIs and MDBs RM'000	Ins cos, securities firms and fund managers RM'000	Corporates (including specialised lending and SMEs) RM'000	Retail RM'000	Residential mortgages RM'000	Equity exposures RM'000	Other assets RM'000	Grand total RM'000
< 3 months	480,752	2,316	54,332	506	537,931	870	-	-	-	1,076,706
3 - 6 months	-	-	-	-	51,330	612	-	-	-	51,942
6 - 12 months	92,260	-	-	-	44,054	211	-	-	-	136,525
1 - 3 years	5,691	-	32,923	-	135,645	4,427	-	-	8,662	187,347
3 - 5 years	-	-	-	-	185,157	3,917	1,064	-	-	190,138
> 5 years	-	-	-	1,001,552	956,579	1,065,365	2,686,618	-	-	5,710,114
	578,702	2,316	87,254	1,002,058	1,910,695	1,075,402	2,687,682	-	8,662	7,352,771

The credit exposures by remaining contractual maturities of the Islamic Banking Window for the financial year ended 31 December 2019 were as follows:

Islamic Banking Window	Sovereigns/ central banks RM'000	Public sector entities RM'000	Banks, DFIs and MDBs RM'000	Ins cos, securities firms and fund managers RM'000	Corporates (including specialised lending and SMEs) RM'000	Retail RM'000	Residential mortgages RM'000	Equity exposures RM'000	Other assets RM'000	Grand total RM'000
< 3 months	298,485	1,535	32,751	619	357,222	1,062	-	-	-	691,674
3 - 6 months	886,482	-	-	123	32,571	686	-	-	-	919,862
6 - 12 months	529,604	-	17,778	-	63,645	2,135	-	-	6,491	619,653
1 - 3 years	40,803	-	-	-	125,954	83	-	-	-	166,840
3 - 5 years	-	-	-	-	80,923	3,999	1,133	-	-	86,055
> 5 years	-	-	-	-	925,885	997,673	2,486,417	-	-	4,409,975
	1,755,374	1,535	50,529	742	1,586,200	1,005,638	2,487,550	-	6,491	6,894,059

3. CREDIT RISK (Cont'd.)

The aggregate breakdown of credit risk exposures by risk weights of the Bank as at 30 June 2020 were as follows:

Risk weights	Bank									
	Sovereigns/ central banks	Public sector entities	Banks, DFIs and MDBs	Ins cos, securities firms and fund managers	Corporates	Regulatory Retail	Other assets	Equity	Total exposures after netting and CRM	Total RWA
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
0%	16,096,592	210,000	-	-	2,054	-	363,863	-	16,672,510	-
10%	-	-	-	-	-	-	-	-	-	-
20%	1,945,592	74,858	-	-	138	-	-	-	2,020,588	404,118
35%									-	
50%					561				561	280
75%									-	
90%									-	
100%	-	-	-	52,044	326,283	18,421	616,204	100,131	1,113,084	1,113,084
110%									-	
125%									-	
135%									-	
150%					3,873				3,873	5,809
270%									-	
350%									-	
400%									-	
625%									-	
937.5%									-	
1250.0%									-	
Total	18,042,184	284,858	-	52,044	332,909	18,421	980,067	100,131	19,810,615	1,523,291

3. CREDIT RISK (Cont'd.)

The aggregate breakdown of credit risk standardised exposures by risk weights of the Bank for the financial year ended 31 December 2019 were as follows:

Risk weights	Bank									
	Sovereigns/ central banks	Public sector entities	Banks, DFIs and MDBs	Ins cos, securities firms and fund managers	Corporates	Regulatory Retail	Other assets	Equity	Total exposures after netting and CRM	Total RWA
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
0%	13,081,450	25,709	-	-	2,062	-	278,378	-	13,387,599	-
10%	-	-	-	-	-	-	-	-	-	-
20%	6,141	34,508	-	-	110	-	-	-	40,759	8,152
35%	-	-	-	-	-	-	-	-	-	-
50%	-	-	-	-	39	-	-	-	39	19
75%	-	-	-	-	-	-	-	-	-	-
90%	-	-	-	-	-	-	-	-	-	-
100%	-	-	-	41,515	371,875	-	683,479	131,809	1,228,678	1,228,678
110%	-	-	-	-	-	-	-	-	-	-
125%	-	-	-	-	-	-	-	-	-	-
135%	-	-	-	-	-	-	-	-	-	-
150%	-	-	-	-	643	-	-	-	643	965
270%	-	-	-	-	-	-	-	-	-	-
350%	-	-	-	-	-	-	-	-	-	-
400%	-	-	-	-	-	-	-	-	-	-
625%	-	-	-	-	-	-	-	-	-	-
937.5%	-	-	-	-	-	-	-	-	-	-
1250.0%	-	-	-	-	-	-	-	-	-	-
Total	13,087,591	60,217	-	41,515	374,729	-	961,857	131,809	14,657,717	1,237,814

3. CREDIT RISK (Cont'd.)

The aggregate breakdown of credit risk exposures by risk weights of the Islamic Banking Window as at 30 June 2020 were as follows:

Risk weights	Islamic Banking Window								
	Sovereigns/ central banks	Public sector entities	Banks, DFIs and MDBs	Ins cos, securities firms and fund managers	Corporates	Other assets	Equity	Total exposures after netting and CRM	Total RWA
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
0%	578,702							578,702	
10%								-	
20%		2,316						2,316	463
35%								-	
50%								-	
75%								-	
90%								-	
100%				506	2,181	8,662	-	11,349	11,349
110%								-	
125%								-	
135%								-	
150%								-	
270%								-	
350%								-	
400%								-	
625%								-	
937.5%								-	
1250.0%								-	
Total	578,702	2,316	-	506	2,181	8,662	-	592,367	11,812

3. CREDIT RISK (Cont'd.)

The aggregate breakdown of credit risk standardised exposures by risk weights of the Islamic Banking Window for the financial year ended 31 December 2019 were as follows:

Risk weights	Islamic Banking Window								
	Sovereigns/ central banks	Public sector entities	Banks, DFIs and MDBs	Ins cos, securities firms and fund managers	Corporates	Other assets	Equity	Total exposures after netting and CRM	Total RWA
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
0%	1,755,374	-	-	-	-	-	-	1,755,374	
10%	-	-	-	-	-	-	-	-	
20%	-	1,535	-	-	-	-	-	1,535	307
35%	-	-	-	-	-	-	-	-	
50%	-	-	-	-	-	-	-	-	
75%	-	-	-	-	-	-	-	-	
90%	-	-	-	-	-	-	-	-	
100%	-	-	-	742	-	6,491	-	7,233	7,233
110%	-	-	-	-	-	-	-	-	
125%	-	-	-	-	-	-	-	-	
135%	-	-	-	-	-	-	-	-	
150%	-	-	-	-	-	-	-	-	
270%	-	-	-	-	-	-	-	-	
350%	-	-	-	-	-	-	-	-	
400%	-	-	-	-	-	-	-	-	
625%	-	-	-	-	-	-	-	-	
937.5%	-	-	-	-	-	-	-	-	
1250.0%	-	-	-	-	-	-	-	-	
Total	1,755,374	1,535	-	742	-	6,491	-	1,764,142	7,540

3. CREDIT RISK (Cont'd.)

Rated Exposures according to ratings by ECAs of the Bank as at 30 June 2020 were as follows:

RM'000

Exposure class	Ratings of corporates by approved ECAs					
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Ba3	B1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	RAM	AAA to AA3	A to A3	BBB1 to BB3	B to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
On and off-balance sheet exposures						
Credit exposures (using corporate risk weights)						
Public sector entities (applicable for entities risk weighted based on their external ratings as corporates)		-	-	-	-	284,858
Insurance cos, securities firms and fund managers		-	-	-	-	52,044
Corporates		-	-	-	-	332,909
Total		-	-	-	-	669,811

RM'000

Exposure class	Ratings of banking institutions by approved ECAs						
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	RAM	AAA to AA3	A1 to A3	BBB1 to BBB3	BB1 to B3	C1 to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	C+ to D	Unrated
On and off-balance sheet exposures							
Banks, DFIs and MDBs		-	-	-	-	-	-
Total		-	-	-	-	-	-

RM'000

Exposure class	Ratings of sovereigns and central banks by approved ECAs						
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	RAM	AAA to AA3	A1 to A3	BBB1 to BBB3	BB1 to B3	C1 to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	C+ to D	Unrated
On and off-balance sheet exposures							
Sovereigns/central banks		-	17,013,982	-	-	-	1,028,202
Total		-	17,013,982	-	-	-	1,028,202

3. CREDIT RISK (Cont'd.)

Rated Exposures according to ratings by ECAIs of the Bank for the financial year ended 31 December 2019 were as follows:

							RM'000
Exposure class	Ratings of corporates by approved ECAIs						
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Ba3	B1 to C	Unrated	
	S&P	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated	
	Fitch	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated	
	RAM	AAA to AA3	A to A3	BBB1 to BB3	B to D	Unrated	
	MARC	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated	
On and off-balance sheet exposures							
Credit exposures (using corporate risk weights)							
Public sector entities (applicable for entities risk weighted based on their external ratings as corporates)		-	-	-	-	60,217	
Insurance cos, securities firms and fund managers		-	-	-	-	41,515	
Corporates		-	-	-	-	374,729	
Total		-	-	-	-	476,461	

							RM'000
Exposure class	Ratings of banking institutions by approved ECAIs						
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	RAM	AAA to AA3	A1 to A3	BBB1 to BBB3	BB1 to B3	C1 to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	C+ to D	Unrated
On and off-balance sheet exposures							
Banks, DFIs and MDBs		-	-	-	-	-	
Total		-	-	-	-	-	

							RM'000
Exposure class	Ratings of sovereigns and central banks by approved ECAIs						
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	RAM	AAA to AA3	A1 to A3	BBB1 to BBB3	BB1 to B3	C1 to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	C+ to D	Unrated
On and off-balance sheet exposures							
Sovereigns/central banks		-	12,900,833	-	-	-	186,758
Total		-	12,900,833	-	-	-	186,758

3. CREDIT RISK (Cont'd.)

Rated Exposures according to ratings by ECAs of the Islamic Banking Window as at 30 June 2020 were as

RM'000

Exposure class	Ratings of corporates by approved ECAs					
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Ba3	B1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	RAM	AAA to AA3	A to A3	BBB1 to BB3	B to D	Unrated
MARC	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated	
On and off-balance sheet exposures						
Credit exposures (using corporate risk weights)						
Public sector entities (applicable for entities risk weighted based on their external ratings as corporates)		-	-	-	-	2,316
Insurance cos, securities firms and fund managers		-	-	-	-	506
Corporates		-	-	-	-	2,181
Total		-	-	-	-	5,003

RM'000

Exposure class	Ratings of banking institutions by approved ECAs						
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	RAM	AAA to AA3	A1 to A3	BBB1 to BBB3	BB1 to B3	C1 to D	Unrated
MARC	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	C+ to D	Unrated	
On and off-balance sheet exposures							
Banks, DFIs and MDBs		-	-	-	-	-	-
Total		-	-	-	-	-	-

RM'000

Exposure class	Ratings of sovereigns and central banks by approved ECAs						
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	RAM	AAA to AA3	A1 to A3	BBB1 to BBB3	BB1 to B3	C1 to D	Unrated
MARC	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	C+ to D	Unrated	
On and off-balance sheet exposures							
Sovereigns/central banks		-	578,702	-	-	-	-
Total		-	578,702	-	-	-	-

3. CREDIT RISK (Cont'd.)

Rated Exposures according to ratings by ECAIs of the Islamic Banking Window for the financial year ended 31 December 2019 were as follows:

RM'000						
Exposure class	Ratings of corporates by approved ECAIs					
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Ba3	B1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	RAM	AAA to AA3	A to A3		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 weights)						
Public sector entities (applicable for entities risk weighted based on their external ratings as corporates)		-	-	-	-	1,535
Insurance cos, securities firms and fund managers		-	-	-	-	742
Corporates		-	-	-	-	-
Total		-	-	-	-	2,277

RM'000							
Exposure class	Ratings of banking institutions by approved ECAIs						
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	RAM	AAA to AA3	A1 to A3	BBB1 to BBB3	BB1 to B3	C1 to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	C+ to D	Unrated
On and off-balance sheet exposures							
Banks, DFIs and MDBs		-	-	-	-	-	-
Total		-	-	-	-	-	-

RM'000							
Exposure class	Ratings of sovereigns and central banks by approved ECAIs						
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	RAM	AAA to AA3	A1 to A3	BBB1 to BBB3	BB1 to B3	C1 to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	C+ to D	Unrated
On and off-balance sheet exposures							
Sovereigns/central banks		-	1,755,374	-	-	-	-
Total		-	1,755,374	-	-	-	-

3. CREDIT RISK (Cont'd.)

The following tables presented the breakdown of exposures by RWA and EAD using the respective internal rating scale for the model applicable to the asset classes as at 30 June 2020:

Exposures under the IRB approach by Risk Grade

30-Jun-20

Bank

CRR band	1-9	10-16	17-20 (Default)
	RM'000	RM'000	RM'000
<u>Non-retail exposures (EAD)</u>			
Large corporate, SMEs and Bank	22,732,312	20,116,645	816,147
Insurance Cos, securities firm and fund managers	6,373,294	66,441	-
	1,157,647	3,737	-
Total non-retail exposures	30,263,254	20,186,823	816,147
<u>Undrawn commitments</u>			
Large corporate, SMEs and Bank	1,395,081	894,603	232
Insurance Cos, securities firm and fund managers	-	-	-
	-	-	-
Total undrawn commitments	1,395,081	894,603	232
<u>Exposure weighted average LGD (%)</u>			
Large corporate, SMEs and specialised lending (IPRE)	43%	40%	45%
Bank	38%	45%	0%
Insurance Cos, securities firm and fund managers	45%	5%	0%
<u>Exposure weighted average risk weight (%)</u>			
Large corporate, SMEs and specialised lending (IPRE)	68%	116%	0%
Bank	12%	38%	0%
Insurance Cos, securities firm and fund managers	27%	25%	0%

Specialised Lending Exposure under the Supervisory Slotting Criteria

Supervisory Categories / Risk Weights	Strong/ 70%	Good/ 90%	Satisfactory/ 115%	Weak/ 250%	Default/ 0%
	RM'000	RM'000	RM'000	RM'000	RM'000
<u>Specialised Lending Exposure (EAD)</u>					
Project Finance	113,123	-	-	-	-
Object Finance	3,086	-	-	-	-
Risk Weighted Assets	81,346	-	-	-	-

3. CREDIT RISK (Cont'd.)

Exposures under the IRB approach by Risk Grade (cont'd.)

The following tables presented the breakdown of exposures by RWA and EAD using the respective internal rating scale for the model applicable to the asset classes for the financial year ended 31 December 2019:

31-Dec-19

Bank

CRR band	1-9	10-16	17-20 (Default)
	RM'000	RM'000	RM'000
<u>Non-retail exposures (EAD)</u>			
Large corporate, SMEs and specialised lending (IPRE)	24,441,803	17,347,264	833,429
Bank	13,817,071	22,360	-
Insurance Cos, securities firm and fund managers	128,883	24,258	-
Total non-retail exposures	38,387,757	17,393,881	833,429
<u>Undrawn commitments</u>			
Large corporate, SMEs and specialised lending (IPRE)	1,573,867	1,044,987	966
Bank	-	-	-
Insurance Cos, securities firm and fund managers	-	-	-
Total undrawn commitments	1,573,867	1,044,987	966
<u>Exposure weighted average LGD (%)</u>			
Large corporate, SMEs and specialised lending (IPRE)	42%	40%	45%
Bank	33%	45%	0%
Insurance Cos, securities firm and fund managers	42%	4%	0%
<u>Exposure weighted average risk weight (%)</u>			
Large corporate, SMEs and specialised lending (IPRE)	72%	116%	0%
Bank	10%	48%	0%
Insurance Cos, securities firm and fund managers	23%	22%	0%

Specialised Lending Exposure under the Supervisory Slotting Criteria

Supervisory Categories / Risk Weights	Strong/ 70%	Good/ 90%	Satisfactory/ 115%	Weak/ 250%	Default/ 0%
	RM'000	RM'000	RM'000	RM'000	RM'000
<u>Specialised Lending Exposure (EAD)</u>					
Project Finance	79,780	-	-	-	-
Object Finance	4,048	-	-	-	-
Risk Weighted Assets	58,680	-	-	-	-

3. CREDIT RISK (Cont'd.)

Exposures under the IRB approach by Risk Grade (cont'd.)

30-Jun-20

Bank

PD range of retail exposures	0.00% to 1.00%	1.01% to 2.00%	2.01% to 99.99%	SD to default
	RM'000	RM'000	RM'000	RM'000
<u>Retail exposures (EAD)</u>				
Residential mortgages	33,841,971	336,646	3,328,482	562,625
Qualifying revolving retail	4,160,437	908,724	2,105,211	12,757
Other retail	14,476,953	2,004,447	2,178,535	209,312
Total retail exposures	52,479,361	3,249,817	7,612,228	784,695
<u>Undrawn commitments</u>				
Residential mortgages	2,215,925	104,101	147,914	-
Qualifying revolving retail	3,231,477	445,092	950,395	-
Other retail	2,132,717	350,523	247,301	129
Total undrawn commitments	7,580,119	899,716	1,345,610	129
<u>Exposure weighted average LGD (%)</u>				
Residential mortgages	12.62%	14.14%	13.20%	13.72%
Qualifying revolving retail	31.64%	44.53%	43.44%	54.37%
Other retail	16.27%	27.91%	27.46%	22.62%
<u>Exposure weighted average risk weight (%)</u>				
Residential mortgages	7.23%	22.27%	44.15%	42.74%
Qualifying revolving retail	6.02%	19.29%	62.78%	496.98%
Other retail	12.18%	31.23%	42.10%	116.78%

3. CREDIT RISK (Cont'd.)

Exposures under the IRB approach by Risk Grade (cont'd.)

31-Dec-19

Bank

PD range of retail exposures	0.00% to 1.00%	1.01% to 2.00%	2.01% to 99.99%	SD to default
	RM'000	RM'000	RM'000	RM'000
<u>Retail exposures (EAD)</u>				
Residential mortgages	32,939,273	902,689	3,364,930	543,421
Qualifying revolving retail	4,206,863	950,767	2,072,330	45,620
Other retail	14,332,666	2,137,030	2,251,487	205,264
Total retail exposures	51,478,803	3,990,485	7,688,747	794,305
<u>Undrawn commitments</u>				
Residential mortgages	2,157,061	220,580	152,533	-
Qualifying revolving retail	3,067,736	490,014	830,962	-
Other retail	2,076,321	497,896	303,527	145
Total undrawn commitments	7,301,118	1,208,490	1,287,022	145
<u>Exposure weighted average LGD (%)</u>				
Residential mortgages	12.52%	14.38%	13.08%	13.46%
Qualifying revolving retail	33.03%	43.95%	45.48%	59.04%
Other retail	16.16%	26.59%	28.09%	25.17%
<u>Exposure weighted average risk weight (%)</u>				
Residential mortgages	7.15%	22.43%	43.89%	50.61%
Qualifying revolving retail	6.35%	19.01%	67.52%	386.90%
Other retail	12.13%	29.97%	45.06%	127.46%

3. CREDIT RISK (Cont'd.)

Exposures under the IRB approach by Risk Grade (cont'd.)

The following tables presented the breakdown of exposures by RWA and EAD for the Islamic Banking Window using the respective internal rating scale for the model applicable to the asset classes as at 30 June 2020:

30-Jun-20

Islamic Bank Window

CRR band	1-9	10-16	17-20 (Default)
	RM'000	RM'000	RM'000
<u>Non-retail exposures (EAD)</u>			
Large corporate, SMEs and specialised lending (IPRE)	1,170,679	737,465	-
Bank	87,254	-	-
Insurance Cos, securities firm and fund managers	1,001,552	-	-
Total non-retail exposures	2,259,485	737,465	-
<u>Undrawn commitments</u>			
Large corporate, SMEs and specialised lending (IPRE)	64,300	17,524	-
Bank	-	-	-
Insurance Cos, securities firm and fund managers	-	-	-
Total undrawn commitments	64,300	17,524	-
<u>Exposure weighted average LGD (%)</u>			
Large corporate, SMEs and specialised lending (IPRE)	44%	43%	0%
Bank	45%	0%	0%
Insurance Cos, securities firm and fund managers	45%	0%	0%
<u>Exposure weighted average risk weight (%)</u>			
Large corporate, SMEs and specialised lending (IPRE)	103%	139%	0%
Bank	10%	0%	0%
Insurance Cos, securities firm and fund managers	26%	0%	0%

As at 30 June 2020, there were no Specialised Lending Exposure under the Supervisory Slotting Criteria for Islamic Banking Window.

PD range of retail exposures	0.00% to 1.00%	1.01% to 2.00%	2.01% to 99.99%	SD to default
	RM'000	RM'000	RM'000	RM'000
<u>Retail exposures (EAD)</u>				
Residential mortgages	2,335,470	30,098	279,431	42,683
Other retail	583,177	343,502	135,614	13,108
Total retail exposures	2,918,647	373,600	415,045	55,791
<u>Undrawn commitments</u>				
Residential mortgages	336,932	12,286	9,901	-
Other retail	78,989	38,620	12,052	-
Total undrawn commitments	415,921	50,906	21,952	-
<u>Exposure weighted average LGD (%)</u>				
Residential mortgages	15.54%	15.37%	16.55%	15.71%
Other retail	22.11%	28.09%	29.85%	29.82%
<u>Exposure weighted average risk weight (%)</u>				
Residential mortgages	10.91%	23.74%	52.78%	4.46%
Other retail	18.28%	31.39%	42.95%	270.36%

3. CREDIT RISK (Cont'd.)

Exposures under the IRB approach by Risk Grade (cont'd.)

The following tables presented the breakdown of exposures by RWA and EAD for the Islamic Banking Window using the respective internal rating scale for the model applicable to the asset classes as at 31 December 2019:

31-Dec-19

Islamic Bank Window

CRR band	1-9	10-16	17-20 (Default)
	RM'000	RM'000	RM'000
<u>Non-retail exposures (EAD)</u>			
Large corporate, SMEs and specialised lending (IPRE)	1,049,020	537,180	-
Bank	50,529	-	-
Insurance Cos, securities firm and fund managers	-	-	-
Total non-retail exposures	1,099,548	537,180	-
<u>Undrawn commitments</u>			
Large corporate, SMEs and specialised lending (IPRE)	72,240	28,172	-
Bank	-	-	-
Insurance Cos, securities firm and fund managers	-	-	-
Total undrawn commitments	72,240	28,172	-
<u>Exposure weighted average LGD (%)</u>			
Large corporate, SMEs and specialised lending (IPRE)	45%	43%	0%
Bank	45%	0%	0%
Insurance Cos, securities firm and fund managers	0%	0%	0%
<u>Exposure weighted average risk weight (%)</u>			
Large corporate, SMEs and specialised lending (IPRE)	109%	130%	0%
Bank	11%	0%	0%
Insurance Cos, securities firm and fund managers	0%	0%	0%

As at 31 December 2019, there were no Specialised Lending Exposure under the Supervisory Slotting Criteria for Islamic Banking Window.

PD range of retail exposures	0.00% to 1.00%	1.01% to 2.00%	2.01% to 99.99%	SD to default
	RM'000	RM'000	RM'000	RM'000
<u>Retail exposures (EAD)</u>				
Residential mortgages	2,044,189	147,685	264,078	31,599
Other retail	532,453	327,262	139,157	6,767
Total retail exposures	2,576,642	474,947	403,235	38,366
<u>Undrawn commitments</u>				
Residential mortgages	322,448	42,512	11,101	-
Other retail	82,568	68,038	12,796	-
Total undrawn commitments	405,015	110,550	23,897	-
<u>Exposure weighted average LGD (%)</u>				
Residential mortgages	15.53%	15.51%	16.56%	15.71%
Other retail	21.57%	26.03%	31.41%	35.66%
<u>Exposure weighted average risk weight (%)</u>				
Residential mortgages	10.63%	23.81%	53.38%	1.92%
Other retail	17.48%	29.20%	46.17%	133.72%

3. CREDIT RISK (Cont'd.)

Retail exposures under the IRB approach by expected loss range as at 30 June 2020 were as follows:

Bank

EL% range of retail exposures	0.0% to 1.0%	1.0% to 5.0%	5.0% to 10.0%	10.0% to 30.0%	30.0% to 100.0%
	RM'000	RM'000	RM'000	RM'000	RM'000
<u>Retail exposures (EAD)</u>					
Residential mortgages	36,709,506	926,785	97,342	336,091	-
Qualifying revolving retail	5,215,611	1,405,647	282,245	263,886	19,738
Other retail	17,740,774	822,304	233,890	33,450	38,830
Total retail exposures	59,665,891	3,154,736	613,477	633,427	58,569
<u>Undrawn commitments</u>					
Residential mortgages	2,448,523	18,683	734	-	-
Qualifying revolving retail	3,813,049	622,857	82,812	106,580	1,666
Other retail	2,687,833	37,520	4,537	781	-
Total undrawn commitments	8,949,405	679,060	88,083	107,362	1,666
<u>Exposure weighted average risk weight (%)</u>					
Residential mortgages	9.67%	66.28%	70.03%	0.00%	0.00%
Qualifying revolving retail	8.13%	48.03%	109.39%	143.06%	128.36%
Other retail	15.20%	68.70%	89.43%	187.83%	45.28%

Retail exposures under the IRB approach by expected loss range for the financial year ended 31 December 2019 were as follows:

Bank

EL% range of retail exposures	0.0% to 1.0%	1.0% to 5.0%	5.0% to 10.0%	10.0% to 30.0%	30.0% to 100.0%
	RM'000	RM'000	RM'000	RM'000	RM'000
<u>Retail exposures (EAD)</u>					
Residential mortgages	36,402,155	947,392	97,276	303,490	-
Qualifying revolving retail	5,226,242	1,440,787	262,409	258,037	88,105
Other retail	17,678,728	872,494	232,159	99,587	43,479
Total retail exposures	59,307,126	3,260,672	591,844	661,114	131,585
<u>Undrawn commitments</u>					
Residential mortgages	2,516,661	11,683	1,830	-	-
Qualifying revolving retail	3,624,311	660,237	56,352	45,335	2,477
Other retail	2,790,222	34,937	2,985	49,745	-
Total undrawn commitments	8,931,193	706,858	61,167	95,080	2,477
<u>Exposure weighted average risk weight (%)</u>					
Residential mortgages	9.89%	66.72%	75.83%	0.53%	-
Qualifying revolving retail	8.24%	48.47%	114.87%	169.27%	177.78%
Other retail	15.36%	62.98%	100.05%	141.86%	39.89%

3. CREDIT RISK (Cont'd.)

Retail exposures under the IRB approach by expected loss range as at 30 June 2020 were as follows:

Islamic Banking Window

EL% range of retail exposures	0.0% to 1.0%	1.0% to 5.0%	5.0% to 10.0%	10.0% to 30.0%	30.0% to 100.0%
	RM'000	RM'000	RM'000	RM'000	RM'000
<u>Retail exposures (EAD)</u>					
Residential mortgages	2,602,493	33,500	10,973	40,716	-
Other retail	1,008,860	55,821	9,236	-	1,484
Total retail exposures	3,611,354	89,321	20,209	40,716	1,484
<u>Undrawn commitments</u>					
Residential mortgages	358,836	283	-	-	-
Other retail	124,777	4,884	-	-	-
Total undrawn commitments	483,613	5,166	-	-	-
<u>Exposure weighted average risk weight (%)</u>					
Residential mortgages	14.40%	79.60%	91.17%	0.00%	0.00%
Other retail	24.49%	84.84%	147.77%	0.00%	0.00%

Retail exposures under the IRB approach by expected loss range for the financial year ended 31 December 2019 were as follows:

Islamic Banking Window

EL% range of retail exposures	0.0% to 1.0%	1.0% to 5.0%	5.0% to 10.0%	10.0% to 30.0%	30.0% to 100.0%
	RM'000	RM'000	RM'000	RM'000	RM'000
<u>Retail exposures (EAD)</u>					
Residential mortgages	2,413,614	33,512	8,926	31,499	-
Other retail	935,987	55,613	10,230	1,064	2,745
Total retail exposures	3,349,601	89,125	19,156	32,563	2,745
<u>Undrawn commitments</u>					
Residential mortgages	375,898	163	-	-	-
Other retail	157,827	5,560	15	-	-
Total undrawn commitments	533,725	5,722	15	-	-
<u>Exposure weighted average risk weight (%)</u>					
Residential mortgages	14.87%	79.69%	89.53%	1.76%	0%
Other retail	22.54%	60.87%	154.23%	124.68%	0%

3. CREDIT RISK (Cont'd.)

Credit risk mitigation

The following tables presented the total exposures which are covered by eligible credit risk mitigants of the Bank as at 30 June 2020:

Exposure class	Exposures before CRM	Exposures covered by guarantees/ credit derivatives	Exposures covered by eligible financial collateral	Exposures covered by other eligible collateral
	RM'000	RM'000	RM'000	RM'000
<u>Credit risk</u>				
<i><u>On-balance sheet exposures</u></i>				
Sovereign/central banks	18,009,148	-	-	-
Public Sector Entities	210,001	210,001	-	-
Banks, DFIs and MDBs	4,622,088	-	975,147	-
Insurances cos, securities firms and fund managers	1,014,569	-	12,516	-
Corporates	35,679,713	2,252,215	2,304,417	1,632,418
Regulatory retail	18,476,801	-	-	-
Residential mortgages	35,039,158	-	-	-
Other assets	935,619	-	-	-
Equity exposures	101,803	-	-	-
Defaulted exposures	1,261,146	3,755	49	22,196
Total on-balance sheet exposures	115,350,046	2,465,971	3,292,129	1,654,615
<i><u>Off-balance sheet exposures</u></i>				
OTC derivatives	1,637,753	1,260	1,117	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	17,997,138	142,429	758,056	207,352
Defaulted exposures	4,036	-	191	-
Total off-balance sheet exposures	19,638,927	143,689	759,365	207,352
Total on and off-balance sheet exposures	134,988,973	2,609,660	4,051,494	1,861,967

3. CREDIT RISK (Cont'd.)

Credit risk mitigation (cont'd.)

The following tables presented the total exposures which are covered by eligible credit risk mitigants of the Bank for the financial year ended 31 December 2019:

Exposure class	Exposures before CRM	Exposures covered by guarantees/ credit derivatives	Exposures covered by eligible financial collateral	Exposures covered by other eligible collateral
	RM'000	RM'000	RM'000	RM'000
<u>Credit risk</u>				
<i><u>On-balance sheet exposures</u></i>				
Sovereign/central banks	13,070,835	-	-	-
Public Sector Entities	25,709	25,709	-	-
Banks, DFIs and MDBs	12,548,171	-	3,579,945	-
Insurances cos, securities firms and fund managers	31,794	-	31,515	-
Corporates	33,902,173	1,755,377	2,217,977	1,553,425
Regulatory retail	18,684,686	937	132	-
Residential mortgages	34,676,718	-	-	-
Other assets	910,065	-	-	-
Equity exposures	133,884	-	-	-
Defaulted exposures	1,308,745	3,479	46	30,481
Total on-balance sheet exposures	115,292,780	1,785,502	5,829,615	1,583,906
<i><u>Off-balance sheet exposures</u></i>				
OTC derivatives	1,096,550	203	930	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	18,607,450	224,531	825,768	223,417
Defaulted exposures	5,056	-	186	-
Total off-balance sheet exposures	19,709,057	224,734	826,884	223,417
Total on and off-balance sheet exposures	135,001,837	2,010,236	6,656,499	1,807,322

3. CREDIT RISK (Cont'd.)

Credit risk mitigation (cont'd.)

The following tables presented the total exposures which are covered by eligible credit risk mitigants of Islamic Banking Window as at 30 June 2020:

Exposure class	Exposures before CRM	Exposures covered by guarantees/ credit derivatives	Exposures covered by eligible financial collateral	Exposures covered by other eligible collateral
	RM'000	RM'000	RM'000	RM'000
<u>Credit risk</u>				
<i><u>On-balance sheet exposures</u></i>				
Sovereign/central banks	578,702	-	-	-
Banks, DFIs and MDBs	87,254	-	-	-
Insurances cos, securities firms and fund managers	1,001,552			
Corporates	1,775,769	93,541	29,943	27,491
Regulatory retail	174,366	-	-	-
Residential mortgages	3,044,148	-	-	-
Other assets	8,662	-	-	-
Defaulted exposures	46,832	-	-	-
Total on-balance sheet exposures	6,717,285	93,541	29,943	27,491
<i><u>Off-balance sheet exposures</u></i>				
OTC derivatives	3,016	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	623,511	197	3,067	
Total off-balance sheet exposures	626,527	197	3,067	-
Total on and off-balance sheet exposures	7,343,812	93,737	33,010	27,491

3. CREDIT RISK (Cont'd.)

Credit risk mitigation (cont'd.)

The following tables presented the total exposures which are covered by eligible credit risk mitigants of Islamic Banking Window for the financial year ended 31 December 2019:

Exposure class	Exposures before CRM	Exposures covered by guarantees/ credit derivatives	Exposures covered by eligible financial collateral	Exposures covered by other eligible collateral
	RM'000	RM'000	RM'000	RM'000
<u>Credit risk</u>				
<u>On-balance sheet exposures</u>				
Sovereign/central banks	1,755,374	-	-	-
Banks, DFIs and MDBs	50,529	-	-	-
Corporates	1,446,443	93,571	24,092	27,872
Regulatory retail	835,470	-	-	-
Residential mortgages	2,079,891	-	-	-
Other assets	6,491	-	-	-
Defaulted exposures	31,336	-	-	-
Total on-balance sheet exposures	6,205,535	93,571	24,092	27,872
<u>Off-balance sheet exposures</u>				
OTC derivatives	2,277	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	679,218	6,951	4,553	-
Total off-balance sheet exposures	681,495	6,951	4,553	-
Total on and off-balance sheet exposures	6,887,029	100,522	28,645	27,872

3. CREDIT RISK (Cont'd.)

Off-Balance Sheet Exposures and Counterparty Credit Risk

Pre-settlement limits for FX and derivative transactions are established using the potential future exposures ("PFE") approach. This approach takes into consideration the transaction currency and tenor to address the credit risk exposures arising from adverse market movements.

The off-balance sheet exposures and their related counterparty credit risk of the Bank as at 30 June 2020 were as follows:

Description	Principal amount	Positive fair value of derivative contracts	Credit equivalent amount	RWA
	RM'000	RM'000	RM'000	RM'000
Direct credit substitutes	2,520,519		2,441,810	1,712,621
Transaction related contingent items	5,732,609		2,847,433	1,804,726
Short-term self liquidating trade related contingencies	309,038		64,696	44,378
Foreign exchange related contracts				
One year or less	32,441,754	240,135	639,241	167,581
Over one year to five years	303,333	4,399	28,251	19,268
Over five years				
Interest/profit rate related contracts				
One year or less	8,542,915	77,413	145,182	48,043
Over one year to five years	23,073,515	356,996	1,112,373	536,765
Over five years	1,580,138	78,696	246,465	154,799
Equity related contracts				
One year or less	222,490	6,067	-	-
Over one year to five years	7,030	405	-	-
Over five years	-	-	-	-
Precious metal contracts				
One year or less	-	-	-	-
Over one year to five years	-	-	-	-
Over five years	-	-	-	-
Commodity contracts				
One year or less	180,514	6,199	18,101	11,631
Over one year to five years	81,097	8,667	18,086	1,913
Over five years	-	-	-	-
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	6,755,851		4,604,055	3,124,014
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	18,658,362		902,524	199,840
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	16,186,189		6,383,953	832,933
Unutilised credit card lines	94,265		18,853	16,867
Off-balance sheet for securitisation exposures	-		-	-
Total	116,689,619	778,977	19,471,023	8,675,379

3. CREDIT RISK (Cont'd.)

Off-Balance Sheet Exposures and Counterparty Credit Risk (cont'd.)

The off-balance sheet exposures and their related counterparty credit risk of the Bank for the financial year ended 31 December 2019 were as follows:

Description	Principal amount	Positive fair value of derivative contracts	Credit equivalent amount	RWA
	RM'000	RM'000	RM'000	RM'000
Direct credit substitutes	2,705,659		2,620,287	1,696,912
Transaction related contingent items	6,107,043		3,042,267	2,036,302
Short-term self liquidating trade related contingencies	389,829		89,824	52,267
Foreign exchange related contracts				
One year or less	25,342,582	148,769	475,949	139,178
Over one year to five years	550,954	5,215	39,829	24,345
Over five years	-	-	-	-
Interest/profit rate related contracts				
One year or less	10,034,013	36,573	133,368	60,810
Over one year to five years	15,392,386	157,015	713,544	405,647
Over five years	1,275,978	32,441	165,528	112,757
Equity related contracts				
One year or less	369,983	9,164	516	82
Over one year to five years	82,587	1,549	-	-
Over five years	-	-	-	-
Commodity contracts				
One year or less	486,130	43,026	74,099	44,693
Over one year to five years	76,363	1,274	9,471	1,217
Over five years	-	-	-	-
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	7,483,692		5,148,254	3,548,768
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	17,396,566		942,075	227,467
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.	15,055,672		6,071,844	767,628
Unutilised credit card lines	84,694		16,939	15,264
Off-balance sheet for securitisation exposures	-		-	-
Total	102,834,131	435,026	19,543,794	9,133,335

3. CREDIT RISK (Cont'd.)

Off-Balance Sheet Exposures and Counterparty Credit Risk (cont'd.)

The off-balance sheet exposures and their related counterparty credit risk of the Islamic Banking Window as at 30 June 2020 were as follows:

Description	Principal amount	Positive fair value of derivative contracts	Credit equivalent amount	RWA
	RM'000	RM'000	RM'000	RM'000
Direct credit substitutes	26,781		26,781	34,119
Transaction related contingent items	51,682		26,176	29,183
Short-term self-liquidating trade-related contingencies	3,101		620	499
Foreign exchange related contracts with an original maturity up to one year	175,226	780	3,016	1,174
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	822,168		565,580	179,889
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	231,214		4,354	1,994
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	151,383		-	-
Total	1,461,555	780	626,527	246,857

The off-balance sheet exposures and their related counterparty credit risk of the Islamic Banking Window for the financial year ended 31 December 2019 were as follows:

Description	Principal amount	Positive fair value of derivative contracts	Credit equivalent amount	RWA
	RM'000	RM'000	RM'000	RM'000
Direct credit substitutes	11,874		11,874	6,968
Transaction related contingent items	54,306		27,278	31,581
Short-term self-liquidating trade-related contingencies	3,259		652	359
Foreign exchange related contracts with an original maturity up to one year	153,257	2,637	2,277	1,049
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	950,177		637,296	210,473
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	212,341		2,119	789
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	212,239		-	-
Total	1,597,453	2,637	681,496	251,219

4. EQUITIES (Disclosures for Banking Book position)

The following table presented the equity exposures in the banking book.

These exposures were classified under available-for-sale ("AFS") securities which were being measured at fair value.

Type of Equities	Bank			
	30-Jun-20		31-Dec-19	
	Exposures	RWA	Exposures	RWA
	RM'000	RM'000	RM'000	RM'000
Publicly traded equity exposures * mainly acquired via loan restructuring activities	1,672	5,017	2,076	6,226
All other equity exposures	100,131	100,131	131,809	131,809
Total	101,803	105,148	133,885	138,035

	Bank	
	30-Jun-20	31-Dec-19
	RM'000	RM'000
Realised gains arising from sales and liquidation	-	-
Unrealised gains included in fair value reserve	89,265	121,346

As at 30 June 2020, there were no equity exposures under Islamic Banking Window.

5. INTEREST RATE RISK/RATE OF RETURN RISK IN THE BANKING BOOK ("IRRBB/RORRBB")

Interest/Profit Rate Sensitivity Analysis - Banking Book

The table below shows the results at 100 and 200 basis points parallel interest/profit rate shocks to EVE and NII/NPI. The repricing profile of loans is generally based on the earliest possible repricing dates. Interest/profit rate flooring effects are taken into consideration. Loan prepayment and time deposit early withdrawal rates are estimated based on past statistics and trends where possible and material. The average repricing maturity of core non-maturity deposits is determined through empirical models.

Economic Value of Equity ("EVE")

30-Jun-20	Increase/ (Decrease) in basis points	Sensitivity of EVE RM'000	Increase/ (Decrease) in basis points	Sensitivity of EVE RM'000
Currency		RM'000		RM'000
Total	+200/(200)	(383,305)/450,459	+100/(100)	(198,632)/216,990
MYR	+200/(200)	(398,683)/459,903	+100/(100)	(206,366)/221,620
USD	+200/(200)	15,378/(9,444)	+100/(100)	7,734/(4,630)
31-Dec-19	Increase/ (Decrease) in basis points	Sensitivity of EVE RM'000	Increase/ (Decrease) in basis points	Sensitivity of EVE RM'000
Currency		RM'000		RM'000
Total	+200/(200)	(297,123)/358,234	+100/(100)	(156,417)/173,538
MYR	+200/(200)	(314,436)/372,279	+100/(100)	(165,110)/182,306
USD	+200/(200)	17,313/(14,045)	+100/(100)	8,693/(8,768)

Net Interest/Profit Income ("NII/NPI")

30-Jun-20	Increase/ (Decrease) in basis points	Sensitivity of NII/NPI RM'000	Increase/ (Decrease) in basis points	Sensitivity of NII/NPI RM'000
Currency		RM'000		RM'000
Total	+200/(200)	439,423/(580,614)	+100/(100)	221,651/(269,366)
MYR	+200/(200)	481,528/(583,453)	+100/(100)	242,703/(271,662)
USD	+200/(200)	(42,105)/2,839	+100/(100)	(21,052)/2,296
31-Dec-19	Increase/ (Decrease) in basis points <th>Sensitivity of NII/NPI RM'000</th> <th>Increase/ (Decrease) in basis points</th> <th>Sensitivity of NII/NPI RM'000</th>	Sensitivity of NII/NPI RM'000	Increase/ (Decrease) in basis points	Sensitivity of NII/NPI RM'000
Currency		RM'000		RM'000
Total	+200/(200)	552,409/(644,135)	+100/(100)	277,912/(309,474)
MYR	+200/(200)	593,908/(661,983)	+100/(100)	298,661/(320,990)
USD	+200/(200)	(41,499)/17,848	+100/(100)	(20,749)/11,516