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

PILLAR 3 DISCLOSURE
30 JUNE 2024

Domiciled in Malaysia
Registered Office:
Level 22, UOB Plaza 1 KL,
Jalan Raja Laut,
50350 Kuala Lumpur.

Attestation by Chief Executive Officer in pursuant to BASEL II – Pillar 3 Disclosure as at 30 June 2024

I hereby confirm that the Pillar 3 disclosure for the financial period ended 30 June 2024 has 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 disclosure is consistent with the manner that the risks are assessed and managed, and are not misleading in any particular way.

Ng Wei Wei
Chief Executive Officer

Date: 16 August 2024

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 14 June 2024 and Capital Adequacy Framework (Basel II - Risk-Weighted Assets) issued on 18 December 2023.

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

	Group		**Bank**	
	30-Jun-24 RM'000	**31-Dec-23 RM'000**	**30-Jun-24 RM'000**	**31-Dec-23 RM'000**
<u>Common Equity Tier 1 ("CET1")/ Tier 1 Capital</u>				
Paid-up share capital	792,555	792,555	792,555	792,555
Retained profits	13,151,970	12,996,815	13,313,868	13,159,032
Other reserves	278,200	312,870	37,820	72,490
Regulatory adjustments applied in the calculation of CET1 Capital	(1,128,995)	(1,194,967)	(1,262,582)	(1,328,553)
Total CET1/Tier 1 Capital	13,093,730	12,907,273	12,881,661	12,695,524
<u>Tier 2 Capital</u>				
Tier 2 Capital instruments	2,250,000	1,750,000	2,250,000	1,750,000
Loan/financing loss provision:				
- Surplus eligible provisions over expected losses	335,510	339,176	337,337	340,901
- General provisions	166,998	169,764	157,677	160,304
Regulatory adjustments applied in the calculation of Tier 2 Capital	105,065	105,065	-	-
Total Tier 2 Capital	2,857,573	2,364,005	2,745,014	2,251,205
Total Capital	15,951,303	15,271,278	15,626,675	14,946,729

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

	Group		**Bank**	
	30-Jun-24	**31-Dec-23**	**30-Jun-24**	**31-Dec-23**
CET1/Tier 1 Capital	16.158%	15.945% *	15.985%	15.777% *
Total Capital	19.684%	18.865% *	19.392%	18.574% *

* 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:-

	Group	Bank
CET1/Tier 1 Capital Ratio (net of proposed dividends)	14.992%	14.818%
Total Capital Ratio (net of proposed dividends)	17.913%	17.616%

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 Banks (Capital Components) issued on 14 June 2024 and Capital Adequacy Framework for Islamic Banks (Risk-weighted Assets) issued on 18 December 2023.

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

	30-Jun-24 RM'000	31-Dec-23 RM'000
Common Equity Tier 1 ("CET1")/ Tier 1 Capital		
Capital fund	450,000	450,000
Accumulated profit	206,766	160,434
Other reserves	244	1,316
Regulatory adjustments applied in the calculation of CET1 Capital	(14,838)	(13,220)
Total CET1/Tier 1 Capital	642,172	598,530
Tier 2 Capital		
Tier 2 Capital instruments	500,000	-
Financing loss provision:		
- Surplus eligible provisions over expected losses	16,172	935
- General provisions	766	680
Total Tier 2 Capital	516,938	1,615
Total Capital	1,159,110	600,145

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

	30-Jun-24	31-Dec-23
Before the effects of RSIA		
CET1/Tier 1 Capital Ratio	10.402%	9.498%
Total Capital Ratio	18.786%	9.532%
After the effects of RSIA		
CET1/Tier 1 Capital Ratio	16.470%	15.850%
Total Capital Ratio	29.729%	29.729%

In acordance with BNM's Guidelines on the Investment Account, the credit risk and market risks weighted assets funded by the RSIA which qualify as risk absorbent are excluded from the calculation of capital adequacy ratio. As at 30 June 2024, credit risks related to RSIA assets excluded from the total capital ratio calculation amounted to RM2,274,809,668 (31 December 2023: RM2,525,612,204).

2. CAPITAL ADEQUACY

The aggregate breakdown of Risk-Weighted Assets (RWA) of the Bank by exposures in each risk category as at 30 June 2024:

Item	Exposure class June 2024	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)**				
	On-balance sheet exposures				
	Sovereigns/Central Banks	32,442,952	32,442,952	368,113	29,449
	Public Sector Entities	283,895	283,895	-	-
	Banks, Development Financial Institutions and MDBs	0	0	0	0
	Insurance Cos, Securities Firms and Fund Managers	79	79	79	6
	Corporates	314,433	311,170	308,941	24,715
	Regulatory Retail	5,890,892	5,890,618	4,416,464	353,317
	Residential Mortgages	5,217,355	5,217,355	1,997,543	159,804
	Higher Risk Assets	347	347	521	42
	Other Assets	2,981,063	2,981,063	2,051,618	164,129
	Securitisation Exposure	120,051	120,051	24,010	1,921
	Equity Exposure	173,214	173,214	173,214	13,857
	Defaulted exposures	209,332	209,332	209,412	16,753
	Total on-balance sheet exposures	47,633,613	47,630,076	9,549,915	763,993
	Off-balance sheet exposures				
	OTC derivatives	192,698	192,698	73,724	5,898
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	4,076,720	4,075,777	2,990,479	239,239
	Defaulted exposures	56	56	79	6
	Total off-balance sheet exposures	4,269,474	4,268,531	3,064,282	245,143
	Total on and off-balance sheet exposures (SA)	51,903,087	51,898,607	12,614,197	1,009,136
1.2	**Exposures under the Foundation IRB approach (FIRB)**				
	On-balance sheet exposures				
	Banks, Development Financial Institutions and MDBs	4,643,359	4,357,445	412,528	33,002
	Insurance Cos, Securities Firms and Fund Managers	1,048,810	1,008,650	290,746	23,260
	Corporates	40,197,442	35,920,338	35,771,939	2,861,755
	Equity (simple risk weight)	1,086	1,086	3,259	261
	Defaulted exposures	1,221,581	1,140,178	-	-
	Total on-balance sheet exposures	47,112,278	42,427,697	36,478,472	2,918,278
	Off-balance sheet exposures				
	OTC derivatives	3,833,729	3,832,549	934,720	74,778
	Credit Derivatives	742	742	84	7
	Off-Balance sheet exposures other than OTC derivatives or credit derivatives	10,970,763	9,805,160	7,724,189	617,934
	Defaulted exposures	42,188	38,745	-	-
	Total off-balance sheet exposures	14,847,422	13,677,196	8,658,993	692,719
	Total on and off-balance sheet exposures (FIRB)	61,959,700	56,104,893	45,137,465	3,610,997

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	**Exposures under the Advance IRB approach (AIRB)**				
	On-balance sheet exposures				
	Corporates	-	-	-	-
	Residential mortgages	36,667,511	36,667,511	4,382,725	350,618
	Qualifying revolving retail	3,250,652	3,250,652	1,022,268	81,781
	Other retail	14,906,678	14,906,678	2,728,074	218,246
	Defaulted exposures	1,284,090	1,284,090	665,547	53,244
	Total on-balance sheet exposures	56,108,931	56,108,931	8,798,614	703,889
	Off-balance sheet exposures				
	OTC derivatives	323	323	30	2
	Off-Balance sheet exposures other than OTC derivatives or credit derivatives	9,282,677	9,282,677	1,250,355	100,029
	Defaulted exposures	194	194	-	-
	Total off-balance sheet exposures	9,283,194	9,283,194	1,250,385	100,031
	Total on and off-balance sheet exposures (AIRB)	65,392,125	65,392,125	10,048,999	803,920
	Total exposures under IRB approach	127,351,825	121,497,018	55,186,464	4,414,917
	Total (exempted exposures and exposures under the IRB approach) after scaling factor			71,111,849	5,688,948
2.0	**Large Exposures Risk Requirement**	-	-	-	-
3.0	**Market risk**	**Long position**	**Short position**		
	Interest rate risk	226,516	180,953	1,148,455	91,876
	Foreign currency risk	11,310	32,443	171,041	13,683
	Equity Risk			-	-
	Commodity risk			-	-
	Options risk			513,634	41,091
4.0	**Operational risk (basic indicator approach)**			7,639,427	611,154
5.0	**Total RWA and capital requirements**			80,584,406	6,446,752

2. CAPITAL ADEQUACY (Cont'd.)

The aggregate breakdown of Risk-Weighted Assets (RWA) of the Bank by exposures in each risk category as at 31 December 2023:

Item	Exposure class December 2023	Exposures pre Credit Risk Mitigation (CRM)	Exposures post Credit Risk Mitigation (CRM)	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)**				
	On-balance sheet exposures				
	Sovereigns/Central Banks	32,026,905	32,026,905	-	-
	Public Sector Entities	319,727	319,727	-	-
	Insurance Cos, Securities Firms and Fund Managers	81	81	81	7
	Corporates	304,841	302,684	301,198	24,096
	Regulatory Retail	6,182,007	6,181,663	4,635,409	370,832
	Residential Mortgages	5,634,647	5,634,647	2,126,131	170,090
	Higher Risk Assets	400	400	600	48
	Other Assets	2,744,461	2,744,461	2,100,161	168,013
	Securitisation Exposure	120,052	120,052	24,010	1,921
	Equity Exposure	217,253	217,253	217,253	17,380
	Defaulted exposures	225,909	225,909	223,687	17,895
	Total on-balance sheet exposures	47,776,283	47,773,782	9,628,530	770,282
	Off-balance sheet exposures				
	OTC derivatives	321,033	321,033	100,687	8,055
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	4,099,275	4,097,254	3,095,007	247,601
	Defaulted exposures	56	56	79	6
	Total off-balance sheet exposures	4,420,364	4,418,343	3,195,773	255,662
	Total on and off-balance sheet exposures (SA)	**52,196,647**	**52,192,125**	**12,824,303**	**1,025,944**
1.2	**Exposures under the Foundation IRB Approach (FIRB)**				
	On-balance sheet exposures				
	Banks, Development Financial Institutions and MDBs	4,822,080	4,822,080	452,730	36,218
	Insurance Cos, Securities Firms and Fund Managers	874,085	864,048	174,713	13,977
	Corporates	40,672,475	35,941,659	36,887,948	2,951,036
	Equity (Simple Risk Weight)	941	941	2,823	226
	Defaulted exposures	1,229,940	1,165,059	12,851	1,028
	Total on-balance sheet exposures	47,599,521	42,793,787	37,531,065	3,002,485
	Off-balance sheet exposures				
	OTC derivatives	4,020,890	4,018,203	879,005	70,320
	Credit Derivatives	601	601	81	7
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	10,346,698	9,148,741	7,709,053	616,724
	Defaulted exposures	39,440	36,935	-	-
	Total off-balance sheet exposures	14,407,629	13,204,480	8,588,139	687,051
	Total on and off-balance sheet exposures (FIRB)	**62,007,150**	**55,998,267**	**46,119,204**	**3,689,536**

2. CAPITAL ADEQUACY (Cont'd.)

Item	Exposure class December 2023	Exposures pre CRM	Exposures post CRM	RWA	Min. capital requirement at 8%
		RM'000	RM'000	RM'000	RM'000
1.3	**Exposures under the Advanced IRB Approach (AIRB)**				
	On-balance sheet exposures				
	Residential Mortgages	36,332,345	36,332,345	4,369,097	349,528
	Qualifying Revolving Retail	2,937,111	2,937,111	1,019,250	81,540
	Other Retail	14,753,194	14,753,194	2,618,067	209,445
	Defaulted exposures	1,284,600	1,284,600	612,493	48,999
	Total on-balance sheet exposures	55,307,250	55,307,250	8,618,907	689,512
	Off-balance sheet exposures				
	OTC derivatives	777	777	205	16
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	8,824,231	8,824,231	1,245,201	99,616
	Defaulted exposures	360	360	-	-
	Total off-balance sheet exposures	**8,825,368**	**8,825,368**	**1,245,406**	**99,632**
	Total on and off-balance sheet exposures (AIRB)	**64,132,618**	**64,132,618**	**9,864,313**	**789,144**
	Total exposures under IRB Approach	**126,139,768**	**120,130,885**	**55,983,517**	**4,478,680**
	Total (exempted exposures and exposures under the IRB Approach) after scaling factor			**72,166,831**	**5,773,346**
2.0	**Large exposures risk requirement**	-	-	-	-
3.0	**Market Risk**	**Long position**	**Short position**		
	Interest Rate Risk	176,118	150,971	820,632	65,651
	Foreign Currency Risk	22,006	20,567	24,253	1,940
	Equity Risk			-	-
	Commodity Risk			-	-
	Options Risk			205,160	16,413
4.0	**Operational Risk (Basic Indicator Approach)**			7,253,444	580,275
5.0	**Total RWA and capital requirements**			80,470,320	6,437,625

2. CAPITAL ADEQUACY (Cont'd.)

The aggregate breakdown of RWA under the Islamic Banking Window by exposures in each risk category as at 30 June 2024:

Item	Exposure class June 2024	Exposures pre CRM	Exposures post CRM	RWA	RWA absorbed by RSIA	Total RWA after effects of RSIA	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**						
	On-balance sheet exposures						
	Sovereigns/Central Banks	2,787,688	2,787,688	-	-	-	-
	Corporates	5,107	4,124	3,424	-	3,424	274
	Regulatory Retail	-	-	-	-	-	-
	Residential Mortgages	67,635	67,636	23,673	-	23,673	1,894
	Other Assets	15,106	15,106	15,106	-	15,106	1,208
	Defaulted Exposures	5,404	5,404	5,404	-	5,404	432
	Total on-balance sheet exposures	2,880,940	2,879,958	47,607	-	47,607	3,808
	Off-balance sheet exposures						
	OTC derivatives	52,363	52,363	13,662	-	13,662	1,093
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	-	-	-	-	-	-
	Total off-balance sheet exposures	**52,363**	**52,363**	**13,662**	**-**	**13,662**	**1,093**
	Total on and off-balance sheet exposures (SA)	**2,933,303**	**2,932,321**	**61,269**	**-**	**61,269**	**4,901**
1.2	**Exposures under the FIRB Approach**						
	On-balance sheet exposures						
	Banks, Development Financial Institutions and MDBs	1,142,535	856,622	94,866	-	94,866	7,589
	Insurance/Takaful Cos, Securities Firms & Fund	701,545	701,545	54,491	54,491	-	-
	Corporates	3,336,453	3,192,867	3,598,073	1,604,338	1,993,734	159,499
	Defaulted exposures	27,238	-	-	-	-	-
	Total on-balance sheet exposures	**5,207,771**	**4,751,034**	**3,747,430**	**1,658,829**	**2,088,600**	**167,088**
	Off-balance sheet exposures						
	OTC derivatives	4,276	4,276	2,034	-	2,034	163
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	556,782	542,408	571,770	487,218	84,552	6,764
	Total off-balance sheet exposures	**561,058**	**546,684**	**573,804**	**487,218**	**86,586**	**6,927**
	Total on and off-balance sheet exposures (FIRB)	**5,768,829**	**5,297,718**	**4,321,234**	**2,146,047**	**2,175,186**	**174,015**

2. CAPITAL ADEQUACY (Cont'd.)

Item	Exposure class June 2024	Exposures pre CRM	Exposures post CRM	RWA	RWA absorbed by RSIA	Total RWA after effects of RSIA	Min. capital requirement at 8%
		RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
1.3	**Exposures under the AIRB Approach**						
	On-balance sheet exposures						
	Corporates						
	Residential Mortgages	3,674,270	3,674,270	692,445	-	692,445	55,395
	Other Retail	1,274,180	1,274,180	311,074	-	311,074	24,886
	Defaulted exposures	169,733	169,733	108,149	-	108,149	8,652
	Total on-balance sheet exposures	**5,118,183**	**5,118,183**	**1,111,668**	**-**	**1,111,668**	**88,933**
	Off-balance sheet exposures						
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	276,392	276,392	46,339	-	46,339	3,707
	Defaulted Exposures	194	194	-	-	-	-
	Total off-balance sheet exposures	**276,586**	**276,586**	**46,339**	**-**	**46,339**	**3,707**
	Total on and off-balance sheet exposures (AIRB)	**5,394,769**	**5,394,769**	**1,158,007**	**-**	**1,158,007**	**92,640**
	Total exposures under IRB Approach	**11,163,598**	**10,692,487**	**5,479,241**	**2,146,047**	**3,333,193**	**266,655**
	Total (exempted exposures and exposures under the IRB Approach) after scaling factor			**5,869,264**	**2,274,810**	**3,594,455**	**287,556**
2.0	**Large exposures risk**	-	-	-	-	-	-
3.0	**Market Risk**	**Long position**	**Short position**				
	Interest Rate Risk	1,983	1,959	2,541	-	2,541	203
	Foreign Currency Risk	3,550	1,385	3,550	-	3,550	284
	Equity Risk			-	-	-	-
	Commodity Risk			-	-	-	-
	Options Risk			-	-	-	-
4.0	**Operational Risk (Basic Indicator Approach)**			298,390	-	298,390	23,871
5.0	**Total RWA and capital requirements**			6,173,745	2,274,810	3,898,936	311,914

2. CAPITAL ADEQUACY (Cont'd.)

The aggregate breakdown of RWA under the Islamic Banking Window by exposures in each risk category as at 31 December 2023:

Item	Exposure class December 2023	Exposures pre CRM	Exposures post CRM	RWA	RWA absorbed by RSIA	Total RWA after effects of RSIA	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**						
	On-balance sheet exposures						
	Sovereigns/Central Banks	2,738,005	2,738,005	-	-	-	-
	Corporates	1,261	364	364	-	364	29
	Regulatory Retail	59	59	44	-	44	4
	Residential Mortgages	73,843	73,843	25,845	-	25,845	2,067
	Other Assets	13,520	13,520	13,520	-	13,520	1,082
	Defaulted Exposures	5,951	5,951	5,951	-	5,951	476
	Total on-balance sheet exposures	2,832,639	2,831,742	45,724	-	45,724	3,658
	Off-balance sheet exposures						
	OTC derivatives	20,398	20,398	8,722	-	8,722	698
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	-	-	-	-	-	-
	Total off-balance sheet exposures	**20,398**	**20,398**	**8,722**	**-**	**8,722**	**698**
	Total on and off-balance sheet exposures (SA)	**2,853,037**	**2,852,140**	**54,446**	**-**	**54,446**	**4,356**
1.2	**Exposures under the FIRB Approach**						
	On-balance sheet exposures						
	Banks, Development Financial Institutions and MDBs	764,100	764,100	75,874	-	75,874	6,070
	Insurance/Takaful Cos, Securities Firms & Fund Managers	701,594	701,594	70,416	70,416	-	-
	Corporates	3,639,962	3,218,795	3,639,148	1,744,556	1,894,592	151,567
	Defaulted exposures	30,356	15,252	-	-	-	-
	Total on-balance sheet exposures	**5,136,012**	**4,699,741**	**3,785,438**	**1,814,972**	**1,970,466**	**157,637**
	Off-balance sheet exposures						
	OTC derivatives	14,642	14,642	3,902	-	3,902	312
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	609,698	597,334	677,365	567,682	109,683	8,775
	Total off-balance sheet exposures	**624,340**	**611,976**	**681,267**	**567,682**	**113,585**	**9,087**
	Total on and off-balance sheet exposures (FIRB)	**5,760,352**	**5,311,717**	**4,466,705**	**2,382,654**	**2,084,051**	**166,724**

2. CAPITAL ADEQUACY (Cont'd.)

Item	Exposure class December 2023	Exposures pre CRM	Exposures post CRM	RWA	RWA absorbed by RSIA	Total RWA after effects of RSIA	Min. capital requirement at 8%
		RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
1.3	**Exposures under the**						
	On-balance sheet exposures						
	Corporates	-	-	-	-	-	-
	Residential Mortgages	3,566,620	3,566,620	670,296	-	670,296	53,624
	Other Retail	1,293,632	1,293,632	324,267	-	324,267	25,941
	Defaulted exposures	171,351	171,351	101,393	-	101,393	8,111
	Total on-balance sheet exposures	**5,031,603**	**5,031,603**	**1,095,956**	**-**	**1,095,956**	**87,676**
	Off-balance sheet exposures						
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	337,241	337,241	55,718	-	55,718	4,457
	Defaulted Exposures	230	230	-	-	-	-
	Total off-balance sheet exposures	**337,471**	**337,471**	**55,718**	**-**	**55,718**	**4,457**
	Total on and off-balance sheet exposures (AIRB)	**5,369,074**	**5,369,074**	**1,151,674**	**-**	**1,151,674**	**92,133**
	Total exposures under IRB Approach	**11,129,426**	**10,680,791**	**5,618,379**	**2,382,654**	**3,235,725**	**258,857**
	Total (exempted exposures and exposures under the IRB Approach) after scaling factor			**6,009,928**	**2,525,613**	**3,484,315**	**278,745**
2.0	**Large exposures risk**	-	-	-	-	-	-
3.0	**Market Risk**	**Long position**	**Short position**				
	Interest Rate Risk	1,926	1,919	1,943	-	1,943	155
	Foreign Currency Risk	3,033	-	3,033	-	3,033	243
	Equity Risk			-	-	-	-
	Commodity Risk			-	-	-	-
	Options Risk			-	-	-	-
4.0	**Operational Risk (Basic Indicator Approach)**			286,865	-	286,865	22,949
5.0	**Total RWA and capital requirements**			6,301,769	2,525,613	3,776,156	302,092

3. CREDIT RISK

(i) The credit exposures of the Bank by sectors as at 30 June 2024:

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	Higher Risk Assets RM'000	Other Assets RM'000	Securitisation Exposure RM'000	Equity Exposure RM'000	Grand Total RM'000
Agriculture, hunting, forestry and fishing	-	-	-	-	1,041,713	23,790	-	-	-	-	-	1,065,503
Mining and quarrying	-	-	-	-	285,471	7,787	-	-	-	-	-	293,258
Manufacturing	-	-	-	-	10,639,083	1,441,646	-	-	-	-	-	12,080,729
Electricity, gas and water	-	-	-	-	1,804,841	41,950	-	-	-	-	-	1,846,791
Construction	-	-	-	-	12,629,039	562,366	-	-	-	-	-	13,191,405
Wholesale, retail trade,	-	-	-	-	10,243,308	4,766,152	-	-	-	-	-	15,009,460
restaurant and hotels												-
Transport, storage and	-	-	-	-	7,896,645	499,631	-	-	-	-	-	8,396,276
communication												-
Finance, insurance and	-	-	8,465,239	1,169,515	3,272,378	900,950	-	-	-	-	173,214	13,981,296
business services												-
Real estate	-	-	-	-	4,828,442	1,304,961	42,220,969	1,991	-	120,051	1,086	48,477,500
Community, social and	32,567,903	429,202	-	-	78,719	141,493	-	-	-	-	-	33,217,317
personal services												-
Households	-	-	-	-	-	25,401,896	3,243,341	236	-	-	-	28,645,473
Others	-	-	-	-	23,827	-	-	-	3,026,076	-	-	3,049,903
	32,567,903	429,202	8,465,239	1,169,515	52,743,466	35,092,622	45,464,310	2,227	3,026,076	120,051	174,300	179,254,911

Note: The credit exposures in the tables (i) to (iv) are based on exposures as defined under BNM's Capital Adequacy Framework for Standardised Approach and IRB Approach respectively.

3. CREDIT RISK (Cont'd.)

The credit exposures of the Bank by sectors as at 31 December 2023:

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	Higher Risk Assets RM'000	Other Assets RM'000	Securitisation Exposure RM'000	Equity Exposure RM'000	Grand Total RM'000
Agriculture, hunting, forestry and fishing	-	-	-	-	1,362,974	19,648	-	-	-	-	-	1,382,622
Mining and quarrying	-	-	-	-	236,778	8,200	-	-	-	-	-	244,978
Manufacturing	-	-	18,901	-	10,143,690	1,334,387	-	-	-	-	9	11,496,987
Electricity, gas and water	-	-	-	-	1,784,070	43,376	-	-	-	-	-	1,827,446
Construction	-	-	-	-	12,901,882	520,802	-	-	-	-	-	13,422,684
Wholesale, retail trade, restaurant and hotels	-	-	14,601	-	9,830,343	4,595,689	-	-	-	-	-	14,440,633
Transport, storage and communication	-	-	1,654	-	7,780,939	486,607	-	-	-	-	-	8,269,200
Finance, insurance and business services	-	-	8,853,362	997,786	3,082,390	919,457	-	-	-	-	217,253	14,070,248
Real estate	-	-	-	-	4,458,660	1,278,901	42,237,575	2,130	-	120,052	932	48,098,250
Community, social and personal services	32,181,906	440,160	-	-	912,990	142,778	-	-	-	-	-	33,677,834
Households	-	-	-	-	-	25,242,830	3,344,504	240	-	-	-	28,587,574
Others	-	-	-	-	28,599	-	-	-	2,789,360	-	-	2,817,959
	32,181,906	440,160	8,888,518	997,786	52,523,315	34,592,675	45,582,079	2,370	2,789,360	120,052	218,194	178,336,415

3. CREDIT RISK (Cont'd.)

(ii) The credit exposures under the Islamic Banking Window by sectors as at 30 June 2024:

Islamic Banking Window	Sovereigns/ Central Banks RM'000	Public Sector Entities RM'000	Banks, DFIs and MDBs RM'000	Insurance/ Takaful Cos, Securities Firms and Fund Managers RM'000	Corporates (including Specialised Lending and SMEs) RM'000	Retail RM'000	Residential Mortgages RM'000	Other Assets RM'000	Equity Exposure RM'000	Grand Total RM'000
Agriculture, hunting, forestry and fishing	-	-	-	-	320,290	1,325	-	-	-	321,615
Mining & Quarrying	-	-	-	-	40,805	-	-	-	-	40,805
Manufacturing	-	-	-	-	952,404	175,365	-	-	-	1,127,769
Electricity, gas and water	-	-	-	-	738,269	5,816	-	-	-	744,085
Construction	-	-	-	-	506,847	54,692	-	-	-	561,539
Wholesale, retail trade, restaurant and hotels	-	-	-	-	327,155	514,543	-	-	-	841,698
Transport, storage and communication	-	-	-	-	504,273	59,982	-	-	-	564,255
Finance, insurance and business services	-	-	1,146,027	705,532	195,574	149,527	-	-	-	2,196,660
Real estate	-	-	-	-	293,144	160,671	4,022,579	-	-	4,476,394
Community, social and personal services	2,787,688	48,376	-	-	47,602	29,907	-	-	-	2,913,573
Households	-	-	-	-	-	225,207	68,195	-	-	293,402
Others	-	-	-	-	-	-	-	15,106	-	15,106
	2,787,688	48,376	1,146,027	705,532	3,926,363	1,377,035	4,090,774	15,106	-	14,096,901

3. CREDIT RISK (Cont'd.)

The credit exposures under the Islamic Banking Window by sectors as at 31 December 2023:

Islamic Banking Window	Sovereigns/ Central Banks RM'000	Public Sector Entities RM'000	Banks, DFIs and MDBs RM'000	Insurance/ Takaful Cos, Securities Firms and Fund Managers RM'000	Corporates (including Specialised Lending and SMEs) RM'000	Retail RM'000	Residential Mortgages RM'000	Other Assets RM'000	Equity Exposure RM'000	Grand Total RM'000
Agriculture, hunting,	-	-	-	-	336,028	1,366	-	-	-	337,394
Mining and Quarrying	-	-	-	-	22,905		-	-	-	22,905
Manufacturing	-	-	-	-	863,049	174,607	-	-	-	1,037,656
Electricity, gas and water	-	-	-	-	733,301	5,982	-	-	-	739,283
Construction	-	-	-	-	822,251	54,525	-	-	-	876,776
Wholesale, retail trade,	-	-	-	-	378,344	517,592	-	-	-	895,936
restaurant and hotels										-
Transport, storage and	-	-	-	-	469,350	66,498	-	-	-	535,848
communication										-
Finance, insurance and	-	-	770,277	707,397	321,803	157,516	-	-	-	1,956,993
business services										-
Real estate	-	-	-	-	290,510	182,958	3,958,676	-	-	4,432,144
Community, social and	2,738,005	14,595	-	-	52,200	35,283	-	-	-	2,840,083
personal services										-
Households	-	-	-	-	-	226,451	67,474	-	-	293,925
Others	-	-	-	-	-	-	-	13,520	-	13,520
	2,738,005	14,595	770,277	707,397	4,289,741	1,422,778	4,026,150	13,520	-	13,982,463

3. CREDIT RISK (Cont'd.)

(iii) The credit exposures of the Bank by remaining contractual maturities as at 30 June 2024:

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	Higher Risk Assets RM'000	Other Assets RM'000	Securitisation Exposure RM'000	Equity Exposure RM'000	Grand Total RM'000
< 3 months	7,096,723	21,110	3,847,085	102,515	12,792,186	1,150,770	2,622	38	-	-	-	25,013,049
3 - 6 months	383,583	136,738	878,308	26,198	5,064,449	264,896	3,241	125	-	-	-	6,757,538
6 - 12 months	3,125,694	27,894	1,552,592	6,291	5,420,823	17,001,736	1,475,597	222	3,026,076	-	174,300	31,811,225
1 - 3 years	4,845,509	-	917,063	990,688	13,853,476	2,642,472	185,981	111	-	-	-	23,435,300
3 - 5 years	4,552,475	25,631	1,127,001	441	8,678,128	1,127,289	427,904	190	-	20,008	-	15,959,067
> 5 years	12,563,919	217,829	143,190	43,382	6,934,404	12,905,459	43,368,965	1,541	-	100,043	-	76,278,732
	32,567,903	429,202	8,465,239	1,169,515	52,743,466	35,092,622	45,464,310	2,227	3,026,076	120,051	174,300	179,254,911

The credit exposures of the Bank by remaining contractual maturities as at 31 December 2023:

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	Higher Risk Assets RM'000	Other Assets RM'000	Securitisation Exposure RM'000	Equity Exposure RM'000	Grand Total RM'000
< 3 months	2,623,036	73,419	4,605,471	204,670	17,477,024	995,109	6,630	75	-	-	-	25,985,434
3 - 6 months	2,019,213	68,872	448,407	33,401	3,911,391	250,575	6,460	15	-	-	-	6,738,334
6 - 12 months	2,960,509	44,017	1,904,587	16,852	6,207,027	18,255,029	1,543,941	163	2,789,360	-	218,194	33,939,679
1 - 3 years	5,390,597	-	883,757	704,092	9,026,708	790,913	175,287	294	-	-	-	16,971,648
3 - 5 years	4,631,065	25,573	943,961	-	8,124,265	1,170,616	420,957	218	-	10,004	-	15,326,659
> 5 years	14,557,486	228,279	102,335	38,771	7,776,900	13,130,433	43,428,804	1,605	-	110,048	-	79,374,661
	32,181,906	440,160	8,888,518	997,786	52,523,315	34,592,675	45,582,079	2,370	2,789,360	120,052	218,194	178,336,415

3. CREDIT RISK (Cont'd.)

(iv) The credit exposures under the Islamic Banking Window by remaining contractual maturities as at 30 June 2024:

Islamic Banking Window	Sovereigns/ Central Banks RM'000	Public Sector Entities RM'000	Banks, DFIs and MDBs RM'000	Insurance/ Takaful Cos, Securities Firms and Fund Managers RM'000	Corporates (including Specialised Lending and SMEs) RM'000	Retail RM'000	Residential Mortgages RM'000	Other Assets RM'000	Equity Exposure RM'000	Grand Total RM'000
< 3 months	744,162	7	920	659	436,117	8,045	34	-	-	1,189,944
3 - 6 months	131,098	43,833	300,799	3,328	108,103	1,096	19	-	-	588,276
6 - 12 months	-	4,536	-	-	67,647	144	97	-	-	72,424
1 - 3 years	454,177	-	842,361	701,545	1,791,743	13,630	1,303	15,106	-	3,819,865
3 - 5 years	243,401	-	1,947	-	525,148	5,123	7,304	-	-	782,923
> 5 years	1,214,850	-	-	-	997,605	1,348,997	4,082,017	-	-	7,643,469
	2,787,688	48,376	1,146,027	705,532	3,926,363	1,377,035	4,090,774	15,106	-	14,096,901

The credit exposures under the Islamic Banking Window by remaining contractual maturities as at 31 December 2023:

Islamic Banking Window	Sovereigns/ Central Banks RM'000	Public Sector Entities RM'000	Banks, DFIs and MDBs RM'000	Insurance/ Takaful Cos, Securities Firms and Fund Managers RM'000	Corporates (including Specialised Lending and SMEs) RM'000	Retail RM'000	Residential Mortgages RM'000	Other Assets RM'000	Equity Exposure RM'000	Grand Total RM'000
< 3 months	390,064	9,086	6,177	5,230	1,075,344	8,099	22	-	-	1,494,022
3 - 6 months	532,720	5,509	-	573	394,294	2,415	23	-	-	935,534
6 - 12 months	443,529	-	21,334	-	22,869	13,197	147	13,520	-	514,596
1 - 3 years	580,961	-	742,766	701,594	1,110,316	1,552	1,470	-	-	3,138,659
3 - 5 years	406,008	-	-	-	671,629	4,933	6,602	-	-	1,089,172
> 5 years	384,723	-	-	-	1,015,289	1,392,581	4,017,887	-	-	6,810,480
	2,738,005	14,595	770,277	707,397	4,289,741	1,422,777	4,026,151	13,520	-	13,982,463

3. CREDIT RISK (Cont'd.)

The aggregate breakdown of credit risk exposures of the Bank by risk weights under Standardised Approach as at 30 June 2024:

Risk weights	Bank												
	Sovereigns/ Central Banks	Public Sector Entities	Banks, DFIs and MDBs	Insurance Cos, Securities Firms and Fund Managers	Corporates	Regulatory Retail	Residential Mortgages	Higher Risk Assets	Other Assets	Securitisation Exposure	Equity Exposure	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	RM'000	RM'000	RM'000
0%	30,723,929	283,895	-	-	3,374	3,248	-	-	929,445	-	-	31,943,891	-
10%	-	-	-	-	-	-	-	-	-	-	-	-	-
20%	1,843,974	145,307	0	-	-	-	-	-	-	120,051	-	2,109,332	421,866
35%	-	-	-	-	-	-	4,734,122	-	-	-	-	4,734,122	1,656,943
50%	-	-	-	-	120	8,161	208,401	-	-	-	-	216,682	108,340
75%	-	-	-	-	-	9,739,762	165,307	-	-	-	-	9,905,069	7,428,802
90%	-	-	-	-	-	-	-	-	-	-	-	-	-
100%	-	-	-	43,158	365,374	24,978	268,687	-	2,096,631	-	173,214	2,972,042	2,972,042
110%	-	-	-	-	-	-	-	-	-	-	-	-	-
125%	-	-	-	-	-	-	-	-	-	-	-	-	-
135%	-	-	-	-	-	-	-	-	-	-	-	-	-
150%	-	-	-	-	3,391	11,084	767	2,227	-	-	-	17,469	26,204
270%	-	-	-	-	-	-	-	-	-	-	-	-	-
350%	-	-	-	-	-	-	-	-	-	-	-	-	-
400%	-	-	-	-	-	-	-	-	-	-	-	-	-
625%	-	-	-	-	-	-	-	-	-	-	-	-	-
937.5%	-	-	-	-	-	-	-	-	-	-	-	-	-
1250.0%	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	**32,567,903**	**429,202**	**0**	**43,158**	**372,259**	**9,787,233**	**5,377,284**	**2,227**	**3,026,076**	**120,051**	**173,214**	**51,898,607**	**12,614,197**

3. CREDIT RISK (Cont'd.)

The aggregate breakdown of credit risk exposures of the Bank by risk weights under Standardised Approach as at 31 December 2023:

	Bank												
Risk weights	Sovereigns/ Central Banks	Public Sector Entities	Banks, DFIs and MDBs	Insurance Cos, Securities Firms and Fund Managers	Corporates	Regulatory Retail	Residential Mortgages	Higher Risk Assets	Other Assets	Securitisation Exposure	Equity Exposure	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	RM'000	RM'000	RM'000
0%	32,026,906	319,727	-	-	2,946	2,239	-	-	644,300	-	-	32,996,118	-
10%	-	-	-	-	-	-	-	-	-	-	-	-	-
20%	155,000	120,433	-	-	-	-	-	-	-	120,052	-	395,485	79,097
35%	-	-	-	-	-	-	5,149,752	-	-	-	-	5,149,752	1,802,413
50%	-	-	-	-	266	14,446	231,903	-	-	-	-	246,615	123,307
75%	-	-	-	-	-	10,184,984	185,733	-	-	-	-	10,370,717	7,778,038
90%	-	-	-	-	-	-	-	-	-	-	-	-	-
100%	-	-	-	44,559	347,710	25,358	237,480	-	2,145,060	-	217,253	3,017,420	3,017,421
110%	-	-	-	-	-	-	-	-	-	-	-	-	-
125%	-	-	-	-	-	-	-	-	-	-	-	-	-
135%	-	-	-	-	-	-	-	-	-	-	-	-	-
150%	-	-	-	-	3,761	9,887	-	2,370	-	-	-	16,018	24,027
270%	-	-	-	-	-	-	-	-	-	-	-	-	-
350%	-	-	-	-	-	-	-	-	-	-	-	-	-
400%	-	-	-	-	-	-	-	-	-	-	-	-	-
625%	-	-	-	-	-	-	-	-	-	-	-	-	-
937.5%	-	-	-	-	-	-	-	-	-	-	-	-	-
1250%	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	**32,181,906**	**440,160**	**-**	**44,559**	**354,683**	**10,236,914**	**5,804,868**	**2,370**	**2,789,360**	**120,052**	**217,253**	**52,192,125**	**12,824,303**

3. CREDIT RISK (Cont'd.)

The aggregate breakdown of credit risk exposures under the Islamic Banking Window by risk weights under Standardised Approach as at 30 June 2024:

Risk weights	Islamic Banking Window									
	Sovereigns/ Central Banks	**Public Sector Entities**	**Banks, DFIs and MDBs**	**Insurance/Takaful Cos, Securities Firms & Fund Managers**	**Corporates**	**Regulatory Retail**	**Residential Mortgages**	**Other Assets**	**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%	2,787,688	-	-	-	700	-	-	-	2,788,388	-
10%	-	-	-	-	-	-	-	-	-	-
20%	-	48,376	-	-	-	-	-	-	48,376	9,675
35%	-	-	-	-	-	-	67,636	-	67,636	23,673
50%	-	-	-	-	-	-	-	-	-	-
75%	-	-	-	-	-	-	-	-	-	-
90%	-	-	-	-	-	-	-	-	-	-
100%	-	-	-	3,987	3,424	-	5,404	15,106	27,921	27,921
110%	-	-	-	-	-	-	-	-	-	-
125%	-	-	-	-	-	-	-	-	-	-
135%	-	-	-	-	-	-	-	-	-	-
150%	-	-	-	-	-	-	-	-	-	-
270%	-	-	-	-	-	-	-	-	-	-
350%	-	-	-	-	-	-	-	-	-	-
400%	-	-	-	-	-	-	-	-	-	-
625%	-	-	-	-	-	-	-	-	-	-
937.5%	-	-	-	-	-	-	-	-	-	-
1250.0%	-	-	-	-	-	-	-	-	-	-
Total	**2,787,688**	**48,376**	**-**	**3,987**	**4,124**	**-**	**73,040**	**15,106**	**2,932,321**	**61,269**

3. CREDIT RISK (Cont'd.)

The aggregate breakdown of credit risk exposures under the Islamic Banking Window by risk weights under Standardised Approach as at 31 December 2023:

	Islamic Banking Window									
Risk weights	Sovereigns/ Central Banks	Public Sector Entities	Banks, DFIs and MDBs	Insurance/Takaful Cos, Securities Firms & Fund Managers	Corporates	Regulatory Retail	Residential Mortgages	Other Assets	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%	2,738,005	-	-	-	-	-	-	-	2,738,005	-
10%	-	-	-	-	-	-	-	-	-	-
20%	-	14,595	-	-	-	-	-	-	14,595	2,919
35%	-	-	-	-	-	-	73,843	-	73,843	25,845
50%	-	-	-	-	-	-	-	-	-	-
75%	-	-	-	-	-	59	-	-	59	44
90%	-	-	-	-	-	-	-	-	-	-
100%	-	-	-	5,803	364	-	5,951	13,520	25,638	25,638
110%	-	-	-	-	-	-	-	-	-	-
125%	-	-	-	-	-	-	-	-	-	-
135%	-	-	-	-	-	-	-	-	-	-
150%	-	-	-	-	-	-	-	-	-	-
270%	-	-	-	-	-	-	-	-	-	-
350%	-	-	-	-	-	-	-	-	-	-
400%	-	-	-	-	-	-	-	-	-	-
625%	-	-	-	-	-	-	-	-	-	-
937.5%	-	-	-	-	-	-	-	-	-	-
1250%	-	-	-	-	-	-	-	-	-	-
Total	**2,738,005**	**14,595**	**-**	**5,803**	**364**	**59**	**79,794**	**13,520**	**2,852,140**	**54,446**

3. CREDIT RISK (Cont'd.)

Rated Exposures of the Bank by ECAI ratings as at 30 June 2024:

RM'000

Exposure class	Ratings of corporates by approved ECAIs					
	Moodys	Aaa to Aa3	A1 to A3	Baa1 to Ba3	B1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	RAM	AAA to AA3	A to A3	BBB1 to BB3	B to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
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)		-	-	-	-	429,202
Insurance cos, securities firms and fund managers		-	-	-	-	43,158
Corporates		-	-	-	-	372,259
Total		**-**	**-**	**-**	**-**	**844,619**

RM'000

Exposure class	Ratings of banking institutions by approved ECAIs					
	Moodys	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
		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		0	-	-	-	-	-
Total		**0**	**-**	**-**	**-**	**-**	**-**

RM'000

Exposure class	Ratings of sovereigns and central banks by approved ECAIs						
	Moodys	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	RAM	AAA to AA3	A1 to A3	BBB1 to BBB3	BB1 to B3	C1 to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	C+ to D	Unrated
On and off-balance sheet exposures							
Sovereigns/ central banks		-	18,619,114	13,928,268	-	-	20,521
Total		**-**	**18,619,114**	**13,928,268**	**-**	**-**	**20,521**

3. CREDIT RISK (Cont'd.)

Rated Exposures of the Bank by ECAI ratings as at 31 December 2023:

RM'000

Exposure class	**Ratings of corporates by approved ECAIs**					
	Moodys	Aaa to Aa3	A1 to A3	Baa1 to Ba3	B1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	RAM	AAA to AA3	A to A3	BBB1 to BB3	B to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
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)		-	-	-	-	440,160
Insurance cos, securities firms and fund managers		-	-	-	-	44,559
Corporates		-	-	-	-	354,683
Total		**-**	**-**	**-**	**-**	**839,402**

RM'000

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

RM'000

Exposure class	**Ratings of sovereigns and central banks by approved ECAIs**						
	Moodys	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	RAM	AAA to AA3	A1 to A3	BBB1 to BBB3	BB1 to B3	C1 to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	C+ to D	Unrated
On and off-balance sheet exposures							
Sovereigns/ central banks		-	16,256,911	15,904,459	-	-	20,536
Total		**-**	**16,256,911**	**15,904,459**	**-**	**-**	**20,536**

3. CREDIT RISK (Cont'd.)

Rated Exposures of the Islamic Banking Window by ECAI ratings as at 30 June 2024:

RM'000

Exposure class	Ratings of corporates by approved ECAIs					
	Moodys	Aaa to Aa3	A1 to A3	Baa1 to Ba3	B1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	RAM	AAA to AA3	A to A3	BBB1 to BB3	B to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
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)		-	-	-	-	48,376
Insurance cos, securities firms and fund managers		-	-	-	-	3,987
Corporates		-	-	-	-	4,124
Total		**-**	**-**	**-**	**-**	**56,487**

RM'000

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

RM'000

Exposure class	Ratings of sovereigns and central banks by approved ECAIs						
	Moodys	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	RAM	AAA to AA3	A1 to A3	BBB1 to BBB3	BB1 to B3	C1 to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	C+ to D	Unrated
On and off-balance sheet exposures							
Sovereigns/ central banks		-	1,497,879	1,289,808	-	-	-
Total		**-**	**1,497,879**	**1,289,808**	**-**	**-**	**-**

3. CREDIT RISK (Cont'd.)

Rated Exposures of the Islamic Banking Window by ECAI ratings as at 31 December 2023:

RM'000

Exposure class	Ratings of corporates by approved ECAIs					
	Moodys	Aaa to Aa3	A1 to A3	Baa1 to Ba3	B1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	RAM	AAA to AA3	A to A3		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)		-	-	-	-	14,595
Insurance cos, securities firms and fund managers		-	-	-	-	5,803
Corporates		-	-	-	-	364
Total		**-**	**-**	**-**	**-**	**20,762**

RM'000

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

RM'000

Exposure class	Ratings of sovereigns and central banks by approved ECAIs						
	Moodys	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	RAM	AAA to AA3	A1 to A3	BBB1 to BBB3	BB1 to B3	C1 to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	C+ to D	Unrated
On and off-balance sheet exposures							
Sovereigns/ central banks		-	853,368	1,884,637	-	-	-
Total		**-**	**853,368**	**1,884,637**	**-**	**-**	**-**

3. CREDIT RISK (Cont'd.)

The following tables provide the breakdown of exposures of the Bank using the respective internal rating scale for the models applicable to the asset classes as at 30 June 2024:

Exposures under the IRB Approach by Risk Grade

CRR band	**1-9**	**10-16**	**17-20 (Default)**
	RM'000	**RM'000**	**RM'000**
Non-retail exposures (EAD)			
Large corporate, SMEs and specialised lending (IPRE)	30,767,852	18,979,100	1,263,768
Bank	8,113,296	351,943	-
Insurance Cos, securities firm and fund managers	1,126,317	40	-
Total non-retail exposures	40,007,465	19,331,082	1,263,768
Undrawn commitments			
Large corporate, SMEs and specialised lending (IPRE)	1,987,675	435,991	6,548
Bank	-	-	-
Insurance Cos, securities firm and fund managers	-	-	-
Total undrawn commitments	1,987,675	435,991	6,548
Exposure weighted average LGD (%)			
Large corporate, SMEs and specialised lending (IPRE)	43%	41%	43%
Bank	45%	8%	-
Insurance Cos, securities firm and fund managers	43%	45%	-
Exposure weighted average risk weight (%)			
Large corporate, SMEs and specialised lending (IPRE)	65%	120%	0%
Bank	13%	9%	-
Insurance Cos, securities firm and fund managers	30%	235%	-

Specialised Lending Exposure under the Supervisory Slotting Criteria

Supervisory Categories / Risk Weights	**Strong/ 50%**	**Strong/ 70%**	**Good/ 70%**	**Good/ 90%**	**Satisfactory/ 115%**	**Weak/ 250%**	**Default/ 0%**
	RM'000	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**
Specialised Lending Exposure (EAD)							
Project Finance	-	217,984	659,647	413,952	64,715	-	-
Risk Weighted Assets	-	152,589	461,753	372,557	74,422	-	-

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**
Retail exposures (EAD)				
Residential mortgages	34,747,125	750,929	3,739,683	849,289
Qualifying revolving retail	4,350,772	760,722	1,900,988	39,600
Other retail	12,867,297	2,866,663	2,123,664	395,393
Total retail exposures	51,965,194	4,378,314	7,764,335	1,284,282
Undrawn commitments				
Residential mortgages	2,199,310	266,823	104,091	-
Qualifying revolving retail	2,613,557	285,950	862,323	-
Other retail	2,088,460	655,130	207,355	194
Total undrawn commitments	6,901,327	1,207,903	1,173,769	194
Exposure weighted average LGD (%)				
Residential mortgages	13.02%	14.12%	13.64%	13.98%
Qualifying revolving retail	35.35%	42.91%	41.42%	51.53%
Other retail	16.27%	23.43%	26.75%	20.88%
Exposure weighted average risk weight (%)				
Residential mortgages	7.58%	21.88%	49.19%	36.02%
Qualifying revolving retail	6.62%	17.79%	58.94%	220.32%
Other retail	12.17%	26.40%	41.37%	68.90%

3. CREDIT RISK (Cont'd.)

The following tables provide the breakdown of exposures of the Bank using the respective internal rating scale for the models applicable to the asset classes as at 31 December 2023:

Exposures under the IRB Approach by Risk Grade

CRR band	**1-9**	**10-16**	**17-20 (Default)**
	RM'000	**RM'000**	**RM'000**
Non-retail exposures (EAD)			
Large corporate, SMEs and specialised lending (IPRE)	28,758,420	20,803,300	1,269,372
Bank	8,862,261	26,257	-
Insurance Cos, securities firm and fund managers	952,960	267	-
Total non-retail exposures	38,573,641	20,829,824	1,269,372
Undrawn commitments			
Large corporate, SMEs and specialised lending (IPRE)	1,715,595	586,014	11,661
Bank	-	-	-
Insurance Cos, securities firm and fund managers	-	-	-
Total undrawn commitments	1,715,595	586,014	11,661
Exposure weighted average LGD (%)			
Large corporate, SMEs and specialised lending (IPRE)	42%	41%	44%
Bank	45%	45%	-
Insurance Cos, securities firm and fund managers	44%	45%	-
Exposure weighted average risk weight (%)			
Large corporate, SMEs and specialised lending (IPRE)	66%	119%	1%
Bank	12%	52%	-
Insurance Cos, securities firm and fund managers	23%	235%	-

Specialised Lending Exposure under the Supervisory Slotting Criteria

Supervisory Categories / Risk Weights	**Strong/ 50%**	**Strong/ 70%**	**Good/ 70%**	**Good/ 90%**	**Satisfactory/ 115%**	**Weak/ 250%**	**Default/ 0%**
	RM'000	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**
Specialised Lending Exposure (EAD)							
Project Finance	-	221,297	574,504	470,162	67,409	-	-
Risk Weighted Assets	-	154,908	402,153	423,146	77,520	-	-

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**
Retail exposures (EAD)				
Residential mortgages	34,250,351	781,339	3,875,664	869,858
Qualifying revolving retail	3,741,800	691,375	1,887,023	44,857
Other retail	12,786,552	2,744,482	2,089,071	370,246
Total retail exposures	50,778,703	4,217,196	7,851,758	1,284,961
Undrawn commitments				
Residential mortgages	2,234,389	228,442	112,180	-
Qualifying revolving retail	2,247,035	272,990	863,061	-
Other retail	2,019,705	643,029	204,176	361
Total undrawn commitments	6,501,129	1,144,461	1,179,417	361
Exposure weighted average LGD (%)				
Residential mortgages	13.00%	14.23%	13.67%	14.19%
Qualifying revolving retail	35.17%	46.75%	42.06%	51.69%
Other retail	16.18%	22.43%	25.38%	20.43%
Exposure weighted average risk weight (%)				
Residential mortgages	7.57%	22.04%	48.01%	31.27%
Qualifying revolving retail	6.57%	20.49%	62.01%	202.92%
Other retail	12.10%	25.27%	39.66%	67.39%

3. CREDIT RISK (Cont'd.)

The following tables provide the breakdown of exposures of the Islamic Banking Window using the respective internal rating scale for the models applicable to the asset classes as at 30 June 2024:

Exposures under the IRB Approach by Risk Grade

CRR band	**1-9**	**10-16**	**17-20 (Default)**
	RM'000	**RM'000**	**RM'000**
Non-retail exposures (EAD)			
Large corporate, SMEs and specialised lending (IPRE)	1,855,123	1,474,422	27,238
Bank	842,361	303,666	-
Insurance Cos, securities firm and fund managers	701,545	-	-
Total non-retail exposures	3,399,030	1,778,088	27,238
Undrawn commitments			
Large corporate, SMEs and specialised lending (IPRE)	101,927	93,703	-
Bank	-	-	-
Insurance Cos, securities firm and fund managers	-	-	-
Total undrawn commitments	101,927	93,703	-
Exposure weighted average LGD (%)			
Large corporate, SMEs and specialised lending (IPRE)	44%	44%	0%
Bank	45%	3%	
Insurance Cos, securities firm and fund managers	45%		
Exposure weighted average risk weight (%)			
Large corporate, SMEs and specialised lending (IPRE)	86%	147%	0%
Bank	10%	3%	
Insurance Cos, securities firm and fund managers	8%		

Specialised Lending Exposure under the Supervisory Slotting Criteria

Supervisory Categories / Risk Weights	**Strong/ 50%**	**Strong/ 70%**	**Good/ 70%**	**Good/ 90%**	**Satisfactory/ 115%**	**Weak/ 250%**	**Default/ 0%**
	RM'000	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**
Specialised Lending exposures (EAD)							
Project Finance	-	-	519,447	45,027	-	-	-
Risk Weighted Assets	-	-	363,613	40,524	-	-	-

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**
Retail exposures (EAD)				
Residential mortgages	3,277,674	45,601	563,418	131,040
Other retail	653,064	476,446	208,638	38,887
Total retail exposures	3,930,738	522,047	772,056	169,927
Undrawn commitments				
Residential mortgages	187,109	21,412	3,902	-
Other retail	36,382	25,015	2,571	194
Total undrawn commitments	223,491	46,427	6,473	194
Exposure weighted average LGD (%)				
Residential mortgages	14.59%	14.85%	15.23%	15.30%
Other retail	20.41%	25.08%	24.70%	29.85%
Exposure weighted average risk weight (%)				
Residential mortgages	11.76%	22.78%	58.71%	14.43%
Other retail	17.32%	27.87%	37.03%	229.49%

3. CREDIT RISK (Cont'd.)

The following tables provide the breakdown of exposures of the Islamic Banking Window using the respective internal rating scale for the models applicable to the asset classes as at 31 December 2023:

Exposures under the IRB Approach by Risk Grade

CRR band	**1-9**	**10-16**	**17-20 (Default)**
	RM'000	**RM'000**	**RM'000**
Non-retail exposures (EAD)			
Large corporate, SMEs and specialised lending (IPRE)	1,857,039	1,841,914	30,356
Bank	770,277	-	-
Insurance Cos, securities firm and fund managers	701,594	-	-
Total non-retail exposures	3,328,910	1,841,914	30,356
Undrawn commitments			
Large corporate, SMEs and specialised lending (IPRE)	54,193	174,256	-
Bank	-	-	-
Insurance Cos, securities firm and fund managers	-	-	-
Total undrawn commitments	54,193	174,256	-
Exposure weighted average LGD (%)			
Large corporate, SMEs and specialised lending (IPRE)	44%	37%	23%
Bank	45%	-	-
Insurance Cos, securities firm and fund managers	45%	-	-
Exposure weighted average risk weight (%)			
Large corporate, SMEs and specialised lending (IPRE)	84%	128%	0%
Bank	10%	-	-
Insurance Cos, securities firm and fund managers	10%	-	-

Supervisory Categories / Risk Weights	**Strong/ 50%**	**Strong/ 70%**	**Good/ 70%**	**Good/ 90%**	**Satisfactory/ 115%**	**Weak/ 250%**	**Default/ 0%**
	RM'000	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**
Specialised Lending exposures (EAD)							
Project Finance	-	-	514,297	44,874	-	-	-
Risk Weighted Assets	-	-	360,008	40,387	-	-	-

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**
Retail exposures (EAD)				
Residential mortgages	3,202,005	58,785	552,190	133,377
Other retail	657,072	523,618	203,823	38,204
Total retail exposures	3,859,077	582,403	756,013	171,581
Undrawn commitments				
Residential mortgages	223,979	16,852	5,529	-
Other retail	39,789	47,333	3,759	231
Total undrawn commitments	263,768	64,185	9,288	231
Exposure weighted average LGD (%)				
Residential mortgages	14.65%	14.26%	15.40%	15.37%
Other retail	20.95%	25.15%	24.61%	27.36%
Exposure weighted average risk weight (%)				
Residential mortgages	11.69%	22.24%	58.31%	11.36%
Other retail	17.78%	27.96%	38.12%	225.75%

3. CREDIT RISK (Cont'd.)

Retail exposures of the Bank under the IRB Approach by expected loss (EL) range as at 30 June 2024:

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
Retail exposures (EAD)					
Residential mortgages	38,162,234	1,094,329	239,887	590,576	-
Qualifying revolving retail	5,306,556	1,290,830	130,521	241,032	83,143
Other retail	16,936,057	849,365	106,664	250,603	110,328
Total retail exposures	60,404,847	3,234,524	477,072	1,082,211	193,471
Undrawn commitments					
Residential mortgages	2,554,957	13,883	1,384	-	-
Qualifying revolving retail	3,080,213	577,207	10,266	90,111	4,033
Other retail	2,894,944	52,532	1,672	1,796	195
Total undrawn commitments	8,530,114	643,622	13,322	91,907	4,228
Exposure weighted average risk weight (%)					
Residential mortgages	10.37%	70.09%	92.76%	0.00%	0.00%
Qualifying revolving retail	8.68%	48.61%	109.63%	120.21%	132.28%
Other retail	15.83%	63.09%	91.56%	59.60%	8.05%

Retail exposures of the Bank under the IRB Approach by expected loss (EL) range as at 31 December 2023:

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
Retail exposures (EAD)					
Residential mortgages	37,848,160	1,136,676	149,553	642,823	-
Qualifying revolving retail	4,528,615	1,230,127	219,666	291,664	94,983
Other retail	16,793,617	739,483	105,020	261,231	91,000
Total retail exposures	59,170,392	3,106,286	474,239	1,195,718	185,983
Undrawn commitments					
Residential mortgages	2,557,917	15,575	1,519	-	-
Qualifying revolving retail	2,629,250	594,488	40,463	113,344	5,541
Other retail	2,825,972	37,743	1,992	1,333	231
Total undrawn commitments	8,013,139	647,806	43,974	114,677	5,772
Exposure weighted average risk weight (%)					
Residential mortgages	10.43%	71.45%	92.83%	-	-
Qualifying revolving retail	8.53%	46.30%	107.03%	117.10%	122.70%
Other retail	15.72%	59.23%	78.64%	57.00%	9.17%

3. CREDIT RISK (Cont'd.)

Retail exposures of the Islamic Banking Window under the IRB Approach by expected loss (EL) range as at 30 June 2024:

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**
Retail exposures (EAD)					
Residential mortgages	3,683,513	139,372	78,952	115,896	-
Other retail	1,267,749	71,236	16,585	19,343	2,122
Total retail exposures	4,951,262	210,608	95,537	135,239	2,122
Undrawn commitments					
Residential mortgages	210,422	1,803	198	-	-
Other retail	63,526	272	170	-	194
Total undrawn commitments	273,948	2,075	368	-	194
Exposure weighted average risk weight (%)					
Residential mortgages	15.36%	76.09%	93.26%	0.00%	0.00%
Other retail	24.94%	59.20%	161.65%	137.26%	36.31%

Retail exposures of the Islamic Banking Window under the IRB Approach by expected loss (EL) range as at 31 December 2023:

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**
Retail exposures (EAD)					
Residential mortgages	3,622,447	141,528	61,773	120,609	-
Other retail	1,310,955	77,994	13,456	18,381	1,931
Total retail exposures	4,933,402	219,522	75,229	138,990	1,931
Undrawn commitments					
Residential mortgages	244,191	1,758	411	-	-
Other retail	90,515	116	250	-	231
Total undrawn commitments	334,706	1,874	661	-	231
Exposure weighted average risk weight (%)					
Residential mortgages	15.38%	77.82%	92.88%	-	-
Other retail	26.01%	63.39%	137.55%	89.54%	91.37%

3. CREDIT RISK (Cont'd.)

Credit risk mitigation

The following table presents the total exposures of the Bank which are covered by eligible credit risk mitigants as at 30 June 2024:

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**
Credit risk				
On-balance sheet exposures				
Sovereign/Central Banks	32,442,952	-	-	-
Public Sector Entities	283,895	283,895	-	-
Banks, DFIs and MDBs	4,643,359	-	285,914	-
Insurances Cos, Securities Firms & Fund Managers	1,048,888	-	40,159	-
Corporates	31,386,955	1,695,477	1,436,481	2,843,885
Regulatory Retail	24,048,224	3,173	274	-
Residential Mortgages	41,884,867	-	-	-
Higher Risk Assets	347	-	-	-
Other Assets	2,981,063	-	-	-
Specialised Financing / Investment	9,124,920	60,369	-	-
Securitisation Exposure	120,051	120,051	-	-
Equity Exposures	174,300	-	-	-
Defaulted exposures*	2,141,955	4,123	28,973	45,560
Total on-balance sheet exposures	150,281,776	2,167,088	1,791,801	2,889,445
Off-balance sheet exposures				
OTC derivatives	3,271,252	2,287	970	210
Credit derivatives	742	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	25,085,658	264,143	3,916,947	283,114
Defaulted exposures	23,971	-	1,345	1,669
Total off-balance sheet exposures	28,381,623	266,430	3,919,262	284,993
Total on and off-balance sheet exposures	178,663,399	2,433,518	5,711,063	3,174,438

*Defaulted exposure is net off specific provision.

3. CREDIT RISK (Cont'd.)

Credit risk mitigation (cont'd.)

The following table presents the total exposures of the Bank which are covered by eligible credit risk mitigants as at 31 December 2023:

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**
Credit risk				
On-balance sheet exposures				
Sovereign/Central Banks	32,026,905	-	-	-
Public Sector Entities	319,727	319,727	-	-
Banks, DFIs and MDBs	4,822,080	-	-	-
Insurances Cos, Securities Firms & Fund Managers	874,166	-	10,037	-
Corporates	40,980,139	2,217,500	1,939,821	2,793,150
Regulatory Retail	23,872,312	1,782	344	-
Residential Mortgages	41,966,992	-	-	-
Higher Risk Assets	400	-	-	-
Other Assets	2,741,636	-	-	-
Specialised Financing / Investment	-	-	-	-
Securitisation Exposure	120,052	120,052	-	-
Equity Exposures	218,194	-	-	-
Defaulted exposures*	2,123,346	8,771	7,638	44,702
Total on-balance sheet exposures	150,065,949	2,667,832	1,957,840	2,837,852
Off-balance sheet exposures				
OTC derivatives	3,488,898	2,416	1,959	728
Credit derivatives	601	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	24,124,007	152,280	3,847,552	268,896
Defaulted exposures*	22,186	26	899	1,607
Total off-balance sheet exposures	27,635,692	154,722	3,850,410	271,231
Total on and off-balance sheet exposures	177,701,641	2,822,554	5,808,250	3,109,083

*Defaulted exposure is net off specific provision.

3. CREDIT RISK (Cont'd.)

Credit risk mitigation (cont'd.)

The following table presents the total exposures of Islamic Banking Window which are covered by eligible credit risk mitigants as at 30 June 2024:

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**
Credit risk				
On-balance sheet exposures				
Sovereign/Central Banks	2,787,688	-	-	-
Banks, DFIs and MDBs	1,142,535	-	285,914	-
Insurance/Takaful Cos, Securities Firms & Fund Managers	701,545	-	-	-
Corporates	2,449,111	55,683	44,737	99,832
Regulatory Retail	1,274,180	-	-	-
Residential Mortgages	3,741,906	-	-	-
Other Assets	15,106	-	-	-
Specialised Financing / Investment	892,449	-	-	-
Defaulted exposures*	173,499	-	27,238	-
Total on-balance sheet exposures	13,178,019	55,683	357,889	99,832
Off-balance sheet exposures				
OTC derivatives	56,639	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	833,174	7,979	14,271	102
Defaulted exposures*	194	-	-	-
Total off-balance sheet exposures	890,007	7,979	14,271	102
Total on and off-balance sheet exposures	14,068,026	63,662	372,160	99,934

*Defaulted exposure is net off specific provision.

3. CREDIT RISK (Cont'd.)

<u>Credit risk mitigation (cont'd.)</u>

The following table presents the total exposures of Islamic Banking Window which are covered by eligible credit risk mitigants as at 31 December 2023:

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	2,738,005	-	-	-
Banks, DFIs and MDBs	764,100	-	-	-
Insurance/Takaful Cos, Securities Firms & Fund Managers	701,594	-	-	-
Corporates	3,641,222	54,861	316,173	105,891
Regulatory Retail	1,293,691	-	-	-
Residential Mortgages	3,640,463	-	-	-
Other Assets	13,520	-	-	-
Specialised Financing / Investment	-	-	-	-
Defaulted exposures*	162,733	-	7,405	-
Total on-balance sheet exposures	12,955,328	54,861	323,578	105,891
<u>Off-balance sheet exposures</u>				
OTC derivatives	35,040	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	946,939	7,979	12,262	102
Defaulted exposures*	230	-	-	-
Total off-balance sheet exposures	982,209	7,979	12,262	102
Total on and off-balance sheet exposures	13,937,537	62,840	335,840	105,993

*Defaulted exposure is net off specific provision.

3. CREDIT RISK (Cont'd.)

Off-Balance Sheet Exposures

The off-balance sheet exposures and their related counterparty credit risk of the Bank as at 30 June 2024:

Description	Principal amount	Positive fair value of derivative contracts	Credit equivalent amount	RWA
	RM'000	RM'000	RM'000	RM'000
Direct credit substitutes	4,919,751		4,801,356	2,968,691
Transaction related contingent items	7,459,589		3,701,717	2,134,491
Short-term self liquidating trade related contingencies	777,730		167,641	108,601
Forward asset purchases, forward deposits, partly paid shares and securities which represent commitments with certain drawdowns.	45,013		45,013	45,013
Lending of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo-style transactions (i.e. repurchase/reverse repurchase and securities lending/borrowing transactions), and commitment to buy-back Islamic securities under Sell and Buy Back Agreement transactions.	3,117,732		84,217	1,283
Foreign exchange related contracts				
One year or less	72,095,426	336,814	1,365,454	231,590
Over one year to five years	964,596	28,210	101,308	73,051
Over five years	155,718	66	15,780	14,697
Interest/profit rate related contracts				
One year or less	36,739,794	165,807	337,098	45,365
Over one year to five years	53,683,355	343,290	1,903,008	528,948
Over five years	2,215,711	43,767	221,707	94,297
Equity related contracts				
One year or less	111,929	2,831	4,818	236
Over one year to five years	10,538	1,083	1,926	161
Commodity contracts				
One year or less	378,981	11,620	48,462	12,410
Over one year to five years	289,650	4,888	27,189	7,719
Credit Derivative Contracts				
One year or less	-	-	-	-
Over one year to five years	6,178	124	742	84
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	7,352,892		5,057,061	2,832,218
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	26,960,065		1,363,190	294,836
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.	18,472,618		5,267,021	659,056
Unutilised credit card lines	19,455,485		3,885,381	2,921,013
Off-balance sheet for securitisation exposures				
Total	255,212,751	938,500	28,400,089	12,973,760

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 as at 31 December 2023:

Description	Principal amount	Positive fair value of derivative contracts	Credit equivalent amount	RWA
	RM'000	RM'000	RM'000	RM'000
Direct credit substitutes	4,447,896		4,333,183	2,819,021
Transaction related contingent items	7,254,064		3,607,797	2,068,013
Short Term Self Liquidating trade related contingencies	647,859		136,698	80,596
Assets sold with recourse	-	-	-	-
Forward Asset Purchases	-	-	-	-
underwriting agreement	-	-	-	-
Lending of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo-style transactions (i.e. repurchase/reverse repurchase and securities lending/borrowing transactions), and commitment to buy-back Islamic securities under Sell and Buy Back Agreement transactions.	2,966,026		49,557	2,894
Foreign exchange related contracts				
One year or less	88,836,700	761,067	1,936,509	279,242
Over one year to five years	1,269,706	19,087	109,026	73,156
Over five years	133,133	1,382	15,108	14,072
Interest/Profit rate related contracts				
One year or less	26,089,235	161,474	360,615	54,090
Over one year to five years	46,447,817	369,202	1,698,207	465,553
Over five years	1,831,500	31,404	179,315	83,115
Equity related contracts				
One year or less	68,614	427	2,207	155
Over one year to five years	14,444	553	1,708	171
Over five years	-	-	-	-
Commodity contracts				
One year or less	388,564	10,753	40,004	10,343
Over one year to five years	-	-	-	-
Over five years	-	-	-	-
Credit Derivative Contracts				
One year or less	-	-	-	-
Over one year to five years	6,010	-	601	81
Over five years	-	-	-	-
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	7,212,540		5,006,152	3,065,065
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	25,221,133		1,207,655	298,461
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	17,224,755		4,931,186	680,341
Unutilised credit card lines	20,212,979		4,037,834	3,034,968
Off-balance sheet for securitisation exposures	-		-	-
Total	250,272,975	1,355,349	27,653,362	13,029,337

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 2024:

Description	Principal amount	Positive fair value of derivative contracts	Credit equivalent amount	RWA
	RM'000	RM'000	RM'000	RM'000
Direct credit substitutes	149,672		149,672	148,451
Transaction related contingent items	218,494		109,252	114,153
Short-term self-liquidating trade-related contigencies	12,057		2,828	1,632
Foreign exchange related contracts				
One year or less	6,155,492	14,803	53,092	14,136
Over one year to five years	22,988	108	694	99
Over five years				
Interest/profit rate related contracts				
One year or less	600,000	155	905	209
Over one year to five years	100,000	447	1,947	1,252
Over five years				
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	765,671		559,450	350,024
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	1,356,436		12,166	3,849
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	1,268,636		-	-
Total	10,649,446	15,513	890,006	633,805

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 31 December 2023:

Description	Principal amount	Positive fair value of derivative contracts	Credit equivalent amount	RWA
	RM'000	RM'000	RM'000	RM'000
Direct credit substitutes	152,922		152,922	154,006
Transaction related contingent items	220,324		110,162	116,737
Short-term self-liquidating trade-related contigencies	4,321		864	747
Foreign exchange related contracts with				
One year or less	3,996,649	33,254	31,594	11,778
Over one year to five years	-	-	-	-
Over five years	-	-	-	-
Interest/Profit rate related contracts				
One year or less	200,000	666	100	23
Over one year to five years	600,000	346	3,346	823
Over five years	-	-	-	-
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	925,188		669,076	456,951
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	758,313		14,145	4,642
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	1,143,674		-	-
Total	8,001,391	34,266	982,209	745,707

6. Securitisation Exposure

All securitisation transactions entered into the Bank are subject to independent risk assessment and approval. The special purpose entities involved in these transactions are established and managed by third parties and are not controlled by the Bank. Our securitisation positions are recognised as financial assets.

Risk weights for securitisation exposures in the banking book are computed based on the BNM Capital Adequacy Framework (Basel II – Risk-Weighted Assets).

The table below represents the disclosure on securitisation exposure of the Bank under Standardised Approach (SA) as at 30 June 2024:

RM'000

Exposure class 2024	Exposure Value of Positions Purchased	Eligible CRM	Exposure after CRM	Exposures subject to deduction	Distribution of Exposures after CRM according to Applicable Risk Weights						Risk Weighted Assets
					Rated Securitisation Exposures				Unrated (Look Through)		
					20%	50%	100%	1250%	Average Risk Weight	Exposure Amount	
TRADITIONAL SECURITISATION											
(Banking book)											
Non-Originating Banking Institution											
On-Balance Sheet											
Most Senior	120,000	120,051	120,051	-	120,051	-	-	-	-	-	24,010
Total Exposures	120,000	120,051	120,051	-	120,051	-	-	-	-	-	24,010

The table below represents the disclosure on securitisation exposure of the Bank under Standardised Approach (SA) as at 31 December 2023:

RM'000

Exposure class 2023	Exposure Value of Positions Purchased	Eligible CRM	Exposure after CRM	Exposures subject to deduction	Distribution of Exposures after CRM according to Applicable Risk Weights						Risk Weighted Assets
					Rated Securitisation Exposures				Unrated (Look Through)		
					20%	50%	100%	1250%	Average Risk Weight	Exposure Amount	
TRADITIONAL SECURITISATION											
(Banking book)											
Non-Originating Banking Institution											
On-Balance Sheet											
Most Senior	120,000	120,052	120,052	-	120,052	-	-	-	-	-	24,010
Total Exposures	120,000	120,052	120,052	-	120,052	-	-	-	-	-	24,010

4. EQUITIES (Disclosures for Banking Book position)

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

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

Type of Equities	Bank			
	30-Jun-24		31-Dec-23	
	Exposures	RWA	Exposures	RWA
	RM'000	RM'000	RM'000	RM'000
Publicly traded equity exposures * mainly acquired via loan restructuring activities	1,086	3,259	941	2,823
All other equity exposures *unquoted shares which are non-traded in the stock exchange	173,214	173,214	217,253	217,253
Total	174,300	176,473	218,194	220,076

	Bank	
	30-Jun-24 RM'000	31-Dec-23 RM'000
Realised gains arising from sales and liquidation	-	-
Unrealised gains included in fair value reserve	162,220	206,113

As at 30 June 2024, there were no equity exposure 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 of 100 and 200 basis points parallel interest/profit rate shocks to EVE and NII/NFI. 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-24	Increase/ (Decrease) in basis points	Sensitivity of EVE	Increase/ (Decrease) in basis points	Sensitivity of EVE
Currency		RM'000		RM'000
Total	**+200/(200)**	**(474,132)/ 956,768**	**+100/(100)**	**(285,098)/ 404,316**
MYR	+200/(200)	(572,080)/ 1,065,069	+100/(100)	(335,313)/ 457,118
USD	+200/(200)	97,948/ (108,301)	+100/(100)	50,215/ (52,802)

31-Dec-23	Increase/ (Decrease) in basis points	Sensitivity of EVE	Increase/ (Decrease) in basis points	Sensitivity of EVE
Currency		RM'000		RM'000
Total	**+200/(200)**	**(1,257,807)/ 1,667,502**	**+100/(100)**	**(673,496)/ 775,402**
MYR	+200/(200)	(1,356,668)/ 1,772,862	+100/(100)	(723,714)/ 827,245
USD	+200/(200)	98,861/ (105,360)	+100/(100)	50,218/ (51,843)

Net Interest/Finance Income (NII/NFI)

30-Jun-24	Increase/ (Decrease) in basis points	Sensitivity of NII/NFI	Increase/ (Decrease) in basis points	Sensitivity of NII/NFI
Currency		RM'000		RM'000
Total	**+200/(200)**	**381,536/ (478,058)**	**+100/(100)**	**190,787/ (215,504)**
MYR	+200/(200)	417,216/ (513,696)	+100/(100)	208,614/ (233,323)
USD	+200/(200)	(35,680)/ 35,638	+100/(100)	(17,827)/ 17,819

31-Dec-23	Increase/ (Decrease) in basis points	Sensitivity of NII/NFI	Increase/ (Decrease) in basis points	Sensitivity of NII/NFI
Currency		RM'000		RM'000
Total	**+200/(200)**	**273,371/ (390,942)**	**+100/(100)**	**136,699/ (166,651)**
MYR	+200/(200)	343,873/ (461,440)	+100/(100)	171,948/ (201,900)
USD	+200/(200)	(70,502)/ 70,498	+100/(100)	(35,249)/ 35,249