

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

**PILLAR 3 DISCLOSURE**  
**30 JUNE 2023**

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

**Attestation by Chief Executive Officer pursuant to BASEL II – Pillar 3 Disclosure  
as at 30 June 2023**

I hereby confirm that the Pillar 3 disclosure for the financial period ended 30 June 2023 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.

A handwritten signature in black ink, appearing to read "Ng Wei Wei", is written over a light blue horizontal line.

**Ng Wei Wei**  
**Chief Executive Officer**

Date: 6 September 2023



## 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) and Capital Adequacy Framework (Basel II - Risk-Weighted Assets).

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

	Group		Bank	
	30 Jun 2023 RM'000	31 Dec 2022 RM'000	30 Jun 2023 RM'000	31 Dec 2022 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	12,085,253	11,447,521	12,252,768	11,616,857
Other reserves	247,115	66,934	6,718	(173,464)
Regulatory adjustments applied in the calculation of CET1 Capital	(1,147,822)	(1,140,963)	(1,499,485)	(1,492,626)
Total CET1/Tier 1 Capital	11,977,101	11,166,047	11,552,556	10,743,322
<u>Tier 2 Capital</u>				
Tier 2 Capital instruments	2,350,000	2,350,000	2,350,000	2,350,000
Loan/financing loss provision				
- Surplus eligible provisions over expected losses	322,629	320,555	323,118	321,073
- General provisions	167,890	164,706	158,408	155,041
Regulatory adjustments applied in the calculation of Tier 2 Capital	105,073	105,073	-	-
Total Tier 2 Capital	2,945,592	2,940,334	2,831,526	2,826,114
Total Capital	14,922,693	14,106,381	14,384,082	13,569,436

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

	Group		Bank	
	30 Jun 2023	31 Dec 2022	30 Jun 2023	31 Dec 2022
CET1/Tier 1 Capital	15.373%	14.711%	14.960%	14.283%
Total Capital	19.154%	18.585%	18.626%	18.040%

## 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:

	<b>30 Jun 2023</b>	<b>31 Dec 2022</b>
	<b>RM'000</b>	<b>RM'000</b>
<u>Common Equity Tier 1 ("CET1")/</u>		
<u>Tier 1 Capital</u>		
Capital fund	450,000	450,000
Accumulated profit	115,226	86,744
Other reserves	(298)	(3,318)
Regulatory adjustments applied in the calculation of CET1 Capital	(9,708)	(14,025)
Total CET1/Tier 1 Capital	<u>555,220</u>	<u>519,401</u>
<u>Tier 2 Capital</u>		
Financing loss provision		
- Surplus eligible provisions over expected losses	19,281	18,722
- General provisions	972	788
Total Tier 2 Capital	<u>20,253</u>	<u>19,510</u>
Total Capital	<u>575,473</u>	<u>538,911</u>

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

	<b>30 Jun 2023</b>	<b>31 Dec 2022</b>
<b>Before the effects of RSIA</b>		
CET1/Tier 1 Capital Ratio	8.928%	9.521%
Total Capital Ratio	<u>9.511%</u>	<u>10.101%</u>
<b>After the effects of RSIA</b>		
CET1/Tier 1 Capital Ratio	15.613%	15.221%
Total Capital Ratio	<u>16.183%</u>	<u>15.793%</u>

In accordance 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 2023, credit risks related to RSIA assets excluded from the total capital ratio calculation amounted to RM2,662,575,354 (31 December 2022:

## 2. CAPITAL ADEQUACY

The aggregate breakdown of Risk-Weighted Assets (RWA) of the Bank by exposures in each risk category as at 30 June 2023:

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	<b>Credit risk</b>				
1.1	<b><u>Exempted exposures under the Standardised Approach (SA)</u></b>				
	<i>On-balance sheet exposures</i>				
	Sovereigns/central banks	28,499,512	28,499,512	-	-
	Public Sector Entities	660,293	660,293	-	-
	Bank, Development Financial Institutions and MDBs	1,935	1,935	387	31
	Insurance cos, securities firms and fund managers	310	310	310	25
	Corporates	297,047	295,158	294,207	23,536
	Regulatory Retail	6,574,994	6,574,671	4,985,532	398,843
	Residential Mortgages	5,874,772	5,874,772	2,153,654	172,292
	Higher Risk Assets	5,902	5,902	8,853	708
	Other assets	2,218,006	2,218,006	1,542,584	123,407
	Securitisation Exposure	120,013	120,013	24,003	1,920
	Equity exposure	217,253	217,253	217,253	17,380
	Defaulted exposures	342,894	342,894	339,812	27,185
	<b>Total on-balance sheet exposures</b>	<b>44,812,931</b>	<b>44,810,719</b>	<b>9,566,595</b>	<b>765,327</b>
	<i>Off-balance sheet exposures</i>				
	OTC derivatives	910,262	910,262	257,972	20,638
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	3,905,944	3,904,028	2,838,172	227,054
	Defaulted Exposures	8,608	8,608	9,908	793
	<b>Total off-balance sheet exposures</b>	<b>4,824,814</b>	<b>4,822,898</b>	<b>3,106,052</b>	<b>248,485</b>
	<b>Total on and off-balance sheet exposures (SA)</b>	<b>49,637,745</b>	<b>49,633,617</b>	<b>12,672,647</b>	<b>1,013,812</b>
1.2	<b><u>Exposures under the Foundation IRB approach (FIRB)</u></b>				
	<i>On-balance sheet exposures</i>				
	Banks, Development Financial Institutions and MDBs	5,591,667	5,497,082	622,802	49,824
	Insurance Cos, Securities Firms and Fund Managers	1,085,569	1,075,535	145,911	11,673
	Corporates	39,008,405	34,496,625	34,953,590	2,796,288
	Equity (simple risk weight)	838	838	2,514	201
	Defaulted exposures	1,271,923	1,184,133	12,366	989
	<b>Total on-balance sheet exposures</b>	<b>46,958,402</b>	<b>42,254,213</b>	<b>35,737,183</b>	<b>2,858,975</b>
	<i>Off-balance sheet exposures</i>				
	OTC derivatives	4,291,827	4,291,024	975,913	78,073
	Credit Derivatives	612	612	97	8
	Off-Balance sheet exposures other than OTC derivatives or credit derivatives	9,987,798	8,828,111	7,205,867	576,469
	Defaulted exposures	62,941	60,427	-	-
	<b>Total off-balance sheet exposures</b>	<b>14,343,178</b>	<b>13,180,174</b>	<b>8,181,877</b>	<b>654,550</b>
	<b>Total on and off-balance sheet exposures (FIRB)</b>	<b>61,301,580</b>	<b>55,434,387</b>	<b>43,919,060</b>	<b>3,513,525</b>

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	<b><u>Exposures under the Advance IRB approach (AIRB)</u></b>				
	<i>On-balance sheet exposures</i>				
	Corporates	-	-	-	-
	Residential mortgages	35,991,371	35,991,371	4,146,029	331,682
	Qualifying revolving retail	-	-	-	-
	Other retail	17,279,321	17,279,321	3,377,706	270,217
	Defaulted exposures	1,199,863	1,199,863	539,254	43,140
	<b>Total on-balance sheet exposures</b>	<b>54,470,555</b>	<b>54,470,555</b>	<b>8,062,989</b>	<b>645,039</b>
	<i>Off-balance sheet exposures</i>				
	OTC derivatives	804	804	149	12
	Off-Balance sheet exposures other than OTC derivatives or credit derivatives	9,872,851	9,872,851	1,334,430	106,754
	Defaulted exposures	129	129	-	-
	<b>Total off-balance sheet exposures</b>	<b>9,873,784</b>	<b>9,873,784</b>	<b>1,334,579</b>	<b>106,766</b>
<b>Total on and off-balance sheet exposures (AIRB)</b>	<b>64,344,339</b>	<b>64,344,339</b>	<b>9,397,568</b>	<b>751,805</b>	
<b>Total exposures under IRB approach</b>	<b>125,645,919</b>	<b>119,778,726</b>	<b>53,316,628</b>	<b>4,265,330</b>	
<b>Total (exempted exposures and exposures under the IRB approach) after scaling factor</b>			<b>69,188,273</b>	<b>5,535,062</b>	
2.0	<b><u>Large Exposures Risk Requirement</u></b>	-	-	-	-
3.0	<b><u>Market risk</u></b>				
		<b>Long position</b>	<b>Short position</b>		
	Interest rate risk	168,885	146,975	786,142	62,891
	Foreign currency risk	145,699	39,080	146,141	11,691
	Commodity risk	-	-	-	-
	Options risk	-	-	298,958	23,917
4.0	<b><u>Operational risk (basic indicator approach)</u></b>			6,804,728	544,378
5.0	<b><u>Total RWA and capital requirements</u></b>			<b>77,224,242</b>	<b>6,177,939</b>

## 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 2022:

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	<b>Credit risk</b>				
1.1	<b><u>Exempted exposures under the Standardised Approach (SA)</u></b>				
	<i>On-balance sheet exposures</i>				
	Sovereigns/central banks	27,260,129	27,260,129	-	-
	Public Sector Entities	658,203	658,203	-	-
	Bank, Development Financial Institutions & MDBs	869	869	174	14
	Insurance cos, securities firms and fund managers	154	154	154	12
	Corporates	335,624	334,390	377,124	30,170
	Regulatory Retail	6,572,095	6,572,095	4,984,360	398,748
	Residential Mortgages	6,512,010	6,512,010	2,372,582	189,807
	Higher Risk Assets	4,683	4,683	7,024	562
	Other assets	2,111,802	2,111,802	1,309,111	104,729
	Securitisation Exposure	120,026	120,026	24,005	1,920
	Equity exposure	152,757	152,757	152,757	12,221
	Defaulted exposures	249,995	249,995	256,371	20,510
	<b>Total on-balance sheet exposures</b>	<b>43,978,347</b>	<b>43,977,113</b>	<b>9,483,662</b>	<b>758,693</b>
	<i>Off-balance sheet exposures</i>				
	OTC derivatives	175,117	175,117	64,801	5,184
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	4,155,747	4,153,931	2,846,525	227,722
	Defaulted Exposures	6,610	6,610	8,260	661
	<b>Total off-balance sheet exposures</b>	<b>4,337,474</b>	<b>4,335,658</b>	<b>2,919,586</b>	<b>233,567</b>
	<b>Total on and off-balance sheet exposures (SA)</b>	<b>48,315,821</b>	<b>48,312,771</b>	<b>12,403,248</b>	<b>992,260</b>
1.2	<b><u>Exposures under the Foundation IRB approach (FIRB)</u></b>				
	<i>On-balance sheet exposures</i>				
	Banks, Development Financial Institutions and MDBs	5,377,106	5,377,106	510,725	40,858
	Insurance Cos, Securities Firms and Fund Managers	1,100,389	1,073,233	168,827	13,506
	Corporates	39,349,076	34,586,216	34,247,480	2,739,798
	Equity (simple risk weight)	924	924	2,773	222
	Defaulted exposures	1,367,408	1,313,216	-	-
	<b>Total on-balance sheet exposures</b>	<b>47,194,903</b>	<b>42,350,695</b>	<b>34,929,805</b>	<b>2,794,384</b>
	<i>Off-balance sheet exposures</i>				
	OTC derivatives	4,077,000	4,074,018	874,897	69,992
	Off-Balance sheet exposures other than OTC derivatives or credit derivatives	9,639,841	8,511,088	7,147,827	571,826
	Defaulted exposures	46,760	43,864	-	-
	<b>Total off-balance sheet exposures</b>	<b>13,763,601</b>	<b>12,628,970</b>	<b>8,022,724</b>	<b>641,818</b>
	<b>Total on and off-balance sheet exposures (FIRB)</b>	<b>60,958,504</b>	<b>54,979,665</b>	<b>42,952,529</b>	<b>3,436,202</b>

## 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	<b><u>Exposures under the Advance IRB approach (AIRB)</u></b>				
	<i><u>On-balance sheet exposures</u></i>				
	Corporates	-	-	-	-
	Residential mortgages	35,963,617	35,963,617	4,140,112	331,210
	Qualifying revolving retail	2,560,579	2,560,579	909,524	72,762
	Other retail	14,761,751	14,761,751	2,487,330	198,986
	Defaulted exposures	1,181,349	1,181,349	564,130	45,130
	<b>Total on-balance sheet exposures</b>	<b>54,467,296</b>	<b>54,467,296</b>	<b>8,101,096</b>	<b>648,088</b>
	<i><u>Off-balance sheet exposures</u></i>				
	OTC derivatives	895	895	216	17
	Off-Balance sheet exposures other than OTC derivatives or credit derivatives	9,537,360	9,537,360	1,356,689	108,535
	Defaulted exposures	-	-	-	-
	<b>Total off-balance sheet exposures</b>	<b>9,538,255</b>	<b>9,538,255</b>	<b>1,356,905</b>	<b>108,552</b>
<b>Total on and off-balance sheet exposures (AIRB)</b>	<b>64,005,551</b>	<b>64,005,551</b>	<b>9,458,001</b>	<b>756,640</b>	
<b>Total exposures under IRB approach</b>	<b>124,964,055</b>	<b>118,985,216</b>	<b>52,410,530</b>	<b>4,192,842</b>	
<b>Total (exempted exposures and exposures under the IRB approach) after scaling factor</b>			<b>67,958,409</b>	<b>5,436,673</b>	
2.0	<b><u>Large Exposures Risk Requirement</u></b>	-	-	-	-
3.0	<b><u>Market risk</u></b>	<b>Long position</b>	<b>Short position</b>		
	Interest rate risk	161,049	154,584	649,643	51,971
	Foreign currency risk	57,767	31,896	57,767	4,621
	Commodity risk	-	-	-	-
	Options risk	-	-	194,509	15,560
4.0	<b><u>Operational risk (basic indicator approach)</u></b>			6,356,550	508,524
5.0	<b><u>Total RWA and capital requirements</u></b>			75,216,879	6,017,350

## 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 2023:

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	<b><u>Credit risk</u></b>						
1.1	<b><u>Exempted exposures under Standardised Approach (SA)</u></b>						
	<b><u>On-balance sheet exposures</u></b>						
	Sovereigns/Central Banks	3,774,203	3,774,203	-	-	-	-
	Corporates	1,224	402	402	-	402	32
	Residential Mortgages	80,384	80,384	28,134	-	28,134	2,251
	Other assets	17,203	17,203	15,726	-	15,726	1,258
	Defaulted Exposures	5,934	5,934	5,934	-	5,934	475
	<b>Total on-balance sheet exposures</b>	<b>3,878,948</b>	<b>3,878,126</b>	<b>50,196</b>	<b>-</b>	<b>50,196</b>	<b>4,016</b>
	<b><u>Off-balance sheet exposures</u></b>						
	OTC derivatives	69,699	69,699	27,552	-	27,552	2,204
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	-	-	-	-	-	-
	<b>Total off-balance sheet exposures</b>	<b>69,699</b>	<b>69,699</b>	<b>27,552</b>	<b>-</b>	<b>27,552</b>	<b>2,204</b>
	<b>Total on and off-balance sheet exposures (SA)</b>	<b>3,948,647</b>	<b>3,947,825</b>	<b>77,748</b>	<b>-</b>	<b>77,748</b>	<b>6,220</b>
1.2	<b><u>Exposures under the FIRB approach</u></b>						
	<b><u>On-balance sheet exposures</u></b>						
	Banks, Development Financial Institutions and MDBs	554,299	554,299	54,742	-	54,742	4,379
	Insurance Cos, Securities Firms & Fund Managers	1,002,043	1,002,043	123,687	123,687	-	-
	Corporates	2,905,916	2,832,315	3,836,822	2,074,196	1,762,627	141,010
	Defaulted Exposures	30,989	19,510	-	-	-	-
	<b>Total on-balance sheet exposures</b>	<b>4,493,247</b>	<b>4,408,167</b>	<b>4,015,251</b>	<b>2,197,883</b>	<b>1,817,369</b>	<b>145,389</b>
	<b><u>Off-balance sheet exposures</u></b>						
	OTC Derivatives	4,663	4,663	1,895	-	1,895	152
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	420,652	409,396	432,662	313,981	118,681	9,494
	Defaulted Exposures	750	750	-	-	-	-
	<b>Total off-balance sheet exposures</b>	<b>426,065</b>	<b>414,809</b>	<b>434,557</b>	<b>313,981</b>	<b>120,576</b>	<b>9,646</b>
	<b>Total on and off-balance sheet exposures (FIRB)</b>	<b>4,919,312</b>	<b>4,822,976</b>	<b>4,449,808</b>	<b>2,511,864</b>	<b>1,937,945</b>	<b>155,035</b>

## 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%
1.3	<b><u>Exposures under the AIRB approach</u></b>						
	<b><u>On-balance sheet exposures</u></b>						
	Corporate	-	-	-	-	-	-
	Residential mortgages	3,419,839	3,419,839	620,164	-	620,164	49,613
	Other retail	1,311,299	1,311,299	330,084	-	330,084	26,407
	Defaulted exposures	139,045	139,045	73,937	-	73,937	5,915
	<b>Total on-balance sheet exposures</b>	<b>4,870,183</b>	<b>4,870,183</b>	<b>1,024,185</b>	<b>-</b>	<b>1,024,185</b>	<b>81,935</b>
	<b><u>Off-balance sheet exposures</u></b>						
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	413,638	413,638	69,409	-	69,409	5,553
	<b>Total off-balance sheet exposures</b>	<b>413,638</b>	<b>413,638</b>	<b>69,409</b>	<b>-</b>	<b>69,409</b>	<b>5,553</b>
	<b>Total on and off-balance sheet exposures (AIRB)</b>	<b>5,283,821</b>	<b>5,283,821</b>	<b>1,093,594</b>	<b>-</b>	<b>1,093,594</b>	<b>87,488</b>
	<b>Total exposures under IRB approach</b>	<b>10,203,133</b>	<b>10,106,797</b>	<b>5,543,402</b>	<b>2,511,864</b>	<b>3,031,539</b>	<b>242,523</b>
	<b>Total (exempted exposures and exposures under the IRB approach) after scaling factor</b>			<b>5,953,755</b>	<b>2,662,576</b>	<b>3,291,179</b>	<b>263,294</b>
2.0	<b><u>Large exposures risk requirement</u></b>	-	-	-	-	-	-
3.0	<b><u>Market risk</u></b>						
		<b>Long position</b>	<b>Short position</b>				
	Interest rate risk	193	204	4,025	-	4,025	322
	Foreign currency risk	2,786	3,227	3,227	-	3,227	258
	Commodity risk	-	-	-	-	-	-
Options risk	-	-	-	-	-	-	
4.0	<b><u>Operational risk (basic indicator approach)</u></b>			257,623	-	257,623	20,610
5.0	<b><u>Total RWA and capital requirements</u></b>			6,218,630	2,662,576	3,556,054	284,484

## 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 2022:

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	<b>Credit risk</b>						
1.1	<b><u>Exempted exposures under Standardised Approach (SA)</u></b> <i>On-balance sheet exposures</i>						
	Sovereigns/Central Banks	4,194,758	4,194,758	-	-	-	-
	Residential Mortgages	89,775	89,775	31,432	-	31,432	2,514
	Other assets	22,273	22,273	20,107	-	20,107	1,609
	Defaulted Exposures	3,167	3,167	3,107	-	3,107	249
	<b>Total on-balance sheet exposures</b>	<b>4,309,973</b>	<b>4,309,973</b>	<b>54,646</b>	<b>-</b>	<b>54,646</b>	<b>4,372</b>
	<i>Off-balance sheet exposures</i>						
	OTC derivatives	11,290	11,290	8,381	-	8,381	670
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	3	3	1	-	1	-
	<b>Total off-balance sheet exposures</b>	<b>11,293</b>	<b>11,293</b>	<b>8,382</b>	<b>-</b>	<b>8,382</b>	<b>670</b>
	<b>Total on and off-balance sheet exposures (SA)</b>	<b>4,321,266</b>	<b>4,321,266</b>	<b>63,028</b>	<b>-</b>	<b>63,028</b>	<b>5,042</b>
1.2	<b><u>Exposures under the FIRB approach</u></b> <i>On-balance sheet exposures</i>						
	Banks, Development Financial Institutions and MDBs	215,891	215,891	22,165	-	22,165	1,773
	Insurance Cos, Securities Firms & Fund Managers	1,002,226	1,002,226	146,454	146,454	-	-
	Corporates	2,791,385	2,663,122	3,006,432	1,271,724	1,734,709	138,777
	Defaulted Exposures	113,093	98,780	-	-	-	-
	<b>Total on-balance sheet exposures</b>	<b>4,122,595</b>	<b>3,980,019</b>	<b>3,175,051</b>	<b>1,418,178</b>	<b>1,756,874</b>	<b>140,550</b>
	<i>Off-balance sheet exposures</i>						
	OTC Derivatives	3,770	3,770	2,485	-	2,485	199
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	455,184	443,970	639,000	509,187	129,813	10,385
	<b>Total off-balance sheet exposures</b>	<b>458,954</b>	<b>447,740</b>	<b>641,485</b>	<b>509,187</b>	<b>132,298</b>	<b>10,584</b>
	<b>Total on and off-balance sheet exposures (FIRB)</b>	<b>4,581,549</b>	<b>4,427,759</b>	<b>3,816,536</b>	<b>1,927,365</b>	<b>1,889,172</b>	<b>151,134</b>

## 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	<b><u>Exposures under the AIRB approach</u></b>						
	<b><u>On-balance sheet exposures</u></b>						
	Corporate	-	-	-	-	-	-
	Residential mortgages	3,296,372	3,296,372	580,667	-	580,667	46,454
	Other retail	1,296,036	1,296,036	330,070	-	330,070	26,406
	Defaulted exposures	127,346	127,346	71,980	-	71,980	5,758
	<b>Total on-balance sheet exposures</b>	<b>4,719,754</b>	<b>4,719,754</b>	<b>982,717</b>	<b>-</b>	<b>982,717</b>	<b>78,618</b>
	<b><u>Off-balance sheet exposures</u></b>						
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	433,201	433,201	71,818	-	71,818	5,745
	<b>Total off-balance sheet exposures</b>	<b>433,201</b>	<b>433,201</b>	<b>71,818</b>	<b>-</b>	<b>71,818</b>	<b>5,745</b>
<b>Total on and off-balance sheet exposures (AIRB)</b>	<b>5,152,955</b>	<b>5,152,955</b>	<b>1,054,535</b>	<b>-</b>	<b>1,054,535</b>	<b>84,363</b>	
<b>Total exposures under IRB approach</b>	<b>9,734,504</b>	<b>9,580,714</b>	<b>4,871,071</b>	<b>1,927,365</b>	<b>2,943,707</b>	<b>235,497</b>	
<b>Total (exempted exposures and exposures under the IRB approach) after scaling factor</b>			<b>5,226,363</b>	<b>2,043,007</b>	<b>3,183,356</b>	<b>254,669</b>	
2.0	<b><u>Large exposures risk requirement</u></b>	-	-	-	-	-	-
3.0	<b><u>Market risk</u></b>						
		<b>Long position</b>	<b>Short position</b>				
	Interest rate risk	173	167	3,098	-	3,098	248
	Foreign currency risk	1,749	322	1,749	-	1,749	140
	Commodity risk	-	-	-	-	-	-
Options risk	-	-	-	-	-	-	
4.0	<b><u>Operational risk (basic indicator approach)</u></b>			224,198	-	224,198	17,936
5.0	<b><u>Total RWA and capital requirements</u></b>			5,455,409	2,043,007	3,412,402	272,992

### 3. CREDIT RISK

(i) The credit exposures of the Bank by sectors as at 30 June 2023:

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	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	-	-	-	-	1,293,525	22,440	-	-	-	-	-	1,315,965
Mining and quarrying	-	-	-	-	176,581	8,598	-	-	-	-	-	185,179
Manufacturing	-	-	94,330	-	9,783,247	1,368,006	-	-	-	-	-	11,245,583
Electricity, gas and water	-	-	-	-	1,412,469	9,640	-	-	-	-	-	1,422,109
Construction	-	-	-	-	12,248,335	507,912	-	-	-	-	-	12,756,247
Wholesale, retail trade, restaurant and hotels	-	-	9,827	-	15,437,900	4,581,491	-	-	-	-	-	20,029,218
Transport, storage and communication	-	-	1,093	-	2,378,074	214,973	-	-	-	-	-	2,594,140
Finance, insurance and business services	87,208	272,699	9,630,998	1,281,740	3,698,847	1,009,321	-	-	-	-	-	15,980,813
Real estate	-	-	-	-	4,158,215	629,205	-	-	-	120,013	-	4,907,433
Community, social and personal services	-	-	-	-	79,750	138,215	-	-	-	-	-	217,965
Households	-	-	-	-	42,688	26,648,262	45,700,054	11,244	-	-	-	72,402,248
Others	29,044,563	660,293	-	-	13,774	665	-	-	2,289,377	-	218,091	32,226,763
	<u>29,131,771</u>	<u>932,992</u>	<u>9,736,248</u>	<u>1,281,740</u>	<u>50,723,405</u>	<u>35,138,728</u>	<u>45,700,054</u>	<u>11,244</u>	<u>2,289,377</u>	<u>120,013</u>	<u>218,091</u>	<u>175,283,663</u>

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 2022:

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 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	-	-	-	-	1,702,453	20,393	-	-	-	-	-	1,722,846
Mining and quarrying	-	-	16,838	-	223,272	9,534	-	-	-	-	-	249,644
Manufacturing	-	-	80,808	-	9,329,299	1,347,792	-	-	-	-	-	10,757,899
Electricity, gas and water	-	-	-	-	1,240,616	9,248	-	-	-	-	-	1,249,864
Construction	-	-	-	-	11,404,964	481,645	-	-	-	-	-	11,886,609
Wholesale, retail trade, restaurant and hotels	-	-	31,222	-	17,004,778	4,456,088	-	-	-	-	-	21,492,088
Transport, storage and communication	-	-	828	-	2,168,780	202,162	-	-	-	-	-	2,371,770
Finance, insurance and business services	10,433	45,320	9,162,692	1,244,204	3,437,259	960,460	-	-	-	-	-	14,860,368
Real estate	-	-	-	-	4,275,064	608,433	-	-	-	120,026	-	5,003,523
Community, social and personal services	-	-	-	-	84,579	133,688	-	-	-	-	-	218,267
Households	-	-	-	-	11,295	26,568,131	46,215,490	10,958	-	-	-	72,805,874
Others	27,723,926	658,203	-	-	-	-	-	-	2,125,314	-	153,681	30,661,124
	<u>27,734,359</u>	<u>703,523</u>	<u>9,292,388</u>	<u>1,244,204</u>	<u>50,882,359</u>	<u>34,797,574</u>	<u>46,215,490</u>	<u>10,958</u>	<u>2,125,314</u>	<u>120,026</u>	<u>153,681</u>	<u>173,279,876</u>

### 3. CREDIT RISK (Cont'd.)

(ii) The credit exposures under the Islamic Banking Window by sectors as at 30 June 2023:

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	Other assets RM'000	Securitisation exposure RM'000	Grand total RM'000
Agriculture, hunting, forestry and fishing	-	-	-	-	285,189	1,404	-	-	-	286,593
Mining & Quarrying	-	-	-	-	20,614	-	-	-	-	20,614
Manufacturing	-	-	-	-	832,024	184,081	-	-	-	1,016,105
Electricity, gas and water	-	-	-	-	548,314	-	-	-	-	548,314
Construction	-	-	-	-	458,437	60,126	-	-	-	518,563
Wholesale, retail trade, restaurant and hotels	-	-	-	-	602,014	532,978	-	-	-	1,134,992
Transport, storage and communication	-	-	-	-	234,736	43,226	-	-	-	277,962
Finance, insurance and business services	-	52,684	554,299	1,019,058	113,711	170,332	-	-	-	1,910,084
Real estate	-	-	-	-	219,215	124,664	-	-	-	343,879
Community, social and personal services	-	-	-	-	49,870	35,693	-	-	-	85,563
Households	-	-	-	-	-	296,530	3,921,104	-	-	4,217,634
Others	3,774,203	-	-	-	71	-	-	17,203	-	3,791,477
	<u>3,774,203</u>	<u>52,684</u>	<u>554,299</u>	<u>1,019,058</u>	<u>3,364,195</u>	<u>1,449,034</u>	<u>3,921,104</u>	<u>17,203</u>	<u>-</u>	<u>14,151,780</u>

### 3. CREDIT RISK (Cont'd.)

The credit exposures under the Islamic Banking Window by sectors as at 31 December 2022:

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 SMEs) RM'000	Retail RM'000	Residential mortgages RM'000	Other assets RM'000	Securitisation exposure RM'000	Grand total RM'000
Agriculture, hunting, forestry and fishing	-	-	-	-	276,974	388	-	-	-	277,362
Mining and Quarrying	-	-	-	-	90,422	-	-	-	-	90,422
Manufacturing	-	-	-	-	893,279	182,113	-	-	-	1,075,392
Electricity, gas and water	-	-	-	-	540,236	-	-	-	-	540,236
Construction	-	-	-	-	484,221	63,787	-	-	-	548,008
Wholesale, retail trade, restaurant and hotels	-	-	-	-	564,120	515,943	-	-	-	1,080,063
Transport, storage and communication	-	-	-	-	138,483	40,798	-	-	-	179,281
Finance, insurance and business services	10,433	3,637	215,891	1,009,880	112,314	175,761	-	-	-	1,527,916
Real estate	-	-	-	-	212,338	121,759	-	-	-	334,097
Community, social and personal services	-	-	-	-	51,045	36,567	-	-	-	87,612
Households	-	-	-	-	-	305,708	3,803,075	-	-	4,108,783
Others	4,184,325	-	-	-	-	-	-	22,273	-	4,206,598
	<u>4,194,758</u>	<u>3,637</u>	<u>215,891</u>	<u>1,009,880</u>	<u>3,363,432</u>	<u>1,442,824</u>	<u>3,803,075</u>	<u>22,273</u>	<u>-</u>	<u>14,055,770</u>

### 3. CREDIT RISK (Cont'd.)

(iii) The credit exposures of the Bank by remaining contractual maturities as at 30 June 2023:

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	Higher Risk Assets RM'000	Other assets RM'000	Securitisation exposure RM'000	Equity exposure RM'000	Grand total RM'000
< 3 months	2,622,719	456,811	5,900,027	165,811	15,985,049	942,401	2,302	-	-	-	-	26,075,120
3 - 6 months	70,058	56,818	450,235	37,743	5,169,819	209,614	3,423	-	-	-	-	5,997,710
6 - 12 months	4,346,582	73,684	1,566,577	16,813	4,786,582	19,723,752	7,505,367	11,244	2,289,377	-	218,091	40,538,069
1 - 3 years	4,873,852	40,748	881,685	1,010,426	7,938,455	612,690	108,023	-	-	-	-	15,465,879
3 - 5 years	3,938,229	25,652	836,474	-	9,093,257	793,669	288,059	-	-	10,001	-	14,985,341
> 5 years	13,280,331	279,279	101,250	50,947	7,750,243	12,856,602	37,792,880	-	-	110,012	-	72,221,544
	29,131,771	932,992	9,736,248	1,281,740	50,723,405	35,138,728	45,700,054	11,244	2,289,377	120,013	218,091	175,283,663

The credit exposures of the Bank by remaining contractual maturities as at 31 December 2022:

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	Higher Risk Assets RM'000	Other assets RM'000	Securitisation exposure RM'000	Equity exposure RM'000	Grand total RM'000
< 3 months	4,547,881	33,504	4,582,178	144,740	16,141,808	924,912	2,167	-	-	-	-	26,377,190
3 - 6 months	595,079	11,817	386,120	20,589	4,469,482	219,732	5,542	-	-	-	-	5,708,361
6 - 12 months	372,215	290,064	552,774	13,697	3,891,240	7,078,645	1,441,227	-	415,969	-	-	14,055,831
1 - 3 years	7,888,607	65,993	2,950,560	1,017,920	9,601,049	12,856,249	6,856,766	10,958	1,709,345	-	153,681	43,111,128
3 - 5 years	4,295,282	25,079	740,745	-	9,191,643	819,014	269,337	-	-	-	-	15,341,100
> 5 years	10,035,295	277,066	80,011	47,258	7,587,137	12,899,022	37,640,451	-	-	120,026	-	68,686,266
	27,734,359	703,523	9,292,388	1,244,204	50,882,359	34,797,574	46,215,490	10,958	2,125,314	120,026	153,681	173,279,876

### 3. CREDIT RISK (Cont'd.)

(iv) The credit exposures under the Islamic Banking Window by remaining contractual maturities as at 30 June 2023:

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	Other assets RM'000	Equity exposure RM'000	Grand total RM'000
< 3 months	2,052,778	45,609	-	11,936	698,541	8,570	5	-	-	2,817,439
3 - 6 months	-	7,075	-	5,079	14,648	937	67	-	-	27,806
6 - 12 months	576,909	-	28,186	-	51,980	12,645	92	17,203	-	687,015
1 - 3 years	969,154	-	526,113	1,002,043	577,665	1,774	1,542	-	-	3,078,291
3 - 5 years	-	-	-	-	1,079,464	4,175	3,976	-	-	1,087,615
> 5 years	175,362	-	-	-	941,897	1,420,933	3,915,422	-	-	6,453,614
	3,774,203	52,684	554,299	1,019,058	3,364,195	1,449,034	3,921,104	17,203	-	14,151,780

The credit exposures under the Islamic Banking Window by remaining contractual maturities as at 31 December 2022:

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	Other assets RM'000	Equity exposures RM'000	Grand total RM'000
< 3 months	2,579,529	3,637	-	6,516	592,696	7,803	-	-	-	3,190,181
3 - 6 months	251,078	-	-	1,137	34,478	1,115	-	-	-	287,808
6 - 12 months	-	-	-	-	22,621	157	-	-	-	22,778
1 - 3 years	1,364,151	-	215,891	1,002,227	163,453	13,754	93,366	22,273	-	2,875,115
3 - 5 years	-	-	-	-	1,559,453	4,067	394	-	-	1,563,914
> 5 years	-	-	-	-	990,731	1,415,928	3,709,315	-	-	6,115,974
	4,194,758	3,637	215,891	1,009,880	3,363,432	1,442,824	3,803,075	22,273	-	14,055,770

### 3. CREDIT RISK (Cont'd.)

The aggregate breakdown of credit risk exposures of the Bank by risk weights under the Standardised Approach as at 30 June 2023:

Risk weights	Bank												Total exposures after netting and CRM RM'000	Total RWA RM'000
	Sovereigns/ central banks	Public sector entities	Banks, DFIs and MDBs	Ins cos, securities firms and fund managers	Corporates	Regulatory Retail	Residential Mortgages	Higher Risk Assets	Other assets	Securitisation exposure	Equity exposure			
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000			
0%	28,589,108	660,293	-	-	2,230	2,991	-	-	721,044	-	-	29,975,666	-	
10%	-	-	-	-	-	-	-	-	-	-	-	-	-	
20%	542,663	272,699	1,935	-	-	-	-	-	-	120,013	-	937,310	187,462	
35%	-	-	-	-	-	-	5,525,400	-	-	-	-	5,525,400	1,933,890	
50%	-	-	-	-	-	18,696	295,572	-	-	-	-	314,268	157,134	
75%	-	-	-	-	-	10,027,542	219	-	-	-	-	10,027,761	7,520,820	
90%	-	-	-	-	-	-	-	-	-	-	-	-	-	
100%	-	-	-	92,845	335,546	234,087	364,889	-	1,568,333	-	217,253	2,812,953	2,812,953	
110%	-	-	-	-	-	-	-	-	-	-	-	-	-	
125%	-	-	-	-	-	-	-	-	-	-	-	-	-	
135%	-	-	-	-	-	-	-	-	-	-	-	-	-	
150%	-	-	-	-	4,289	22,586	2,140	11,244	-	-	-	40,259	60,388	
270%	-	-	-	-	-	-	-	-	-	-	-	-	-	
350%	-	-	-	-	-	-	-	-	-	-	-	-	-	
400%	-	-	-	-	-	-	-	-	-	-	-	-	-	
625%	-	-	-	-	-	-	-	-	-	-	-	-	-	
937.5%	-	-	-	-	-	-	-	-	-	-	-	-	-	
1250.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Total</b>	<b>29,131,771</b>	<b>932,992</b>	<b>1,935</b>	<b>92,845</b>	<b>342,065</b>	<b>10,305,902</b>	<b>6,188,220</b>	<b>11,244</b>	<b>2,289,377</b>	<b>120,013</b>	<b>217,253</b>	<b>49,633,617</b>	<b>12,672,647</b>	

### 3. CREDIT RISK (Cont'd.)

The aggregate breakdown of credit risk exposures of the Bank by risk weights under the Standardised Approach as at 31 December 2022:

Risk weights	Bank												Total exposures after netting and CRM	Total RWA
	Sovereigns/ central banks	Public sector entities	Banks, DFIs and MDBs	Ins cos, securities firms and fund managers	Corporates	Regulatory Retail	Residential Mortgages	Higher Risk Assets	Other assets	Securitisation exposure	Equity exposure			
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000			
0%	27,641,784	658,203	-	-	1,583	-	-	-	758,791	-	-	29,060,361	-	
10%	-	-	-	-	-	-	-	-	-	-	-	-	-	
20%	92,575	45,320	869	-	-	-	-	-	-	120,026	-	258,790	51,758	
35%	-	-	-	-	-	-	6,140,620	-	-	-	-	6,140,620	2,149,217	
50%	-	-	-	-	-	9,171	328,639	-	-	-	-	337,810	168,905	
75%	-	-	-	-	-	10,002,717	113	-	-	-	-	10,002,830	7,502,123	
90%	-	-	-	-	-	-	-	-	-	-	-	-	-	
100%	-	-	-	35,962	414,917	227,804	276,625	-	1,366,523	-	152,757	2,474,588	2,474,588	
110%	-	-	-	-	-	-	-	-	-	-	-	-	-	
125%	-	-	-	-	-	-	-	-	-	-	-	-	-	
135%	-	-	-	-	-	-	-	-	-	-	-	-	-	
150%	-	-	-	-	4,990	18,790	3,034	10,958	-	-	-	37,772	56,657	
270%	-	-	-	-	-	-	-	-	-	-	-	-	-	
350%	-	-	-	-	-	-	-	-	-	-	-	-	-	
400%	-	-	-	-	-	-	-	-	-	-	-	-	-	
625%	-	-	-	-	-	-	-	-	-	-	-	-	-	
937.5%	-	-	-	-	-	-	-	-	-	-	-	-	-	
1250.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	
<b>Total</b>	<b>27,734,359</b>	<b>703,523</b>	<b>869</b>	<b>35,962</b>	<b>421,490</b>	<b>10,258,482</b>	<b>6,749,031</b>	<b>10,958</b>	<b>2,125,314</b>	<b>120,026</b>	<b>152,757</b>	<b>48,312,771</b>	<b>12,403,248</b>	

### 3. CREDIT RISK (Cont'd.)

The aggregate breakdown of credit risk exposures under Islamic Banking Window by risk weights under the Standardised Approach as at 30 June 2023:

Risk weights	Islamic Banking Window							Other assets	Total exposures after netting and CRM	Total RWA
	Sovereigns/ central banks	Public sector entities	Banks, DFIs and MDBs	Ins cos, securities firms and fund managers	Corporates	Residential Mortgages				
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000			
0%	3,774,203	-	-	-	-	-	-	1,477	3,775,680	-
10%	-	-	-	-	-	-	-	-	-	-
20%	-	52,684	-	-	-	-	-	-	52,684	10,537
35%	-	-	-	-	-	-	80,384	-	80,384	28,134
50%	-	-	-	-	-	-	-	-	-	-
75%	-	-	-	-	-	-	-	-	-	-
90%	-	-	-	-	-	-	-	-	-	-
100%	-	-	-	17,015	402	5,934	-	15,726	39,077	39,077
110%	-	-	-	-	-	-	-	-	-	-
125%	-	-	-	-	-	-	-	-	-	-
135%	-	-	-	-	-	-	-	-	-	-
150%	-	-	-	-	-	-	-	-	-	-
270%	-	-	-	-	-	-	-	-	-	-
350%	-	-	-	-	-	-	-	-	-	-
400%	-	-	-	-	-	-	-	-	-	-
625%	-	-	-	-	-	-	-	-	-	-
937.5%	-	-	-	-	-	-	-	-	-	-
1250.0%	-	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>3,774,203</b>	<b>52,684</b>	<b>-</b>	<b>17,015</b>	<b>402</b>	<b>86,318</b>	<b>-</b>	<b>17,203</b>	<b>3,947,825</b>	<b>77,748</b>

### 3. CREDIT RISK (Cont'd.)

The aggregate breakdown of credit risk exposures under Islamic Banking Window by risk weights under the Standardised Approach as at 31 December 2022:

Risk weights	Islamic Banking Window								
	Sovereigns/ central banks	Public sector entities	Banks, DFIs and MDBs	Ins cos, securities firms and fund managers	Corporates	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
0%	4,194,758	-	-	-	-	-	2,166	4,196,924	-
10%	-	-	-	-	-	-	-	-	-
20%	-	3,637	-	-	-	-	-	3,637	727
35%	-	-	-	-	-	89,711	-	89,711	31,399
50%	-	-	-	-	-	186	-	186	93
75%	-	-	-	-	-	-	-	-	-
90%	-	-	-	-	-	-	-	-	-
100%	-	-	-	7,653	-	3,048	20,107	30,808	30,809
110%	-	-	-	-	-	-	-	-	-
125%	-	-	-	-	-	-	-	-	-
135%	-	-	-	-	-	-	-	-	-
150%	-	-	-	-	-	-	-	-	-
270%	-	-	-	-	-	-	-	-	-
350%	-	-	-	-	-	-	-	-	-
400%	-	-	-	-	-	-	-	-	-
625%	-	-	-	-	-	-	-	-	-
937.5%	-	-	-	-	-	-	-	-	-
1250.0%	-	-	-	-	-	-	-	-	-
<b>Total</b>	<b>4,194,758</b>	<b>3,637</b>	<b>-</b>	<b>7,653</b>	<b>-</b>	<b>92,945</b>	<b>22,273</b>	<b>4,321,266</b>	<b>63,028</b>

### 3. CREDIT RISK (Cont'd.)

Rated Exposures of the Bank by ECAI ratings as at 30 June 2023:

RM'000

Exposure class	Ratings of corporates by approved ECAIs					
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	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	
<b>On and off-balance sheet exposures</b>						
<b>Credit exposures (using corporate risk weights)</b>						
Public sector entities (applicable for entities risk weighted based on their external ratings as corporates)			-	-	-	932,992
Insurance cos, securities firms and fund managers			-	-	-	92,845
Corporates			-	-	-	342,065
<b>Total</b>			-	-	-	<b>1,367,902</b>

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	
<b>On and off-balance sheet exposures</b>							
Banks, DFIs and MDBs		1,935	-	-	-	-	
<b>Total</b>		<b>1,935</b>	-	-	-	-	

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	
<b>On and off-balance sheet exposures</b>							
Sovereigns/ central banks			20,955,339	8,155,895	-	-	20,537
<b>Total</b>			<b>20,955,339</b>	<b>8,155,895</b>	-	-	<b>20,537</b>

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	B1 and below	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	B+ and below	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	B+ and below	Unrated
	RAM	AAA to AA3	A1 to A3	BBB1 to BBB3	BB1 to B3	B1 and below	Unrated
MARC	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	B+ and below	Unrated	
<b>On and off-balance sheet exposures</b>							
Securitisation			-	-	-	-	120,013
<b>Total</b>			-	-	-	-	<b>120,013</b>

Rated Exposures of the Bank by ECAI ratings as at 31 December 2022:

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
<b>On and off-balance sheet exposures</b>						
<b>Credit exposures (using corporate risk weights)</b>						
Public sector entities (applicable for entities risk weighted based on their external ratings as		-	-	-	-	703,523
Insurance cos, securities firms and fund managers		-	-	-	-	35,962
Corporates		-	-	-	-	421,490
<b>Total</b>		-	-	-	-	<b>1,160,975</b>

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
<b>On and off-balance sheet exposures</b>							
Banks, DFIs and MDBs		869	-	-	-	-	
<b>Total</b>		<b>869</b>	-	-	-	-	

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
<b>On and off-balance sheet exposures</b>							
Sovereigns/ central banks		-	21,512,979	6,200,961	-	-	20,419
<b>Total</b>		-	<b>21,512,979</b>	<b>6,200,961</b>	-	-	<b>20,419</b>

Rated Exposures of the Islamic Banking Window by ECAI ratings as at 30 June 2023:

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
<b>On and off-balance sheet exposures</b>						
<b>Credit exposures (using corporate risk weights)</b>						
Public sector entities (applicable)		-	-	-	-	52,684
Insurance cos, securities firms and fund managers		-	-	-	-	17,015
Corporates		-	-	-	-	402
<b>Total</b>		-	-	-	-	<b>70,102</b>

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
<b>On and off-balance sheet exposures</b>							
Banks, DFIs and MDBs		-	-	-	-	-	-
<b>Total</b>		-	-	-	-	-	-

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
<b>On and off-balance sheet exposures</b>							
Sovereigns/ central banks		-	3,774,203	-	-	-	-
<b>Total</b>		-	<b>3,774,203</b>	-	-	-	-

Rated Exposures of the Islamic Banking Window by ECAI ratings as at 31 December 2022:

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	
<b>On and off-balance sheet exposures</b>						
<b>Credit exposures (using corporate risk weights)</b>						
Public sector entities (applicable for entities risk weighted based on their external ratings as corporates)		-	-	-	-	3,637
Insurance cos, securities firms and fund managers		-	-	-	-	7,653
Corporates		-	-	-	-	-
<b>Total</b>		-	-	-	-	<b>11,290</b>

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	
<b>On and off-balance sheet exposures</b>							
Banks, DFIs and MDBs		-	-	-	-	-	
<b>Total</b>		-	-	-	-	-	

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	
<b>On and off-balance sheet exposures</b>							
Sovereigns/ central banks		-	4,194,758	-	-	-	
<b>Total</b>		-	<b>4,194,758</b>	-	-	-	

### 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 2023:

#### Exposures under the IRB approach by Risk Grade

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)	28,174,528	19,768,603	1,338,883
Bank	9,705,312	29,001	-
Insurance Cos, securities firm and fund managers	1,188,895	-	-
<b>Total non-retail exposures</b>	<b>39,068,735</b>	<b>19,797,604</b>	<b>1,338,883</b>
<u>Undrawn commitments</u>			
Large corporate, SMEs and specialised lending (IPRE)	1,451,357	450,253	7,326
Bank	-	-	-
Insurance Cos, securities firm and fund managers	-	-	-
<b>Total undrawn commitments</b>	<b>1,451,357</b>	<b>450,253</b>	<b>7,326</b>
<u>Exposure weighted average LGD (%)</u>			
Large corporate, SMEs and specialised lending (IPRE)	43%	41%	43%
Bank	45%	45%	-
Insurance Cos, securities firm and fund managers	45%	-	-
<u>Exposure weighted average risk weight (%)</u>			
Large corporate, SMEs and specialised lending (IPRE)	63%	119%	1%
Bank	13%	59%	-
Insurance Cos, securities firm and fund managers	17%	-	-

#### 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
<u>Specialised Lending Exposure (EAD)</u>							
Project Finance	33,731	110,735	61,261	810,383	-	79,410	-
Risk Weighted Assets	16,866	77,514	42,883	729,345	-	198,525	-

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	34,676,736	674,644	3,353,954	806,500
Qualifying revolving retail	4,332,096	749,141	1,932,955	34,555
Other retail	13,210,567	2,519,422	1,694,831	358,937
<b>Total retail exposures</b>	<b>52,219,399</b>	<b>3,943,207</b>	<b>6,981,740</b>	<b>1,199,992</b>
<u>Undrawn commitments</u>				
Residential mortgages	2,405,790	211,506	96,667	-
Qualifying revolving retail	3,024,344	372,166	1,014,503	-
Other retail	2,052,262	527,666	168,751	129
<b>Total undrawn commitments</b>	<b>7,482,396</b>	<b>1,111,338</b>	<b>1,279,921</b>	<b>129</b>
<u>Exposure weighted average LGD (%)</u>				
Residential mortgages	12.99%	13.99%	13.74%	14.16%
Qualifying revolving retail	33.73%	45.26%	40.62%	51.58%
Other retail	15.98%	22.89%	25.11%	19.53%
<u>Exposure weighted average risk weight (%)</u>				
Residential mortgages	7.56%	21.94%	48.90%	28.73%
Qualifying revolving retail	6.26%	20.05%	57.99%	288.57%
Other retail	12.02%	25.69%	39.67%	57.89%

### 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 2022:

<b>CRR band</b>	<b>1-9</b>	<b>10-16</b>	<b>17-20 (Default)</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>Non-retail exposures (EAD)</b>			
Large corporate, SMEs and specialised lending (IPRE)	28,032,806	20,100,253	1,431,677
Bank	9,268,152	23,367	-
Insurance Cos, securities firm and fund managers	1,208,242	-	-
<b>Total non-retail exposures</b>	<b>38,509,200</b>	<b>20,123,620</b>	<b>1,431,677</b>
<b>Undrawn commitments</b>			
Large corporate, SMEs and specialised lending (IPRE)	1,242,956	677,322	5,909
Bank	-	-	-
Insurance Cos, securities firm and fund managers	-	-	-
<b>Total undrawn commitments</b>	<b>1,242,956</b>	<b>677,322</b>	<b>5,909</b>
<b>Exposure weighted average LGD (%)</b>			
Large corporate, SMEs and specialised lending (IPRE)	42%	41%	44%
Bank	45%	45%	-
Insurance Cos, securities firm and fund managers	44%	-	-
<b>Exposure weighted average risk weight (%)</b>			
Large corporate, SMEs and specialised lending (IPRE)	61%	118%	0%
Bank	12%	42%	-
Insurance Cos, securities firm and fund managers	19%	-	-

Specialised Lending Exposure under the Supervisory Slotting Criteria

<b>Supervisory Categories / Risk Weights</b>	<b>Strong/ 50%</b>	<b>Strong/ 70%</b>	<b>Good/ 70%</b>	<b>Good/ 90%</b>	<b>Satisfactory/ 115%</b>	<b>Weak/ 250%</b>	<b>Default/ 0%</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>Specialised Lending</b>							
<b>Exposure (EAD)</b>							
Project Finance	22,500	107,930	41,504	640,991	-	80,159	-
Risk Weighted Assets	11,250	75,551	29,053	576,891	-	200,397	-

<b>PD range of retail exposures</b>	<b>0.00% to 1.00%</b>	<b>1.01% to 2.00%</b>	<b>2.01% to 99.99%</b>	<b>SD to default</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>Retail exposures (EAD)</b>				
Residential mortgages	34,338,994	932,462	3,408,507	786,497
Qualifying revolving retail	3,804,584	769,767	2,093,739	40,464
Other retail	13,199,428	2,536,107	1,740,486	354,517
<b>Total retail exposures</b>	<b>51,343,006</b>	<b>4,238,336</b>	<b>7,242,732</b>	<b>1,181,478</b>
<b>Undrawn commitments</b>				
Residential mortgages	2,315,132	304,148	97,065	-
Qualifying revolving retail	2,581,048	391,577	1,134,886	-
Other retail	1,999,101	561,107	154,063	129
<b>Total undrawn commitments</b>	<b>6,895,281</b>	<b>1,256,832</b>	<b>1,386,014</b>	<b>129</b>
<b>Exposure weighted average LGD (%)</b>				
Residential mortgages	12.94%	14.27%	13.71%	14.01%
Qualifying revolving retail	34.18%	44.49%	40.05%	51.61%
Other retail	15.88%	23.10%	24.32%	21.42%
<b>Exposure weighted average risk weight (%)</b>				
Residential mortgages	7.52%	22.24%	47.64%	31.24%
Qualifying revolving retail	6.43%	19.65%	56.58%	282.23%
Other retail	11.87%	25.96%	38.75%	57.60%

### 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 2023:

<b>CRR band</b>	<b>1-9</b>	<b>10-16</b>	<b>17-20 (Default)</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>Non-retail exposures (EAD)</b>			
Large corporate, SMEs and specialised lending (IPRE)	1,391,760	1,433,676	35,225
Bank	554,299	-	-
Insurance Cos, securities firm and fund managers	1,002,043	-	-
<b>Total non-retail exposures</b>	<b>2,948,101</b>	<b>1,433,676</b>	<b>35,225</b>
<b>Undrawn commitments</b>			
Large corporate, SMEs and specialised lending (IPRE)	39,606	23,259	750
Bank	-	-	-
Insurance Cos, securities firm and fund managers	-	-	-
<b>Total undrawn commitments</b>	<b>39,606</b>	<b>23,259</b>	<b>750</b>
<b>Exposure weighted average LGD (%)</b>			
Large corporate, SMEs and specialised lending (IPRE)	45%	44%	30%
Bank	45%	-	-
Insurance Cos, securities firm and fund managers	45%	-	-
<b>Exposure weighted average risk weight (%)</b>			
Large corporate, SMEs and specialised lending (IPRE)	95%	175%	0%
Bank	10%	-	-
Insurance Cos, securities firm and fund managers	12%	-	-

#### Specialised Lending Exposure under the Supervisory Slotting Criteria

<b>Supervisory Categories / Risk Weights</b>	<b>Strong/ 50%</b>	<b>Strong/ 70%</b>	<b>Good/ 70%</b>	<b>Good/ 90%</b>	<b>Satisfactory/ 115%</b>	<b>Weak/ 250%</b>	<b>Default/ 0%</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>Specialised Lending Exposure (EAD)</b>							
Project Finance	-	-	1,065	501,246	-	-	-
Risk Weighted Assets	-	-	745	451,121	-	-	-

<b>PD range of retail exposures</b>	<b>0.00% to 1.00%</b>	<b>1.01% to 2.00%</b>	<b>2.01% to 99.99%</b>	<b>SD to default</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>Retail exposures (EAD)</b>				
Residential mortgages	3,152,094	69,618	506,245	106,830
Other retail	708,020	566,930	141,869	32,215
<b>Total retail exposures</b>	<b>3,860,114</b>	<b>636,548</b>	<b>648,114</b>	<b>139,045</b>
<b>Undrawn commitments</b>				
Residential mortgages	280,664	22,572	4,882	-
Other retail	55,443	47,077	3,001	-
<b>Total undrawn commitments</b>	<b>336,107</b>	<b>69,649</b>	<b>7,883</b>	<b>-</b>
<b>Exposure weighted average LGD (%)</b>				
Residential mortgages	14.72%	14.24%	15.59%	15.48%
Other retail	21.47%	26.46%	26.17%	28.46%
<b>Exposure weighted average risk weight (%)</b>				
Residential mortgages	11.60%	21.81%	56.83%	8.78%
Other retail	18.33%	29.15%	39.59%	200.40%

### 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 2022:

<b>CRR band</b>	<b>1-9</b>	<b>10-16</b>	<b>17-20 (Default)</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>Non-retail exposures (EAD)</b>			
Large corporate, SMEs and specialised lending (IPRE)	1,782,826	974,634	113,843
Bank	215,891	-	-
Insurance Cos, securities firm and fund managers	1,002,226	-	-
<b>Total non-retail exposures</b>	<b>3,000,943</b>	<b>974,634</b>	<b>113,843</b>
<b>Undrawn commitments</b>			
Large corporate, SMEs and specialised lending (IPRE)	19,546	44,609	750
Bank	-	-	-
Insurance Cos, securities firm and fund managers	-	-	-
<b>Total undrawn commitments</b>	<b>19,546</b>	<b>44,609</b>	<b>750</b>
<b>Exposure weighted average LGD (%)</b>			
Large corporate, SMEs and specialised lending (IPRE)	45%	41%	39%
Bank	45%	0%	-
Insurance Cos, securities firm and fund managers	45%	-	-
<b>Exposure weighted average risk weight (%)</b>			
Large corporate, SMEs and specialised lending (IPRE)	94%	156%	0%
Bank	10%	-	-
Insurance Cos, securities firm and fund managers	15%	-	-

<b>Supervisory Categories /</b>	<b>Strong/ RM'000</b>	<b>Strong/ RM'000</b>	<b>Good/ RM'000</b>	<b>Good/ RM'000</b>	<b>Satisfactory/ RM'000</b>	<b>Weak/ RM'000</b>	<b>Default/ RM'000</b>
<b>Specialised Lending exposures (EAD)</b>							
Project Finance	-	-	1,942	490,187	-	-	-
Risk Weighted Assets	-	-	1,359	441,169	-	-	-

<b>PD range of retail exposures</b>	<b>0.00% to 1.00%</b>	<b>1.01% to 2.00%</b>	<b>2.01% to 99.99%</b>	<b>SD to default</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>Retail exposures (EAD)</b>				
Residential mortgages	3,052,122	102,107	464,231	91,671
Other retail	705,116	565,215	136,819	35,675
<b>Total retail exposures</b>	<b>3,757,238</b>	<b>667,322</b>	<b>601,050</b>	<b>127,346</b>
<b>Undrawn commitments</b>				
Residential mortgages	279,057	36,143	6,888	-
Other retail	52,715	56,246	2,153	-
<b>Total undrawn commitments</b>	<b>331,772</b>	<b>92,389</b>	<b>9,041</b>	<b>-</b>
<b>Exposure weighted average LGD (%)</b>				
Residential mortgages	14.79%	14.71%	15.62%	15.48%
Other retail	21.47%	27.05%	25.91%	32.67%
<b>Exposure weighted average risk weight (%)</b>				
Residential mortgages	11.49%	22.49%	55.66%	8.44%
Other retail	18.17%	29.92%	39.02%	180.07%

### 3. CREDIT RISK (Cont'd.)

Retail exposures of the Bank under the IRB Approach by expected loss (EL) range as at 30 June 2023:

<b>EL% range of retail exposures</b>	<b>0.0% to 1.0%</b>	<b>1.0% to 5.0%</b>	<b>5.0% to 10.0%</b>	<b>10.0% to 30.0%</b>	<b>30.0% to 100.0%</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<u>Retail exposures (EAD)</u>					
Residential mortgages	37,748,196	1,002,860	153,979	606,799	-
Qualifying revolving retail	5,243,596	1,232,668	197,681	329,496	45,306
Other retail	16,720,925	658,761	62,292	249,717	92,062
<b>Total retail exposures</b>	<b>59,712,717</b>	<b>2,894,289</b>	<b>413,952</b>	<b>1,186,012</b>	<b>137,368</b>
<u>Undrawn commitments</u>					
Residential mortgages	2,699,367	12,542	2,054	-	-
Qualifying revolving retail	3,571,474	643,981	55,987	133,842	5,729
Other retail	2,706,826	38,516	2,350	1,114	2
<b>Total undrawn commitments</b>	<b>8,977,667</b>	<b>695,039</b>	<b>60,391</b>	<b>134,956</b>	<b>5,731</b>
<u>Exposure weighted average risk weight (%)</u>					
Residential mortgages	10.05%	69.37%	90.70%	1.69%	0.00%
Qualifying revolving retail	8.18%	44.88%	107.43%	129.26%	48.08%
Other retail	15.32%	55.42%	71.25%	54.07%	8.77%

Retail exposures of the Bank under the IRB Approach by expected loss (EL) range as at 31 December 2022:

<b>EL% range of retail exposures</b>	<b>0.0% to 1.0%</b>	<b>1.0% to 5.0%</b>	<b>5.0% to 10.0%</b>	<b>10.0% to 30.0%</b>	<b>30.0% to 100.0%</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<u>Retail exposures (EAD)</u>					
Residential mortgages	37,796,612	967,982	135,366	566,500	-
Qualifying revolving retail	4,753,643	1,348,693	210,336	340,558	55,324
Other retail	16,759,243	658,264	77,328	241,337	94,366
<b>Total retail exposures</b>	<b>59,309,498</b>	<b>2,974,939</b>	<b>423,030</b>	<b>1,148,395</b>	<b>149,690</b>
<u>Undrawn commitments</u>					
Residential mortgages	2,703,358	11,085	1,902	-	-
Qualifying revolving retail	3,164,059	728,578	64,976	141,862	8,036
Other retail	2,677,184	32,696	3,897	622	1
<b>Total undrawn commitments</b>	<b>8,544,601</b>	<b>772,359</b>	<b>70,775</b>	<b>142,484</b>	<b>8,037</b>
<u>Exposure weighted average risk weight (%)</u>					
Residential mortgages	10.23%	68.86%	92.30%	0.00%	-
Qualifying revolving retail	8.56%	44.88%	106.15%	127.00%	48.29%
Other retail	15.06%	55.00%	102.01%	54.22%	8.11%

### 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 2023:

<b>EL% range of retail exposures</b>	<b>0.0% to 1.0%</b>	<b>1.0% to 5.0%</b>	<b>5.0% to 10.0%</b>	<b>10.0% to 30.0%</b>	<b>30.0% to 100.0%</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<u>Retail exposures (EAD)</u>					
Residential mortgages	3,576,599	104,712	50,828	102,648	-
Other retail	1,355,930	70,480	4,690	13,621	4,313
<b>Total retail exposures</b>	<b>4,932,529</b>	<b>175,192</b>	<b>55,518</b>	<b>116,269</b>	<b>4,313</b>
<u>Undrawn commitments</u>					
Residential mortgages	305,753	1,733	632	-	-
Other retail	103,833	1,552	136	-	-
<b>Total undrawn commitments</b>	<b>409,586</b>	<b>3,285</b>	<b>768</b>	<b>-</b>	<b>-</b>
<u>Exposure weighted average risk weight (%)</u>					
Residential mortgages	15.26%	78.09%	89.95%	4.56%	0.00%
Other retail	25.33%	72.51%	64.65%	112.51%	66.31%

Retail exposures of the Islamic Banking Window under the IRB Approach by expected loss (EL) range as at 31 December 2022:

<b>EL% range of retail exposures</b>	<b>0.0% to 1.0%</b>	<b>1.0% to 5.0%</b>	<b>5.0% to 10.0%</b>	<b>10.0% to 30.0%</b>	<b>30.0% to 100.0%</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<u>Retail exposures (EAD)</u>					
Residential mortgages	3,491,698	98,293	35,623	84,517	-
Other retail	1,352,788	58,066	9,293	11,984	10,694
<b>Total retail exposures</b>	<b>4,844,486</b>	<b>156,359</b>	<b>44,916</b>	<b>96,501</b>	<b>10,694</b>
<u>Undrawn commitments</u>					
Residential mortgages	319,989	1,605	494	-	-
Other retail	110,251	863	-	-	-
<b>Total undrawn commitments</b>	<b>430,240</b>	<b>2,468</b>	<b>494</b>	<b>-</b>	<b>-</b>
<u>Exposure weighted average risk weight (%)</u>					
Residential mortgages	15.18%	78.25%	91.34%	0.00%	0%
Other retail	24.70%	62.81%	297.17%	113.86%	28%

### 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 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
<b><u>Credit risk</u></b>				
<i><u>On-balance sheet exposures</u></i>				
Sovereign/central banks	28,499,512	-	-	-
Public Sector Entities	660,293	660,293	-	-
Banks, DFIs and MDBs	5,593,602	-	94,585	-
Insurances cos, securities firms and fund managers	1,085,880	-	10,035	-
Corporates	39,305,452	2,822,414	1,791,909	2,721,757
Regulatory retail	23,854,314	2,985	323	-
Residential mortgages	41,866,143	-	-	-
Higher Risk Assets	5,902	-	-	-
Other assets	2,263,627	-	-	-
Securitisation exposure	120,013	120,013	-	-
Equity exposures	218,091	-	-	-
Defaulted exposures*	2,201,313	8,199	13,308	51,870
<b>Total on-balance sheet exposures</b>	<b>145,674,142</b>	<b>3,613,904</b>	<b>1,910,160</b>	<b>2,773,627</b>
<i><u>Off-balance sheet exposures</u></i>				
OTC derivatives	4,241,505	1,427	761	42
Credit Derivatives	612	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	24,682,358	200,241	2,958,702	255,937
Defaulted exposures	39,974	26	891	1,623
<b>Total off-balance sheet exposures</b>	<b>28,964,449</b>	<b>201,694</b>	<b>2,960,354</b>	<b>257,602</b>
<b>Total on and off-balance sheet exposures</b>	<b>174,638,591</b>	<b>3,815,598</b>	<b>4,870,514</b>	<b>3,031,229</b>

### 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 2022:

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
<b><u>Credit risk</u></b>				
<i><u>On-balance sheet exposures</u></i>				
Sovereign/central banks	27,260,129	-	-	-
Public Sector Entities	658,203	658,203	-	-
Banks, DFIs and MDBs	5,377,974	-	-	-
Insurances cos, securities firms and fund managers	1,100,543	-	27,156	-
Corporates	39,696,964	3,190,232	2,186,306	2,577,790
Regulatory retail	23,882,162	-	-	-
Residential mortgages	42,475,627	-	-	-
Higher Risk Assets	4,683	-	-	-
Other assets	2,111,802	-	-	-
Securitisation exposure	120,026	120,026	-	-
Equity exposures	153,681	-	-	-
Defaulted exposures*	2,095,440	4,577	7,380	37,849
<b>Total on-balance sheet exposures</b>	<b>144,937,234</b>	<b>3,973,038</b>	<b>2,220,842</b>	<b>2,615,639</b>
<i><u>Off-balance sheet exposures</u></i>				
OTC derivatives	3,407,295	1,029	2,982	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	24,161,027	259,780	6,415,761	235,618
Defaulted exposures*	32,988	151	982	1,607
<b>Total off-balance sheet exposures</b>	<b>27,601,310</b>	<b>260,960</b>	<b>6,419,725</b>	<b>237,225</b>
<b>Total on and off-balance sheet exposures</b>	<b>172,538,544</b>	<b>4,233,998</b>	<b>8,640,567</b>	<b>2,852,864</b>

### 3. CREDIT RISK (Cont'd.)

#### Credit risk mitigation (cont'd.)

The following table presents the total exposures of the Islamic Banking Window which are covered by eligible credit risk mitigants as at 30 June 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
<b><u>Credit risk</u></b>				
<i><u>On-balance sheet exposures</u></i>				
Sovereign/central banks	3,774,203	-	-	-
Banks, DFIs and MDBs	554,299	-	-	-
Insurances cos, securities firms and fund managers	1,002,043	-	-	-
Corporates	2,907,140	58,325	29,937	44,486
Regulatory retail	1,311,299	-	-	-
Residential mortgages	3,500,223	-	-	-
Other assets	17,203	-	-	-
Defaulted exposures	126,927	-	4,581	-
<b>Total on-balance sheet exposures</b>	<b>13,193,337</b>	<b>58,325</b>	<b>34,518</b>	<b>44,486</b>
<i><u>Off-balance sheet exposures</u></i>				
OTC derivatives	74,362	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	834,290	2,658	10,901	354
Defaulted Exposures	750	-	-	-
<b>Total off-balance sheet exposures</b>	<b>909,402</b>	<b>2,658</b>	<b>10,901</b>	<b>354</b>
<b>Total on and off-balance sheet exposures</b>	<b>14,102,739</b>	<b>60,983</b>	<b>45,419</b>	<b>44,840</b>

### 3. CREDIT RISK (Cont'd.)

#### Credit risk mitigation (cont'd.)

The following table presents the total exposures of the Islamic Banking Window which are covered by eligible credit risk mitigants as at 31 December 2022:

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
<b><u>Credit risk</u></b>				
<i><u>On-balance sheet exposures</u></i>				
Sovereign/central banks	4,194,758	-	-	-
Banks, DFIs and MDBs	215,891	-	-	-
Insurances cos, securities firms and fund managers	1,002,226	-	-	-
Corporates	2,792,136	58,289	83,979	44,284
Regulatory retail	1,296,036	-	-	-
Residential mortgages	3,386,147	-	-	-
Other assets	22,273	-	-	-
Defaulted exposures	118,260	-	6,893	-
<b>Total on-balance sheet exposures</b>	<b>13,027,727</b>	<b>58,289</b>	<b>90,872</b>	<b>44,284</b>
<i><u>Off-balance sheet exposures</u></i>				
OTC derivatives	15,060	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	887,638	2,658	10,848	366
Defaulted Exposures	-	-	-	-
<b>Total off-balance sheet exposures</b>	<b>902,698</b>	<b>2,658</b>	<b>10,848</b>	<b>366</b>
<b>Total on and off-balance sheet exposures</b>	<b>13,930,425</b>	<b>60,947</b>	<b>101,720</b>	<b>44,650</b>

### 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 2023:

Description	Principal amount	Positive fair value of derivative contracts	Credit equivalent amount	RWA
	RM'000	RM'000	RM'000	RM'000
<b>Direct credit substitutes</b>	4,556,300		4,447,803	2,621,956
<b>Transaction related contingent items</b>	7,013,360		3,471,804	2,159,052
<b>Short-term self liquidating trade related contingencies</b>	611,703		129,523	80,477
<b>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.</b>	2,131,287		78,251	6,389
<b>Foreign exchange related contracts</b>				
One year or less	83,778,044	1,696,266	2,689,628	491,828
Over one year to five years	1,162,194	17,273	95,265	65,185
Over five years	261,751	1,790	28,666	28,707
<b>Interest/profit rate related contracts</b>				
One year or less	33,712,404	199,979	430,636	60,529
Over one year to five years	41,720,981	470,753	1,683,778	470,093
Over five years	1,659,049	43,654	182,528	85,386
<b>Equity related contracts</b>				
One year or less	28,748	-	-	-
Over one year to five years	33,704	633	3,330	311
Over five years	-	-	-	-
<b>Commodity contracts</b>				
One year or less	326,452	9,239	28,842	10,219
Over one year to five years	151,670	10,760	28,943	6,925
Over five years	-	-	-	-
<b>Credit Derivatives</b>				
One year or less	-	-	-	-
Over one year to five years	6,119	-	612	97
Over five years	-	-	-	-
<b>Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year</b>	7,121,585		4,900,300	2,789,408
<b>Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year</b>	23,467,762		1,177,932	222,087
<b>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.</b>	18,734,845		5,962,058	784,299
<b>Unutilised credit card lines</b>	18,509,380		3,701,876	2,785,226
<b>Total</b>	<b>244,987,338</b>	<b>2,450,347</b>	<b>29,041,775</b>	<b>12,668,174</b>

### 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 2022:

Description	Principal amount	Positive fair value of derivative contracts	Credit equivalent amount	RWA
	RM'000	RM'000	RM'000	RM'000
<b>Direct credit substitutes</b>	4,444,105		4,325,833	2,603,485
<b>Transaction related contingent items</b>	6,494,369		3,223,817	2,157,317
<b>Short-term self liquidating trade related contingencies</b>	494,007		94,954	50,785
<b>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.</b>	5,919,105		398,295	1,582
<b>Foreign exchange related contracts</b>				
One year or less	79,993,510	885,840	1,982,711	292,423
Over one year to five years	993,533	14,477	79,272	46,275
Over five years	141,067	-	14,768	17,401
<b>Interest/profit rate related contracts</b>				
One year or less	30,970,334	235,579	465,608	71,312
Over one year to five years	36,907,880	442,306	1,524,240	422,064
Over five years	1,487,906	31,293	158,040	78,114
<b>Equity related contracts</b>				
One year or less	21,343	19	-	-
Over one year to five years	1,000	-	-	-
Over five years	-	-	-	-
<b>Commodity contracts</b>				
One year or less	266,506	13,998	28,373	12,325
Over one year to five years	5,169	22	-	-
Over five years	-	-	-	-
<b>Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year</b>	7,161,591		4,809,176	2,685,427
<b>Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year</b>	22,427,479		1,197,119	319,627
<b>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.</b>	16,652,405		5,703,623	810,603
<b>Unutilised credit card lines</b>	18,167,501		3,633,500	2,730,559
<b>Off-balance sheet for securitisation exposures</b>	-		-	-
<b>Total</b>	<b>232,548,810</b>	<b>1,623,534</b>	<b>27,639,329</b>	<b>12,299,299</b>

### 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 2023:

Description	Principal amount	Positive fair value of derivative contracts	Credit equivalent amount	RWA
	RM'000	RM'000	RM'000	RM'000
<b>Direct credit substitutes</b>	139,152		139,152	148,205
<b>Transaction related contingent items</b>	199,570		99,867	109,657
<b>Short-term self-liquidating trade-related contingencies</b>	915		444	199
<b>Foreign exchange related contracts</b>				
One year or less	1,395,710	51,948	70,523	28,190
Over one year to five years				
Over five years				
<b>Interest/profit rate related contracts</b>				
One year or less	513,280	-	663	347
Over one year to five years	300,000	3,590	3,176	911
Over five years	-	-	-	-
<b>Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year</b>	809,652		581,902	238,770
<b>Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year</b>	411,077		13,676	5,239
<b>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</b>	979,954		-	-
<b>Total</b>	<b>4,749,310</b>	<b>55,538</b>	<b>909,403</b>	<b>531,518</b>

### 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 2022:

Description	Principal amount	Positive fair value of derivative contracts	Credit equivalent amount	RWA
	RM'000	RM'000	RM'000	RM'000
<b>Direct credit substitutes</b>	137,779		137,779	261,648
<b>Transaction related contingent items</b>	201,412		101,196	163,942
<b>Short-term self-liquidating trade-related contingencies</b>	3,150		2,052	486
<b>Foreign exchange related contracts</b>				
One year or less	834,445	33,716	12,836	9,746
Over one year to five years	4,757	45	283	198
Over five years	-	-	-	-
<b>Interest/profit rate related contracts</b>				
One year or less	376,500	-	941	659
Over one year to five years	100,000	6,942	1,000	263
Over five years	-	-	-	-
<b>Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year</b>	897,965		635,262	280,510
<b>Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year</b>	315,820		12,099	4,232
<b>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</b>	1,098,770		-	-
<b>Total</b>	<b>3,970,598</b>	<b>40,703</b>	<b>903,448</b>	<b>721,684</b>

## 6. Securitisation Exposure

The Bank presently has exposure to securitisation transactions. Any decision for such transactions is 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 2023:

RM'000

Exposure class 2022	Exposure Value of Positions Purchased or Retained	Eligible CRM	Exposure after CRM	Exposures subject to deduction	Distribution of Exposures after CRM according to Applicable Risk						Risk Weighted Assets
					Rated Securitisation Exposures				Unrated (Look Through)		
					20%	50%	100%	1250%	Average Risk Weight	Exposure Amount	
<b>TRADITIONAL SECURITISATION</b> (Banking book) <u>Non-Originating Banking Institution</u> On-Balance Sheet											
Most Senior	120,000	120,013	120,013	-	120,013						24,003
Total Exposures	120,000	120,013	120,013	-	120,013	-	-	-	-	-	24,003

The table below represents the disclosure on securitisation exposure of the Bank under Standardised Approach (SA) as at 31 December 2022:

RM'000

Exposure class 2022	Exposure Value of Positions Purchased or Retained	Eligible CRM	Exposure after CRM	Exposures subject to deduction	Distribution of Exposures after CRM according to Applicable Risk						Risk Weighted Assets
					Rated Securitisation Exposures				Unrated (Look Through)		
					20%	50%	100%	1250%	Average Risk Weight	Exposure Amount	
<b>TRADITIONAL SECURITISATION</b> (Banking book) <u>Non-Originating Banking Institution</u> On-Balance Sheet											
Most Senior	120,000	120,026	120,026	-	120,026	-	-	-	-	-	24,005
Total Exposures	120,000	120,026	120,026	-	120,026	-	-	-	-	-	24,005

#### 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-23		31-Dec-22	
	Exposures	RWA	Exposures	RWA
	RM'000	RM'000	RM'000	RM'000
Publicly traded equity exposures * mainly acquired via loan restructuring activities	838	2,514	924	2,773
All other equity exposures *unquoted shares which are non-traded in the stock exchange	217,253	217,253	152,757	152,757
<b>Total</b>	<b>218,091</b>	<b>219,767</b>	<b>153,681</b>	<b>155,530</b>

	Bank	
	30-Jun-23 RM'000	31-Dec-22 RM'000
Realised gains arising from sales and liquidation	-	250
Unrealised gains included in fair value reserve	206,010	141,600

As at 30 June 2023, 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/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 withdraw 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")

<b>30-Jun-23</b>	Increase/ (Decrease) in basis points	Sensitivity of EVE RM'000	Increase/ (Decrease) in basis points	Sensitivity of EVE RM'000
<b>Total</b>	<b>+200/(200) (1,100,636)/ 1,484,048</b>		<b>+100/(100) (591,950)/ 687,307</b>	
MYR	+200/(200) (1,211,029)/ 1,601,401		+100/(100) (647,991)/ 745,087	
USD	+200/(200) 110,393/ (117,353)		+100/(100) 56,041/ (57,780)	

<b>31-Dec-22</b>	Increase/ (Decrease) in basis points	Sensitivity of EVE RM'000	Increase/ (Decrease) in basis points	Sensitivity of EVE RM'000
<b>Total</b>	<b>+200/(200) (944,014)/ 1,314,991</b>		<b>+100/(100) (511,752)/ 603,927</b>	
MYR	+200/(200) (1,021,009)/ 1,396,566		+100/(100) (550,806)/ 644,125	
USD	+200/(200) 76,995/ (81,575)		+100/(100) 39,054/ (40,198)	

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

<b>30-Jun-23</b>	Increase/ (Decrease) in basis points	Sensitivity of NII/NPI RM'000	Increase/ (Decrease) in basis points	Sensitivity of NII/NPI RM'000
<b>Total</b>	<b>+200/(200) 344,550/ (454,431)</b>		<b>+100/(100) 172,275/ (200,946)</b>	
MYR	+200/(200) 405,824/ (515,152)		+100/(100) 202,912/ (231,583)	
USD	+200/(200) (61,274)/ 60,721		+100/(100) (30,637)/ 30,637	

<b>31-Dec-22</b>	Increase/ (Decrease) in basis points	Sensitivity of NII/NPI RM'000	Increase/ (Decrease) in basis points	Sensitivity of NII/NPI RM'000
<b>Total</b>	<b>+200/(200) 303,515/ (435,057)</b>		<b>+100/(100) 151,757/ (193,502)</b>	
MYR	+200/(200) 335,068/ (465,669)		+100/(100) 167,533/ (209,259)	
USD	+200/(200) (31,553)/ 30,612		+100/(100) (15,776)/ 15,757	