



ALLIANCE BANK

Alliance Bank Malaysia Berhad (88103-W)

PILLAR 3 REPORT

FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2014

ALLIANCE BANK MALAYSIA BERHAD
(88103-W)

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**ALLIANCE BANK MALAYSIA BERHAD
(88103-W)**

**PILLAR 3 REPORT
FOR THE FINANCIAL YEAR ENDED 30 SEPTEMBER 2014**

Overview

The Group's Pillar 3 Disclosure is governed by the Bank Disclosure Policy on Basel II Risk-Weighted Capital Adequacy Framework - Pillar 3 which sets out the minimum disclosure standards, the approach for determining the appropriateness of information disclosed and the internal controls over the disclosure process which covers the verification and review of the accuracy of information disclosed.

1.0 Scope of Application

The Pillar 3 Disclosure was prepared on a consolidated basis and comprises information on Alliance Bank Malaysia Berhad ("the Bank"), its subsidiaries and associate companies. The Group offers Conventional and Islamic banking services. The latter includes the acceptance of deposits and granting of financing under the Shariah principles via the Bank's wholly-owned subsidiary, Alliance Islamic Bank Berhad.

The basis of consolidation for the use of regulatory capital purposes is similar to that for financial accounting purposes, except for investments in subsidiaries engaged in nominees activities and sales distribution which are excluded from the regulatory consolidation and are deducted from regulatory capital.

There were no significant restrictions or other major impediments on transfer of funds or regulatory capital within the Group.

There were no capital deficiencies in any of the subsidiaries of the Group that were not included in the consolidation for regulatory purposes as at the financial period end.

The capital adequacy information was computed in accordance with BNM's Capital Adequacy Framework. The Group has adopted the Standardised Approach for credit risk and market risk, and Basic Indicator Approach for operational risk.

2.0 Capital

2.1 Capital Adequacy Ratios

The capital adequacy ratios of the Bank and the Group are computed in accordance with Bank Negara Malaysia's Capital Adequacy Framework issued on 28 November 2012. The Framework sets out the approach for computing regulatory capital adequacy ratios, as well as the levels of those ratios at which banking institutions are required to operate. The framework is to strengthen capital adequacy standards, in line with the requirements set forth under Basel III. The risk-weighted assets of the Bank and the Group are computed using the Standardised Approach for credit risk and market risk, and the Basic Indicator Approach for operational risk.

(a) The capital adequacy ratios of the Bank and the Group are as follows:

	<u>BANK</u>		<u>GROUP</u>	
	30 September 2014	31 March 2014	30 September 2014	31 March 2014
<u>Before deducting proposed dividends</u>				
CET I capital ratio	10.807%	10.987%	10.633%	10.908%
Tier I capital ratio	11.973%	12.235%	11.611%	11.961%
Total capital ratio	12.009%	12.295%	13.694%	14.201%
<u>After deducting proposed dividends</u>				
CET I capital ratio	10.203%	10.361%	10.126%	10.379%
Tier I capital ratio	11.370%	11.609%	11.105%	11.433%
Total capital ratio	11.406%	11.670%	13.188%	13.673%

(b) The capital adequacy ratios of the banking subsidiaries are as follows:

	Alliance Islamic Bank Berhad	Alliance Investment Bank Berhad
30 September 2014		
<u>Before deducting proposed dividends</u>		
CET I capital ratio	12.592%	87.372%
Tier I capital ratio	12.592%	87.372%
Total capital ratio	13.376%	87.372%
<u>After deducting proposed dividends</u>		
CET I capital ratio	12.173%	86.043%
Tier I capital ratio	12.173%	86.043%
Total capital ratio	12.957%	86.043%
31 March 2014		
<u>Before deducting proposed dividends</u>		
CET I capital ratio	13.426%	93.737%
Tier I capital ratio	13.426%	93.737%
Total capital ratio	14.134%	93.767%
<u>After deducting proposed dividends</u>		
CET I capital ratio	13.113%	92.148%
Tier I capital ratio	13.113%	92.148%
Total capital ratio	13.821%	92.178%

2.0 Capital (contd.)

2.2 Capital Structure

The following tables present the components of Common Equity Tier I ("CET I"), Tier I and Tier II capital.

	<u>BANK</u>		<u>GROUP</u>	
	30 September 2014 RM'000	31 March 2014 RM'000	30 September 2014 RM'000	31 March 2014 RM'000
<u>CET I Capital</u>				
Paid-up share capital	596,517	596,517	596,517	596,517
Share premium	201,517	201,517	201,517	201,517
Retained profits	1,957,034	1,840,384	2,080,493	1,957,952
Statutory reserves	601,561	601,561	938,861	929,055
Revaluation reserves	14,299	(7,546)	38,739	7,071
Other reserves	-	-	10,018	10,018
	3,370,928	3,232,433	3,866,145	3,702,130
Less: Regulatory adjustment				
- Goodwill and other intangibles	(239,154)	(238,665)	(353,979)	(353,256)
- Deferred tax assets	-	(18,036)	(13,330)	(32,343)
- 55% of revaluation reserve	(7,864)	-	(21,306)	(3,889)
- Investment in subsidiaries and associates	(158,610)	(158,610)	(905)	(824)
Total CET I Capital	2,965,300	2,817,122	3,476,625	3,311,818
<u>Tier I Capital</u>				
ICPS	3,200	3,200	3,200	3,200
Share premium	316,800	316,800	316,800	316,800
Total additional Tier I Capital	320,000	320,000	320,000	320,000
Total Tier I Capital	3,285,300	3,137,122	3,796,625	3,631,818
<u>Tier II Capital</u>				
Subordinated obligations	479,300	479,082	479,300	479,082
Collective assessment allowance	165,121	170,942	205,238	204,226
Less: Regulatory adjustment				
- Investment in subsidiaries and associates	(634,440)	(634,440)	(3,620)	(3,297)
Total Tier II Capital	9,981	15,584	680,918	680,011
Total Capital	3,295,281	3,152,706	4,477,543	4,311,829

2.0 Capital (contd.)

2.3 Risk-Weighted Assets ("RWA") and Capital Requirements

Regulatory Capital Requirements

The following tables present the minimum regulatory capital requirement of the Bank and the Group:

BANK 30 September 2014 Exposure Class	Gross Exposures RM'000	Net Exposures RM'000	Risk-Weighted Assets RM'000	Capital Requirements RM'000
(i) <u>Credit Risk</u>				
On-balance sheet exposures:				
Sovereigns/Central banks	6,670,123	6,670,123	-	-
Banks, Development Financial Institutions ("DFIs") and Multilateral Development Banks ("MDBs")	3,164,901	3,164,901	1,039,887	83,191
Insurance companies, securities firms and fund managers	30,337	30,337	30,337	2,427
Corporates	11,050,076	10,113,597	8,330,442	666,435
Regulatory retail	11,719,017	10,568,754	7,940,945	635,276
Residential mortgages	7,228,642	7,221,141	3,172,220	253,778
Higher risk assets	6,344	6,334	9,501	760
Other assets	574,286	574,286	289,840	23,187
Equity exposures	94,389	94,389	94,397	7,552
Defaulted exposures	217,048	205,388	246,368	19,709
Total on-balance sheet exposures	<u>40,755,163</u>	<u>38,649,250</u>	<u>21,153,937</u>	<u>1,692,315</u>
Off-balance sheet exposures:				
Credit-related off-balance sheet exposures	4,406,238	4,398,364	3,801,498	304,120
Derivative financial instruments	203,080	203,080	92,727	7,418
Defaulted exposures	1	1	1	-
Total off-balance sheet exposures	<u>4,609,319</u>	<u>4,601,445</u>	<u>3,894,226</u>	<u>311,538</u>
Total on and off-balance sheet exposures	<u>45,364,482</u>	<u>43,250,695</u>	<u>25,048,163</u>	<u>2,003,853</u>
(ii) <u>Market Risk (Note 4.0)</u>				
	Long Position	Short Position		
Interest rate risk	7,209	(3,851)	662	53
Foreign currency risk	160,988	(33,264)	160,988	12,879
Total	168,197	(37,115)	161,650	12,932
(iii) <u>Operational Risk</u>	-	-	2,229,715	178,377
Total	<u>45,364,482</u>	<u>43,250,695</u>	<u>27,439,528</u>	<u>2,195,162</u>

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2.0 Capital (contd.)

2.3 RWA and Capital Requirements (contd.)

Regulatory Capital Requirements (contd.)

The following tables present the minimum regulatory capital requirement of the Bank and the Group (contd.):

GROUP 30 September 2014 Exposure Class	Gross Exposures RM'000	Net Exposures RM'000	Risk- Weighted Assets RM'000	Capital Requirements RM'000
(i) <u>Credit Risk</u>				
On-balance sheet exposures:				
Sovereigns/Central banks	9,254,369	9,254,369	-	-
Banks, DFIs and MDBs	3,425,406	3,425,406	861,513	68,921
Insurance companies, securities firms and fund managers	32,136	32,136	32,136	2,571
Corporates	12,982,331	11,832,099	9,565,754	765,260
Regulatory retail	14,654,485	13,456,541	10,120,178	809,614
Residential mortgages	8,780,425	8,772,419	3,899,170	311,934
Higher risk assets	6,376	6,366	9,549	764
Other assets	809,665	809,665	525,218	42,017
Equity exposures	140,224	140,224	140,232	11,219
Defaulted exposures	257,783	246,117	295,231	23,618
Total on-balance sheet exposures	<u>50,343,200</u>	<u>47,975,342</u>	<u>25,448,981</u>	<u>2,035,918</u>
Off-balance sheet exposures:				
Credit-related off-balance sheet exposures	4,988,303	4,977,904	4,256,912	340,553
Derivative financial instruments	203,080	203,080	92,727	7,418
Defaulted exposures	1	1	1	-
Total off-balance sheet exposures	<u>5,191,384</u>	<u>5,180,985</u>	<u>4,349,640</u>	<u>347,971</u>
Total on and off-balance sheet exposures	<u>55,534,584</u>	<u>53,156,327</u>	<u>29,798,621</u>	<u>2,383,889</u>
(ii) <u>Market Risk (Note 4.0)</u>				
	Long Position	Short Position		
Interest rate risk	7,209	(3,851)	662	53
Foreign currency risk	160,988	(33,264)	160,988	12,879
Total	<u>168,197</u>	<u>(37,115)</u>	<u>161,650</u>	<u>12,932</u>
(iii) <u>Operational Risk</u>	-	-	2,736,878	218,950
Total	<u>55,534,584</u>	<u>53,156,327</u>	<u>32,697,149</u>	<u>2,615,771</u>

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2.0 Capital (contd.)

2.3 RWA and Capital Requirements (contd.)

Regulatory Capital Requirements (contd.)

The following tables present the minimum regulatory capital requirement of the Bank and the Group (contd.):

BANK 31 March 2014 Exposure Class	Gross Exposures RM'000	Net Exposures RM'000	Risk- Weighted Assets RM'000	Capital Requirements RM'000
(i) <u>Credit Risk</u>				
On-balance sheet exposures:				
Sovereigns/Central banks	6,519,686	6,519,686	-	-
Banks, DFIs and MDBs	2,779,818	2,779,818	866,849	69,348
Insurance companies, securities firms and fund managers	3,456	3,456	3,456	276
Corporates	10,639,608	9,697,859	7,815,569	625,246
Regulatory retail	10,740,445	9,546,852	7,174,584	573,967
Residential mortgages	7,096,161	7,088,222	3,110,812	248,865
Higher risk assets	6,086	6,076	9,114	729
Other assets	574,333	574,333	271,782	21,743
Equity exposures	100,122	100,122	106,834	8,547
Defaulted exposures	181,562	181,342	210,503	16,840
Total on-balance sheet exposures	<u>38,641,277</u>	<u>36,497,766</u>	<u>19,569,503</u>	<u>1,565,561</u>
Off-balance sheet exposures:				
Credit-related off-balance sheet exposures	4,288,548	4,281,652	3,643,075	291,446
Derivative financial instruments	177,037	177,037	62,744	5,020
Defaulted exposures	5,220	5,220	7,835	627
Total off-balance sheet exposures	<u>4,470,805</u>	<u>4,463,909</u>	<u>3,713,654</u>	<u>297,093</u>
Total on and off-balance sheet exposures	<u>43,112,082</u>	<u>40,961,675</u>	<u>23,283,157</u>	<u>1,862,654</u>
(ii) <u>Market Risk (Note 4.0)</u>				
	Long Position	Short Position		
Interest rate risk	116,802	(1,988)	27,689	2,215
Foreign currency risk	173,925	-	173,925	13,914
Total	<u>290,727</u>	<u>(1,988)</u>	<u>201,614</u>	<u>16,129</u>
(iii) <u>Operational Risk</u>	-	-	2,156,708	172,537
Total	<u>43,112,082</u>	<u>40,961,675</u>	<u>25,641,479</u>	<u>2,051,320</u>

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2.0 Capital (contd.)

2.3 RWA and Capital Requirements (contd.)

Regulatory Capital Requirements (contd.)

The following tables present the minimum regulatory capital requirement of the Bank and the Group (contd.):

GROUP 31 March 2014 Exposure Class	Gross Exposures RM'000	Net Exposures RM'000	Risk- Weighted Assets RM'000	Capital Requirements RM'000
(i) <u>Credit Risk</u>				
On-balance sheet exposures:				
Sovereigns/Central banks	8,942,862	8,942,862	-	-
Banks, DFIs and MDBs	3,070,885	3,070,885	671,679	53,734
Insurance companies, securities firms and fund managers	3,467	3,467	3,467	277
Corporates	12,571,696	11,426,766	9,066,484	725,319
Regulatory retail	13,121,711	11,884,568	8,942,193	715,375
Residential mortgages	8,568,240	8,559,717	3,804,668	304,373
Higher risk assets	6,129	6,119	9,179	734
Other assets	704,025	704,025	401,473	32,118
Equity exposures	141,111	141,111	147,824	11,826
Defaulted exposures	226,522	226,270	261,486	20,919
Total on-balance sheet exposures	<u>47,356,648</u>	<u>44,965,790</u>	<u>23,308,453</u>	<u>1,864,675</u>
Off-balance sheet exposures:				
Credit-related off-balance sheet exposures	4,877,590	4,869,454	4,104,243	328,339
Derivative financial instruments	177,037	177,037	62,744	5,020
Defaulted exposures	5,886	5,886	8,815	705
Total off-balance sheet exposures	<u>5,060,513</u>	<u>5,052,377</u>	<u>4,175,802</u>	<u>334,064</u>
Total on and off-balance sheet exposures	<u>52,417,161</u>	<u>50,018,167</u>	<u>27,484,255</u>	<u>2,198,739</u>
(ii) <u>Market Risk (Note 4.0)</u>				
Interest rate risk	Long Position	Short Position	27,689	2,215
Foreign currency risk	116,802	(1,988)	173,925	13,914
Total	173,925	-	<u>201,614</u>	<u>16,129</u>
	290,727	(1,988)		
(iii) <u>Operational Risk</u>	-	-	2,676,791	214,143
Total	<u>52,417,161</u>	<u>50,018,167</u>	<u>30,362,660</u>	<u>2,429,011</u>

Note:

Under Islamic banking, the Group does not use Profit-sharing Investment Account ("PSIA") as a risk absorbent mechanism.

The Bank and the Group do not have exposure to any Large Exposure Risk for equity holdings as specified under BNM's Guidelines on Investment in Shares, Interest-in-Shares and Collective Investment Schemes.

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3.0 Credit Risk

3.1 Distribution of Credit Exposures

(a) Geographical Distribution

The following tables represent the Bank's and the Group's major type of gross credit exposure by geographical distribution. Exposure are allocated to the region in which the customer is located and are disclosed before taking account of any collateral held or other credit enhancements and after allowance for impairment where appropriate.

BANK	Geographical region				
	Northern RM'000	Central RM'000	Southern RM'000	Sabah RM'000	Sarawak RM'000
30 September 2014					
Cash and short-term funds	-	1,749,937	-	-	-
Deposits and placements with banks and other financial institutions	-	444,003	-	-	-
Financial investments available-for-sale	-	7,872,758	-	-	-
Financial investments held-to-maturity	-	712,840	-	-	-
Derivative financial assets	-	59,658	-	-	-
Loans, advances and financing	1,911,748	20,711,860	2,929,766	2,042,300	567,746
Total on-balance sheet	1,911,748	31,551,056	2,929,766	2,042,300	567,746
Financial guarantees	56,334	389,739	35,439	29,467	8,068
Credit related commitments and contingencies	713,332	9,263,796	904,798	743,388	155,166
Total off-balance sheet	769,666	9,653,535	940,237	772,855	163,234
Total credit exposure	2,681,414	41,204,591	3,870,003	2,815,155	730,980

GROUP	Geographical region				
	Northern RM'000	Central RM'000	Southern RM'000	Sabah RM'000	Sarawak RM'000
30 September 2014					
Cash and short-term funds	-	2,044,926	-	-	-
Deposits and placements with banks and other financial institutions	-	479,185	-	-	-
Balances due from clients and brokers	32,697	61,485	6,702	-	-
Financial investments available-for-sale	-	10,096,045	-	-	-
Financial investments held-to-maturity	-	1,324,978	-	-	-
Derivative financial assets	-	59,658	-	-	-
Loans, advances and financing	2,250,876	24,894,527	3,805,529	2,455,095	674,732
Total on-balance sheet	2,283,573	38,960,804	3,812,231	2,455,095	674,732
Financial guarantees	78,239	437,408	44,548	32,831	8,068
Credit related commitments and contingencies	836,425	10,221,027	1,071,222	1,164,662	230,101
Total off-balance sheet	914,664	10,658,435	1,115,770	1,197,493	238,169
Total credit exposure	3,198,237	49,619,239	4,928,001	3,652,588	912,901

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3.0 Credit Risk (contd.)

3.1 Distribution of Credit Exposures (contd.)

(a) Geographical Distribution (contd.)

The following tables represent the Bank's and the Group's major type of gross credit exposure by geographical distribution. Exposure are allocated to the region in which the customer is located and are disclosed before taking account of any collateral held or other credit enhancements and after allowance for impairment where appropriate (contd.).

BANK	Geographical region				
	Northern RM'000	Central RM'000	Southern RM'000	Sabah RM'000	Sarawak RM'000
31 March 2014					
Cash and short-term funds	-	1,540,445	-	-	-
Deposits and placements with banks and other financial institutions	-	655,305	-	-	-
Financial assets held-for-trading	-	110,172	-	-	-
Financial investments available-for-sale	-	7,438,485	-	-	-
Financial investments held-to-maturity	-	710,730	-	-	-
Derivative financial assets	-	39,677	-	-	-
Loans, advances and financing	1,776,773	19,716,020	2,672,623	1,963,054	408,858
Total on-balance sheet	1,776,773	30,210,834	2,672,623	1,963,054	408,858
Financial guarantees	65,940	394,198	32,349	34,601	6,189
Credit related commitments and contingencies	673,116	9,200,454	957,994	675,719	141,508
Total off-balance sheet	739,056	9,594,652	990,343	710,320	147,697
Total credit exposure	2,515,829	39,805,486	3,662,966	2,673,374	556,555

GROUP	Geographical region				
	Northern RM'000	Central RM'000	Southern RM'000	Sabah RM'000	Sarawak RM'000
31 March 2014					
Cash and short-term funds	-	1,827,207	-	-	-
Deposits and placements with banks and other financial institutions	-	655,305	-	-	-
Balances due from clients and brokers	19,898	50,663	5,704	-	-
Financial assets held-for-trading	-	110,172	-	-	-
Financial investments available-for-sale	-	9,597,649	-	-	-
Financial investments held-to-maturity	-	1,320,122	-	-	-
Derivative financial assets	-	39,677	-	-	-
Loans, advances and financing	2,076,018	23,555,289	3,354,443	2,324,196	478,995
Total on-balance sheet	2,095,916	37,156,084	3,360,147	2,324,196	478,995
Financial guarantees	85,718	439,205	41,772	37,965	6,189
Credit related commitments and contingencies	773,886	10,147,196	1,105,974	1,161,770	181,841
Total off-balance sheet	859,604	10,586,401	1,147,746	1,199,735	188,030
Total credit exposure	2,955,520	47,742,485	4,507,893	3,523,931	667,025

3.0 Credit Risk (contd.)

3.1 Distribution of Credit Exposures (contd.)

(b) Industry Distribution

The following tables represent the Bank's and the Group's major type of gross credit exposure by sector. The analysis is based on the sector in which the customers are engaged.

	Government and Central bank	Financial, insurance, business services and real estate	Transport, storage & communication	Agriculture, manufacturing, wholesale & retail trade	Construction	Residential mortgage	Motor vehicle financing	Other consumer loans	Total
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
BANK									
30 September 2014									
Cash and short-term funds	406,786	1,343,151	-	-	-	-	-	-	1,749,937
Deposits and placements with banks and other financial institutions	-	444,003	-	-	-	-	-	-	444,003
Financial investments available-for-sale	4,525,603	2,607,143	222,512	320,344	125,887	-	-	71,269	7,872,758
Financial investments held-to-maturity	712,503	337	-	-	-	-	-	-	712,840
Derivative financial assets	-	59,406	-	-	-	-	-	252	59,658
Loans, advances and financing	-	3,465,379	154,900	7,165,359	422,182	11,634,437	436,789	4,884,374	28,163,420
Total on-balance sheet	5,644,892	7,919,419	377,412	7,485,703	548,069	11,634,437	436,789	4,955,895	39,002,616
Financial guarantees	-	116,276	24,922	313,847	24,119	-	-	39,883	519,047
Credit related commitments and contingencies	-	1,505,144	86,647	3,033,631	1,122,347	3,296,102	-	2,736,609	11,780,480
Total off-balance sheet	-	1,621,420	111,569	3,347,478	1,146,466	3,296,102	-	2,776,492	12,299,527
Total credit risk	5,644,892	9,540,839	488,981	10,833,181	1,694,535	14,930,539	436,789	7,732,387	51,302,143
GROUP									
30 September 2014									
Cash and short-term funds	755,215	1,289,711	-	-	-	-	-	-	2,044,926
Deposits and placements with banks and other financial institutions	-	479,185	-	-	-	-	-	-	479,185
Balances due from clients and brokers	-	-	-	-	-	-	-	100,884	100,884
Financial investments available-for-sale	5,926,441	3,249,924	314,943	362,052	156,144	-	-	86,541	10,096,045
Financial investments held-to-maturity	1,316,981	2,878	5,119	-	-	-	-	-	1,324,978
Derivative financial assets	-	59,406	-	-	-	-	-	252	59,658
Loans, advances and financing	-	3,918,986	176,842	8,561,849	499,674	14,039,989	969,356	5,914,063	34,080,759
Total on-balance sheet	7,998,637	9,000,090	496,904	8,923,901	655,818	14,039,989	969,356	6,101,740	48,186,435
Financial guarantees	-	118,716	24,993	391,345	25,761	-	-	40,279	601,094
Credit related commitments and contingencies	-	1,677,696	89,005	3,778,614	1,192,399	3,616,530	123	3,169,070	13,523,437
Total off-balance sheet	-	1,796,412	113,998	4,169,959	1,218,160	3,616,530	123	3,209,349	14,124,531
Total credit risk	7,998,637	10,796,502	610,902	13,093,860	1,873,978	17,656,519	969,479	9,311,089	62,310,966

3.0 Credit Risk (contd.)

3.1 Distribution of Credit Exposures (contd.)

(b) Industry Distribution (contd.)

The following tables represent the Bank's and the Group's major type of gross credit exposure by sector. The analysis is based on the sector in which the customers are engaged (contd.).

	Government and Central bank	Financial, insurance, business services and real estate	Transport, storage & communication	Agriculture, manufacturing, wholesale & retail trade	Construction	Residential mortgage	Motor vehicle financing	Other consumer loans	Total
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
BANK									
31 March 2014									
Cash and short-term funds	401,878	1,138,567	-	-	-	-	-	-	1,540,445
Deposits and placements with banks and other financial institutions	-	655,305	-	-	-	-	-	-	655,305
Financial assets held-for-trading	110,172	-	-	-	-	-	-	-	110,172
Financial investments available-for-sale	4,454,365	2,220,466	221,981	350,399	120,123	-	-	71,151	7,438,485
Financial investments held-to-maturity	710,393	337	-	-	-	-	-	-	710,730
Derivative financial assets	-	39,533	-	-	-	-	-	144	39,677
Loans, advances and financing	-	3,135,367	125,277	6,990,043	354,012	10,861,757	496,012	4,574,860	26,537,328
Total on-balance sheet	5,676,808	7,189,575	347,258	7,340,442	474,135	10,861,757	496,012	4,646,155	37,032,142
Financial guarantees	-	115,081	23,187	332,592	24,355	-	-	38,062	533,277
Credit related commitments and contingencies	-	1,152,769	62,754	2,701,328	1,111,276	3,724,320	-	2,896,344	11,648,791
Total off-balance sheet	-	1,267,850	85,941	3,033,920	1,135,631	3,724,320	-	2,934,406	12,182,068
Total credit risk	5,676,808	8,457,425	433,199	10,374,362	1,609,766	14,586,077	496,012	7,580,561	49,214,210
GROUP									
31 March 2014									
Cash and short-term funds	725,104	1,102,103	-	-	-	-	-	-	1,827,207
Deposits and placements with banks and other financial institutions	-	655,305	-	-	-	-	-	-	655,305
Balances due from clients and brokers	-	-	-	-	-	-	-	76,265	76,265
Financial assets held-for-trading	110,172	-	-	-	-	-	-	-	110,172
Financial investments available-for-sale	5,719,636	2,930,976	314,859	400,574	145,207	-	-	86,397	9,597,649
Financial investments held-to-maturity	1,314,596	389	5,137	-	-	-	-	-	1,320,122
Derivative financial assets	-	39,533	-	-	-	-	-	144	39,677
Loans, advances and financing	-	3,541,246	144,508	8,216,445	411,478	13,094,472	850,571	5,530,221	31,788,941
Total on-balance sheet	7,869,508	8,269,552	464,504	8,617,019	556,685	13,094,472	850,571	5,693,027	45,415,338
Financial guarantees	-	117,711	23,258	406,556	24,873	-	-	38,451	610,849
Credit related commitments and contingencies	-	1,364,871	65,231	3,302,864	1,152,402	4,173,541	1,193	3,310,565	13,370,667
Total off-balance sheet	-	1,482,582	88,489	3,709,420	1,177,275	4,173,541	1,193	3,349,016	13,981,516
Total credit risk	7,869,508	9,752,134	552,993	12,326,439	1,733,960	17,268,013	851,764	9,042,043	59,396,854

3.0 Credit Risk (contd.)

3.1 Distribution of Credit Exposures (contd.)

(c) Residual Contractual Maturity

The following tables represent the residual contractual maturity for major types of gross credit exposures for on-balance sheet exposures of financial assets of the Bank and the Group:

<u>BANK</u>	<u>Up to 1 month</u>	<u>>1-3 months</u>	<u>>3-6 months</u>	<u>>6-12 months</u>	<u>>1 year</u>	<u>Total</u>
30 September 2014	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Cash and short-term funds	2,034,383	-	-	-	-	2,034,383
Deposits and placements with banks and other financial institutions	-	190,009	253,994	-	-	444,003
Financial investments	441,336	396,826	14,902	216,391	7,610,532	8,679,987
Loans, advances and financing	5,409,556	1,419,514	861,900	511,302	20,004,811	28,207,083
Other asset balances	61,651	27,805	11,700	22,095	2,492,475	2,615,726
Total on-balance sheet exposure	7,946,926	2,034,154	1,142,496	749,788	30,107,818	41,981,182

GROUP

30 September 2014

Cash and short-term funds	2,329,372	-	-	-	-	2,329,372
Deposits and placements with banks and other financial institutions	-	225,191	253,994	-	-	479,185
Balances due from clients and brokers	85,000	-	-	-	15,884	100,884
Financial investments	1,139,089	817,461	166,961	517,467	8,920,269	11,561,247
Loans, advances and financing	6,289,657	1,728,318	1,064,529	680,396	24,350,690	34,113,590
Other asset balances	64,428	27,852	11,771	22,236	2,114,672	2,240,959
Total on-balance sheet exposure	9,907,546	2,798,822	1,497,255	1,220,099	35,401,515	50,825,237

3.0 Credit Risk (contd.)

3.1 Distribution of Credit Exposures (contd.)

(c) Residual Contractual Maturity (contd.)

The following tables represent the residual contractual maturity for major types of gross credit exposures for on-balance sheet exposures of financial assets of the Bank and the Group (contd.):

<u>BANK</u>	<u>Up to 1 month</u>	<u>>1-3 months</u>	<u>≥3-6 months</u>	<u>>6-12 months</u>	<u>≥1 year</u>	<u>Total</u>
31 March 2014	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Cash and short-term funds	1,842,996	-	-	-	-	1,842,996
Deposits and placements with banks and other financial institutions	-	557,025	98,280	-	-	655,305
Financial investments	103,420	163,690	17,166	85,403	7,989,830	8,359,509
Loans, advances and financing	5,372,542	1,467,692	940,297	633,463	18,168,786	26,582,780
Other asset balances	78,282	28,006	9,911	10,076	2,483,964	2,610,239
Total on-balance sheet exposure	7,397,240	2,216,413	1,065,654	728,942	28,642,580	40,050,829

GROUP

31 March 2014

Cash and short-term funds	2,129,759	-	-	-	-	2,129,759
Deposits and placements with banks and other financial institutions	-	557,025	98,280	-	-	655,305
Balances due from clients and brokers	61,181	-	-	-	15,084	76,265
Financial investments	463,411	855,276	119,305	195,634	9,535,428	11,169,054
Loans, advances and financing	6,268,997	1,756,711	1,128,447	793,453	21,871,383	31,818,991
Other asset balances	40,035	28,031	9,950	10,154	2,108,354	2,196,524
Total on-balance sheet exposure	8,963,383	3,197,043	1,355,982	999,241	33,530,249	48,045,898

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3.0 Credit Risk (contd.)

3.2 Past Due Loans, Advances and Financing Analysis

Past due but not impaired loans, advances and financing are loans where the customers have failed to make a principal and/or interest payment when contractually due, and includes loans which are due one or more days after the contractual due date but less than 3 months.

Past due loans, advances and financing are analysed as follows:

	BANK		GROUP	
	30 September	31 March	30 September	31 March
	2014	2014	2014	2014
	RM'000	RM'000	RM'000	RM'000
Past due up to 1 month	798,460	730,271	1,054,843	947,287
Past due > 1 - 2 months	235,002	157,024	310,271	211,398
Past due > 2 - 3 months	20,127	16,845	31,090	26,309
	1,053,589	904,140	1,396,204	1,184,994

Past due loans, advances and financing analysed by sector are as follows:

	BANK		GROUP	
	30 September	31 March	30 September	31 March
	2014	2014	2014	2014
	RM'000	RM'000	RM'000	RM'000
Financial, insurance & business services	24,693	22,313	27,947	23,965
Transport, storage & communication	5,517	5,436	5,895	6,108
Agriculture, manufacturing, wholesale & retail trade	76,347	80,944	91,502	92,202
Construction	14,609	20,681	17,997	22,935
Residential mortgage	597,325	486,728	718,431	587,501
Motor vehicle financing	88,122	94,388	164,967	154,249
Other consumer loans	246,976	193,650	369,465	298,034
	1,053,589	904,140	1,396,204	1,184,994

Past due loans, advances and financing analysed by significant geographical areas:

	BANK		GROUP	
	30 September	31 March	30 September	31 March
	2014	2014	2014	2014
	RM'000	RM'000	RM'000	RM'000
Northern region	87,697	74,945	107,840	86,340
Central region	736,894	639,210	975,240	848,092
Southern region	138,090	119,140	202,057	163,405
Sabah region	76,620	57,123	93,583	70,723
Sarawak region	14,288	13,722	17,484	16,434
	1,053,589	904,140	1,396,204	1,184,994

3.0 Credit Risk (contd.)

3.3 Impaired Loans, Advances and Financing Analysis

Impaired loans, advances and financing analysed by sectors:

	<u>BANK</u>		<u>GROUP</u>	
	30 September 2014 RM'000	31 March 2014 RM'000	30 September 2014 RM'000	31 March 2014 RM'000
Financial, insurance & business services	6,382	15,853	6,796	16,366
Transport, storage & communication	9,857	9,742	10,417	10,263
Agriculture, manufacturing, wholesale & retail trade	42,328	70,754	53,926	112,805
Construction	15,244	17,239	18,585	20,650
Residential mortgage	195,831	193,419	231,887	218,566
Motor vehicle financing	6,480	5,098	9,044	8,230
Other consumer loans	71,395	41,775	82,170	55,901
	347,517	353,880	412,825	442,781

Impairment allowances on impaired loans, advances and financing analysed by sectors:

	<u>Individual impairment allowance</u>	<u>Collective impairment allowance</u>	<u>Individual impairment net (write-back)/ charge for the year</u>	<u>Individual impairment write-off for the year</u>
<u>BANK</u>				
30 September 2014	RM'000	RM'000	RM'000	RM'000
Financial, insurance & business services	467	21,918	(948)	(65)
Transport, storage & communication	9,541	1,908	5	-
Agriculture, manufacturing, wholesale & retail trade	12,132	114,369	3,366	(26,773)
Construction	9,056	4,517	(1,439)	-
Residential mortgage	12,429	66,570	1,810	-
Motor vehicle financing	-	7,225	-	-
Other consumer loans	2,053	40,336	443	(23)
	45,678	256,843	3,237	(26,861)
<u>GROUP</u>				
30 September 2014				
Financial, insurance & business services	509	26,023	(948)	(65)
Transport, storage & communication	9,541	2,320	6	-
Agriculture, manufacturing, wholesale & retail trade	19,217	130,210	(1,846)	(39,634)
Construction	11,087	5,386	(1,439)	-
Residential mortgage	12,912	73,842	1,973	-
Motor vehicle financing	-	12,618	-	-
Other consumer loans	2,613	59,594	(104)	(1,147)
	55,879	309,993	(2,358)	(40,846)

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3.0 Credit Risk (contd.)

3.3 Impaired Loans, Advances and Financing Analysis (contd.)

Impairment allowances on impaired loans, advances and financing analysed by sectors (contd.):

<u>BANK</u>	<u>Individual impairment allowance</u>	<u>Collective impairment allowance</u>	<u>Individual impairment net (write-back)/ charge for the year</u>	<u>Individual impairment write-off for the year</u>
31 March 2014	RM'000	RM'000	RM'000	RM'000
Financial, insurance & business services	1,254	22,646	(668)	(410)
Transport, storage & communication	9,536	1,759	1	-
Agriculture, manufacturing, wholesale & retail trade	35,032	119,964	2,955	(22,710)
Construction	10,719	6,573	(577)	(57)
Residential mortgage	8,922	69,947	5,279	(3,248)
Motor vehicle financing	-	6,420	-	-
Other consumer loans	1,818	39,598	(2,364)	(1,147)
	<u>67,281</u>	<u>266,907</u>	<u>4,626</u>	<u>(27,572)</u>
<u>GROUP</u>				
31 March 2014				
Financial, insurance & business services	1,296	25,113	(668)	(410)
Transport, storage & communication	9,536	2,159	1	-
Agriculture, manufacturing, wholesale & retail trade	60,190	136,076	4,349	(23,558)
Construction	12,750	7,266	(2,058)	(57)
Residential mortgage	9,338	76,323	5,474	(4,177)
Motor vehicle financing	-	10,658	-	-
Other consumer loans	4,049	55,701	(1,485)	(2,453)
	<u>97,159</u>	<u>313,296</u>	<u>5,613</u>	<u>(30,655)</u>

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3.0 Credit Risk (contd.)

3.3 Impaired Loans, Advances and Financing Analysis (contd.)

Impaired loans, advances and financing and the related impairment allowances by geographical areas:

<u>BANK</u>	<u>Impaired loans, advances and financing</u>	<u>Individual impairment allowance</u>	<u>Collective impairment allowance</u>
30 September 2014	RM'000	RM'000	RM'000
Northern region	34,181	7,029	34,712
Central region	251,936	38,092	169,142
Southern region	33,412	141	29,387
Sabah region	24,065	416	18,273
Sarawak region	3,923	-	5,329
	<u>347,517</u>	<u>45,678</u>	<u>256,843</u>

<u>GROUP</u>			
30 September 2014			
Northern region	37,469	7,029	38,785
Central region	304,757	48,293	206,845
Southern region	40,072	141	36,816
Sabah region	26,393	416	21,658
Sarawak region	4,134	-	5,889
	<u>412,825</u>	<u>55,879</u>	<u>309,993</u>

<u>BANK</u>	<u>Impaired loans, advances and financing</u>	<u>Individual impairment allowance</u>	<u>Collective impairment allowance</u>
31 March 2014	RM'000	RM'000	RM'000
Northern region	53,862	22,410	37,820
Central region	239,862	43,721	177,816
Southern region	27,758	-	28,240
Sabah region	29,543	1,150	18,641
Sarawak region	2,855	-	4,390
	<u>353,880</u>	<u>67,281</u>	<u>266,907</u>

<u>GROUP</u>			
31 March 2014			
Northern region	69,548	35,271	41,687
Central region	304,328	60,208	210,380
Southern region	34,124	530	34,937
Sabah region	31,703	1,150	21,548
Sarawak region	3,078	-	4,744
	<u>442,781</u>	<u>97,159</u>	<u>313,296</u>

3.0 Credit Risk (contd.)

3.3 Impaired Loans, Advances and Financing Analysis (contd.)

Movements in loans impairment allowances are analysed as follows:

	<u>BANK</u>		<u>GROUP</u>	
	30 September 2014 RM'000	31 March 2014 RM'000	30 September 2014 RM'000	31 March 2014 RM'000
Individual assessment allowance:				
At beginning of year	67,281	95,282	97,159	128,471
Allowance made/(Write-back) during the period/year (net)	3,237	4,626	(2,358)	5,613
Amount written-off	(26,861)	(27,572)	(40,846)	(30,655)
Transfers from/(to) collective assessment allowance	2,021	(5,055)	1,924	(6,270)
At end of period/year	45,678	67,281	55,879	97,159
Collective assessment allowance:				
At beginning of year	266,907	295,834	313,296	349,203
Allowance made during the period/year (net)	12,170	1,886	27,261	11,746
Amount written-off	(20,213)	(35,868)	(28,640)	(53,923)
Transfers(to)/from individual assessment allowance	(2,021)	5,055	(1,924)	6,270
At end of period/year	256,843	266,907	309,993	313,296

3.0 Credit Risk (contd.)

3.4 Assignment of Risk-Weights for Portfolio Under the Standardised Approach

The following tables present the credit exposures by risk-weights and after credit risk mitigation:

BANK 30 September 2014 Risk-Weights	Exposures after netting and credit risk mitigation										Total exposures after netting and credit risk mitigation RM'000	Total Risk-Weighted Assets RM'000
	Sovereigns/ Central banks RM'000	Public sector entities RM'000	Banks, DFIs and MDBs RM'000	Insurance companies, Securities firms and Fund managers RM'000	Corporates RM'000	Regulatory retail RM'000	Residential mortgages RM'000	Higher risk assets RM'000	Other assets RM'000	Equity exposures RM'000		
0%	6,670,123	-	-	-	382,256	-	-	-	284,446	-	7,336,825	-
20%	9,815	-	2,037,841	-	1,767,764	-	-	-	-	-	3,815,420	763,084
35%	-	-	-	-	-	-	4,359,533	-	-	-	4,359,533	1,525,837
50%	-	-	1,225,779	-	41	8,958	2,034,699	-	-	-	3,269,477	1,634,738
75%	-	-	-	-	-	12,739,296	851,389	-	-	-	13,590,685	10,193,014
100%	-	-	65,557	30,536	10,146,028	84,589	62,361	-	289,840	94,373	10,773,284	10,773,284
150%	-	-	-	-	19,599	76,731	-	9,125	-	16	105,471	158,206
Total exposures	6,679,938	-	3,329,177	30,536	12,315,688	12,909,574	7,307,982	9,125	574,286	94,389	43,250,695	25,048,163
Risk-weighted assets by exposures	1,963	-	1,086,015	30,536	10,528,999	9,758,636	3,244,090	13,687	289,840	94,397	25,048,163	
Average risk-weight	-	-	33%	100%	85%	76%	44%	150%	50%	100%	58%	
Deduction from Capital base	-	-	-	-	-	-	-	-	-	-	-	

3.0 Credit Risk (contd.)

3.4 Assignment of Risk-Weights for Portfolio Under the Standardised Approach (contd.)

The following tables present the credit exposures by risk- weights and after credit risk mitigation (contd.):

	Exposures after netting and credit risk mitigation											
<u>GROUP</u>				Insurance companies, Securities firms and Fund managers							Total exposures after netting and credit risk mitigation	Total Risk- Weighted Assets
<u>30 September 2014</u>	Sovereigns/ Central banks	Public sector entities	Banks, DFIs and MDBs		Corporates	Regulatory retail	Residential mortgages	Higher risk assets	Other assets	Equity exposures		
<u>Risk-Weights</u>	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%	9,314,368	-	-	-	529,836	-	-	-	284,447	-	10,128,651	-
20%	9,815	-	3,066,593	-	2,195,437	-	-	-	-	-	5,271,845	1,054,369
35%	-	-	-	-	-	-	5,100,158	-	-	-	5,100,158	1,785,055
50%	-	-	457,532	-	41	10,980	2,597,455	-	-	-	3,066,008	1,533,003
75%	-	-	-	-	-	15,801,231	1,100,460	-	-	-	16,901,691	12,676,268
100%	-	-	65,557	33,187	11,579,098	141,884	78,917	-	525,218	140,208	12,564,069	12,564,069
150%	-	-	-	-	19,599	95,091	-	9,199	-	16	123,905	185,857
Total exposures	9,324,183	-	3,589,682	33,187	14,324,011	16,049,186	8,876,990	9,199	809,665	140,224	53,156,327	29,798,621
Risk-weighted assets by exposures	1,963	-	907,641	33,187	12,047,604	12,140,934	3,988,044	13,798	525,218	140,232	29,798,621	
Average risk-weight	-	-	25%	100%	84%	76%	45%	150%	65%	100%	56%	
Deduction from Capital base	-	-	-	-	-	-	-	-	-	-	-	

3.0 Credit Risk (contd.)

3.4 Assignment of Risk-Weights for Portfolio Under the Standardised Approach (contd.)

The following tables present the credit exposures by risk- weights and after credit risk mitigation (contd.):

BANK 31 March 2014	Exposures after netting and credit risk mitigation										Total exposures after netting and credit risk mitigation	Total Risk- Weighted Assets
	Sovereigns/ Central banks	Public sector entities	Banks, DFIs and MDBs	Insurance companies, Securities firms and Fund managers	Corporates	Regulatory retail	Residential mortgages	Higher risk assets	Other assets	Equity exposures		
<u>Risk- Weights</u>	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%	6,519,686	-	-	-	380,300	-	-	-	302,551	-	7,202,537	-
20%	5,145	-	1,880,969	-	1,835,763	-	-	-	-	-	3,721,877	744,377
35%	-	-	-	-	-	-	4,276,497	-	-	-	4,276,497	1,496,774
50%	-	-	1,050,120	-	100,060	10,551	2,008,887	-	-	-	3,169,618	1,584,809
75%	-	-	-	-	-	11,915,068	823,707	-	-	-	12,738,775	9,554,081
100%	-	-	-	7,659	9,240,372	90,108	54,263	-	271,782	86,697	9,750,881	9,750,881
150%	-	-	-	-	18,543	58,541	-	10,982	-	13,424	101,490	152,235
Total exposures	6,524,831	-	2,931,089	7,659	11,575,038	12,074,268	7,163,354	10,982	574,333	100,121	40,961,675	23,283,157
Risk-weighted assets by exposures	1,029	-	901,256	7,659	9,685,368	9,119,496	3,173,261	16,472	271,782	106,834	23,283,157	
Average risk-weight	-	-	31%	100%	84%	76%	44%	150%	47%	107%	57%	
Deduction from Capital base	-	-	-	-	-	-	-	-	-	-	-	

3.0 Credit Risk (contd.)

3.4 Assignment of Risk-Weights for Portfolio Under the Standardised Approach (contd.)

The following tables present the credit exposures by risk- weights and after credit risk mitigation (contd.):

GROUP 31 March 2014	Exposures after netting and credit risk mitigation										Total exposures after netting and credit risk mitigation	Total Risk- Weighted Assets
	Sovereigns/ Central banks	Public sector entities	Banks, DFIs and MDBs	Insurance companies, Securities firms and Fund managers	Corporates	Regulatory retail	Residential mortgages	Higher risk assets	Other assets	Equity exposures		
<u>Risk- Weights</u>	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%	9,002,862	-	-	-	527,706	-	-	-	302,552	-	9,833,120	-
20%	5,145	-	3,016,646	-	2,248,990	-	-	-	-	-	5,270,781	1,054,157
35%	-	-	-	-	-	-	4,958,585	-	-	-	4,958,585	1,735,505
50%	-	-	205,512	-	101,315	12,359	2,558,423	-	-	-	2,877,609	1,438,805
75%	-	-	-	-	-	14,459,163	1,064,779	-	-	-	15,523,942	11,642,956
100%	-	-	-	7,670	10,683,510	151,413	64,972	-	401,473	127,687	11,436,725	11,436,725
150%	-	-	-	-	20,787	72,127	-	11,067	-	13,424	117,405	176,107
Total exposures	9,008,007	-	3,222,158	7,670	13,582,308	14,695,062	8,646,759	11,067	704,025	141,111	50,018,167	27,484,255
Risk-weighted assets by exposures	1,029	-	706,086	7,670	11,215,146	11,110,155	3,878,272	16,600	401,473	147,824	27,484,255	
Average risk-weight	-	-	22%	100%	83%	76%	45%	150%	57%	105%	55%	
Deduction from Capital base	-	-	-	-	-	-	-	-	-	-	-	

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3.0 Credit Risk (contd.)

3.4 Assignment of Risk-Weights for Portfolio Under the Standardised Approach (contd.)

For the purpose of determining counterparty risk-weights, the Group uses external credit assessments from Rating Agency Malaysia ("RAM"), Malaysian Rating Corporation ("MARC"), Standard and Poor ("S&P"), and Moody's and Fitch. In the context of the Group's portfolio, external credit assessments are mainly applicable to banks/financial institutions and rated corporations. The Group follows the process prescribed under BNM CAF to map the ratings to the relevant risk-weights. The ratings are monitored and updated regularly to ensure that the latest and most appropriate risk-weights are applied in the capital computation.

The following tables show the rated exposures according to rating by Eligible Credit Assessment Institutions ("ECAIs"):

BANK
30 September 2014

Exposure Class	Ratings by Approved ECAIs						Total
	Moody's	Aaa to Aa3 / P-1	A1 to A3 / P-2	Baa1 to Ba3 / P-3	B1 to C / Others	Unrated	
	S&P	AAA to AA- / A-1	A+ to A- / A-2	BBB+ to BB- / A-3	B+ to D / Others	Unrated	
	Fitch	AAA to AA- / F1+, F1	A+ to A- / A-2	BBB+ to BB- / F3	B+ to D	Unrated	
	RAM	AAA to AA3 / P-1	A+ to A3 / P-2	BBB1+ to BB3 / P-3	B to D / NP	Unrated	
	MARC	AAA to AA- / MARC-1	A+ to A- / MARC-2	BBB+ to BB- / MARC-3	B+ to D / MARC-4	Unrated	
		RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
On and Off Balance-Sheet Exposures							
(i) Exposures risk-weighted using Sovereigns and Central Banks rating							
Sovereigns and Central Banks (See Note 1)	-	6,679,938	-	-	-	-	6,679,938
Corporates	-	382,256	-	-	-	-	382,256
	-	7,062,194	-	-	-	-	7,062,194
(ii) Exposures risk-weighted using Banking Institutions long term rating							
Banks, MDBs and FDIs	475,614	1,414,600	2,349	-	1,436,614	-	3,329,177
Exposures risk-weighted using Banking Institutions short term rating							
Banks, MDBs and FDIs	-	-	-	-	-	-	-
	475,614	1,414,600	2,349	-	1,436,614	-	3,329,177
(iii) Exposures risk-weighted using Corporate long term rating							
Public Sector Entities	-	-	-	-	-	-	-
Corporates	1,767,764	-	1,418	-	11,114,984	-	12,884,166
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	30,536	-	30,536
Exposures risk-weighted using Corporate short term rating							
Public Sector Entities	-	-	-	-	-	-	-
Corporates	-	-	-	-	-	-	-
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	-
	1,767,764	-	1,418	-	11,145,520	-	12,914,702

3.0 Credit Risk (contd.)

3.4 Assignment of Risk-Weights for Portfolio Under the Standardised Approach (contd.)

The following tables show the rated exposures according to rating by ECALs (contd.):

GROUP

30 September 2014

Exposure Class	Ratings by Approved ECALs						Total
	Moody's	Aaa to Aa3 / P-1	A1 to A3 / P-2	Baa1 to Ba3 / P-3	B1 to C / Others	Unrated	
	S&P	AAA to AA- / A-1	A+ to A- / A-2	BBB+ to BB- / A-3	B+ to D / Others	Unrated	
	Fitch	AAA to AA- / F1+, F1	A+ to A- / A-2	BBB+ to BB- / F3	B+ to D	Unrated	
	RAM	AAA to AA3 / P-1	A+ to A3 / P-2	BBB1+ to BB3 / P-3	B to D / NP	Unrated	
	MARC	AAA to AA- / MARC-1	A+ to A- / MARC-2	BBB+ to BB- / MARC-3	B+ to D / MARC-4	Unrated	
		RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
On and Off Balance-Sheet Exposures							
(i) Exposures risk-weighted using Sovereigns and Central Banks rating							
Sovereigns and Central Banks (See Note 1)	-	9,324,183	-	-	-	-	9,324,183
Corporates	-	529,836	-	-	-	-	529,836
	-	9,854,019	-	-	-	-	9,854,019
(ii) Exposures risk-weighted using Banking Institutions long term rating							
Banks, MDBs and FDIs	1,156,600	1,815,567	2,349	-	615,166	-	3,589,682
Exposures risk-weighted using Banking Institutions short term rating							
Banks, MDBs and FDIs	-	-	-	-	-	-	-
	1,156,600	1,815,567	2,349	-	615,166	-	3,589,682
(iii) Exposures risk-weighted using Corporate long term rating							
Public Sector Entities	-	-	-	-	-	-	-
Corporates	2,195,437	-	1,418	-	12,762,979	-	14,959,834
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	33,187	-	33,187
Exposures risk-weighted using Corporate short term rating							
Public Sector Entities	-	-	-	-	-	-	-
Corporates	-	-	-	-	-	-	-
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	-
	2,195,437	-	1,418	-	12,796,166	-	14,993,021

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3.0 Credit Risk (contd.)

3.4 Assignment of Risk-Weights for Portfolio Under the Standardised Approach (contd.)

The following tables show the rated exposures according to rating by ECAs (contd.):

BANK

31 March 2014

Exposure Class	Ratings by Approved ECAs						Total
	Moody's	Aaa to Aa3 / P-1	A1 to A3 / P-2	Baa1 to Ba3 / P-3	B1 to C / Others	Unrated	
	S&P	AAA to AA- / A-1	A+ to A- / A-2	BBB+ to BB- / A-3	B+ to D / Others	Unrated	
	Fitch	AAA to AA- / F1+, F1	A+ to A- / A-2	BBB+ to BB- / F3	B+ to D	Unrated	
	RAM	AAA to AA3 / P-1	A+ to A3 / P-2	BBB1+ to BB3 / P-3	B to D / NP	Unrated	
	MARC	AAA to AA- / MARC-1	A+ to A- / MARC-2	BBB+ to BB- / MARC-3	B+ to D / MARC-4	Unrated	
		RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<u>On and Off Balance-Sheet Exposures</u>							
(i) Exposures risk-weighted using Sovereigns and Central Banks rating							
Sovereigns and Central Banks (See Note 1)	-	6,524,831	-	-	-	-	6,524,831
Corporates	-	380,300	-	-	-	-	380,300
	-	6,905,131	-	-	-	-	6,905,131
(ii) Exposures risk-weighted using Banking Institutions long term rating							
Banks, MDBs and FDIs	477,197	778,013	4,687	-	1,671,192	-	2,931,089
Exposures risk-weighted using Banking Institutions short term rating							
Banks, MDBs and FDIs	-	-	-	-	-	-	-
	477,197	778,013	4,687	-	1,671,192	-	2,931,089
(iii) Exposures risk-weighted using Corporate long term rating							
Public Sector Entities	-	-	-	-	-	-	-
Corporates	1,835,492	100,060	1,210	-	10,202,573	-	12,139,335
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	7,659	-	7,659
Exposures risk-weighted using Corporate short term rating							
Public Sector Entities	-	-	-	-	-	-	-
Corporates	-	-	-	-	-	-	-
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	-
	1,835,492	100,060	1,210	-	10,210,232	-	12,146,994

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3.0 Credit Risk (contd.)

3.4 Assignment of Risk-Weights for Portfolio Under the Standardised Approach (contd.)

The following tables show the rated exposures according to rating by ECAIs (contd.):

GROUP

31 March 2014

Exposure Class	Ratings by Approved ECAIs						Total
	Moody's	Aaa to Aa3 / P-1	A1 to A3 / P-2	Baa1 to Ba3 / P-3	B1 to C / Others	Unrated	
	S&P	AAA to AA- / A-1	A+ to A- / A-2	BBB+ to BB- / A-3	B+ to D / Others	Unrated	
	Fitch	AAA to AA- / F1+, F1	A+ to A- / A-2	BBB+ to BB- / F3	B+ to D	Unrated	
	RAM	AAA to AA3 / P-1	A+ to A3 / P-2	BBB1+ to BB3 / P-3	B to D / NP	Unrated	
	MARC	AAA to AA- / MARC-1	A+ to A- / MARC-2	BBB+ to BB- / MARC-3	B+ to D / MARC-4	Unrated	
		RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
On and Off Balance-Sheet Exposures							
(i) Exposures risk-weighted using Sovereigns and Central Banks rating							
Sovereigns and Central Banks (See Note 1)		-	9,008,007	-	-	-	9,008,007
Corporates		-	527,706	-	-	-	527,706
		-	9,535,713	-	-	-	9,535,713
(ii) Exposures risk-weighted using Banking Institutions long term rating							
Banks, MDBs and FDIs		1,056,182	1,334,706	4,687	-	826,583	3,222,158
Exposures risk-weighted using Banking Institutions short term rating							
Banks, MDBs and FDIs		-	-	-	-	-	-
		1,056,182	1,334,706	4,687	-	826,583	3,222,158
(iii) Exposures risk-weighted using Corporate long term rating							
Public Sector Entities		-	-	-	-	-	-
Corporates		2,248,720	100,060	1,210	-	11,852,607	14,202,597
Insurance Cos, Securities Firms & Fund Managers		-	-	-	-	7,670	7,670
Exposures risk-weighted using Corporate short term rating							
Public Sector Entities		-	-	-	-	-	-
Corporates		-	-	-	-	-	-
Insurance Cos, Securities Firms & Fund Managers		-	-	-	-	-	-
		2,248,720	100,060	1,210	-	11,860,277	14,210,267

Note 1: The Federal Government and Central Bank of Malaysia are accorded 0% risk-weight as provided under the CAF.

*Upper Range = Long Term Rating, Lower Range = Short Term Rating

Note:

There is no outstanding securitisation contract at the Bank and the Group that required disclosure of ratings and short term rating of securitisation by approved ECAIs.

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3.0 Credit Risk (contd.)

3.5 Credit Risk Mitigation ("CRM")

The following tables represent the Bank's/Group's credit exposure including off-balance sheet items under the standardised approach, the total exposure (after, where applicable, eligible netting benefits) that is covered by eligible guarantees and credit derivatives; and eligible collateral after haircuts, allowed under the Capital Adequacy Framework.

<u>BANK</u>	<u>Exposure</u>	<u>Exposures</u>	<u>Exposures</u>	<u>Exposures</u>
<u>30 September 2014</u>	<u>before CRM</u>	<u>covered by</u>	<u>covered by</u>	<u>covered by</u>
<u>Exposure Class</u>	<u>RM'000</u>	<u>guarantees/</u>	<u>eligible</u>	<u>other eligible</u>
		<u>credit</u>	<u>financial</u>	<u>collateral</u>
		<u>derivatives</u>	<u>collateral</u>	<u>collateral</u>
		<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>
<u>Credit Risk</u>				
On-balance sheet exposures:				
Sovereigns/Central banks	6,670,123	-	-	-
Banks, DFIs and MDBs	3,164,901	-	-	-
Insurance companies, securities firms and fund managers	30,337	-	-	-
Corporates	11,050,076	-	936,478	-
Regulatory retail	11,719,017	-	1,150,264	-
Residential mortgages	7,228,642	-	7,500	-
Higher risk assets	6,344	-	10	-
Other assets	574,286	-	-	-
Equity exposure	94,389	-	-	-
Defaulted exposures	217,048	-	11,661	-
Total on-balance sheet exposures	<u>40,755,163</u>	<u>-</u>	<u>2,105,913</u>	<u>-</u>
Off-balance sheet exposures:				
Off-balance sheet exposures other than				
OTC derivatives or credit derivatives	4,609,318	-	7,873	-
Defaulted exposures	1	-	-	-
Total off-balance sheet exposures	<u>4,609,319</u>	<u>-</u>	<u>7,873</u>	<u>-</u>
Total on and off-balance sheet exposures	<u>45,364,482</u>	<u>-</u>	<u>2,113,786</u>	<u>-</u>

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3.0 Credit Risk (contd.)

3.5 Credit Risk Mitigation ("CRM") (contd.)

GROUP	Exposure	Exposures	Exposures	Exposures
30 September 2014	before CRM	covered by	covered by	covered by
Exposure Class	RM'000	guarantees/ credit derivatives	eligible financial collateral	other eligible collateral
		RM'000	RM'000	RM'000
Credit Risk				
On-balance sheet exposures:				
Sovereigns/Central banks	9,254,369	-	-	-
Banks, DFIs and MDBs	3,425,406	-	-	-
Insurance companies, securities firms and fund managers	32,136	-	-	-
Corporates	12,982,331	-	1,150,231	-
Regulatory retail	14,654,485	-	1,197,946	-
Residential mortgages	8,780,425	-	8,005	-
Higher risk assets	6,376	-	10	-
Other assets	809,665	-	-	-
Equity exposure	140,224	-	-	-
Defaulted exposures	257,783	-	11,666	-
Total on-balance sheet exposures	<u>50,343,200</u>	<u>-</u>	<u>2,367,858</u>	<u>-</u>
Off-balance sheet exposures:				
Off-balance sheet exposures other than OTC derivatives or credit derivatives	5,191,383	-	10,398	-
Defaulted exposures	1	-	-	-
Total off-balance sheet exposures	<u>5,191,384</u>	<u>-</u>	<u>10,398</u>	<u>-</u>
Total on and off-balance sheet exposures	<u>55,534,584</u>	<u>-</u>	<u>2,378,256</u>	<u>-</u>

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3.0 Credit Risk (contd.)

3.5 Credit Risk Mitigation ("CRM") (contd.)

<u>BANK</u>				
31 March 2014				
Exposure Class	Exposure before CRM RM'000	Exposures covered by guarantees/ credit derivatives RM'000	Exposures covered by eligible financial collateral RM'000	Exposures covered by other eligible collateral RM'000
<u>Credit Risk</u>				
On-balance sheet exposures:				
Sovereigns/Central banks	6,519,686	-	-	-
Banks, DFIs and MDBs	2,779,818	-	-	-
Insurance companies, securities firms and fund managers	3,456	-	-	-
Corporates	10,639,608	-	941,749	-
Regulatory retail	10,740,445	-	1,193,594	-
Residential mortgages	7,096,161	-	7,939	-
Higher risk assets	6,086	-	10	-
Other assets	574,333	-	-	-
Equity exposure	100,122	-	-	-
Defaulted exposures	181,562	-	220	-
Total on-balance sheet exposures	<u>38,641,277</u>	<u>-</u>	<u>2,143,512</u>	<u>-</u>
Off-balance sheet exposures:				
Off-balance sheet exposures other than OTC derivatives or credit derivatives	4,465,585	-	6,896	-
Defaulted exposures	5,220	-	-	-
Total off-balance sheet exposures	<u>4,470,805</u>	<u>-</u>	<u>6,896</u>	<u>-</u>
Total on and off-balance sheet exposures	<u>43,112,082</u>	<u>-</u>	<u>2,150,408</u>	<u>-</u>

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3.0 Credit Risk (contd.)

3.5 Credit Risk Mitigation ("CRM") (contd.)

GROUP				
31 March 2014				
Exposure Class	Exposure before CRM RM'000	Exposures covered by guarantees/ credit derivatives RM'000	Exposures covered by eligible financial collateral RM'000	Exposures covered by other eligible collateral RM'000
Credit Risk				
On-balance sheet exposures:				
Sovereigns/Central banks	8,942,862	-	-	-
Banks, DFIs and MDBs	3,070,885	-	-	-
Insurance companies, securities firms and fund managers	3,467	-	-	-
Corporates	12,571,696	-	1,144,930	-
Regulatory retail	13,121,711	-	1,237,144	-
Residential mortgages	8,568,240	-	8,523	-
Higher risk assets	6,129	-	10	-
Other assets	704,025	-	-	-
Equity exposure	141,111	-	-	-
Defaulted exposures	226,522	-	252	-
Total on-balance sheet exposures	<u>47,356,648</u>	<u>-</u>	<u>2,390,859</u>	<u>-</u>
Off-balance sheet exposures:				
Off-balance sheet exposures other than OTC derivatives or credit derivatives	5,054,627	-	8,134	-
Defaulted exposures	5,886	-	-	-
Total off-balance sheet exposures	<u>5,060,513</u>	<u>-</u>	<u>8,134</u>	<u>-</u>
Total on and off-balance sheet exposures	<u>52,417,161</u>	<u>-</u>	<u>2,398,993</u>	<u>-</u>

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3.0 Credit Risk (contd.)

3.6 Off-Balance Sheet Exposures and Counterparty Credit Risk

The off-balance sheet exposures and their related counterparty credit risk of the Bank/Group are as follows:

BANK	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk-Weighted Assets
30 September 2014	RM'000	RM'000	RM'000	RM'000
<u>Credit-related exposures</u>				
Direct credit substitutes	701,225	-	701,225	701,225
Transaction-related contingent items	563,198	-	281,599	281,599
Short-term self-liquidating trade-related contingencies	131,387	-	26,277	26,277
Irrevocable commitments to extent credit:				
- maturity exceeding one year	4,054,646	-	2,027,323	1,602,003
- maturity not exceeding one year	5,388,468	-	1,077,694	959,529
Unutilised credit card lines	1,460,603	-	292,121	230,866
	<u>12,299,527</u>	<u>-</u>	<u>4,406,239</u>	<u>3,801,499</u>
<u>Derivative financial instruments</u>				
Foreign exchange related contracts:				
- one year or less	6,423,249	52,168	125,892	58,251
- over one year to three years	32,835	282	3,237	648
- over three years	31,515	-	4,097	2,048
Interest rate related contracts:				
- one year or less	1,735,000	4,111	8,324	3,351
- over one year to three years	850,000	2,396	13,896	3,089
- over three years	1,072,456	701	41,980	21,271
Equity related contracts:				
- one year or less	49,988	-	3,435	2,405
- over one year to three years	27,740	-	2,219	1,664
	<u>10,222,783</u>	<u>59,658</u>	<u>203,080</u>	<u>92,727</u>
	<u>22,522,310</u>	<u>59,658</u>	<u>4,609,319</u>	<u>3,894,226</u>

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3.0 Credit Risk (contd.)

3.6 Off-Balance Sheet Exposures and Counterparty Credit Risk (contd.)

GROUP	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk-Weighted Assets
30 September 2014	RM'000	RM'000	RM'000	RM'000
<u>Credit-related exposures</u>				
Direct credit substitutes	749,599	-	749,599	749,599
Transaction-related contingent items	611,496	-	305,748	305,748
Short-term self-liquidating trade-related contingencies	165,059	-	33,012	33,012
Irrevocable commitments to extent credit:				
- maturity exceeding one year	4,600,897	-	2,300,449	1,826,633
- maturity not exceeding one year	6,536,877	-	1,307,375	1,111,055
Unutilised credit card lines	1,460,603	-	292,121	230,866
	<u>14,124,531</u>	<u>-</u>	<u>4,988,304</u>	<u>4,256,913</u>
<u>Derivative financial instruments</u>				
Foreign exchange related contracts:				
- one year or less	6,423,249	52,168	125,892	58,251
- over one year to three years	32,835	282	3,237	648
- over three years	31,515	-	4,097	2,048
Interest rate related contracts:				
- one year or less	1,735,000	4,111	8,324	3,351
- over one year to three years	850,000	2,396	13,896	3,089
- over three years	1,072,456	701	41,980	21,271
Equity related contracts:				
- one year or less	49,988	-	3,435	2,405
- over one year to three years	27,740	-	2,219	1,664
	<u>10,222,783</u>	<u>59,658</u>	<u>203,080</u>	<u>92,727</u>
	<u>24,347,314</u>	<u>59,658</u>	<u>5,191,384</u>	<u>4,349,640</u>

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3.0 Credit Risk (contd.)

3.6 Off-Balance Sheet Exposures and Counterparty Credit Risk (contd.)

<u>BANK</u>	Principal Amount RM'000	Positive Fair Value of Derivative Contracts RM'000	Credit Equivalent Amount RM'000	Risk- Weighted Assets RM'000
31 March 2014				
<u>Credit-related exposures</u>				
Direct credit substitutes	425,631	-	425,631	425,631
Transaction-related contingent items	553,277	-	276,638	276,638
Short-term self-liquidating trade- related contingencies	138,220	-	27,644	27,188
Irrevocable commitments to extent credit:				
- maturity exceeding one year	4,502,888	-	2,251,444	1,779,146
- maturity not exceeding one year	5,146,454	-	1,029,291	918,737
Unutilised credit card lines	1,415,598	-	283,120	223,570
	<u>12,182,068</u>	<u>-</u>	<u>4,293,768</u>	<u>3,650,910</u>
<u>Derivative financial instruments</u>				
Foreign exchange related contracts:				
- one year or less	6,859,251	31,700	103,465	34,619
- over one year to three years	32,835	293	2,955	591
- over three years	31,515	-	4,097	819
Interest rate related contracts:				
- one year or less	250,000	160	485	97
- over one year to three years	2,135,000	5,178	27,028	5,406
- over three years	798,376	1,476	34,497	18,167
Equity related contracts:				
- over one year to three years	57,582	870	4,510	3,045
	<u>10,164,559</u>	<u>39,677</u>	<u>177,037</u>	<u>62,744</u>
	<u>22,346,627</u>	<u>39,677</u>	<u>4,470,805</u>	<u>3,713,654</u>

3.0 Credit Risk (contd.)

3.6 Off-Balance Sheet Exposures and Counterparty Credit Risk (contd.)

GROUP	Principal Amount RM'000	Positive Fair Value of Derivative Contracts RM'000	Credit Equivalent Amount RM'000	Risk- Weighted Assets RM'000
31 March 2014				
<u>Credit-related exposures</u>				
Direct credit substitutes	471,930	-	471,930	471,930
Transaction-related contingent items	590,667	-	295,334	295,334
Short-term self-liquidating trade- related contingencies	169,493	-	33,899	33,442
Irrevocable commitments to extent credit:				
- maturity exceeding one year	5,108,092	-	2,554,046	2,023,308
- maturity not exceeding one year	6,225,736	-	1,245,147	1,065,474
Unutilised credit card lines	1,415,598	-	283,120	223,570
	<u>13,981,516</u>	<u>-</u>	<u>4,883,476</u>	<u>4,113,058</u>
<u>Derivative financial instruments</u>				
Foreign exchange related contracts:				
- one year or less	6,859,251	31,700	103,465	34,619
- over one year to three years	32,835	293	2,955	591
- over three years	31,515	-	4,097	819
Interest rate related contracts:				
- one year or less	250,000	160	485	97
- over one year to three years	2,135,000	5,178	27,028	5,406
- over three years	798,376	1,476	34,497	18,167
Equity related contracts:				
- over one year to three years	57,582	870	4,510	3,045
	<u>10,164,559</u>	<u>39,677</u>	<u>177,037</u>	<u>62,744</u>
	<u>24,146,075</u>	<u>39,677</u>	<u>5,060,513</u>	<u>4,175,802</u>

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4.0 Market Risk

Regulatory capital requirements

The risk-weighted assets and capital requirements for the various categories of risk under market risk are as follows:

	<u>BANK</u>		<u>GROUP</u>	
	Risk-Weighted Assets RM'000	Capital Requirements RM'000	Risk-Weighted Assets RM'000	Capital Requirements RM'000
30 September 2014				
Interest rate risk				
- General interest rate risk	337	27	337	27
- Specific interest rate risk	325	26	325	26
	<u>662</u>	<u>53</u>	<u>662</u>	<u>53</u>
Foreign exchange risk	160,988	12,879	160,988	12,879
	<u>161,650</u>	<u>12,932</u>	<u>161,650</u>	<u>12,932</u>
31 March 2014				
Interest rate risk				
- General interest rate risk	27,050	2,164	27,050	2,164
- Specific interest rate risk	639	51	639	51
	<u>27,689</u>	<u>2,215</u>	<u>27,689</u>	<u>2,215</u>
Foreign exchange risk	173,925	13,914	173,925	13,914
	<u>201,614</u>	<u>16,129</u>	<u>201,614</u>	<u>16,129</u>

5.0 Equity Exposures in Banking Book

The following table shows the equity exposures in banking book:

	<u>BANK</u>		<u>GROUP</u>	
	Gross credit exposures	Risk-weighted assets	Gross credit exposures	Risk-weighted assets
	RM'000	RM'000	RM'000	RM'000
30 September 2014				
Publicly traded				
Holding of equity investments	13	19	13	19
Privately held				
For socio-economic purposes	94,373	94,373	140,208	140,208
Not for socio-economic purposes	3	5	3	5
	<u>94,389</u>	<u>94,397</u>	<u>140,224</u>	<u>140,232</u>
31 March 2014				
Publicly traded				
Holding of equity investments	11	17	11	17
Privately held				
For socio-economic purposes	86,697	86,697	127,687	127,687
Not for socio-economic purposes	13,413	20,120	13,413	20,120
	<u>100,121</u>	<u>106,834</u>	<u>141,111</u>	<u>147,824</u>

Gains and losses on equity exposures in the banking book

The table below present the gains and losses on equity exposures in banking book:

	<u>BANK</u>		<u>GROUP</u>	
	30 September 2014	31 March 2014	30 September 2014	31 March 2014
	RM'000	RM'000	RM'000	RM'000
Realised gains/(losses) recognised in the statement of comprehensive income				
- Publicly traded equity investments	-	-	-	-
- Privately held equity investments	11,224	12,509	11,224	12,509
	<u>11,224</u>	<u>12,509</u>	<u>11,224</u>	<u>12,509</u>
Unrealised gains/(losses) recognised in revaluation reserve				
- Publicly traded equity investments	2	2	2	2
- Privately held equity investments	(2,870)	3,852	1,976	6,921
	<u>(2,868)</u>	<u>3,854</u>	<u>1,978</u>	<u>6,923</u>

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6.0 Interest Rate Risk/Rate of Return Risk in the Banking Book

The following tables present the Bank's projected sensitivity to a 100 basis point parallel shock to interest rates across all maturities applied on the Bank's interest sensitivity gap as at reporting date.

	BANK		GROUP	
	- 100 bps Increase/(Decrease) RM'000	+ 100 bps RM'000	- 100 bps Increase/(Decrease) RM'000	+ 100 bps RM'000
30 September 2014				
Impact on net interest income ("NII")				
Ringgit Malaysia	<u>(33,142)</u>	<u>33,142</u>	<u>(31,279)</u>	<u>31,279</u>
Impact on Economic Value ("EV")				
Ringgit Malaysia	<u>(208,852)</u>	<u>208,852</u>	<u>(191,753)</u>	<u>191,753</u>
31 March 2014				
Impact on net interest income ("NII")				
Ringgit Malaysia	<u>(30,862)</u>	<u>30,862</u>	<u>(30,433)</u>	<u>30,433</u>
Impact on Economic Value ("EV")				
Ringgit Malaysia	<u>(181,027)</u>	<u>181,027</u>	<u>(158,484)</u>	<u>158,484</u>

Note:

The foreign currency impact on NII/EV are consider insignificant as the individual exposure is less than 5% of Banking Book assets/liabilities.

7.0 Shariah Governance Disclosures and Profit Sharing Investment Account ("PSIA")

The disclosures under this section can be referred to Note 6.0 of Alliance Islamic Bank Berhad's Pillar 3 report.