ALLIANCE BANK

Alliance Bank Malaysia Berhad (88103-W)

PILLAR 3 REPORT

FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2015

ALLIANCE BANK MALAYSIA BERHAD
(88103-W)

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PILLAR 3 REPORT
FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2015

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.

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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. 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:

	BANK		GROUP	
	30 September 2015	31 March 2015	**30 September 2015**	31 March 2015
Before deducting proposed dividends				
CET I capital ratio	**12.238%**	11.291%	**12.098%**	11.301%
Tier I capital ratio	**12.238%**	11.291%	**12.098%**	11.301%
Total capital ratio	**12.701%**	11.751%	**14.011%**	13.160%
After deducting proposed dividends				
CET I capital ratio	**11.788%**	11.058%	**11.729%**	11.108%
Tier I capital ratio	**11.788%**	11.058%	**11.729%**	11.108%
Total capital ratio	**12.251%**	11.518%	**13.643%**	12.967%

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

	Alliance Islamic Bank Berhad	**Alliance Investment Bank Berhad**
30 September 2015		
Before deducting proposed dividends		
CET I capital ratio	11.259%	90.819%
Tier I capital ratio	11.259%	90.819%
Total capital ratio	12.054%	90.819%
After deducting proposed dividends		
CET I capital ratio	11.259%	90.819%
Tier I capital ratio	11.259%	90.819%
Total capital ratio	12.054%	90.819%
31 March 2015		
Before deducting proposed dividends		
CET I capital ratio	11.013%	94.504%
Tier I capital ratio	11.013%	94.504%
Total capital ratio	11.731%	94.504%
After deducting proposed dividends		
CET I capital ratio	11.013%	93.448%
Tier I capital ratio	11.013%	93.448%
Total capital ratio	11.731%	93.448%

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.

	BANK		GROUP	
	30 September 2015 RM'000	31 March 2015 RM'000	**30 September 2015 RM'000**	31 March 2015 RM'000
CET I Capital				
Paid-up share capital	**796,517**	796,517	**796,517**	796,517
Share premium	**401,517**	401,517	**401,517**	401,517
Retained profits	**1,985,678**	1,881,187	**2,130,513**	2,005,815
Statutory reserves	**779,302**	722,368	**1,133,983**	1,069,665
Revaluation reserves	**9,152**	43,838	**31,751**	78,232
Other reserves	**-**	-	**10,018**	10,018
	3,972,166	3,845,427	**4,504,299**	4,361,764
Less: Regulatory adjustment				
- Goodwill and other intangibles	**(247,375)**	(244,522)	**(362,937)**	(359,935)
- Deferred tax assets	**(612)**	-	**(15,415)**	(12,020)
- 55% of revaluation reserve	**(5,034)**	(24,111)	**(17,463)**	(43,028)
- Investment in subsidiaries and associates	**(317,220)**	(317,220)	**(1,866)**	(1,816)
Total CET I capital/Total Tier I capital	**3,401,925**	3,259,574	**4,106,618**	3,944,965
Tier II Capital				
Subordinated obligations	**419,782**	419,581	**419,782**	419,581
Collective assessment allowance	**184,845**	189,112	**232,455**	232,171
Less: Regulatory adjustment				
- Investment in subsidiaries and associates	**(475,830)**	(475,830)	**(2,800)**	(2,725)
Total Tier II Capital	**128,797**	132,863	**649,437**	649,027
Total Capital	**3,530,722**	3,392,437	**4,756,055**	4,593,992

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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 2015** **Exposure Class**	**Gross Exposures** **RM'000**	**Net Exposures** **RM'000**	**Risk-Weighted Assets** **RM'000**	**Capital Requirements** **RM'000**
(i)	Credit Risk				
	On-balance sheet exposures:				
	Sovereigns/Central banks	5,818,893	5,818,893	-	-
	Public sector entities	-	-	-	-
	Banks, Development Financial Institutions ("DFIs") and Multilateral Development Banks ("MDBs")	2,697,815	2,697,815	764,913	61,193
	Insurance companies, securities firms and fund managers	7,023	7,023	7,023	562
	Corporates	11,333,633	10,718,783	8,836,290	706,903
	Regulatory retail	9,583,540	8,430,104	6,352,186	508,175
	Residential mortgages	11,483,756	11,475,649	5,565,461	445,237
	Higher risk assets	4,319	4,313	6,470	518
	Other assets	585,862	585,862	281,279	22,502
	Equity exposures	102,669	102,669	102,675	8,214
	Defaulted exposures	233,376	231,989	279,053	22,324
	Total on-balance sheet exposures	41,850,886	40,073,100	22,195,350	1,775,628
	Off-balance sheet exposures:				
	Credit-related off-balance sheet exposures	3,810,754	3,444,719	2,955,944	236,476
	Derivative financial instruments	422,979	422,979	213,635	17,091
	Defaulted exposures	7,218	7,212	10,783	863
	Total off-balance sheet exposures	4,240,951	3,874,910	3,180,362	254,430
	Total on and off-balance sheet exposures	46,091,837	43,948,010	25,375,712	2,030,058
(ii)	Market Risk (Note 4.0)	Long Position	Short Position		
	Interest rate risk	114,100	(6,215)	47,937	3,835
	Foreign currency risk	26,984	(33,744)	33,744	2,700
	Total	141,084	(39,959)	81,681	6,535
(iii)	Operational Risk	-	-	2,341,706	187,336
	Total	46,091,837	43,948,010	27,799,099	2,223,929

2.0 Capital (contd.)

2.3 RWA and Capital Requirements (contd.)

Regulatory Capital Requirements

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

	GROUP **30 September 2015** **Exposure Class**	**Gross Exposures RM'000**	**Net Exposures RM'000**	**Risk-Weighted Assets RM'000**	**Capital Requirements RM'000**
(i)	Credit Risk				
	On-balance sheet exposures:				
	Sovereigns/Central banks	7,923,589	7,923,589	-	-
	Public sector entities	-	-	-	-
	Banks, DFIs and MDBs	2,837,657	2,837,657	571,387	45,711
	Insurance companies, securities firms and fund managers	17,178	17,178	17,178	1,374
	Corporates	13,799,798	13,024,540	10,485,782	838,863
	Regulatory retail	12,338,747	11,108,879	8,446,345	675,708
	Residential mortgages	14,006,478	13,997,574	6,809,247	544,740
	Higher risk assets	4,323	4,317	6,476	518
	Other assets	836,755	836,755	534,168	42,733
	Equity exposures	152,352	152,352	152,359	12,189
	Defaulted exposures	265,449	263,932	312,581	25,006
	Total on-balance sheet exposures	52,182,327	50,166,773	27,335,524	2,186,842
	Off-balance sheet exposures:				
	Credit-related off-balance sheet exposures	4,418,981	3,996,832	3,387,583	271,007
	Derivative financial instruments	422,979	422,979	213,635	17,091
	Defaulted exposures	10,607	10,600	15,794	1,264
	Total off-balance sheet exposures	4,852,567	4,430,411	3,617,013	289,362
	Total on and off-balance sheet exposures	57,034,893	54,597,184	30,952,537	2,476,204
(ii)	Market Risk (Note 4.0)	Long Position	Short Position		
	Interest rate risk	114,100	(6,215)	47,937	3,835
	Foreign currency risk	26,984	(33,744)	33,744	2,700
	Option risk	141,084	(39,959)	74,999	6,000
	Total			156,680	12,535
(iii)	Operational Risk	-	-	2,835,870	226,870
	Total	57,034,893	54,597,184	33,945,087	2,715,609

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 2015** **Exposure Class**	**Gross Exposures RM'000**	**Net Exposures RM'000**	**Risk-Weighted Assets RM'000**	**Capital Requirements RM'000**
(i)	Credit Risk				
	On-balance sheet exposures:				
	Sovereigns/Central banks	6,735,295	6,735,295	-	-
	Public sector entities	40,618	40,618	8,124	650
	Banks, Development Financial Institutions ("DFIs") and Multilateral Development Banks ("MDBs")	3,253,470	3,253,470	965,979	77,278
	Insurance companies, securities firms and fund managers	32,191	32,191	32,191	2,575
	Corporates	11,652,264	10,681,988	8,874,352	709,948
	Regulatory retail	12,653,987	11,510,873	8,810,642	704,851
	Residential mortgages	7,345,901	7,339,140	3,411,504	272,920
	Higher risk assets	2,232	2,222	3,333	267
	Other assets	584,711	584,711	268,657	21,493
	Equity exposures	94,386	94,386	94,394	7,552
	Defaulted exposures	173,309	172,021	206,897	16,552
	Total on-balance sheet exposures	42,568,364	40,446,915	22,676,073	1,814,086
	Off-balance sheet exposures:				
	Credit-related off-balance sheet exposures	4,184,882	4,177,060	3,645,885	291,671
	Derivative financial instruments	242,448	242,448	134,745	10,780
	Defaulted exposures	9,607	9,606	14,409	1,153
	Total off-balance sheet exposures	4,436,937	4,429,114	3,795,039	303,604
	Total on and off-balance sheet exposures	47,005,301	44,876,029	26,471,112	2,117,690
(ii)	Market Risk (Note 4.0)	Long Position	Short Position		
	Interest rate risk	14,082	(9,275)	4,328	346
	Foreign currency risk	121,456	(885)	121,450	9,716
	Total	135,538	(10,160)	125,778	10,062
(iii)	Operational Risk	-	-	2,271,723	181,737
	Total	47,005,301	44,876,029	28,868,613	2,309,489

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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 2015** **Exposure Class**			**Gross Exposures RM'000**	**Net Exposures RM'000**	**Risk-Weighted Assets RM'000**	**Capital Requirements RM'000**
(i)	Credit Risk						
	On-balance sheet exposures:						
	Sovereigns/Central banks			9,192,594	9,192,594	-	-
	Public sector entities			40,618	40,618	8,124	650
	Banks, DFIs and MDBs			3,168,773	3,168,773	727,157	58,173
	Insurance companies, securities firms and fund managers			40,237	40,237	40,237	3,219
	Corporates			13,908,413	12,779,484	10,473,451	837,879
	Regulatory retail			16,061,231	14,861,847	11,346,500	907,720
	Residential mortgages			8,952,218	8,945,015	4,205,255	336,420
	Higher risk assets			2,250	2,240	3,360	269
	Other assets			785,633	785,633	477,924	38,234
	Equity exposures			140,222	140,222	140,230	11,218
	Defaulted exposures			207,684	206,266	246,876	19,750
	Total on-balance sheet exposures			52,499,873	50,162,929	27,669,114	2,213,532
	Off-balance sheet exposures:						
	Credit-related off-balance sheet exposures			4,846,211	4,836,099	4,184,252	334,740
	Derivative financial instruments			242,448	242,448	134,745	10,780
	Defaulted exposures			15,468	15,458	23,187	1,855
	Total off-balance sheet exposures			5,104,127	5,094,005	4,342,184	347,375
	Total on and off-balance sheet exposures			57,604,000	55,256,934	32,011,298	2,560,907
(ii)	Market Risk (Note 4.0)	Long Position	Short Position				
	Interest rate risk	14,082	(9,275)			4,328	346
	Foreign currency risk	121,456	(885)			121,450	9,716
	Total	135,538	(10,160)			125,778	10,062
(iii)	Operational Risk			-	-	2,770,484	221,639
	Total			57,604,000	55,256,934	34,907,560	2,792,608

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 (contd.)

The following tables represent the Bank's and the Group's major types 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					
30 September 2015	**Northern RM'000**	**Central RM'000**	**Southern RM'000**	**Sabah RM'000**	**Sarawak RM'000**	**Total RM'000**
Cash and short-term funds	-	1,012,053	-	-	-	1,012,053
Deposits and placements with banks and other financial institutions	-	43,980	-	-	-	43,980
Financial assets held-for-trading	-	105,390	-	-	-	105,390
Financial investments available-for-sale	-	7,666,992	-	-	-	7,666,992
Financial investments held-to-maturity	-	717,100	-	-	-	717,100
Derivative financial assets	-	280,101	-	-	-	280,101
Loans, advances and financing	2,026,756	22,395,764	3,341,845	2,171,215	800,391	30,735,971
Statutory deposits with Bank Negara Malaysia	-	1,374,000	-	-	-	1,374,000
Total on-balance sheet	2,026,756	33,595,380	3,341,845	2,171,215	800,391	41,935,587
Financial guarantees	54,923	370,531	35,739	25,142	9,838	496,173
Credit related commitments and contingencies	735,127	8,263,689	742,700	585,881	206,392	10,533,789
Total off-balance sheet	790,050	8,634,220	778,439	611,023	216,230	11,029,962
Total credit exposure	2,816,806	42,229,600	4,120,284	2,782,238	1,016,621	52,965,549

GROUP	Geographical region					
30 September 2015	**Northern RM'000**	**Central RM'000**	**Southern RM'000**	**Sabah RM'000**	**Sarawak RM'000**	**Total RM'000**
Cash and short-term funds	-	1,227,021	-	-	-	1,227,021
Deposits and placements with banks and other financial institutions	-	48,980	-	-	-	48,980
Balances due from clients and brokers	17,023	131,470	4,963	-	-	153,456
Financial assets held-for-trading	-	105,390	-	-	-	105,390
Financial investments available-for-sale	-	9,684,017	-	-	-	9,684,017
Financial investments held-to-maturity	-	1,131,669	-	-	-	1,131,669
Derivative financial assets	-	280,101	-	-	-	280,101
Loans, advances and financing	2,437,954	27,293,763	4,443,947	2,667,137	960,494	37,803,295
Statutory deposits with Bank Negara Malaysia	-	1,712,321	-	-	-	1,712,321
Total on-balance sheet	2,454,977	41,614,732	4,448,910	2,667,137	960,494	52,146,250
Financial guarantees	72,488	456,912	47,366	27,288	10,007	614,061
Credit related commitments and contingencies	908,419	9,292,803	928,491	1,035,611	280,686	12,446,010
Total off-balance sheet	980,907	9,749,715	975,857	1,062,899	290,693	13,060,071
Total credit exposure	3,435,884	51,364,447	5,424,767	3,730,036	1,251,187	65,206,321

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 types 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.).

	Geographical region					
BANK	**Northern**	**Central**	**Southern**	**Sabah**	**Sarawak**	**Total**
31 March 2015	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**
Cash and short-term funds	-	2,135,629	-	-	-	2,135,629
Deposits and placements with banks and other financial institutions	-	298,167	-	-	-	298,167
Financial assets held-for-trading	-	10,037	-	-	-	10,037
Financial investments available-for-sale	-	7,787,813	-	-	-	7,787,813
Financial investments held-to-maturity	-	714,915	-	-	-	714,915
Derivative financial assets	-	132,460	-	-	-	132,460
Loans, advances and financing	1,977,025	22,011,059	3,192,755	2,181,553	640,859	30,003,251
Statutory deposits with Bank Negara Malaysia	-	1,344,000	-	-	-	1,344,000
Total on-balance sheet	1,977,025	34,434,080	3,192,755	2,181,553	640,859	42,426,272
Financial guarantees	53,656	410,092	33,184	28,813	10,394	536,139
Credit related commitments and contingencies	782,540	8,778,288	890,309	665,452	181,593	11,298,182
Total off-balance sheet	836,196	9,188,380	923,493	694,265	191,987	11,834,321
Total credit exposure	2,813,221	43,622,460	4,116,248	2,875,818	832,846	54,260,593

	Geographical region					
GROUP	**Northern**	**Central**	**Southern**	**Sabah**	**Sarawak**	**Total**
31 March 2015	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**
Cash and short-term funds	-	2,382,645	-	-	-	2,382,645
Deposits and placements with banks and other financial institutions	-	298,167	-	-	-	298,167
Balances due from clients and brokers	22,911	164,499	5,441	-	-	192,851
Financial assets held-for-trading	-	10,037	-	-	-	10,037
Financial investments available-for-sale	-	9,613,634	-	-	-	9,613,634
Financial investments held-to-maturity	-	1,319,035	-	-	-	1,319,035
Derivative financial assets	-	132,460	-	-	-	132,460
Loans, advances and financing	2,389,880	26,733,313	4,232,714	2,627,002	781,366	36,764,275
Statutory deposits with Bank Negara Malaysia	-	1,675,326	-	-	-	1,675,326
Total on-balance sheet	2,412,791	42,329,116	4,238,155	2,627,002	781,366	52,388,430
Financial guarantees	72,877	475,120	43,594	32,894	10,394	634,879
Credit related commitments and contingencies	928,200	9,882,642	1,076,947	1,112,765	252,974	13,253,528
Total off-balance sheet	1,001,077	10,357,762	1,120,541	1,145,659	263,368	13,888,407
Total credit exposure	3,413,868	52,686,878	5,358,696	3,772,661	1,044,734	66,276,837

Certain comparatives have been restated to conform to current period presentation.

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 types of gross credit exposure by sector. The analysis is based on the sector in which the customers are engaged.

BANK **30 September 2015**	Government and Central bank RM'000	Financial, insurance, business services and real estate RM'000	Transport, storage & communication RM'000	Agriculture, manufacturing, wholesale & retail trade RM'000	Construction RM'000	Residential mortgage RM'000	Motor vehicle financing RM'000	Other consumer loans RM'000	Total RM'000
Cash and short-term funds	317,381	694,672	-	-	-	-	-	-	1,012,053
Deposits and placements with banks and other financial institutions	-	43,980	-	-	-	-	-	-	43,980
Financial assets held-for-trading	30,290	34,945	40,155	-	-	-	-	-	105,390
Financial investments available-for-sale	3,610,740	3,280,446	487,406	198,596	89,804	-	-	-	7,666,992
Financial investments held-to-maturity	716,763	337	-	-	-	-	-	-	717,100
Derivative financial assets	-	164,389	-	-	-	-	-	115,712	280,101
Loans, advances and financing	-	4,066,754	204,007	7,764,240	519,950	12,717,673	388,154	5,075,193	30,735,971
Statutory deposits with Bank Negara Malaysia	1,374,000	-	-	-	-	-	-	-	1,374,000
Total on-balance sheet	6,049,174	8,285,523	731,568	7,962,836	609,754	12,717,673	388,154	5,190,905	41,935,587
Financial guarantees	-	77,983	24,096	298,010	56,106	-	-	39,978	496,173
Credit related commitments and contingencies	-	1,074,438	88,097	3,192,090	1,146,683	2,250,716	256	2,781,509	10,533,789
Total off-balance sheet	-	1,152,421	112,193	3,490,100	1,202,789	2,250,716	256	2,821,487	11,029,962
Total credit risk	6,049,174	9,437,944	843,761	11,452,936	1,812,543	14,968,389	388,410	8,012,392	52,965,549

GROUP **30 September 2015**	Government and Central bank RM'000	Financial, insurance, business services and real estate RM'000	Transport, storage & communication RM'000	Agriculture, manufacturing, wholesale & retail trade RM'000	Construction RM'000	Residential mortgage RM'000	Motor vehicle financing RM'000	Other consumer loans RM'000	Total RM'000
Cash and short-term funds	526,617	700,404	-	-	-	-	-	-	1,227,021
Deposits and placements with banks and other financial institutions	-	48,980	-	-	-	-	-	-	48,980
Balances due from clients and brokers	-	66,578	-	-	-	-	-	86,878	153,456
Financial assets held-for-trading	30,290	34,945	40,155	-	-	-	-	-	105,390
Financial investments available-for-sale	4,756,086	3,789,707	753,881	219,975	164,368	-	-	-	9,684,017
Financial investments held-to-maturity	1,072,399	54,191	5,079	-	-	-	-	-	1,131,669
Derivative financial assets	-	164,389	-	-	-	-	-	115,712	280,101
Loans, advances and financing	-	4,756,626	246,757	9,693,019	640,306	15,282,734	967,193	6,216,660	37,803,295
Statutory deposits with Bank Negara Malaysia	1,712,321	-	-	-	-	-	-	-	1,712,321
Total on-balance sheet	8,097,713	9,615,820	1,045,872	9,912,994	804,674	15,282,734	967,193	6,419,250	52,146,250
Financial guarantees	-	80,651	24,107	385,538	83,551	-	-	40,214	614,061
Credit related commitments and contingencies	-	1,454,442	94,400	3,906,435	1,304,296	2,429,201	367	3,256,869	12,446,010
Total off-balance sheet	-	1,535,093	118,507	4,291,973	1,387,847	2,429,201	367	3,297,083	13,060,071
Total credit risk	8,097,713	11,150,913	1,164,379	14,204,967	2,192,521	17,711,935	967,560	9,716,333	65,206,321

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 types of gross credit exposure by sector. The analysis is based on the sector in which the customers are engaged (contd.).

BANK **31 March 2015**	Government and Central bank RM'000	Financial, insurance, business services and real estate RM'000	Transport, storage & communication RM'000	Agriculture, manufacturing, wholesale & retail trade RM'000	Construction RM'000	Residential mortgage RM'000	Motor vehicle financing RM'000	Other consumer loans RM'000	Total RM'000
Cash and short-term funds	694,538	1,441,091	-	-	-	-	-	-	2,135,629
Deposits and placements with banks and other financial institutions	-	298,167	-	-	-	-	-	-	298,167
Financial assets held-for-trading	-	-	5,007	-	5,030	-	-	-	10,037
Financial investments available-for-sale	4,160,080	2,876,820	253,331	305,182	121,143	-	-	71,257	7,787,813
Financial investments held-to-maturity	714,578	337	-	-	-	-	-	-	714,915
Derivative financial assets	-	61,004	-	-	-	-	-	71,456	132,460
Loans, advances and financing	-	3,998,190	190,537	7,492,179	462,137	12,538,742	437,988	4,883,478	30,003,251
Statutory deposits with Bank Negara Malaysia	1,344,000	-	-	-	-	-	-	-	1,344,000
Total on-balance sheet	6,913,196	8,675,609	448,875	7,797,361	588,310	12,538,742	437,988	5,026,191	42,426,272
Financial guarantees	-	116,003	24,423	335,941	20,385	-	-	39,387	536,139
Credit related commitments and contingencies	-	1,214,737	76,195	2,936,046	1,259,578	2,890,881	449	2,920,296	11,298,182
Total off-balance sheet	-	1,330,740	100,618	3,271,987	1,279,963	2,890,881	449	2,959,683	11,834,321
Total credit risk	6,913,196	10,006,349	549,493	11,069,348	1,868,273	15,429,623	438,437	7,985,874	54,260,593

GROUP **31 March 2015**	Government and Central bank RM'000	Financial, insurance, business services and real estate RM'000	Transport, storage & communication RM'000	Agriculture, manufacturing, wholesale & retail trade RM'000	Construction RM'000	Residential mortgage RM'000	Motor vehicle financing RM'000	Other consumer loans RM'000	Total RM'000
Cash and short-term funds	978,808	1,403,837	-	-	-	-	-	-	2,382,645
Deposits and placements with banks and other financial institutions	-	298,167	-	-	-	-	-	-	298,167
Balances due from clients and brokers	-	90,108	-	-	-	-	-	102,743	192,851
Financial assets held-for-trading	-	-	5,007	-	5,030	-	-	-	10,037
Financial investments available-for-sale	5,431,621	3,195,943	370,689	362,298	166,556	-	-	86,527	9,613,634
Financial investments held-to-maturity	1,309,191	4,745	5,099	-	-	-	-	-	1,319,035
Derivative financial assets	-	61,004	-	-	-	-	-	71,456	132,460
Loans, advances and financing	-	4,641,687	227,062	9,244,849	576,997	15,062,074	1,076,496	5,935,110	36,764,275
Statutory deposits with Bank Negara Malaysia	1,675,326	-	-	-	-	-	-	-	1,675,326
Total on-balance sheet	9,394,946	9,695,491	607,857	9,607,147	748,583	15,062,074	1,076,496	6,195,836	52,388,430
Financial guarantees	-	118,636	24,434	409,048	42,940	-	-	39,821	634,879
Credit related commitments and contingencies	-	1,611,298	83,091	3,685,935	1,423,028	3,138,597	892	3,310,687	13,253,528
Total off-balance sheet	-	1,729,934	107,525	4,094,983	1,465,968	3,138,597	892	3,350,508	13,888,407
Total credit risk	9,394,946	11,425,425	715,382	13,702,130	2,214,551	18,200,671	1,077,388	9,546,344	66,276,837

Certain comparatives have been restated to conform to current period presentation.

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:

BANK **30 September 2015**	Up to 1 month RM'000	>1-3 months RM'000	>3-6 months RM'000	>6-12 months RM'000	>1 year RM'000	Total RM'000
Cash and short-term funds	1,314,640	-	-	-	-	1,314,640
Deposits and placements with banks and other financial institutions	-	43,980	-	-	-	43,980
Financial investments	474,873	501,206	425,270	55,311	7,032,822	8,489,482
Loans, advances and financing	5,887,898	1,327,398	822,747	548,451	22,149,477	30,735,971
Statutory deposits with Bank Negara Malaysia	-	-	-	-	1,374,000	1,374,000
Other asset balances	140,253	85,367	68,265	71,279	1,211,185	1,576,349
Total on-balance sheet exposure	7,817,664	1,957,951	1,316,282	675,041	31,767,484	43,534,422

GROUP **30 September 2015**	Up to 1 month RM'000	>1-3 months RM'000	>3-6 months RM'000	>6-12 months RM'000	>1 year RM'000	Total RM'000
Cash and short-term funds	1,529,608	-	-	-	-	1,529,608
Deposits and placements with banks and other financial institutions	-	43,980	-	5,000	-	48,980
Balances due from clients and brokers	136,114	-	-	-	17,342	153,456
Financial investments	801,480	998,294	650,688	95,947	8,374,667	10,921,076
Loans, advances and financing	6,847,237	1,734,808	1,077,658	770,721	27,372,871	37,803,295
Statutory deposits with Bank Negara Malaysia	-	-	-	-	1,712,321	1,712,321
Other asset balances	137,962	85,832	68,963	72,675	570,408	935,840
Total on-balance sheet exposure	9,452,401	2,862,914	1,797,309	944,343	38,047,609	53,104,576

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.):

BANK	Up to 1 month	>1-3 months	>3-6 months	>6-12 months	>1 year	Total
31 March 2015	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Cash and short-term funds	2,443,337	-	-	-	-	2,443,337
Deposits and placements with banks and other financial institutions	-	74,101	224,066	-	-	298,167
Financial investments	493,427	232,399	210,486	185,170	7,391,283	8,512,765
Loans, advances and financing	4,665,869	1,087,894	647,632	88,284	23,513,572	30,003,251
Statutory deposits with Bank Negara Malaysia	-	-	-	-	1,344,000	1,344,000
Other asset balances	72,131	48,312	58,425	23,673	1,178,974	1,381,515
Total on-balance sheet exposure	7,674,764	1,442,706	1,140,609	297,127	33,427,829	43,983,035

GROUP	Up to 1 month	>1-3 months	>3-6 months	>6-12 months	>1 year	Total
31 March 2015	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Cash and short-term funds	2,690,353	-	-	-	-	2,690,353
Deposits and placements with banks and other financial institutions	-	74,101	224,066	-	-	298,167
Balances due from clients and brokers	177,289	-	-	-	15,562	192,851
Financial investments	763,802	749,459	432,250	343,373	8,653,822	10,942,706
Loans, advances and financing	5,885,695	1,380,795	910,036	281,555	28,306,194	36,764,275
Statutory deposits with Bank Negara Malaysia	-	-	-	-	1,675,326	1,675,326
Other asset balances	59,733	48,392	58,544	23,913	528,706	719,288
Total on-balance sheet exposure	9,576,872	2,252,747	1,624,896	648,841	39,179,610	53,282,966

Certain comparatives have been restated to conform to current period presentation.

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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 2015 RM'000	31 March 2015 RM'000	**30 September 2015 RM'000**	31 March 2015 RM'000
Past due up to 1 month	750,222	711,650	1,015,453	935,615
Past due > 1 - 2 months	195,331	183,659	267,636	242,781
Past due > 2 - 3 months	16,610	15,763	27,853	26,018
	962,163	911,072	1,310,942	1,204,414

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

	BANK		GROUP	
	30 September 2015 RM'000	31 March 2015 RM'000	**30 September 2015 RM'000**	31 March 2015 RM'000
Financial, insurance & business services	28,996	16,591	37,143	21,613
Transport, storage & communication	6,377	6,801	6,918	7,773
Agriculture, manufacturing, wholesale & retail trade	90,659	86,645	106,842	108,545
Construction	9,585	14,198	11,778	16,708
Residential mortgage	522,155	468,082	637,219	555,170
Motor vehicle financing	79,803	81,721	177,044	168,202
Other consumer loans	224,588	237,034	333,997	326,403
	962,163	911,072	1,310,942	1,204,414

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

	BANK		GROUP	
	30 September 2015 RM'000	31 March 2015 RM'000	**30 September 2015 RM'000**	31 March 2015 RM'000
Northern region	78,038	80,824	100,783	106,147
Central region	658,338	586,054	881,437	769,635
Southern region	139,384	156,976	212,351	217,718
Sabah region	70,149	72,174	95,786	92,297
Sarawak region	16,254	15,044	20,584	18,617
	962,163	911,072	1,310,942	1,204,414

3.0 Credit Risk (contd.)

3.3 Impaired Loans, Advances and Financing Analysis

Impaired loans, advances and financing analysed by sectors:

	BANK		GROUP	
	30 September 2015 RM'000	31 March 2015 RM'000	**30 September 2015 RM'000**	31 March 2015 RM'000
Financial, insurance & business services	32,861	5,766	34,976	5,931
Transport, storage & communication	9,659	9,692	10,313	10,238
Agriculture, manufacturing, wholesale & retail trade	66,925	52,773	78,969	60,960
Construction	13,104	13,136	13,248	16,265
Residential mortgage	201,279	196,618	229,471	229,917
Motor vehicle financing	4,011	2,897	7,732	6,636
Other consumer loans	38,872	40,615	52,011	50,765
	366,711	321,497	426,720	380,712

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

BANK **30 September 2015**	**Individual impairment allowance RM'000**	**Collective impairment allowance RM'000**	**Individual impairment net charge for the year RM'000**	**Individual impairment write-off for the year RM'000**
Financial, insurance & business services	1,245	25,851	763	(1,519)
Transport, storage & communication	9,540	2,741	13	-
Agriculture, manufacturing, wholesale & retail trade	18,037	136,089	3,483	(3,089)
Construction	6,334	6,262	(2,236)	(27)
Residential mortgage	11,922	52,756	2,666	(1,564)
Motor vehicle financing	-	6,105	-	-
Other consumer loans	1,496	39,591	322	(293)
	48,574	269,395	5,011	(6,492)
GROUP **30 September 2015**				
Financial, insurance & business services	3,276	30,714	2,794	(1,561)
Transport, storage & communication	9,540	3,455	13	-
Agriculture, manufacturing, wholesale & retail trade	28,022	156,782	6,198	(3,089)
Construction	6,334	7,333	(2,236)	(2,058)
Residential mortgage	12,310	58,752	2,844	(1,564)
Motor vehicle financing	-	12,955	-	-
Other consumer loans	2,060	64,056	327	(293)
	61,542	334,047	9,940	(8,565)

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.):

BANK **31 March 2015**	**Individual impairment allowance RM'000**	**Collective impairment allowance RM'000**	**Individual impairment net (write-back)/ charge for the year RM'000**	**Individual impairment write-off for the year RM'000**
Financial, insurance & business services	630	26,008	(792)	(65)
Transport, storage & communication	9,527	2,387	(8)	-
Agriculture, manufacturing, wholesale & retail trade	17,642	136,944	8,895	(26,791)
Construction	8,597	6,079	(1,898)	-
Residential mortgage	8,262	63,936	2,069	(2,713)
Motor vehicle financing	-	5,751	-	-
Other consumer loans	1,533	37,494	893	(319)
	46,191	278,599	9,159	(29,888)

GROUP **31 March 2015**	**Individual impairment allowance RM'000**	**Collective impairment allowance RM'000**	**Individual impairment net (write-back)/ charge for the year RM'000**	**Individual impairment write-off for the year RM'000**
Financial, insurance & business services	672	30,763	(792)	(65)
Transport, storage & communication	9,527	2,867	(8)	-
Agriculture, manufacturing, wholesale & retail trade	24,911	155,179	3,866	(39,651)
Construction	10,628	7,129	(1,898)	-
Residential mortgage	8,472	70,728	1,960	(2,713)
Motor vehicle financing	-	12,666	-	-
Other consumer loans	2,093	55,372	347	(1,444)
	56,303	334,704	3,475	(43,873)

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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:

BANK **30 September 2015**	**Impaired loans, advances and financing RM'000**	**Individual impairment allowance RM'000**	**Collective impairment allowance RM'000**
Northern region	51,752	11,195	33,726
Central region	258,244	34,710	183,966
Southern region	30,551	1,137	26,716
Sabah region	21,996	1,532	19,252
Sarawak region	4,168	-	5,735
	366,711	48,574	269,395
GROUP **30 September 2015**			
Northern region	55,070	11,195	39,872
Central region	305,310	47,678	227,261
Southern region	37,115	1,137	35,611
Sabah region	24,473	1,532	24,080
Sarawak region	4,752	-	7,222
	426,720	61,542	334,046

BANK **31 March 2015**	**Impaired loans, advances and financing RM'000**	**Individual impairment allowance RM'000**	**Collective impairment allowance RM'000**
Northern region	42,274	10,237	34,237
Central region	221,285	34,394	190,895
Southern region	30,309	-	27,629
Sabah region	23,797	1,560	20,506
Sarawak region	3,832	-	5,332
	321,497	46,191	278,599
GROUP **31 March 2015**			
Northern region	45,294	10,237	39,276
Central region	267,873	44,506	228,965
Southern region	37,759	-	36,115
Sabah region	25,501	1,560	24,103
Sarawak region	4,285	-	6,245
	380,712	56,303	334,704

3.0 Credit Risk (contd.)

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

Movements in loans impairment allowances are analysed as follows:

	BANK		GROUP	
	30 September 2015 RM'000	31 March 2015 RM'000	**30 September 2015 RM'000**	31 March 2015 RM'000
Individual assessment allowance:				
At beginning of year	**46,191**	67,281	**56,303**	97,159
Allowance made during the period/year (net)	**5,011**	9,159	**9,940**	3,475
Amount written-off	**(6,492)**	(29,888)	**(8,565)**	(43,873)
Transfers to collective assessment allowance	**3,864**	(361)	**3,864**	(458)
At end of year	**48,574**	46,191	**61,542**	56,303
Collective assessment allowance:				
At beginning of year	**278,599**	266,907	**334,704**	313,296
Allowance made during the period/year (net)	**15,554**	51,693	**33,734**	78,193
Amount written-off	**(20,894)**	(40,362)	**(30,527)**	(57,243)
Transfers from individual assessment allowance	**(3,864)**	361	**(3,864)**	458
At end of year	**269,395**	278,599	**334,047**	334,704

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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 2015** Risk-Weights	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	Total exposures after netting and credit risk mitigation RM'000	Total Risk-Weighted Assets RM'000
	← Exposures after netting and credit risk mitigation →											
0%	5,818,893	-	-	-	419,961	-	-	-	302,586	-	6,541,441	-
20%	-	93	2,182,446	-	1,840,677	-	-	-	2,497	-	4,025,713	805,143
35%	-	-	-	-	-	-	6,230,595	-	-	-	6,230,595	2,180,708
50%	-	-	796,867	-	2,535	5,482	3,822,167	-	-	-	4,627,051	2,313,526
75%	-	-	-	-	-	9,982,717	46,044	-	-	-	10,028,761	7,521,571
100%	-	-	52	17,394	10,273,965	141,322	1,557,651	-	280,779	102,655	12,373,817	12,373,817
150%	-	-	-	-	36,615	76,631	-	7,371	-	14	120,631	180,947
Total exposures	5,818,893	93	2,979,366	17,394	12,573,753	10,206,152	11,656,457	7,371	585,862	102,669	43,948,010	25,375,712
Risk-weighted assets by exposures	-	19	834,975	17,394	10,698,291	7,746,047	5,683,976	11,056	281,278	102,676	25,375,712	
Average risk-weight	-	20%	28%	100%	85%	76%	49%	150%	48%	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.):

GROUP **30 September 2015** Risk-Weights	← Exposures after netting and credit risk mitigation → 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	Total exposures after netting and credit risk mitigation RM'000	Total Risk-Weighted Assets RM'000
0%	7,983,589	-	-	-	700,552	-	-	-	302,586	-	8,986,727	-
20%	-	93	3,060,600	-	2,327,340	-	-	-	-	-	5,388,033	1,077,607
35%	-	-	-	-	-	-	7,450,147	-	-	-	7,450,147	2,607,551
50%	-	-	58,427	-	2,535	7,869	4,804,362	-	-	-	4,873,193	2,436,596
75%	-	-	-	-	-	12,481,865	50,343	-	-	-	12,532,209	9,399,157
100%	-	-	52	27,930	12,132,925	486,706	1,903,254	-	534,168	152,338	15,237,374	15,237,374
150%	-	-	-	-	39,739	82,331	-	7,417	-	14	129,501	194,252
Total exposures	7,983,589	93	3,119,080	27,930	15,203,090	13,058,772	14,208,106	7,417	836,755	152,352	54,597,184	30,952,537
Risk-weighted assets by exposures	-	19	641,386	27,930	12,659,269	9,975,537	6,950,744	11,125	534,168	152,359	30,952,537	
Average risk-weight	-	20%	21%	100%	83%	76%	49%	150%	64%	100%	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.):

BANK **31 March 2015** Risk-Weights	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	Total exposures after netting and credit risk mitigation RM'000	Total Risk-Weighted Assets RM'000
	←---- Exposures after netting and credit risk mitigation ----→											
0%	6,735,295	-	-	-	424,190	-	-	-	307,709	-	7,467,194	-
20%	-	40,618	2,303,651	-	1,752,367	-	-	-	10,432	-	4,107,068	821,414
35%	-	-	-	-	-	-	4,428,632	-	-	-	4,428,632	1,550,021
50%	-	-	1,105,840	-	45	8,821	2,100,856	-	-	-	3,215,562	1,607,781
75%	-	-	-	-	-	12,815,703	37,034	-	-	-	12,852,737	9,639,552
100%	-	-	-	32,203	10,705,634	766,332	844,711	-	266,570	94,372	12,709,822	12,709,823
150%	-	-	-	-	9,876	80,050	-	5,074	-	14	95,014	142,521
Total exposures	6,735,295	40,618	3,409,491	32,203	12,892,112	13,670,906	7,411,233	5,074	584,711	94,386	44,876,029	26,471,112
Risk-weighted assets by exposures	-	8,124	1,013,650	32,203	11,070,944	10,502,594	3,472,935	7,612	268,657	94,393	26,471,112	
Average risk-weight	-	20%	30%	100%	86%	77%	47%	150%	46%	100%	59%	
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.)

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

GROUP **31 March 2015** Risk-Weights	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	Total exposures after netting and credit risk mitigation RM'000	Total Risk-Weighted Assets RM'000
	← Exposures after netting and credit risk mitigation →											
0%	9,252,594	-	-	-	576,824	-	-	-	307,709	-	10,137,127	-
20%	-	40,618	2,958,563	-	2,198,757	-	-	-	-	-	5,197,938	1,039,588
35%	-	-	-	-	-	-	5,219,495	-	-	-	5,219,495	1,826,823
50%	-	-	366,231	-	45	10,413	2,695,375	-	-	-	3,072,064	1,536,033
75%	-	-	-	-	-	16,270,942	42,854	-	-	-	16,313,796	12,235,346
100%	-	-	-	51,583	12,595,922	860,670	1,076,220	-	477,924	140,208	15,202,527	15,202,528
150%	-	-	-	-	15,257	93,582	-	5,135	-	14	113,988	170,980
Total exposures	9,252,594	40,618	3,324,794	51,583	15,386,805	17,235,607	9,033,944	5,135	785,633	140,222	55,256,934	32,011,298
Risk-weighted assets by exposures	-	8,124	774,828	51,583	13,058,581	13,209,454	4,282,872	7,703	477,924	140,229	32,011,298	
Average risk-weight	-	20%	23%	100%	85%	77%	47%	150%	61%	100%	58%	
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 ("S&P"), 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's Capital Adequacy Framework 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 2015

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)		-	5,818,893	-	-	-	5,818,893
Corporates		-	419,961	-	-	-	419,961
		-	6,238,855	-	-	-	6,238,855
(ii) Exposures risk weighted using Banking Institutions long term rating							
Banks, MDBs and FDIs		780,229	1,083,546	282,658	-	832,934	2,979,366
Exposures risk weighted using Banking Institutions short term rating							
Banks, MDBs and FDIs		-	-	-	-	-	-
		780,229	1,083,546	282,658	-	832,934	2,979,366
(iii) Exposures risk weighted using Corporate long term rating							
Public Sector Entities		-	-	-	-	93	93
Corporates		1,840,677	-	57,135	-	11,024,665	12,922,476
Insurance Cos, Securities Firms & Fund Managers		-	-	-	-	17,396	17,396
Exposures risk weighted using Corporate short term rating							
Public Sector Entities		-	-	-	-	-	-
Corporates		-	-	-	-	-	-
Insurance Cos, Securities Firms & Fund Managers		-	-	-	-	-	-
		1,840,677	-	57,135	-	11,042,154	12,939,966

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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
30 September 2015

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)		-	7,983,589	-	-	-	7,983,589
Corporates		-	700,552	-	-	-	700,552
		-	8,684,141	-	-	-	8,684,141
(ii) Exposures risk weighted using Banking Institutions long term rating							
Banks, MDBs and FDIs		1,309,748	1,432,181	282,658	-	94,494	3,119,080
Exposures risk weighted using Banking Institutions short term rating							
Banks, MDBs and FDIs		-	-	-	-	-	-
		1,309,748	1,432,181	282,658	-	94,494	3,119,080
(iii) Exposures risk weighted using Corporate long term rating							
Public Sector Entities		-	-	-	-	93	93
Corporates		2,327,340	-	57,135	-	13,080,967	15,465,442
Insurance Cos, Securities Firms & Fund Managers		-	-	-	-	27,933	27,933
Exposures risk weighted using Corporate short term rating							
Public Sector Entities		-	-	-	-	-	-
Corporates		-	-	-	-	-	-
Insurance Cos, Securities Firms & Fund Managers		-	-	-	-	-	-
		2,327,340	-	57,135	-	13,108,993	15,493,468

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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.):

BANK
31 March 2015

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)		-	6,735,295	-	-	-	6,735,295
Corporates		-	424,190	-	-	-	424,190
		-	7,159,485	-	-	-	7,159,485
(ii) Exposures risk weighted using Banking Institutions long term rating							
Banks, MDBs and FDIs		413,096	1,348,998	180,048	-	1,467,349	3,409,491
Exposures risk weighted using Banking Institutions short term rating							
Banks, MDBs and FDIs		-	-	-	-	-	-
		413,096	1,348,998	180,048	-	1,467,349	3,409,491
(iii) Exposures risk weighted using Corporate long term rating							
Public Sector Entities		40,618	-	-	-	-	40,618
Corporates		1,752,367	-	300	-	11,686,929	13,439,596
Insurance Cos, Securities Firms & Fund Managers		-	-	-	-	32,203	32,203
Exposures risk weighted using Corporate short term rating							
Public Sector Entities		-	-	-	-	-	-
Corporates		-	-	-	-	-	-
Insurance Cos, Securities Firms & Fund Managers		-	-	-	-	-	-
		1,792,985	-	300	-	11,719,132	13,512,417

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 2015

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)		-	9,252,594	-	-	-	9,252,594
Corporates		-	576,824	-	-	-	576,824
		-	9,829,418	-	-	-	9,829,418
(ii) Exposures risk weighted using Banking Institutions long term rating							
Banks, MDBs and FDIs		1,100,314	1,655,621	180,048	-	388,810	3,324,794
Exposures risk weighted using Banking Institutions short term rating							
Banks, MDBs and FDIs		-	-	-	-	-	-
		1,100,314	1,655,621	180,048	-	388,810	3,324,794
(iii) Exposures risk weighted using Corporate long term rating							
Public Sector Entities		40,618	-	-	-	-	40,618
Corporates		2,198,757	-	300	-	13,742,112	15,941,170
Insurance Cos, Securities Firms & Fund Managers		-	-	-	-	51,583	51,583
Exposures risk weighted using Corporate short term rating							
Public Sector Entities		-	-	-	-	-	-
Corporates		-	-	-	-	-	-
Insurance Cos, Securities Firms & Fund Managers		-	-	-	-	-	-
		2,239,375	-	300	-	13,793,695	16,033,371

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

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

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

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.

BANK **30 September 2015** **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	5,818,893	-	-	-
Public sector entities	-	-	-	-
Banks, DFIs and MDBs	2,697,815	-	-	-
Insurance companies, securities firms and fund managers	7,023	-	-	-
Corporates	11,333,633	-	614,850	-
Regulatory retail	9,583,540	-	1,153,436	-
Residential mortgages	11,483,756	-	8,108	-
Higher risk assets	4,319	-	6	-
Other assets	585,862	-	-	-
Equity exposure	102,669	-	-	-
Defaulted exposures	233,376	-	1,387	-
Total on-balance sheet exposures	41,850,886	-	1,777,787	-
Off-balance sheet exposures:				
Off-balance sheet exposures other than OTC derivatives or credit derivatives	4,233,733	-	366,034	-
Defaulted exposures	7,218	-	7	-
Total off-balance sheet exposures	4,240,951	-	366,041	-
Total on and off-balance sheet exposures	46,091,837	-	2,143,828	-

3.0 Credit Risk (contd.)

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

GROUP **30 September 2015** **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	7,923,589	-	-	-
Public sector entities	-	-	-	-
Banks, DFIs and MDBs	2,837,657	-	-	-
Insurance companies, securities firms and fund managers	17,178	-	-	-
Corporates	13,799,798	-	775,259	-
Regulatory retail	12,338,747	-	1,229,869	-
Residential mortgages	14,006,478	-	8,904	-
Higher risk assets	4,323	-	6	-
Other assets	836,755	-	-	-
Equity exposure	152,352	-	-	-
Defaulted exposures	265,449	-	1,517	-
Total on-balance sheet exposures	52,182,327	-	2,015,555	-
Off-balance sheet exposures:				
Off-balance sheet exposures other than OTC derivatives or credit derivatives	4,841,960	-	422,148	-
Defaulted exposures	10,607	-	7	-
Total off-balance sheet exposures	4,852,567	-	422,154	-
Total on and off-balance sheet exposures	57,034,893	-	2,437,709	-

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3.0 Credit Risk (contd.)

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

BANK 31 March 2015 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	6,735,295	-	-	-
Public sector entities	40,618	-	-	-
Banks, DFIs and MDBs	3,253,470	-	-	-
Insurance companies, securities firms and fund managers	32,191	-	-	-
Corporates	11,652,264	-	970,276	-
Regulatory retail	12,653,987	-	1,143,115	-
Residential mortgages	7,345,901	-	6,761	-
Higher risk assets	2,232	-	10	-
Other assets	584,711	-	-	-
Equity exposure	94,386	-	-	-
Defaulted exposures	173,309	-	1,288	-
Total on-balance sheet exposures	42,568,364	-	2,121,450	-
Off-balance sheet exposures:				
Off-balance sheet exposures other than OTC derivatives or credit derivatives	4,427,330	-	7,823	-
Defaulted exposures	9,607	-	-	-
Total off-balance sheet exposures	4,436,937	-	7,823	-
Total on and off-balance sheet exposures	47,005,301	-	2,129,273	-

3.0 Credit Risk (contd.)

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

GROUP **31 March 2015** **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	9,192,594	-	-	-
Public sector entities	40,618	-	-	-
Banks, DFIs and MDBs	3,168,773	-	-	-
Insurance companies, securities firms and fund managers	40,237	-	-	-
Corporates	13,908,413	-	1,128,929	-
Regulatory retail	16,061,231	-	1,199,385	-
Residential mortgages	8,952,218	-	7,202	-
Higher risk assets	2,250	-	10	-
Other assets	785,633	-	-	-
Equity exposure	140,222	-	-	-
Defaulted exposures	207,684	-	1,418	-
Total on-balance sheet exposures	52,499,873	-	2,336,944	-
Off-balance sheet exposures:				
Off-balance sheet exposures other than OTC derivatives or credit derivatives	5,088,659	-	10,114	-
Defaulted exposures	15,468	-	10	-
Total off-balance sheet exposures	5,104,127	-	10,124	-
Total on and off-balance sheet exposures	57,604,000	-	2,347,068	-

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3.0 Credit Risk (contd.)

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

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

BANK **30 September 2015**	**Principal Amount RM'000**	**Positive Fair Value of Derivative Contracts RM'000**	**Credit Equivalent Amount RM'000**	**Risk-Weighted Assets RM'000**
Credit-related exposures				
Direct credit substitutes	684,610	-	684,610	596,110
Transaction-related contingent items	616,839	-	308,420	229,100
Short-term self-liquidating trade-related contingencies	135,528	-	27,106	22,306
Irrevocable commitments to extent credit:				
- maturity exceeding one year	2,930,797	-	1,465,399	1,169,517
- maturity not exceeding one year	5,109,655	-	1,021,931	713,404
Unutilised credit card lines	1,552,533	-	310,507	236,290
	11,029,962	-	3,817,972	2,966,727
Derivative financial instruments				
Foreign exchange related contracts:				
- one year or less	5,129,033	-	323,454	183,045
- over one year to three years	87,930	-	12,015	2,403
- over three years	43,965	-	4,836	2,418
Interest rate related contracts:				
- one year or less	630,000	-	1,284	377
- over one year to three years	872,978	-	15,133	3,822
- over three years	1,507,610	-	59,360	18,141
Equity related contracts:				
- one year or less	7,619	-	470	215
- over one year to three years	80,340	-	6,427	3,214
	8,359,475	-	422,979	213,635
	19,389,437	-	4,240,951	3,180,362

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3.0 Credit Risk (contd.)

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

GROUP **30 September 2015**	**Principal Amount RM'000**	**Positive Fair Value of Derivative Contracts RM'000**	**Credit Equivalent Amount RM'000**	**Risk-Weighted Assets RM'000**
Credit-related exposures				
Direct credit substitutes	760,617	-	760,617	659,461
Transaction-related contingent items	675,235	-	337,617	248,365
Short-term self-liquidating trade-related contingencies	177,663	-	35,533	29,258
Irrevocable commitments to extent credit:				
- maturity exceeding one year	3,355,032	-	1,677,516	1,351,448
- maturity not exceeding one year	6,538,991	-	1,307,798	878,555
Unutilised credit card lines	1,552,533	-	310,507	236,290
	13,060,071	-	4,429,588	3,403,378
Derivative financial instruments				
Foreign exchange related contracts:				
- one year or less	5,129,033	-	323,454	183,045
- over one year to three years	87,930	-	12,015	2,403
- over three years	43,965	-	4,836	2,418
Interest rate related contracts:				
- one year or less	630,000	-	1,284	377
- over one year to three years	872,978	-	15,133	3,822
- over three years	1,507,610	-	59,360	18,141
Equity related contracts:				
- one year or less	7,619	-	470	215
- over one year to three years	80,340	-	6,427	3,214
	8,359,475	-	422,979	213,635
	21,419,546	-	4,852,567	3,617,013

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3.0 Credit Risk (contd.)

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

BANK **31 March 2015**	**Principal Amount RM'000**	**Positive Fair Value of Derivative Contracts RM'000**	**Credit Equivalent Amount RM'000**	**Risk-Weighted Assets RM'000**
Credit-related exposures				
Direct credit substitutes	714,754	-	714,754	714,754
Transaction-related contingent items	596,203	-	298,101	298,101
Short-term self-liquidating trade-related contingencies	140,377	-	28,075	28,075
Irrevocable commitments to extent credit:				
- maturity exceeding one year	3,589,874	-	1,794,937	1,434,673
- maturity not exceeding one year	5,335,806	-	1,067,161	955,738
Unutilised credit card lines	1,457,307	-	291,461	228,952
	11,834,321	-	4,194,489	3,660,293
Derivative financial instruments				
Foreign exchange related contracts:				
- one year or less	4,794,524	128,181	173,550	113,541
- over one year to three years	69,675	234	4,415	883
- over three years	31,515	-	3,467	1,733
Interest rate related contracts:				
- one year or less	2,085,000	2,205	4,890	1,655
- over one year to three years	828,153	1,030	14,593	3,957
- over three years	1,012,269	810	39,103	11,828
Equity related contracts:				
- one year or less	23,460	-	1,408	637
- over one year to three years	12,780	-	1,022	511
	8,857,376	132,460	242,448	134,745
	20,691,697	132,460	4,436,937	3,795,038

3.0 Credit Risk (contd.)

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

GROUP **31 March 2015**	**Principal Amount RM'000**	**Positive Fair Value of Derivative Contracts RM'000**	**Credit Equivalent Amount RM'000**	**Risk-Weighted Assets RM'000**
Credit-related exposures				
Direct credit substitutes	789,038	-	789,038	789,038
Transaction-related contingent items	653,199	-	326,599	326,599
Short-term self-liquidating trade-related contingencies	164,832	-	32,966	32,966
Irrevocable commitments to extent credit:				
- maturity exceeding one year	4,189,365	-	2,094,682	1,698,086
- maturity not exceeding one year	6,634,666	-	1,326,933	1,131,797
Unutilised credit card lines	1,457,307	-	291,461	228,952
	13,888,407	-	4,861,679	4,207,438
Derivative financial instruments				
Foreign exchange related contracts:				
- one year or less	4,794,524	128,181	173,550	113,541
- over one year to three years	69,675	234	4,415	883
- over three years	31,515	-	3,467	1,733
Interest rate related contracts:				
- one year or less	2,085,000	2,205	4,890	1,655
- over one year to three years	828,153	1,030	14,593	3,957
- over three years	1,012,269	810	39,103	11,828
Equity related contracts:				
- one year or less	23,460	-	1,408	637
- over one year to three years	12,780	-	1,022	511
	8,857,376	132,460	242,448	134,745
	22,745,783	132,460	5,104,127	4,342,183

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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:

	BANK		GROUP	
30 September 2015	**Risk-Weighted Assets RM'000**	**Capital Requirements RM'000**	**Risk-Weighted Assets RM'000**	**Capital Requirements RM'000**
Interest rate risk				
- General interest rate risk	34,182	2,735	34,182	2,735
- Specific interest rate risk	13,755	1,100	13,755	1,100
	47,937	3,835	47,937	3,835
Option risk	-	-	74,999	6,000
Foreign exchange risk	33,744	2,700	33,744	2,700
	81,681	6,535	156,680	12,535
31 March 2015				
Interest rate risk				
- General interest rate risk	3,064	245	3,064	245
- Specific interest rate risk	1,264	101	1,264	101
	4,328	346	4,328	346
Foreign exchange risk	121,450	9,716	121,450	9,716
	125,778	10,062	125,778	10,062

5.0 Equity Exposures in Banking Book

The following table shows the equity exposures in banking book:

	BANK		GROUP	
30 September 2015	**Gross credit exposures RM'000**	**Risk-weighted assets RM'000**	**Gross credit exposures RM'000**	**Risk-weighted assets RM'000**
Publicly traded				
Holding of equity investments	12	17	12	17
Privately held				
For socio-economic purposes	102,654	102,654	152,338	152,338
Not for socio-economic purposes	3	4	3	4
	102,669	102,675	152,352	152,359
31 March 2015				
Publicly traded				
Holding of equity investments	11	17	11	17
Privately held				
For socio-economic purposes	94,372	94,372	140,208	140,208
Not for socio-economic purposes	3	5	3	5
	94,386	94,394	140,222	140,230

Gains and losses on equity exposures in the banking book

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

	BANK		GROUP	
	30 September 2015 RM'000	31 March 2015 RM'000	**30 September 2015 RM'000**	31 March 2015 RM'000
Realised gains/(losses) recognised in the statement of comprehensive income				
- Publicly traded equity investments	-	-	-	-
- Privately held equity investments	(549)	11,224	(549)	11,224
	(549)	11,224	(549)	11,224
Unrealised gains/(losses) recognised in revaluation reserve				
- Publicly traded equity investments	1	-	1	-
- Privately held equity investments	8,856	(2,870)	12,704	1,976
	8,857	(2,870)	12,705	1,976

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	+ 100 bps	- 100 bps	+ 100 bps
	Increase/(Decrease)		Increase/(Decrease)	
30 September 2015	RM'000	RM'000	RM'000	RM'000
Impact on net interest income ("NII")				
Ringgit Malaysia	(27,370)	27,370	(29,134)	29,134
Impact on Economic Value ("EV")				
Ringgit Malaysia	(165,200)	165,200	(167,598)	167,598
31 March 2015				
Impact on net interest income ("NII")				
Ringgit Malaysia	(45,937)	45,937	(49,375)	49,375
Impact on Economic Value ("EV")				
Ringgit Malaysia	(124,570)	124,570	(119,237)	119,237

Note:
The foreign currency impact on NII/EV are considered insignificant as the exposure is less than 5% of the respective total Banking Book assets and liabilities.

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

The disclosures under this section can be referred to Note 5.0 of Alliance Islamic Bank Berhad's Pillar 3 report.