



ALLIANCE BANK

Alliance Bank Malaysia Berhad 198201008390 (88103-W)

BASEL II PILLAR 3 REPORT

FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2023

CONTENTS	PAGE
1.0 Overview	1 - 2
1.1 Medium and Location of Disclosure	1
1.2 Basis of Disclosure	1
1.3 Comparative Information	1
1.4 Scope of Application	2
2.0 Capital	2 - 9
2.1 Capital Adequacy Ratios	3 - 4
2.2 Capital Structure	5
2.3 Risk-Weighted Assets and Capital Requirements	6 - 9
3.0 Credit Risk	10 - 37
3.1 Distribution of Credit Exposures	10 - 15
3.2 Impaired Loans, Advances and Financing and Allowance for Expected Credit Losses Analysis	16 - 21
3.3 Assignment of Risk Weights for Portfolios Under the Standardised Approach	22- 29
3.4 Credit Risk Mitigation	30 - 33
3.5 Off-Balance Sheet Exposures and Counterparty Credit Risk	34 - 37
4.0 Market Risk	38 - 40
4.1 Traded Market Risk	38
4.2 Non-Traded Market Risk	39
4.3 Equity Exposures in Banking Book	40
5.0 Shariah Governance Disclosures	41

BASEL II PILLAR 3 REPORT
FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2023

1.0 Overview

Bank Negara Malaysia ("BNM")'s Capital Adequacy Frameworks require Alliance Bank Malaysia Berhad ("Bank") and its subsidiaries ("Group") to maintain an adequate level of capital to withstand potential losses arising from its operations. BNM's Capital Adequacy Frameworks cover three main aspects:

- (a) Pillar 1 - covers the calculation of risk-weighted assets for credit risk, market risk and operational risk;
- (b) Pillar 2 - involves assessment of other risks (e.g. interest rate risk in the banking book, liquidity risk and concentration risk) not covered under Pillar 1. This promotes the adoption of forward-looking approaches to capital management and stress testing/risk simulation techniques; and
- (c) Pillar 3 - covers disclosure and external communication of risk and capital information by banks.

The Pillar 3 Disclosure for the financial period ended 30 September 2023 for the Bank and the Group is in accordance with BNM's Risk-Weighted Capital Adequacy Framework ("RWCAF") – Disclosure Requirements (Pillar 3) and Capital Adequacy Framework for Islamic Banks ("CAFIB") – Disclosures Requirements (Pillar 3).

The Group has adopted the Standardised Approach for credit risk and market risk; and the Basic Indicator Approach for operational risk in determining the capital requirements of Pillar 1.

1.1 Medium and Location of Disclosure

The Pillar 3 Disclosure will be made available under the Investor Relations section of the Group's website at <http://www.alliancebank.com.my/home.aspx> and as a separate report in the annual and half-yearly financial reports.

1.2 Basis of Disclosure

The Group's Pillar 3 Disclosure is governed by the Bank's Pillar 3 Disclosure Policy. This policy outlines the minimum disclosure standards, the approach for determining the appropriateness of information disclosed and the internal controls over the disclosure process. Pillar 3 Disclosure is to be read in conjunction with the Group's and Bank's financial statements for the financial period ended 30 September 2023. Whilst this document discloses the Group's assets both in terms of exposures and capital requirements, the information disclosed herein may not be directly comparable with the information in the financial statements for the financial period ended 30 September 2023 published by the Group.

These disclosures have been reviewed and verified by an independent internal party and approved by the Board of Directors ("Board") of the Group.

1.3 Comparative Information

The corresponding Pillar 3 Disclosure in the preceding reporting period would be as at 31 March 2023.

BASEL II PILLAR 3 REPORT
FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2023

1.0 Overview (cont'd.)

1.4 Scope of Application

The Pillar 3 Disclosure was prepared on a consolidated basis comprising information on Alliance Bank Malaysia Berhad ("Bank"), its subsidiaries and joint ventures. The Group offers Conventional and Islamic banking services. The latter includes accepting deposits and providing financing under Shariah principles via the Bank's wholly-owned subsidiary, Alliance Islamic Bank Berhad ("AIBB").

The quantitative information as at 30 September 2023 also reflects the following events which occurred within the reporting period:

- (a) The Bank had on 2 March 2023 entered into an assets transfer agreement ("business transfer") with Alliance Investment Bank Berhad ("AIBB"), a wholly-owned subsidiary of the Bank to transfer the remaining assets and liabilities of AIBB (excluding certain excluded assets and liabilities) to the Bank. On 1 April 2023, the remaining assets and liabilities in AIBB were transferred to the Bank for a consideration based on an amount equal to the net asset value of the total assets and total liabilities.
- (b) The Bank and its wholly-owned subsidiaries namely, AIBB, Alliance Direct Marketing Sdn. Bhd., AllianceGroup Nominees (Tempatan) Sdn. Bhd. and AllianceGroup Nominees (Asing) Sdn. Bhd. had on 1 June 2023 completed the disposal of the entire 100% equity shareholding in Alliance Trustee Berhad to Areca Capital Sdn. Bhd. and its related corporations, namely Areca Capital International Limited, Areca Private Equity Sdn. Bhd., Areca Frontier Sdn. Bhd. and Areca Eco Sdn. Bhd.
- (c) The Bank had on 28 June 2023 subscribed for 25,890,575 ordinary shares at an issue price of RM1.4484 per share amounting to RM37,500,000 via rights issue to its wholly owned subsidiary Alliance Islamic Bank Berhad.
- (d) The Bank had entered into a Bancassurance Partnership Agreement with Manulife Insurance Berhad in Malaysia on 28 July 2023, to extend the Bank's exclusive Life bancassurance partnership to a further 15 years ('Banca Partnership').
- (e) The Bank had on 16 August 2023 acquired 51% of AllianceDBS Research Sdn Bhd stake from its wholly owned subsidiary AIBB.

The basis of consolidation for the use of regulatory capital purposes is similar to that for financial accounting purposes. Investments in subsidiaries, associate companies and joint ventures are deducted from regulatory capital.

The Bank did not experience any significant restrictions or other major impediments on the transfer of funds or regulatory capital within the Group.

There were no capital deficiencies in any of the subsidiaries of the Group as at the end of financial period.

2.0 Capital

The Group maintains a strong capital base to support its current activities and future growth, to meet regulatory capital requirements at all times and to buffer against potential losses.

The Group's Internal Capital Adequacy Assessment Process ("ICAAP") covers the following:

- (a) Assesses inherent risks in the business against risk captured under Pillar 1, and risks not sufficiently or not captured under Pillar 1;
- (b) Estimates the potential impact of extreme but plausible events on the Group's earnings, balance sheet and capital via stress testing;
- (c) Sets internal capital targets which include buffers to cushion potential stress losses and contingency plan(s) where warranted; and
- (d) Regularly monitors and reports portfolio risk profiles, required capital and available capital.

ICAAP results are regularly reported to Group Risk Management Committee ("GRMC") and the Board to facilitate proactive capital management.

2.0 Capital (cont'd.)

2.1 Capital Adequacy Ratios

BNM's Transitional Arrangements for Regulatory Capital Treatment of Accounting Provisions took effect on 9 December 2020. This allows the Group and the Bank to add back a portion of Stage 1 ("S1") and Stage 2 ("S2") provisions with an "add-back factor", to the Common Equity Tier I ("CET I") capital from Financial Year 2021 to Financial Year 2024. The Group and the Bank have sufficient capital under both conditions with or without the Transitional Arrangement.

(a) The capital adequacy ratios with and without transitional arrangements of the Group and the Bank are as follows:

	<u>GROUP</u>		<u>BANK</u>	
	30 September 2023	31 March 2023	30 September 2023	31 March 2023
(i) With Transitional Arrangements				
<u>Before Deducting Proposed Dividends</u>				
CET I Capital Ratio	13.710%	14.868%	13.954%	14.608%
Tier I Capital Ratio	14.496%	15.714%	14.693%	15.410%
Total Capital Ratio	18.326%	19.748%	18.980%	19.970%
<u>After Deducting Proposed Dividends</u>				
CET I Capital Ratio	13.332%	14.494%	13.458%	14.111%
Tier I Capital Ratio	14.119%	15.340%	14.196%	14.913%
Total Capital Ratio	17.949%	19.374%	18.484%	19.473%
(ii) Without Transitional Arrangements				
<u>Before Deducting Proposed Dividends</u>				
CET I Capital Ratio	13.285%	14.145%	13.635%	14.082%
Tier I Capital Ratio	14.071%	14.991%	14.373%	14.885%
Total Capital Ratio	17.901%	19.025%	18.661%	19.445%
<u>After Deducting Proposed Dividends</u>				
CET I Capital Ratio	12.907%	13.771%	13.139%	13.586%
Tier I Capital Ratio	13.694%	14.617%	13.877%	14.388%
Total Capital Ratio	17.524%	18.651%	18.165%	18.948%

2.0 Capital (cont'd.)

2.1 Capital Adequacy Ratios (cont'd.)

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

	ALLIANCE ISLAMIC BANK BERHAD		ALLIANCE INVESTMENT BANK BERHAD	
	30 September 2023	31 March 2023	30 September 2023	31 March 2023
(i) With Transitional Arrangements				
<u>Before Deducting Proposed Dividends</u>				
CET I Capital Ratio	12.890%	13.717%	33.166%	99.686%
Tier I Capital Ratio	13.819%	14.694%	33.166%	99.686%
Total Capital Ratio	16.185%	17.122%	33.166%	100.257%
<u>After Deducting Proposed Dividends</u>				
CET I Capital Ratio	12.890%	13.715%	33.166%	99.686%
Tier I Capital Ratio	13.819%	14.692%	33.166%	99.686%
Total Capital Ratio	16.185%	17.120%	33.166%	100.257%
(ii) Without Transitional Arrangements				
<u>Before Deducting Proposed Dividends</u>				
CET I Capital Ratio	12.133%	12.401%	33.166%	99.300%
Tier I Capital Ratio	13.062%	13.377%	33.166%	99.300%
Total Capital Ratio	15.428%	15.806%	33.166%	99.871%
<u>After Deducting Proposed Dividends</u>				
CET I Capital Ratio	12.133%	12.399%	33.166%	99.300%
Tier I Capital Ratio	13.062%	13.375%	33.166%	99.300%
Total Capital Ratio	15.428%	15.804%	33.166%	99.871%

The Group's and the Bank's capital ratios comply with the prescribed capital adequacy ratios under BNM's Capital Adequacy Framework.

2.0 Capital (cont'd.)

2.2 Capital Structure

The following tables present the components of CET I, Tier I and Tier II capital.

	<u>GROUP</u>		<u>BANK</u>	
	30 September 2023 RM'000	31 March 2023 RM'000	30 September 2023 RM'000	31 March 2023 RM'000
<u>CET I Capital/Tier 1 Capital</u>				
Paid-Up Share Capital	1,548,106	1,548,106	1,548,106	1,548,106
Retained Profits	5,186,296	4,989,825	4,474,324	4,324,216
Regulatory Reserves (Note 1)	331,960	257,241	283,265	231,857
Financial Investments at Fair Value Through Other Comprehensive Income ("FVOCI")				
Reserves	(161,812)	(149,271)	(145,793)	(136,059)
Capital Reserves	10,018	100,150	-	15,515
	<u>6,914,568</u>	<u>6,746,051</u>	<u>6,159,902</u>	<u>5,983,635</u>
(Less)/Add: Regulatory Adjustments				
- Goodwill and Other Intangibles	(453,212)	(440,438)	(451,151)	(338,321)
- Deferred Tax Assets	(218,903)	(198,920)	(161,579)	(141,327)
- Regulatory Reserves (Note 1)	(331,960)	(257,241)	(283,265)	(231,857)
- Investment in Subsidiaries and Joint Venture	(1,101)	(1,094)	(647,750)	(883,013)
- Transitional Arrangements	189,078	298,945	108,069	163,695
Total CET I Capital	<u>6,098,470</u>	<u>6,147,303</u>	<u>4,724,226</u>	<u>4,552,812</u>
Additional Tier I Capital Securities	349,947	349,895	250,000	250,000
Total Additional Tier I Capital	<u>349,947</u>	<u>349,895</u>	<u>250,000</u>	<u>250,000</u>
Total Tier I Capital	<u>6,448,417</u>	<u>6,497,198</u>	<u>4,974,226</u>	<u>4,802,812</u>
<u>Tier II Capital</u>				
Subordinated Obligations	1,199,560	1,199,459	1,199,310	1,199,153
Expected Credit Losses and Regulatory Reserves (Note 1 & Note 2)	504,177	468,411	382,249	352,172
Less: Regulatory Adjustments				
- Investment in Tier II Capital Instruments	-	-	(130,000)	(130,000)
Total Tier II Capital	<u>1,703,737</u>	<u>1,667,870</u>	<u>1,451,559</u>	<u>1,421,325</u>
Total Capital	<u>8,152,154</u>	<u>8,165,068</u>	<u>6,425,785</u>	<u>6,224,137</u>

Note 1: The Bank maintained its prudent stand in relation to maintaining the regulatory reserves to preserve the potential deterioration of credit quality.

Note 2: Expected Credit Losses ("ECL") for S1 and S2 only.

2.0 Capital (cont'd.)

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

Regulatory Capital Requirements

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

GROUP 30 September 2023 Exposure Class	Gross Exposures RM'000	Net Exposures RM'000	Risk-Weighted Assets RM'000	Capital Requirements RM'000
(a) <u>Credit Risk</u>				
On-Balance Sheet Exposures:				
Sovereigns/Central Banks	9,494,791	9,494,791	-	-
Public Sector Entities	674,095	674,095	14,258	1,141
Banks, Development Financial Institutions ("DFIs") and Multilateral Development Banks	2,767,706	2,767,706	600,853	48,068
Insurance Companies, Securities Firms and Fund Managers	35,575	35,223	30,934	2,475
Corporates	23,971,907	22,425,060	17,713,896	1,417,112
Regulatory Retail	13,845,389	12,752,535	9,297,713	743,817
Residential Mortgages	16,549,271	16,539,037	6,658,266	532,661
Higher Risk Assets	5,166	5,166	7,749	620
Other Assets	1,445,745	1,445,745	819,673	65,574
Defaulted Exposures	741,577	740,192	658,411	52,673
Total On-Balance Sheet Exposures	<u>69,531,222</u>	<u>66,879,550</u>	<u>35,801,753</u>	<u>2,864,141</u>
Off-Balance Sheet Exposures:				
Credit-Related Off-Balance Sheet Exposures	5,885,432	5,217,075	4,138,867	331,109
Derivative Financial Instruments	1,209,117	1,209,117	381,994	30,560
Defaulted Exposures	7,792	7,781	11,561	925
Total Off-Balance Sheet Exposures	<u>7,102,341</u>	<u>6,433,973</u>	<u>4,532,422</u>	<u>362,594</u>
Total On and Off-Balance Sheet Exposures	<u>76,633,563</u>	<u>73,313,523</u>	<u>40,334,175</u>	<u>3,226,735</u>
(b) <u>Market Risk (Section 4.0)</u>				
	Long Position	Short Position		
Interest Rate Risk	34,208,297	(34,034,223)	400,637	32,051
Foreign Exchange Risk	45,727	(88,360)	88,360	7,069
	34,254,024	(34,122,583)		
Option Risk			2,695	216
Total			<u>491,692</u>	<u>39,336</u>
(c) <u>Operational Risk</u>	-	-	3,657,067	292,565
Total	<u>76,633,563</u>	<u>73,313,523</u>	<u>44,482,934</u>	<u>3,558,636</u>

2.0 Capital (cont'd.)

2.3 RWA and Capital Requirements (cont'd.)

Regulatory Capital Requirements (cont'd.)

The following tables present the minimum regulatory capital requirements of the Group and the Bank (cont'd.):

BANK	Gross	Net	Risk-	Capital
30 September 2023	Exposures	Exposures	Weighted	Requirements
Exposure Class	RM'000	RM'000	Assets	RM'000
			RM'000	
(a) <u>Credit Risk</u>				
On-Balance Sheet Exposures:				
Sovereigns/Central Banks	7,805,687	7,805,687	-	-
Public Sector Entities	451,839	451,839	9,729	778
Banks, DFIs and Multilateral				
Development Banks	2,330,040	2,330,040	600,069	48,006
Insurance Companies, Securities				
Firms and Fund Managers	25,749	25,398	22,859	1,829
Corporates	18,364,110	16,943,266	13,453,543	1,076,284
Regulatory Retail	10,287,163	9,285,774	6,533,700	522,696
Residential Mortgages	12,186,700	12,176,966	4,914,693	393,175
Higher Risk Assets	4,143	4,143	6,214	497
Other Assets	1,446,827	1,446,827	820,755	65,660
Defaulted Exposures	500,167	498,781	464,197	37,136
Total On-Balance Sheet Exposures	<u>53,402,425</u>	<u>50,968,721</u>	<u>26,825,759</u>	<u>2,146,061</u>
Off-Balance Sheet Exposures:				
Credit-Related Off-Balance				
Sheet Exposures	4,860,094	4,263,963	3,360,888	268,871
Derivative Financial Instruments	1,209,117	1,209,117	381,994	30,560
Defaulted Exposures	7,590	7,580	11,303	904
Total Off-Balance Sheet Exposures	<u>6,076,801</u>	<u>5,480,660</u>	<u>3,754,185</u>	<u>300,335</u>
Total On and Off-Balance				
Sheet Exposures	<u>59,479,226</u>	<u>56,449,381</u>	<u>30,579,944</u>	<u>2,446,396</u>
(b) <u>Market Risk (Section 4.0)</u>				
	Long Position	Short Position		
Interest Rate Risk	34,208,297	(34,034,223)	400,637	32,051
Foreign Exchange Risk	45,727	(88,231)	88,230	7,058
	34,254,024	(34,122,454)		
Option Risk			2,695	216
Total			<u>491,562</u>	<u>39,325</u>
(c) <u>Operational Risk</u>	-	-	2,783,753	222,700
Total	<u>59,479,226</u>	<u>56,449,381</u>	<u>33,855,259</u>	<u>2,708,421</u>

2.0 Capital (cont'd.)

2.3 RWA and Capital Requirements (cont'd.)

Regulatory Capital Requirements (cont'd.)

The following tables present the minimum regulatory capital requirements of the Group and the Bank (cont'd.):

GROUP 31 March 2023 Exposure Class	Gross Exposures RM'000	Net Exposures RM'000	Risk- Weighted Assets RM'000	Capital Requirements RM'000
(a) <u>Credit Risk</u>				
On-Balance Sheet Exposures:				
Sovereigns/Central Banks	10,033,638	10,033,638	-	-
Public Sector Entities	640,350	640,350	17,650	1,412
Banks, DFIs and Multilateral Development Banks	1,869,210	1,869,210	398,539	31,883
Insurance Companies, Securities Firms and Fund Managers	87,632	87,057	82,669	6,614
Corporates	22,246,629	20,926,235	16,651,212	1,332,097
Regulatory Retail	13,001,176	11,959,910	8,723,717	697,897
Residential Mortgages	16,227,654	16,217,909	6,472,427	517,794
Higher Risk Assets	4,740	4,740	7,110	569
Other Assets	1,201,152	1,201,152	679,406	54,352
Defaulted Exposures	661,334	658,233	563,583	45,087
Total On-Balance Sheet Exposures	<u>65,973,515</u>	<u>63,598,434</u>	<u>33,596,313</u>	<u>2,687,705</u>
Off-Balance Sheet Exposures:				
Credit-Related Off-Balance Sheet Exposures	5,128,643	4,521,260	3,589,739	287,179
Derivative Financial Instruments	922,950	922,950	275,237	22,019
Defaulted Exposures	7,800	7,795	11,565	925
Total Off-Balance Sheet Exposures	<u>6,059,393</u>	<u>5,452,005</u>	<u>3,876,541</u>	<u>310,123</u>
Total On and Off-Balance Sheet Exposures	<u>72,032,908</u>	<u>69,050,439</u>	<u>37,472,854</u>	<u>2,997,828</u>
(b) <u>Market Risk (Section 4.0)</u>				
	Long Position	Short Position		
Interest Rate Risk	27,565,310	(27,555,042)	266,101	21,288
Foreign Exchange Risk	36,639	(48,882)	48,884	3,911
	27,601,949	(27,603,924)		
Option Risk			1,663	133
Total			<u>316,648</u>	<u>25,332</u>
(c) <u>Operational Risk</u>	-	-	3,556,380	284,510
Total	<u>72,032,908</u>	<u>69,050,439</u>	<u>41,345,882</u>	<u>3,307,670</u>

2.0 Capital (cont'd.)

2.3 RWA and Capital Requirements (cont'd.)

Regulatory Capital Requirements (cont'd.)

The following tables present the minimum regulatory capital requirements of the Group and the Bank (cont'd.):

BANK 31 March 2023 Exposure Class	Gross Exposures RM'000	Net Exposures RM'000	Risk- Weighted Assets RM'000	Capital Requirements RM'000
(a) <u>Credit Risk</u>				
On-Balance Sheet Exposures:				
Sovereigns/Central Banks	7,077,581	7,077,581	-	-
Public Sector Entities	361,324	361,324	11,817	945
Banks, DFIs and Multilateral Development Banks	2,515,766	2,515,766	598,952	47,916
Insurance Companies, Securities Firms and Fund Managers	56,699	56,124	53,671	4,294
Corporates	16,550,663	15,364,654	12,453,126	996,250
Regulatory Retail	9,570,461	8,621,370	6,068,793	485,503
Residential Mortgages	11,864,766	11,855,530	4,724,529	377,962
Higher Risk Assets	3,846	3,846	5,769	462
Other Assets	1,195,492	1,195,492	673,746	53,900
Defaulted Exposures	439,174	436,073	384,423	30,754
Total On-Balance Sheet Exposures	<u>49,635,772</u>	<u>47,487,760</u>	<u>24,974,826</u>	<u>1,997,986</u>
Off-Balance Sheet Exposures:				
Credit-Related Off-Balance Sheet Exposures	4,241,140	3,697,434	2,904,996	232,400
Derivative Financial Instruments	937,367	937,367	282,445	22,595
Defaulted Exposures	7,732	7,727	11,496	920
Total Off-Balance Sheet Exposures	<u>5,186,239</u>	<u>4,642,528</u>	<u>3,198,937</u>	<u>255,915</u>
Total On and Off-Balance Sheet Exposures	<u>54,822,011</u>	<u>52,130,288</u>	<u>28,173,763</u>	<u>2,253,901</u>
(b) <u>Market Risk (Section 4.0)</u>				
	Long Position	Short Position		
Interest Rate Risk	27,565,310	(27,555,042)	266,101	21,288
Foreign Exchange Risk	36,722	(48,759)	48,761	3,901
	27,602,032	(27,603,801)		
Option Risk			1,663	133
Total			<u>316,525</u>	<u>25,322</u>
(c) <u>Operational Risk</u>	-	-	2,677,121	214,170
Total	<u>54,822,011</u>	<u>52,130,288</u>	<u>31,167,409</u>	<u>2,493,393</u>

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

The Group and the Bank 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.

3.0 Credit Risk

3.1 Distribution of Credit Exposures

(a) Geographical Distribution

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

GROUP 30 September 2023	Geographical Region						Total RM'000
	Northern RM'000	Central RM'000	Southern RM'000	Sabah RM'000	Sarawak RM'000	Outside Malaysia RM'000	
Exposure Class							
Sovereigns/Central Banks	-	9,494,791	-	-	-	-	9,494,791
Public Sector Entities	-	664,037	-	10,058	-	-	674,095
Banks, DFIs and Multilateral Development Banks	-	2,615,775	-	51,649	5,011	95,271	2,767,706
Insurance Companies, Securities Firms and Fund Managers	8,003	27,468	-	90	14	-	35,575
Corporates	2,017,692	17,866,206	1,888,919	1,514,120	684,970	-	23,971,907
Regulatory Retail	1,398,498	9,175,992	1,705,204	1,082,812	482,883	-	13,845,389
Residential Mortgages	645,477	13,047,256	2,011,677	721,622	123,239	-	16,549,271
Higher Risk Assets	-	1,232	2,798	-	1,136	-	5,166
Other Assets	-	1,445,745	-	-	-	-	1,445,745
Defaulted Exposures	47,882	570,592	94,754	24,108	4,241	-	741,577
Total On-Balance Sheet Exposures	4,117,552	54,909,094	5,703,352	3,404,459	1,301,494	95,271	69,531,222
Credit-Related Off-Balance Sheet Exposures	472,601	4,370,935	500,648	358,124	183,124	-	5,885,432
Derivative Financial Instruments	-	1,209,117	-	-	-	-	1,209,117
Defaulted Exposures	321	6,982	94	385	10	-	7,792
Total Off-Balance Sheet Exposures	472,922	5,587,034	500,742	358,509	183,134	-	7,102,341
Total Credit Exposures	4,590,474	60,496,128	6,204,094	3,762,968	1,484,628	95,271	76,633,563

BANK 30 September 2023	Geographical Region						Total RM'000
	Northern RM'000	Central RM'000	Southern RM'000	Sabah RM'000	Sarawak RM'000	Outside Malaysia RM'000	
Exposure Class							
Sovereigns/Central Banks	-	7,805,687	-	-	-	-	7,805,687
Public Sector Entities	-	451,803	-	36	-	-	451,839
Banks, DFIs and Multilateral Development Banks	-	2,183,119	-	51,650	-	95,271	2,330,040
Insurance Companies, Securities Firms and Fund Managers	22	25,624	-	89	14	-	25,749
Corporates	1,201,350	14,228,038	1,433,165	961,905	539,652	-	18,364,110
Regulatory Retail	858,757	7,010,513	1,275,297	770,289	372,307	-	10,287,163
Residential Mortgages	508,149	9,518,028	1,608,210	459,431	92,882	-	12,186,700
Higher Risk Assets	-	379	2,628	-	1,136	-	4,143
Other Assets	-	1,446,827	-	-	-	-	1,446,827
Defaulted Exposures	29,492	383,754	74,116	10,202	2,603	-	500,167
Total On-Balance Sheet Exposures	2,597,770	43,053,772	4,393,416	2,253,602	1,008,594	95,271	53,402,425
Credit-Related Off-Balance Sheet Exposures	320,072	3,757,515	402,848	257,776	121,883	-	4,860,094
Derivative Financial Instruments	-	1,209,117	-	-	-	-	1,209,117
Defaulted Exposures	321	6,894	-	365	10	-	7,590
Total Off-Balance Sheet Exposures	320,393	4,973,526	402,848	258,141	121,893	-	6,076,801
Total Credit Exposures	2,918,163	48,027,298	4,796,264	2,511,743	1,130,487	95,271	59,479,226

3.0 Credit Risk (cont'd.)

3.1 Distribution of Credit Exposures (cont'd.)

(a) Geographical Distribution (cont'd.)

<u>GROUP</u>	Geographical Region						Total
	Northern	Central	Southern	Sabah	Sarawak	Outside	
31 March 2023	RM'000	RM'000	RM'000	RM'000	RM'000	Malaysia	RM'000
Exposure Class							
Sovereigns/Central Banks	-	10,033,638	-	-	-	-	10,033,638
Public Sector Entities	-	630,310	-	10,040	-	-	640,350
Banks, DFIs and Multilateral							
Development Banks	-	1,746,398	-	80,158	5,014	37,640	1,869,210
Insurance Companies, Securities							
Firms and Fund Managers	9,028	77,091	1,402	98	13	-	87,632
Corporates	1,809,721	16,605,900	1,692,335	1,434,337	704,336	-	22,246,629
Regulatory Retail	1,364,525	8,526,976	1,635,543	1,044,381	429,751	-	13,001,176
Residential Mortgages	639,282	12,726,294	2,012,818	726,136	123,124	-	16,227,654
Higher Risk Assets	163	908	2,515	-	1,154	-	4,740
Other Assets	-	1,201,152	-	-	-	-	1,201,152
Defaulted Exposures	43,389	492,034	100,529	22,252	3,130	-	661,334
Total On-Balance Sheet Exposures	3,866,108	52,040,701	5,445,142	3,317,402	1,266,522	37,640	65,973,515
Credit-Related Off-Balance							
Sheet Exposures	430,555	3,809,067	429,609	301,725	157,687	-	5,128,643
Derivative Financial Instruments	-	922,950	-	-	-	-	922,950
Defaulted Exposures	322	5,490	1,612	366	10	-	7,800
Total Off-Balance Sheet Exposures	430,877	4,737,507	431,221	302,091	157,697	-	6,059,393
Total Credit Exposures	4,296,985	56,778,208	5,876,363	3,619,493	1,424,219	37,640	72,032,908

<u>BANK</u>	Geographical Region						Total
	Northern	Central	Southern	Sabah	Sarawak	Outside	
31 March 2023	RM'000	RM'000	RM'000	RM'000	RM'000	Malaysia	RM'000
Exposure Class							
Sovereigns/Central Banks	-	7,077,581	-	-	-	-	7,077,581
Public Sector Entities	-	361,310	-	14	-	-	361,324
Banks, DFIs and Multilateral							
Development Banks	-	2,397,968	-	80,158	-	37,640	2,515,766
Insurance Companies, Securities							
Firms and Fund Managers	20	55,166	1,402	98	13	-	56,699
Corporates	1,078,850	12,765,814	1,266,372	925,108	514,519	-	16,550,663
Regulatory Retail	817,635	6,474,727	1,183,749	751,754	342,596	-	9,570,461
Residential Mortgages	497,526	9,213,033	1,600,626	464,462	89,119	-	11,864,766
Higher Risk Assets	-	356	2,336	-	1,154	-	3,846
Other Assets	-	1,195,492	-	-	-	-	1,195,492
Defaulted Exposures	26,212	324,676	75,154	10,352	2,780	-	439,174
Total On-Balance Sheet Exposures	2,420,243	39,866,123	4,129,639	2,231,946	950,181	37,640	49,635,772
Credit-Related Off-Balance							
Sheet Exposures	290,790	3,301,496	337,800	202,007	109,047	-	4,241,140
Derivative Financial Instruments	-	937,367	-	-	-	-	937,367
Defaulted Exposures	321	5,423	1,612	366	10	-	7,732
Total Off-Balance Sheet Exposures	291,111	4,244,286	339,412	202,373	109,057	-	5,186,239
Total Credit Exposures	2,711,354	44,110,409	4,469,051	2,434,319	1,059,238	37,640	54,822,011

3.0 Credit Risk (cont'd.)

3.1 Distribution of Credit Exposures (cont'd.)

(b) Industry Distribution

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

GROUP	Government & Central Bank	Financial, Insurance, Business Services & Real Estate	Transport, Storage & Communication	Agriculture, Manufacturing, Wholesale & Retail Trade	Construction	Household	Others	Total
30 September 2023	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Exposure Class								
Sovereigns/Central Banks	9,494,791	-	-	-	-	-	-	9,494,791
Public Sector Entities	-	625,534	-	31	-	-	48,530	674,095
Banks, DFIs and Multilateral Development Banks	-	2,767,706	-	-	-	-	-	2,767,706
Insurance Companies, Securities Firms and Fund Managers	-	35,575	-	-	-	-	-	35,575
Corporates	-	8,217,830	1,774,317	10,914,247	1,450,036	1,025,879	589,598	23,971,907
Regulatory Retail	-	1,180,240	179,422	5,029,499	382,803	6,886,069	187,356	13,845,389
Residential Mortgages	-	-	-	-	-	16,549,271	-	16,549,271
Higher Risk Assets	-	-	-	-	-	5,166	-	5,166
Other Assets	-	277,987	-	-	-	-	1,167,758	1,445,745
Defaulted Exposures	-	37,969	2,258	120,718	62,451	514,768	3,413	741,577
Total On-Balance Sheet Exposures	9,494,791	13,142,841	1,955,997	16,064,495	1,895,290	24,981,153	1,996,655	69,531,222
Credit-Related Off-Balance Sheet Exposures	69,978	849,361	88,240	1,915,851	591,239	2,272,037	98,726	5,885,432
Derivative Financial Instruments	75,230	906,812	-	-	-	-	227,075	1,209,117
Defaulted Exposures	-	400	3	1,895	5,419	75	-	7,792
Total Off-Balance Sheet Exposures	145,208	1,756,573	88,243	1,917,746	596,658	2,272,112	325,801	7,102,341
Total Credit Exposures	9,639,999	14,899,414	2,044,240	17,982,241	2,491,948	27,253,265	2,322,456	76,633,563
BANK								
30 September 2023								
Exposure Class								
Sovereigns/Central Banks	7,805,687	-	-	-	-	-	-	7,805,687
Public Sector Entities	-	403,278	-	31	-	-	48,530	451,839
Banks, DFIs and Multilateral Development Banks	-	2,330,040	-	-	-	-	-	2,330,040
Insurance Companies, Securities Firms and Fund Managers	-	25,749	-	-	-	-	-	25,749
Corporates	-	6,452,574	1,298,226	8,013,844	1,110,977	1,019,659	468,830	18,364,110
Regulatory Retail	-	904,661	139,246	3,720,737	257,662	5,110,832	154,025	10,287,163
Residential Mortgages	-	-	-	-	-	12,186,700	-	12,186,700
Higher Risk Assets	-	-	-	-	-	4,143	-	4,143
Other Assets	-	277,987	-	-	-	-	1,168,840	1,446,827
Defaulted Exposures	-	37,849	1,615	106,325	61,139	293,059	180	500,167
Total On-Balance Sheet Exposures	7,805,687	10,432,138	1,439,087	11,840,937	1,429,778	18,614,393	1,840,405	53,402,425
Credit-Related Off-Balance Sheet Exposures	69,978	684,534	70,130	1,395,842	492,007	2,059,580	88,023	4,860,094
Derivative Financial Instruments	75,230	906,812	-	-	-	-	227,075	1,209,117
Defaulted Exposures	-	400	3	1,737	5,419	31	-	7,590
Total Off-Balance Sheet Exposures	145,208	1,591,746	70,133	1,397,579	497,426	2,059,611	315,098	6,076,801
Total Credit Exposures	7,950,895	12,023,884	1,509,220	13,238,516	1,927,204	20,674,004	2,155,503	59,479,226

3.0 Credit Risk (cont'd.)

3.1 Distribution of Credit Exposures (cont'd.)

(b) Industry Distribution (cont'd.)

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

	Government & Central Bank RM'000	Financial, Insurance, Business Services & Real Estate RM'000	Transport, Storage & Communication RM'000	Agriculture, Manufacturing, Wholesale & Retail Trade RM'000	Construction RM'000	Household RM'000	Others RM'000	Total RM'000
GROUP 31 March 2023								
Exposure Class								
Sovereigns/Central Banks	10,033,638	-	-	-	-	-	-	10,033,638
Public Sector Entities	-	582,943	-	-	-	-	57,407	640,350
Banks, DFIs and Multilateral Development Banks	-	1,869,210	-	-	-	-	-	1,869,210
Insurance Companies, Securities Firms and Fund Managers	-	82,292	-	5,340	-	-	-	87,632
Corporates	-	7,427,077	1,950,692	10,377,826	1,447,453	745,589	297,992	22,246,629
Regulatory Retail	-	1,164,447	156,911	4,893,974	377,007	6,258,252	150,585	13,001,176
Residential Mortgages	-	-	-	-	-	16,227,654	-	16,227,654
Higher Risk Assets	-	-	-	-	-	4,740	-	4,740
Other Assets	-	257,220	-	-	-	-	943,932	1,201,152
Defaulted Exposures	-	44,262	1,746	107,030	17,564	487,318	3,414	661,334
Total On-Balance Sheet Exposures	10,033,638	11,427,451	2,109,349	15,384,170	1,842,024	23,723,553	1,453,330	65,973,515
Credit-Related Off-Balance Sheet Exposures	-	894,418	85,131	1,759,133	547,586	1,753,586	88,789	5,128,643
Derivative Financial Instruments	65,534	727,287	-	-	-	-	130,129	922,950
Defaulted Exposures	-	365	35	2,347	4,834	219	-	7,800
Total Off-Balance Sheet Exposures	65,534	1,622,070	85,166	1,761,480	552,420	1,753,805	218,918	6,059,393
Total Credit Exposures	10,099,172	13,049,521	2,194,515	17,145,650	2,394,444	25,477,358	1,672,248	72,032,908
BANK 31 March 2023								
Exposure Class								
Sovereigns/Central Banks	7,077,581	-	-	-	-	-	-	7,077,581
Public Sector Entities	-	303,917	-	-	-	-	57,407	361,324
Banks, DFIs and Multilateral Development Banks	-	2,515,766	-	-	-	-	-	2,515,766
Insurance Companies, Securities Firms and Fund Managers	-	56,699	-	-	-	-	-	56,699
Corporates	-	5,601,596	1,341,512	7,593,058	1,054,449	739,334	220,714	16,550,663
Regulatory Retail	-	897,740	126,805	3,626,914	248,478	4,551,530	118,994	9,570,461
Residential Mortgages	-	-	-	-	-	11,864,766	-	11,864,766
Higher Risk Assets	-	-	-	-	-	3,846	-	3,846
Other Assets	-	257,219	-	-	-	-	938,273	1,195,492
Defaulted Exposures	-	44,178	1,295	93,633	16,337	283,549	182	439,174
Total On-Balance Sheet Exposures	7,077,581	9,677,115	1,469,612	11,313,605	1,319,264	17,443,025	1,335,570	49,635,772
Credit-Related Off-Balance Sheet Exposures	-	765,060	66,678	1,280,440	474,918	1,574,366	79,678	4,241,140
Derivative Financial Instruments	65,534	741,704	-	-	-	-	130,129	937,367
Defaulted Exposures	-	365	35	2,347	4,834	151	-	7,732
Total Off-Balance Sheet Exposures	65,534	1,507,129	66,713	1,282,787	479,752	1,574,517	209,807	5,186,239
Total Credit Exposures	7,143,115	11,184,244	1,536,325	12,596,392	1,799,016	19,017,542	1,545,377	54,822,011

3.0 Credit Risk (cont'd.)

3.1 Distribution of Credit Exposures (cont'd.)

(c) Residual Contractual Maturity

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

<u>GROUP</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 2023	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Exposure Class						
Sovereigns/Central Banks	600,613	315,233	-	357,617	8,221,328	9,494,791
Public Sector Entities	10,058	-	-	12,624	651,413	674,095
Banks, DFIs and Multilateral Development Banks	2,427,684	5,061	5,052	77,018	252,891	2,767,706
Insurance Companies, Securities Firms and Fund Managers	22,229	1,867	1,852	-	9,627	35,575
Corporates	4,825,192	1,921,074	938,604	440,112	15,846,925	23,971,907
Regulatory Retail	2,478,543	365,170	139,471	92,371	10,769,834	13,845,389
Residential Mortgages	737,502	428	816	6,373	15,804,152	16,549,271
Higher Risk Assets	-	-	22	-	5,144	5,166
Other Assets	751,993	10,923	8,078	4,805	669,946	1,445,745
Defaulted Exposures	120,330	551	267	774	619,655	741,577
Total On-Balance Sheet Exposures	11,974,144	2,620,307	1,094,162	991,694	52,850,915	69,531,222

BANK

30 September 2023

Exposure Class						
Sovereigns/Central Banks	333,083	315,233	-	357,617	6,799,754	7,805,687
Public Sector Entities	36	-	-	-	451,803	451,839
Banks, DFIs and Multilateral Development Banks	1,698,267	5,061	5,052	77,019	544,641	2,330,040
Insurance Companies, Securities Firms and Fund Managers	20,466	-	-	-	5,283	25,749
Corporates	3,766,745	1,516,157	792,606	291,951	11,996,651	18,364,110
Regulatory Retail	2,063,528	264,371	101,491	71,181	7,786,592	10,287,163
Residential Mortgages	301,057	398	770	6,007	11,878,468	12,186,700
Higher Risk Assets	-	-	22	-	4,121	4,143
Other Assets	829,441	9,462	7,350	4,738	595,836	1,446,827
Defaulted Exposures	106,265	206	163	392	393,141	500,167
Total On-Balance Sheet Exposures	9,118,888	2,110,888	907,454	808,905	40,456,290	53,402,425

3.0 Credit Risk (cont'd.)

3.1 Distribution of Credit Exposures (cont'd.)

(c) Residual Contractual Maturity (cont'd.)

The following tables represent the residual contractual maturity for major types of gross credit exposure for on-balance sheet financial assets of the Group and the Bank (cont'd).

<u>GROUP</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 2023	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Exposure Class						
Sovereigns/Central Banks	1,974,311	111,393	20,292	338,600	7,589,042	10,033,638
Public Sector Entities	10,040	-	100,709	20,712	508,889	640,350
Banks, DFIs and Multilateral Development Banks	1,591,505	108,488	789	10,113	158,315	1,869,210
Insurance Companies, Securities Firms and Fund Managers	75,134	3,800	-	-	8,698	87,632
Corporates	4,466,867	1,958,095	915,769	408,119	14,497,779	22,246,629
Regulatory Retail	2,404,495	340,048	149,588	80,449	10,026,596	13,001,176
Residential Mortgages	812,148	426	535	3,541	15,411,004	16,227,654
Higher Risk Assets	-	-	-	22	4,718	4,740
Other Assets	643,798	9,091	9,997	9,207	529,059	1,201,152
Defaulted Exposures	78,346	1,724	295	1,035	579,934	661,334
Total On-Balance Sheet Exposures	12,056,644	2,533,065	1,197,974	871,798	49,314,034	65,973,515

BANK

31 March 2023

Exposure Class						
Sovereigns/Central Banks	499,565	81,010	-	318,185	6,178,821	7,077,581
Public Sector Entities	14	-	-	1,574	359,736	361,324
Banks, DFIs and Multilateral Development Banks	2,029,474	108,488	-	5,049	372,755	2,515,766
Insurance Companies, Securities Firms and Fund Managers	52,636	-	-	-	4,063	56,699
Corporates	3,379,691	1,498,643	701,889	379,474	10,590,966	16,550,663
Regulatory Retail	1,984,740	257,324	109,601	56,648	7,162,148	9,570,461
Residential Mortgages	334,850	417	479	3,267	11,525,753	11,864,766
Higher Risk Assets	-	-	-	22	3,824	3,846
Other Assets	650,051	7,587	8,164	6,745	522,945	1,195,492
Defaulted Exposures	63,822	1,660	214	403	373,075	439,174
Total On-Balance Sheet Exposures	8,994,843	1,955,129	820,347	771,367	37,094,086	49,635,772

3.0 Credit Risk (cont'd.)

3.2 Impaired Loans, Advances and Financing and Allowance for ECL Analysis

Impaired loans, advances and financing are exposures where the customers have failed to make a principal and/or interest payment for more than three months. In addition, where customers are deemed incapable of continuing repayment obligations, the exposures will be judgmentally impaired. Where exposures are restructured or rescheduled due to increase in credit risk, the exposures are also classified as impaired.

Past Due but Not Impaired 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 include loans which are due one or more days after the contractual due date but not more than three months. Under MFRS 9, exposures more than 30 days past due are transferred to Stage 2. For loans that are structured to pay principal and/or interest at quarterly intervals or longer, a default of payment will trigger an impairment.

Impaired and Past Due Loans, Advances and Financing and Allowance for ECL - Industry Analysis

	Impaired Loans, Advances and Financing RM'000	Past Due Loan RM'000	12 months ECL (Stage 1) RM'000	Lifetime ECL Not-credit Impaired (Stage 2) RM'000	Lifetime ECL Credit Impaired (Stage 3) RM'000	Stage 3 ECL charged/ (write-back) (net) RM'000	Stage 3 write-off (net) RM'000
GROUP							
30 September 2023							
Financial, Insurance & Business Services and Real Estate	74,346	129,040	7,876	19,763	36,424	1,273	(223)
Transport, Storage & Communication	7,246	45,587	1,836	5,332	5,014	1,295	(273)
Agriculture, Manufacturing, Wholesale & Retail Trade	260,428	511,798	32,715	79,369	139,904	20,825	(37,726)
Construction	184,453	49,770	3,193	17,349	122,028	(2,743)	(11,801)
Household	757,904	1,461,867	113,709	381,195	243,313	81,288	(74,805)
Others	6,150	16,663	1,014	3,915	2,724	700	(193)
Total	1,290,527	2,214,725	160,343	506,923	549,407	102,638	(125,021)

BANK

30 September 2023

Financial, Insurance & Business Services and Real Estate	73,262	117,520	6,301	16,547	35,460	1,054	(223)
Transport, Storage & Communication	5,885	31,438	1,437	5,106	4,293	1,240	(273)
Agriculture, Manufacturing, Wholesale & Retail Trade	215,924	408,119	23,830	66,940	109,784	16,572	(37,717)
Construction	171,811	26,091	2,093	12,228	110,695	(2,073)	(11,801)
Household	444,540	961,626	65,484	196,834	151,661	43,791	(38,794)
Others	1,365	15,756	884	1,318	1,185	508	(193)
Total	912,787	1,560,550	100,029	298,973	413,078	61,092	(89,001)

3.0 Credit Risk (cont'd.)

3.2 Impaired Loans, Advances and Financing and Allowance for ECL (cont'd.)

Impaired and Past Due Loans, Advances and Financing and Allowance for ECL - Industry Analysis (cont'd.)

	Impaired Loans, Advances and Financing	Past Due Loan	12 months ECL (Stage 1)	Lifetime ECL Not-credit Impaired (Stage 2)	Lifetime ECL Credit Impaired (Stage 3)	Stage 3 ECL charged (net)	Stage 3 write-off (net)
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
GROUP							
31 March 2023							
Financial, Insurance & Business Services and Real Estate	79,605	81,580	8,131	14,637	35,374	28,969	(1,129)
Transport, Storage & Communication	5,749	15,604	1,174	5,394	3,991	1,979	(0)
Agriculture, Manufacturing, Wholesale & Retail Trade	263,650	421,625	22,454	69,682	156,806	86,931	(22,305)
Construction	154,119	138,795	2,099	36,681	136,572	111,161	(41,058)
Household	724,006	1,293,244	137,451	391,736	236,830	164,665	(84,760)
Others	5,644	19,772	523	5,722	2,217	1,342	(1,033)
Total	1,232,773	1,970,620	171,832	523,852	571,790	395,047	(150,285)

BANK

31 March 2023

Financial, Insurance & Business Services and Real Estate	78,776	71,659	6,174	11,975	34,628	28,660	(1,129)
Transport, Storage & Communication	4,610	12,742	933	5,050	3,326	1,614	(0)
Agriculture, Manufacturing, Wholesale & Retail Trade	224,387	348,136	16,902	56,383	130,929	76,382	(18,198)
Construction	140,890	99,710	1,612	22,020	124,569	110,028	(581)
Household	430,002	847,468	79,714	204,975	146,665	87,573	(47,238)
Others	1,052	14,161	447	2,456	870	603	(1,033)
Total	879,717	1,393,876	105,782	302,859	440,987	304,860	(68,179)

3.0 Credit Risk (cont'd.)

3.2 Impaired Loans, Advances and Financing and Allowance for ECL Analysis (cont'd.)

Impaired and Past Due Loans, Advances and Financing and Allowance for ECL - Geographical

	Impaired Loans, Advances and Financing	Past Due Loan	12 months ECL (Stage 1)	Lifetime ECL Not-credit Impaired (Stage 2)	Lifetime ECL Credit Impaired (Stage 3)	Stage 3 ECL charged (net)	Stage 3 write-off (net)
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
GROUP							
30 September 2023							
Northern Region	93,513	181,319	14,765	40,644	45,723	7,767	(12,827)
Central Region	973,347	1,532,954	119,141	395,312	403,113	84,131	(102,535)
Southern Region	165,452	227,326	15,815	42,732	70,661	6,601	(8,031)
Sabah Region	49,473	208,783	7,339	19,239	25,387	3,095	(1,192)
Sarawak Region	8,742	64,343	3,283	8,996	4,523	1,044	(436)
Total	1,290,527	2,214,725	160,343	506,923	549,407	102,638	(125,021)

BANK

30 September 2023

Northern Region	58,281	139,389	8,279	25,311	28,900	5,907	(10,603)
Central Region	700,250	1,071,302	73,490	225,618	316,833	49,218	(71,568)
Southern Region	119,849	154,882	11,175	27,439	45,697	4,469	(5,402)
Sabah Region	28,290	145,262	4,626	13,440	18,113	1,214	(1,006)
Sarawak Region	6,117	49,715	2,459	7,165	3,535	284	(422)
Total	912,787	1,560,550	100,029	298,973	413,078	61,092	(89,001)

3.0 Credit Risk (cont'd.)

3.2 Impaired Loans, Advances and Financing and Allowance for ECL Analysis (cont'd.)

Impaired and Past Due Loans, Advances and Financing and Allowance for ECL - Geographical (cont'd.)

	Impaired Loans, Advances and Financing	Past Due Loan	12 months ECL (Stage 1)	Lifetime ECL Not-credit Impaired (Stage 2)	Lifetime ECL Credit Impaired (Stage 3)	Stage 3 ECL charged (net)	Stage 3 write-off (net)
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
GROUP							
31 March 2023							
Northern Region	94,117	158,014	13,326	32,327	50,782	25,262	(9,817)
Central Region	913,411	1,472,801	129,489	420,027	421,517	317,672	(121,577)
Southern Region	172,504	182,047	19,427	44,744	72,091	31,871	(15,677)
Sabah Region	45,698	113,223	7,334	20,771	23,485	19,200	(2,895)
Sarawak Region	7,043	44,535	2,256	5,983	3,915	1,042	(319)
Total	1,232,773	1,970,620	171,832	523,852	571,790	395,047	(150,285)

BANK

31 March 2023

Northern Region	59,742	106,462	8,024	18,684	33,596	17,930	(7,431)
Central Region	663,572	1,040,810	77,736	237,554	339,182	244,676	(48,120)
Southern Region	121,736	121,442	13,612	27,936	46,631	25,546	(11,659)
Sabah Region	28,216	87,095	4,726	14,141	17,905	15,583	(799)
Sarawak Region	6,451	38,067	1,684	4,544	3,673	1,125	(170)
Total	879,717	1,393,876	105,782	302,859	440,987	304,860	(68,179)

3.0 Credit Risk (cont'd.)

3.2 Impaired Loans, Advances and Financing and Allowance for ECL (cont'd)

Movements in the allowance for ECL on loans, advances and financing are as follows:

	12 months ECL (Stage 1) RM'000	Lifetime ECL Not-credit Impaired (Stage 2) RM'000	Lifetime ECL Credit Impaired (Stage 3) RM'000	Total RM'000
GROUP				
At 1 April 2023	171,832	523,852	571,790	1,267,474
Transfer to Stage 1	49,407	(131,254)	(20)	(81,867)
Transfer to Stage 2	(65,448)	261,507	(89,807)	106,252
Transfer to Stage 3	(856)	(140,653)	173,011	31,502
New financial assets originated or purchased	48,576	57,342	4,951	110,869
Financial assets derecognised other than write-off	(18,163)	(78,205)	(14,526)	(110,894)
Changes due to change in credit risk	(25,017)	15,966	10,363	1,312
Other adjustment	12	38	-	50
	(11,489)	(15,259)	83,972	57,224
Unwinding of discount	-	29	18,666	18,695
Total (write-back from)/charge to income statement	(11,489)	(15,230)	102,638	75,919
Write-off	-	(1,699)	(125,021)	(126,720)
At 30 September 2023	160,343	506,923	549,407	1,216,673
At 1 April 2022	270,674	557,650	331,518	1,159,842
Transfer to Stage 1	174,114	(305,106)	(19,728)	(150,720)
Transfer to Stage 2	(201,111)	498,496	(120,772)	176,613
Transfer to Stage 3	(1,896)	(366,161)	425,096	57,039
New financial assets originated or purchased	75,545	179,430	9,938	264,913
Financial assets derecognised other than write-off	(52,387)	(196,042)	(17,372)	(265,801)
Changes due to change in credit risk	(93,136)	158,320	17,373	82,557
Other adjustment	29	55	-	84
	(98,842)	(31,008)	294,535	164,685
Unwinding of discount	-	-	(4,490)	(4,490)
Total (write-back from)/charge to income statement	(98,842)	(31,008)	290,045	160,195
Other movements	-	-	100,512	100,512
Write-off	-	(2,790)	(150,285)	(153,075)
At 31 March 2023	171,832	523,852	571,790	1,267,474

Note: The transfer between stages are inclusive of net remeasurement of allowances.

3.0 Credit Risk (cont'd.)

3.2 Impaired Loans, Advances and Financing and Allowance for ECL (cont'd)

Movements in the allowance for ECL on loans, advances and financing are as follows (cont'd):

	12 months ECL (Stage 1) RM'000	Lifetime ECL Not-credit Impaired (Stage 2) RM'000	Lifetime ECL Credit Impaired (Stage 3) RM'000	Total RM'000
BANK				
At 1 April 2023	105,782	302,859	440,987	849,628
Effect of business transfer	5	1,373	57	1,435
Transfer to Stage 1	29,089	(78,700)	(9)	(49,620)
Transfer to Stage 2	(37,918)	152,895	(50,694)	64,283
Transfer to Stage 3	(72)	(76,486)	101,309	24,751
New financial assets originated or purchased	32,447	39,887	3,128	75,462
Financial assets derecognised other than write-off	(12,255)	(48,080)	(9,244)	(69,579)
Changes due to change in credit risk	(17,061)	6,476	3,214	(7,371)
Other adjustment	12	38	-	50
	(5,758)	(3,970)	47,704	37,976
Unwinding of discount	-	29	13,331	13,360
Total (write-back from)/charge to income statement	(5,758)	(3,941)	61,035	51,336
Write-off	-	(1,318)	(89,001)	(90,319)
At 30 September 2023	100,029	298,973	413,078	812,080
At 1 April 2022	174,486	368,542	207,412	750,440
Transfer to Stage 1	103,292	(191,727)	(19,584)	(108,019)
Transfer to Stage 2	(110,870)	286,433	(73,557)	102,006
Transfer to Stage 3	(686)	(258,945)	305,969	46,338
New financial assets originated or purchased	52,352	155,973	5,126	213,451
Financial assets derecognised other than write-off	(36,206)	(169,757)	(10,068)	(216,031)
Changes due to change in credit risk	(76,615)	113,432	19,977	56,794
Other adjustments	29	55	-	84
	(68,704)	(64,536)	227,863	94,623
Unwinding of discount	-	-	(3,106)	(3,106)
Total (write-back from)/charge to income statement	(68,704)	(64,536)	224,757	91,517
Other movements	-	-	76,997	76,997
Write-off	-	(1,147)	(68,179)	(69,326)
At 31 March 2023	105,782	302,859	440,987	849,628

Note: The transfer between stages are inclusive of net remeasurement of allowances.

3.0 Credit Risk (cont'd.)

3.3 Assignment of Risk-Weights for Portfolios Under the Standardised Approach

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

Exposures after netting and credit risk mitigation											
GROUP				Insurance						Total	
30 September 2023	Sovereigns	Public	Banks, DFIs and	Companies, Securities						Exposures	Total
<u>Risk-Weights</u>	/Central Banks	Sector Entities	Multilateral Development Banks	Firms and Fund Managers	Corporates	Regulatory Retail	Residential Mortgages	Higher Risk Assets	Other Assets	Netting and Credit Risk Mitigation	Risk-Weighted Assets
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
0%	9,564,769	602,804	4,992	4,123	2,135,528	462,172	-	-	264,050	13,038,438	-
20%	75,230	243,493	3,399,569	292	3,293,937	960,902	5,249	-	452,528	8,431,200	1,686,240
35%	-	-	-	-	-	-	13,993,704	-	-	13,993,704	4,897,796
50%	-	-	370,684	-	38,244	65,649	2,075,687	-	-	2,550,264	1,275,132
75%	-	-	-	-	-	11,532,849	9,343	-	-	11,542,192	8,656,644
100%	-	-	13	49,533	19,278,605	2,441,789	1,137,342	-	729,168	23,636,450	23,636,450
150%	-	-	-	-	92,434	22,113	-	6,728	-	121,275	181,913
Total Exposures	9,639,999	846,297	3,775,258	53,948	24,838,748	15,485,474	17,221,325	6,728	1,445,746	73,313,523	40,334,175
Risk-Weighted assets by Exposures	15,046	48,699	865,269	49,591	20,095,165	11,349,600	7,081,039	10,092	819,674	40,334,175	
Average Risk-Weight	0%	6%	23%	92%	81%	73%	41%	150%	57%	55%	
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	

3.0 Credit Risk (cont'd.)

3.3 Assignment of Risk-Weights for Portfolios Under the Standardised Approach (cont'd.)

The following tables represent the credit exposures by risk- weights and after credit risk mitigation (cont'd.):

←----- Exposures after netting and credit risk mitigation -----→											
BANK				Insurance						Total	
30 September 2023	Sovereigns	Public	Banks, DFIs and	Companies, Securities						Exposures	Total
<u>Risk-Weights</u>	/Central Banks	Sector Entities	Multilateral Development Banks	Firms and Fund Managers	Corporates	Regulatory Retail	Residential Mortgages	Higher Risk Assets	Other Assets	Netting and Credit Risk Mitigation	Risk-Weighted Assets
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
0%	7,875,666	403,194	-	2,374	1,534,133	377,368	-	-	264,050	10,456,785	-
20%	75,230	188,847	2,681,058	292	2,468,785	795,822	3,589	-	452,528	6,666,151	1,333,230
35%	-	-	-	-	-	-	10,422,987	-	-	10,422,987	3,648,045
50%	-	-	655,520	-	33,710	41,940	1,333,736	-	-	2,064,906	1,032,453
75%	-	-	-	-	-	9,315,068	7,550	-	-	9,322,618	6,991,964
100%	-	-	12	37,009	14,626,459	1,161,960	843,609	-	730,250	17,399,299	17,399,299
150%	-	-	-	-	92,264	18,996	-	5,375	-	116,635	174,953
Total Exposures	7,950,896	592,041	3,336,590	39,675	18,755,351	11,711,154	12,611,471	5,375	1,446,828	56,449,381	30,579,944
Risk-Weighted Assets by Exposures	15,046	37,769	863,984	37,067	15,275,467	8,356,889	5,164,903	8,063	820,756	30,579,944	
Average Risk-Weight	0%	6%	26%	93%	81%	71%	41%	150%	57%	54%	
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	

3.0 Credit Risk (cont'd.)

3.3 Assignment of Risk-Weights for Portfolios Under the Standardised Approach (cont'd.)

The following tables represent the credit exposures by risk- weights and after credit risk mitigation (cont'd.):

<div> <div>←-----</div> <div>Exposures after netting and credit risk mitigation</div> <div>-----→</div> </div>											
GROUP				Insurance						Total	
31 March 2023	Sovereigns	Public	Banks, DFIs and	Companies, Securities						Exposures	Total
<u>Risk-Weights</u>	/Central Banks	Sector Entities	Multilateral Development Banks	Firms and Fund Managers	Corporates	Regulatory Retail	Residential Mortgages	Higher Risk Assets	Other Assets	Netting and Credit Risk Mitigation	Risk-Weighted Assets
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
0%	10,033,638	552,100	4,989	4,133	2,139,572	314,535	-	-	299,592	13,348,559	-
20%	65,533	202,049	2,602,639	340	2,731,341	988,699	3,248	-	277,693	6,871,542	1,374,308
35%	-	-	-	-	-	-	13,758,050	-	-	13,758,050	4,815,318
50%	-	-	233,014	-	39,454	63,633	2,009,343	-	-	2,345,444	1,172,722
75%	-	-	-	-	-	10,610,320	6,982	-	-	10,617,302	7,962,977
100%	-	-	25	110,995	18,114,055	2,166,287	1,018,339	-	623,867	22,033,568	22,033,568
150%	-	-	-	-	52,682	17,302	-	5,990	-	75,974	113,961
Total Exposures	10,099,171	754,149	2,840,667	115,468	23,077,104	14,160,776	16,795,962	5,990	1,201,152	69,050,439	37,472,854
Risk-Weighted Assets by Exposures	13,107	40,410	637,060	111,063	18,759,073	10,379,536	6,844,214	8,985	679,406	37,472,854	
Average Risk-Weight	0%	5%	22%	96%	81%	73%	41%	150%	57%	54%	
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	

3.0 Credit Risk (cont'd.)

3.3 Assignment of Risk-Weights for Portfolios Under the Standardised Approach (cont'd.)

The following tables represent the credit exposures by risk- weights and after credit risk mitigation (cont'd.):

<div> <div>←-----</div> <div>Exposures after netting and credit risk mitigation</div> <div>-----→</div> </div>											
BANK				Insurance						Total	
31 March 2023	Sovereigns	Public	Banks,	Companies,						Exposures	Total
Risk-	/Central	Sector	DFIs and	Securities		Regulatory	Residential	Higher	Other	Netting and	Risk-
<u>Weights</u>	<u>Banks</u>	<u>Entities</u>	<u>Development</u>	<u>Fund</u>	<u>Corporates</u>	<u>Retail</u>	<u>Mortgages</u>	<u>Assets</u>	<u>Assets</u>	<u>Mitigation</u>	<u>Weighted</u>
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	Assets
											RM'000
0%	7,077,581	302,238	-	2,199	1,480,216	261,430	-	-	299,592	9,423,256	-
20%	65,533	140,885	3,020,506	340	1,829,204	802,612	2,180	-	277,693	6,138,953	1,227,791
35%	-	-	-	-	-	-	10,265,911	-	-	10,265,911	3,593,069
50%	-	-	480,198	-	33,974	43,140	1,179,972	-	-	1,737,284	868,642
75%	-	-	-	-	-	8,461,629	5,753	-	-	8,467,382	6,350,537
100%	-	-	25	72,098	13,603,164	978,565	752,998	-	618,208	16,025,058	16,025,058
150%	-	-	-	-	52,593	14,846	-	5,005	-	72,444	108,666
Total Exposures	7,143,114	443,123	3,500,729	74,637	16,999,151	10,562,222	12,206,814	5,005	1,195,493	52,130,288	28,173,763
Risk-Weighted Assets by Exposures	13,107	28,177	844,225	72,166	14,064,881	7,529,148	4,940,804	7,508	673,747	28,173,763	
Average Risk-Weight	0%	6%	24%	97%	83%	71%	40%	150%	56%	54%	
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	

3.0 Credit Risk (cont'd.)

3.3 Assignment of Risk-Weights for Portfolios Under the Standardised Approach (cont'd.)

For the purpose of determining counterparty risk-weights, the Group uses external credit assessments from Rating Agency Malaysia ("RAM"), Malaysian Rating Corporation Berhad ("MARC"), Standard and Poor's ("S&P"), Moody's, Fitch Ratings, and Rating and Investment Information, Inc. ("R&I" [See Note 1]). 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 credit exposures according to ratings by approved External Credit Assessment Institutions ("ECAIs"):

Long-Term Rating

Rating Category	S&P	Moody's	Fitch	RAM	MARC	R&I*
1	AAA to AA-	Aaa to Aa3	AAA to AA-	AAA to AA3	AAA to AA-	AAA to AA-
2	A+ to A-	A1 to A3	A+ to A-	A+ to A3	A+ to A-	A+ to A-
3	BBB+ to BB-	Baa1 to Ba3	BBB+ to BB-	BBB1 to BB3	BBB+ to BB-	BBB+ to BB-
4	B+ to D	B1 to C	B+ to D	B to D	B+ to D	B+ to D
5	Unrated					

Short-Term Rating

Rating Category	S&P	Moody's	Fitch	RAM	MARC	R&I*
1	A-1	P-1	F1+, F1	P-1	MARC-1	a-1+, a-1
2	A-2	P-2	F2+, F2	P-2	MARC-2	a-2
3	A-3	P-3	F3	P-3	MARC-3	a-3
4	Others	Others	B to D	NP	MARC-4	b, c
5	Unrated					

* Note 1: R&I rating is not recognised for Islamic debt securities.

GROUP

30 September 2023

Exposure Class	Rating Categories					Total
	1	2	3	4	5	
	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						
Public Sector Entities	-	602,804	-	-	-	602,804
Sovereigns and Central Banks (See Note 2)	-	9,639,999	-	-	-	9,639,999
Corporates	-	1,647,344	-	-	-	1,647,344
Banks, DFIs and Multilateral Development Banks	-	4,992	-	-	-	4,992
Total	-	11,895,139	-	-	-	11,895,139
(ii) Exposures risk-weighted using Banking Institutions long-term rating						
Banks, DFIs and Multilateral Development Banks	2,364,993	873,209	1,574	-	530,490	3,770,266
Exposures risk-weighted using Banking Institutions short-term rating						
Banks, DFIs and Multilateral Development Banks	-	-	-	-	-	-
Total	2,364,993	873,209	1,574	-	530,490	3,770,266
(iii) Exposures risk-weighted using Corporate long-term rating						
Public Sector Entities	-	-	-	-	243,493	243,493
Corporates	3,031,768	-	-	-	21,973,489	25,005,257
Insurance Companies, Securities Firms & Fund Managers	-	-	-	-	54,362	54,362
Exposures risk-weighted using Corporate short-term rating						
Public Sector Entities	-	-	-	-	-	-
Corporates	40,316	-	-	-	-	40,316
Insurance Companies, Securities Firms & Fund Managers	-	-	-	-	-	-
Total	3,072,084	-	-	-	22,271,344	25,343,428

Note 2: The Federal Government and Central Bank of Malaysia are accorded 0% risk weight as provided under the Capital Adequacy Framework.

3.0 Credit Risk (cont'd.)

3.3 Assignment of Risk-Weights for Portfolios Under the Standardised Approach (cont'd.)

The following tables show the rated credit exposures according to ratings by approved ECAs (cont'd.):

Bank

30 September 2023

Exposure Class	Rating Categories					Total
	1	2	3	4	5	
	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						
Public Sector Entities	-	403,194	-	-	-	403,194
Sovereigns and Central Banks (See Note 2)	-	7,950,895	-	-	-	7,950,895
Corporates	-	1,179,587	-	-	-	1,179,587
Banks, DFIs and Multilateral Development Banks	-	-	-	-	-	-
Total	-	9,533,676	-	-	-	9,533,676
(ii) Exposures risk-weighted using Banking						
Institutions long-term rating						
Banks, DFIs and Multilateral Development Banks	1,599,800	1,236,280	1,574	-	498,937	3,336,591
Exposures risk-weighted using Banking						
Institutions short-term rating						
Banks, DFIs and Multilateral Development Banks	-	-	-	-	-	-
Total	1,599,800	1,236,280	1,574	-	498,937	3,336,591
(iii) Exposures risk-weighted using Corporate long-term						
rating						
Public Sector Entities	-	-	-	-	188,846	188,846
Corporates	2,300,964	-	-	-	16,941,911	19,242,875
Insurance Companies, Securities Firms & Fund Managers	-	-	-	-	40,089	40,089
Exposures risk-weighted using Corporate short-term						
rating						
Public Sector Entities	-	-	-	-	-	-
Corporates	-	-	-	-	-	-
Insurance Companies, Securities Firms & Fund Managers	-	-	-	-	-	-
Total	2,300,964	-	-	-	17,170,846	19,471,810

Note 2: The Federal Government and Central Bank of Malaysia are accorded 0% risk weight as provided under the Capital Adequacy Framework.

3.0 Credit Risk (cont'd.)

3.3 Assignment of Risk-Weights for Portfolios Under the Standardised Approach (cont'd.)

The following tables show the rated credit exposures according to ratings by approved ECAs (cont'd.):

Group

31 March 2023

Exposure Class	Rating Categories					Total
	1	2	3	4	5	
	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						
Public Sector Entities	-	552,100	-	-	-	552,100
Sovereigns and Central Banks (See Note 2)	-	10,099,172	-	-	-	10,099,172
Corporates	-	1,719,660	-	-	-	1,719,660
Banks, DFIs and Multilateral Development Banks	-	4,990	-	-	-	4,990
Total	-	12,375,922	-	-	-	12,375,922
(ii) Exposures risk-weighted using Banking Institutions long-term rating						
Banks, DFIs and Multilateral Development Banks	1,601,135	494,507	705	-	739,330	2,835,677
Exposures risk-weighted using Banking Institutions short-term rating						
Banks, DFIs and Multilateral Development Banks	-	-	-	-	-	-
Total	1,601,135	494,507	705	-	739,330	2,835,677
(iii) Exposures risk-weighted using Corporate long-term rating						
Public Sector Entities	-	-	-	-	202,049	202,049
Corporates	2,507,980	-	-	-	20,444,716	22,952,696
Insurance Companies, Securities Firms & Fund Managers	-	-	-	-	116,055	116,055
Exposures risk-weighted using Corporate short-term rating						
Public Sector Entities	-	-	-	-	-	-
Corporates	-	-	-	-	-	-
Insurance Companies, Securities Firms & Fund Managers	-	-	-	-	-	-
Total	2,507,980	-	-	-	20,762,820	23,270,800

Note 2: The Federal Government and Central Bank of Malaysia are accorded 0% risk weight as provided under the Capital Adequacy Framework.

3.0 Credit Risk (cont'd.)

3.3 Assignment of Risk-Weights for Portfolios Under the Standardised Approach (cont'd.)

The following tables show the rated credit exposures according to ratings by approved ECAIs (cont'd.):

Bank

31 March 2023

Exposure Class	Rating Categories					Total
	1	2	3	4	5	
	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						
Public Sector Entities	-	302,238	-	-	-	302,238
Sovereigns and Central Banks (See Note 2)	-	7,143,114	-	-	-	7,143,114
Corporates	-	1,155,040	-	-	-	1,155,040
Banks, DFIs and Multilateral Development Banks	-	-	-	-	-	-
Total	-	8,600,392	-	-	-	8,600,392
(ii) Exposures risk-weighted using Banking Institutions long-term rating						
Banks, DFIs and Multilateral Development Banks	1,580,849	1,185,858	705	-	733,317	3,500,729
Exposures risk-weighted using Banking Institutions short-term rating						
Banks, DFIs and Multilateral Development Banks	-	-	-	-	-	-
Total	1,580,849	1,185,858	705	-	733,317	3,500,729
(iii) Exposures risk-weighted using Corporate long-term rating						
Public Sector Entities	-	-	-	-	140,885	140,885
Corporates	1,664,943	-	-	-	15,585,960	17,250,903
Insurance Companies, Securities Firms & Fund Managers	-	-	-	-	75,224	75,224
Exposures risk-weighted using Corporate short-term rating						
Public Sector Entities	-	-	-	-	-	-
Corporates	-	-	-	-	-	-
Insurance Companies, Securities Firms & Fund Managers	-	-	-	-	-	-
Total	1,664,943	-	-	-	15,802,069	17,467,012

Note 2: The Federal Government and Central Bank of Malaysia are accorded 0% risk weight as provided under the Capital Adequacy Framework.

There is no outstanding securitisation contract in the Bank that requires disclosure of ratings and short-term rating of securitisation by approved ECAIs.

3.0 Credit Risk (cont'd.)

3.4 Credit Risk Mitigation ("CRM")

As a practical approach towards mitigating credit risk, the Group accepts a wide range of collaterals. The main types of collateral acceptable to the Group include cash, guarantees, commercial and residential real estate, and physical collateral/financial collateral, e.g. motor vehicles or shares. Guarantees are accepted only when the financial standing of the guarantors have been ascertained.

However, for capital computation purposes, the BNM's Capital Adequacy Framework apply more restrictive rules on collaterals that qualify as credit risk mitigants. As a result, not all of the collaterals accepted by the Group can be used to reduce our capital adequacy requirement.

The following tables represent the Group's/Bank'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.

GROUP	Exposures before CRM	Exposures covered by guarantees/ credit derivatives (Note 1)	Exposures covered by eligible financial collateral	Exposures covered by other eligible collateral
30 September 2023	RM'000	RM'000	RM'000	RM'000
<u>Credit Risk</u>				
<u>Exposure Class</u>				
On-Balance Sheet Exposures:				
Sovereigns/Central Banks	9,494,791	-	-	-
Public Sector Entities	674,095	-	-	-
Banks, DFIs and Multilateral Development Banks	2,767,706	-	-	-
Insurance Companies, Securities Firms and Fund Managers	35,575	4,347	352	-
Corporates	23,971,907	684,536	1,546,847	-
Regulatory Retail	13,845,389	1,398,892	1,092,854	-
Residential Mortgages	16,549,271	5,250	10,234	-
Higher Risk Assets	5,166	-	-	-
Other Assets	1,445,745	-	-	-
Defaulted Exposures	741,577	14,595	1,386	-
Total On-Balance Sheet Exposures	69,531,222	2,107,620	2,651,673	-
Off-Balance Sheet Exposures:				
Off-Balance Sheet Exposures other than Over The Counter ("OTC") Derivatives or Credit Derivatives				
	7,094,549	35,155	668,357	-
Defaulted Exposures	7,792	-	10	-
Total Off-Balance Sheet Exposures	7,102,341	35,155	668,367	-
Total On and Off-Balance Sheet Exposures	76,633,563	2,142,775	3,320,040	-

Note 1: The exposures covered by guarantees/credit derivative refer to the exposures guaranteed by eligible guarantors.

3.0 Credit Risk (cont'd.)

3.4 Credit Risk Mitigation ("CRM") (cont'd.)

<u>BANK</u>	<u>Exposures</u>	<u>Exposures</u>	<u>Exposures</u>	<u>Exposures</u>
30 September 2023	before CRM	covered by	covered by	covered by
	RM'000	guarantees/	eligible	other eligible
		credit	financial	collateral
		derivatives	collateral	
		(Note 1)		
		RM'000	RM'000	RM'000
<u>Credit Risk</u>				
<u>Exposure Class</u>				
On-Balance Sheet Exposures:				
Sovereigns/Central Banks	7,805,687	-	-	-
Public Sector Entities	451,839	-	-	-
Banks, DFIs and Multilateral				
Development Banks	2,330,040	-	-	-
Insurance Companies, Securities				
Firms and Fund Managers	25,749	2,597	352	-
Corporates	18,364,110	504,940	1,420,844	-
Regulatory Retail	10,287,163	1,154,500	1,001,389	-
Residential Mortgages	12,186,700	3,589	9,733	-
Higher Risk Assets	4,143	-	-	-
Other Assets	1,446,827	-	-	-
Defaulted Exposures	500,167	13,601	1,386	-
Total On-Balance Sheet Exposures	53,402,425	1,679,227	2,433,704	-
Off-Balance Sheet Exposures:				
Off-Balance Sheet Exposures other than				
OTC Derivatives or Credit Derivatives	6,069,211	22,583	596,131	-
Defaulted Exposures	7,590	-	10	-
Total Off-Balance Sheet Exposures	6,076,801	22,583	596,141	-
Total On and Off-Balance Sheet				
Exposures	59,479,226	1,701,810	3,029,845	-

Note 1: The exposures covered by guarantees/credit derivative refer to the exposures guaranteed by eligible guarantors.

3.0 Credit Risk (cont'd.)

3.4 Credit Risk Mitigation ("CRM") (cont'd.)

GROUP	Exposures before CRM RM'000	Exposures covered by guarantees/ credit derivatives (Note 1) RM'000	Exposures covered by eligible financial collateral RM'000	Exposures covered by other eligible collateral RM'000
31 March 2023				
<u>Credit Risk</u>				
<u>Exposure Class</u>				
On-Balance Sheet Exposures:				
Sovereigns/Central Banks	10,033,638	-	-	-
Public Sector Entities	640,350	-	-	-
Banks, DFIs and Multilateral Development Banks	1,869,210	-	-	-
Insurance Companies, Securities Firms and Fund Managers	87,632	4,456	575	-
Corporates	22,246,629	623,508	1,320,394	-
Regulatory Retail	13,001,176	1,284,883	1,041,266	-
Residential Mortgages	16,227,654	3,248	9,745	-
Higher Risk Assets	4,740	-	-	-
Other Assets	1,201,152	-	-	-
Defaulted Exposures	661,334	12,959	3,101	-
Total On-Balance Sheet Exposures	<u>65,973,515</u>	<u>1,929,054</u>	<u>2,375,081</u>	<u>-</u>
Off-Balance Sheet Exposures:				
Off-Balance Sheet Exposures other than OTC Derivatives or Credit Derivatives	6,051,593	25,174	607,383	-
Defaulted Exposures	7,800	-	5	-
Total Off-Balance Sheet Exposures	<u>6,059,393</u>	<u>25,174</u>	<u>607,388</u>	<u>-</u>
Total On and Off-Balance Sheet Exposures	<u>72,032,908</u>	<u>1,954,228</u>	<u>2,982,469</u>	<u>-</u>

Note 1: The exposures covered by guarantees/credit derivative refer to the exposures guaranteed by eligible guarantors.

3.0 Credit Risk (cont'd.)

3.4 Credit Risk Mitigation ("CRM") (cont'd.)

BANK	Exposures before CRM	Exposures covered by guarantees/ credit derivatives (Note 1)	Exposures covered by eligible financial collateral	Exposures covered by other eligible collateral
31 March 2023	RM'000	RM'000	RM'000	RM'000
<u>Credit Risk</u>				
Exposure Class				
On-Balance Sheet Exposures:				
Sovereigns/Central Banks	7,077,581	-	-	-
Public Sector Entities	361,324	-	-	-
Banks, DFIs and Multilateral Development Banks	2,515,766	-	-	-
Insurance Companies, Securities Firms and Fund Managers	56,699	2,521	575	-
Corporates	16,550,663	475,243	1,186,009	-
Regulatory Retail	9,570,461	1,049,569	949,091	-
Residential Mortgages	11,864,766	2,180	9,236	-
Higher Risk Assets	3,846	-	-	-
Other Assets	1,195,492	-	-	-
Defaulted Exposures	439,174	12,439	3,101	-
Total On-Balance Sheet Exposures	49,635,772	1,541,952	2,148,012	-
Off-Balance Sheet Exposures:				
Off-Balance Sheet Exposures other than OTC Derivatives or Credit Derivatives				
Defaulted Exposures	7,732	-	5	-
Total Off-Balance Sheet Exposures	5,186,239	16,246	543,711	-
Total On and Off-Balance Sheet Exposures	54,822,011	1,558,198	2,691,723	-

Note 1: The exposures covered by guarantees/credit derivative refer to the exposures guaranteed by eligible guarantors.

3.0 Credit Risk (cont'd.)

3.5 Off-Balance Sheet Exposures and Counterparty Credit Risk

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

GROUP	Principal Amount RM'000	Positive Fair Value of Derivative Contracts RM'000	Credit Equivalent Amount RM'000	Risk- Weighted Assets RM'000
30 September 2023				
<u>Credit-Related Exposures</u>				
Direct Credit Substitutes	502,053	-	502,028	385,233
Transaction-Related Contingent Items	706,789	-	353,394	217,721
Short-Term Self-Liquidating Trade- Related Contingencies	162,704	-	32,541	29,303
Forward Asset Purchase	40,000	-	40,000	8,000
Lending of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo-style transactions. (i.e. repurchase/reverse repurchase and securities lending/borrowing transactions.)	1,943,074	-	136,785	13,361
Irrevocable Commitments to Extend Credit:				
- Maturity exceeding one year	4,300,898	-	2,149,709	1,583,580
- Maturity not exceeding one year	11,684,195	-	2,336,839	1,652,936
Unutilised Credit Card Lines	1,709,640	-	341,928	260,294
	<u>21,049,353</u>	<u>-</u>	<u>5,893,224</u>	<u>4,150,428</u>
<u>Derivative Financial Instruments</u>				
Foreign Exchange Related Contracts:				
- One year or less	17,728,426	184,652	354,933	104,830
- Over one year to three years	1,199,879	12,935	81,392	57,071
- Over three years	314,480	874	27,438	16,890
Interest Rate Related Contracts:				
- One year or less	1,228,437	7,170	14,252	3,329
- Over one year to three years	4,377,869	37,920	220,942	62,559
- Over three years	8,972,715	42,820	477,168	128,430
Equity Related Contracts:				
- One year or less	354,157	542	22,073	5,721
- Over one year to three years	136,490	-	10,919	3,164
	<u>34,312,453</u>	<u>286,913</u>	<u>1,209,117</u>	<u>381,994</u>
	<u>55,361,806</u>	<u>286,913</u>	<u>7,102,341</u>	<u>4,532,422</u>

3.0 Credit Risk (cont'd.)

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

BANK	Principal Amount RM'000	Positive Fair Value of Derivative Contracts RM'000	Credit Equivalent Amount RM'000	Risk- Weighted Assets RM'000
30 September 2023				
<u>Credit-Related Exposures</u>				
Direct Credit Substitutes	415,419	-	415,393	310,480
Transaction-Related Contingent Items	624,193	-	312,097	192,968
Short-Term Self-Liquidating Trade- Related Contingencies	144,547	-	28,909	26,008
Forward Asset Purchase	-	-	-	-
Lending of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo-style transactions. (i.e. repurchase/reverse repurchase and securities lending/borrowing transactions.)	1,943,074	-	136,785	13,361
Irrevocable Commitments to Extend Credit:				
- Maturity exceeding one year	3,719,736	-	1,859,313	1,367,399
- Maturity not exceeding one year	8,866,292	-	1,773,259	1,201,924
Unutilised Credit Card Lines	1,709,640	-	341,928	260,051
	<u>17,422,901</u>	<u>-</u>	<u>4,867,684</u>	<u>3,372,191</u>
<u>Derivative Financial Instruments</u>				
Foreign Exchange Related Contracts:				
- One year or less	17,728,426	184,652	354,933	104,830
- Over one year to three years	1,199,879	12,935	81,392	57,071
- Over three years	314,480	874	27,438	16,890
Interest Rate Related Contracts:				
- One year or less	1,228,437	7,170	14,252	3,329
- Over one year to three years	4,377,869	37,920	220,942	62,559
- Over three years	8,972,715	42,820	477,168	128,430
Equity Related Contracts:				
- One year or less	354,157	542	22,073	5,721
- Over one year to three years	136,490	-	10,919	3,164
	<u>34,312,453</u>	<u>286,913</u>	<u>1,209,117</u>	<u>381,994</u>
	<u>51,735,354</u>	<u>286,913</u>	<u>6,076,801</u>	<u>3,754,185</u>

3.0 Credit Risk (cont'd.)

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

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 2023				
<u>Credit-Related Exposures</u>				
Direct Credit Substitutes	488,308	-	488,025	380,393
Transaction-Related Contingent Items	666,236	-	333,118	200,333
Short-Term Self-Liquidating Trade- Related Contingencies	138,542	-	27,708	24,599
Forward Asset Purchase	241,237	-	241,237	48,247
Lending of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo-style transactions. (i.e. repurchase/reverse repurchase and securities lending/borrowing transactions.)	-	-	-	-
Irrevocable Commitments to Extend Credit:				
- Maturity exceeding one year	3,162,549	-	1,580,210	1,166,734
- Maturity not exceeding one year	10,812,148	-	2,162,402	1,549,268
Unutilised Credit Card Lines	1,518,716	-	303,743	231,730
	<u>17,027,736</u>	<u>-</u>	<u>5,136,443</u>	<u>3,601,304</u>
<u>Derivative Financial Instruments</u>				
Foreign Exchange Related Contracts:				
- One year or less	15,710,254	116,939	286,328	77,469
- Over one year to three years	951,319	2,578	62,508	34,771
- Over three years	381,600	6,032	38,950	20,994
Interest Rate Related Contracts:				
- One year or less	2,312,715	11,340	20,497	5,004
- Over one year to three years	2,532,107	55,819	130,573	30,422
- Over three years	6,849,073	27,828	353,382	98,452
Equity Related Contracts:				
- One year or less	340,226	178	20,790	5,628
- Over one year to three years	118,690	427	9,922	2,497
	<u>29,195,984</u>	<u>221,141</u>	<u>922,950</u>	<u>275,237</u>
	<u>46,223,720</u>	<u>221,141</u>	<u>6,059,393</u>	<u>3,876,541</u>

3.0 Credit Risk (cont'd.)

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

BANK	Principal	Positive	Credit	Risk-
31 March 2023	Amount	Fair Value	Equivalent	Weighted
	RM'000	of Derivative	Amount	Assets
		Contracts	RM'000	RM'000
		RM'000		
<u>Credit-Related Exposures</u>				
Direct Credit Substitutes	406,699	-	406,416	313,376
Transaction-Related Contingent Items	592,687	-	296,343	176,806
Short-Term Self-Liquidating Trade-Related Contingencies	120,783	-	24,157	21,661
Forward Asset Purchase	226,237	-	226,237	45,247
Lending of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo-style transactions. (i.e. repurchase/reverse repurchase and securities lending/borrowing transactions.)	-	-	-	-
Irrevocable Commitments to Extend Credit:				
- Maturity exceeding one year	2,665,690	-	1,332,000	976,847
- Maturity not exceeding one year	8,300,015	-	1,659,977	1,150,998
Unutilised Credit Card Lines	1,518,716	-	303,743	231,557
	<u>13,830,827</u>	<u>-</u>	<u>4,248,873</u>	<u>2,916,492</u>
<u>Derivative Financial Instruments</u>				
Foreign Exchange Related Contracts:				
- One year or less	15,710,254	116,939	286,328	77,469
- Over one year to three years	951,319	2,578	62,508	34,771
- Over three years	381,600	6,032	38,950	20,994
Interest Rate Related Contracts:				
- One year or less	2,312,715	11,340	20,497	5,004
- Over one year to three years	2,532,107	55,819	130,573	30,422
- Over three years	7,147,073	30,324	367,798	105,660
Equity Related Contracts:				
- One year or less	340,226	178	20,790	5,628
- Over one year to three years	118,690	427	9,922	2,497
	<u>29,493,984</u>	<u>223,637</u>	<u>937,366</u>	<u>282,445</u>
	<u>43,324,811</u>	<u>223,637</u>	<u>5,186,239</u>	<u>3,198,937</u>

4.0 Market Risk

4.1 Traded Market Risk

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

	<u>GROUP</u>		<u>BANK</u>	
	Risk-Weighted Assets	Capital Requirements	Risk-Weighted Assets	Capital Requirements
	RM'000	RM'000	RM'000	RM'000
30 September 2023				
Interest Rate Risk				
- General Interest Rate Risk	400,204	32,016	400,204	32,016
- Specific Interest Rate Risk	433	35	433	35
	<u>400,637</u>	<u>32,051</u>	<u>400,637</u>	<u>32,051</u>
Foreign Exchange Risk	88,360	7,069	88,230	7,058
Option Risk	2,695	216	2,695	216
	<u>491,692</u>	<u>39,336</u>	<u>491,562</u>	<u>39,325</u>
31 March 2023				
Interest Rate Risk				
- General Interest Rate Risk	265,538	21,243	265,538	21,243
- Specific Interest Rate Risk	563	45	563	45
	<u>266,101</u>	<u>21,288</u>	<u>266,101</u>	<u>21,288</u>
Foreign Exchange Risk	48,884	3,911	48,761	3,901
Option Risk	1,663	133	1,663	133
	<u>316,648</u>	<u>25,332</u>	<u>316,525</u>	<u>25,322</u>

4.0 Market Risk (cont'd.)

4.2 Non-Traded Market Risk

4.2.1 Interest Rate Risk/Rate of Return Risk in the Banking Book ("IRR/RORBB")

The following tables present the Group's and the Bank's projected sensitivity shock based on standard scenario as outlined in BNM's Reporting Requirements for Interest Rate/ Rate of Return Risk in the Banking Book Policy Document issued on 30 June 2020 across all maturities applied on the Group's and the Bank's interest sensitivity gap as at reporting date.

	MYR RM'000	USD RM'000	SGD RM'000	Other Foreign Currencies ("FCY") RM'000	Total RM'000
GROUP					
30 September 2023					
Impact on Net Interest Income ("NII")					
Parallel 200 bps up	213,121	20,786	(6,113)	(13,312)	214,482
Parallel 200 bps down	(213,121)	(20,786)	6,113	13,312	(214,482)
Impact on Economic Value ("EV")					
Parallel 200 bps up	(669,348)	12,318	3,588	7,262	(646,180)
Parallel 200 bps down	669,348	(12,318)	(3,588)	(7,262)	646,180
Steepener	(648,564)	(5,711)	(1,516)	(3,926)	(659,717)
Flattener	528,328	8,483	2,054	5,560	544,425
Short Rate Up	(174,903)	12,751	2,846	8,026	(151,280)
Short Rate Down	174,903	(12,751)	(2,846)	(8,026)	151,280
BANK					
30 September 2023					
Impact on NII					
Parallel 200 bps up	179,354	20,786	(6,113)	(13,312)	180,715
Parallel 200 bps down	(179,354)	(20,786)	6,113	13,312	(180,715)
Impact on EV					
Parallel 200 bps up	(492,603)	12,318	3,588	7,262	(469,435)
Parallel 200 bps down	492,603	(12,318)	(3,588)	(7,262)	469,435
Steepener	(500,790)	(5,711)	(1,516)	(3,926)	(511,943)
Flattener	409,925	8,483	2,054	5,560	426,022
Short Rate Up	(118,432)	12,751	2,846	8,026	(94,809)
Short Rate Down	118,432	(12,751)	(2,846)	(8,026)	94,809
	MYR RM'000	USD RM'000	SGD RM'000	Other FCY RM'000	Total RM'000
GROUP					
31 March 2023					
Impact on NII					
Parallel 200 bps up	268,477	29,755	(4,136)	(8,075)	286,021
Parallel 200 bps down	(268,477)	(29,755)	4,136	8,075	(286,021)
Impact on EV					
Parallel 200 bps up	(360,381)	11,343	2,812	9,971	(336,255)
Parallel 200 bps down	360,381	(11,343)	(2,812)	(9,971)	336,255
Steepener	(528,035)	(4,995)	(1,143)	(4,954)	(539,127)
Flattener	456,269	7,548	1,564	7,197	472,578
Short Rate Up	(13,482)	11,502	2,189	10,622	10,831
Short Rate Down	13,482	(11,502)	(2,189)	(10,622)	(10,831)
BANK					
31 March 2023					
Impact on NII					
Parallel 200 bps up	210,984	29,755	(4,136)	(8,075)	228,528
Parallel 200 bps down	(210,984)	(29,755)	4,136	8,075	(228,528)
Impact on EV					
Parallel 200 bps up	(234,571)	11,343	2,812	9,970	(210,446)
Parallel 200 bps down	234,571	(11,343)	(2,812)	(9,970)	210,446
Steepener	(380,484)	(4,995)	(1,143)	(4,954)	(391,576)
Flattener	332,877	7,548	1,564	7,198	349,187
Short Rate Up	8,773	11,502	2,189	10,622	33,086
Short Rate Down	(8,773)	(11,502)	(2,189)	(10,622)	(33,086)

The reported amounts do not capture the impact of business growth or of management actions as the impact is based on the balance sheet as at reporting date. In reality, GALCO seeks to proactively change the profit attributable to interest rate risk to minimise losses and maximise revenue.

Actual dates may differ from contractual dates for both financing and deposit owing to prepayments/premature withdrawals. When possible and material, financing prepayments and deposit premature withdrawals are generally estimated based on past statistics and trends. The impact on NII and EV are measured on a monthly basis for the Bank and quarterly for the Group, both of which are reported to GALCO and the Group Risk Management Committee.

4.0 Market Risk (cont'd)

4.3 Equity Exposures in Banking Book

The Group and the Bank hold equity positions in the banking book as a result of debt to equity conversion, for social-economic purposes, or to maintain strategic relationships. All equities are held at fair value. For quoted equities, fair value is estimated based on quoted or observable market price at the end of the reporting period. For unquoted equities, the fair value is estimated using approved valuation techniques.

Any gains and losses arising from the returns and changes in fair value of these equities holdings are reflected in the revaluation reserve and statement of income accordingly.

The following table shows the equity exposures in banking book:

	GROUP		BANK	
	Gross credit exposures	Risk-weighted assets	Gross credit exposures	Risk-weighted assets
	RM'000	RM'000	RM'000	RM'000
30 September 2023				
Publicly Traded				
Holding of Equity Investments	14	14	14	14
Privately Held				
For Socio-Economic Purposes	277,973	277,973	277,973	277,973
Not for Socio-Economic Purposes	-	-	-	-
	<u>277,987</u>	<u>277,987</u>	<u>277,987</u>	<u>277,987</u>
31 March 2023				
Publicly Traded				
Holding of Equity Investments	14	14	14	14
Privately Held				
For Socio-Economic Purposes	257,206	257,206	257,206	257,206
Not for Socio-Economic Purposes	-	-	-	-
	<u>257,220</u>	<u>257,220</u>	<u>257,220</u>	<u>257,220</u>

Gains and Losses on Equity Exposures in the Banking Book

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

	GROUP		BANK	
	30 September 2023	31 March 2023	30 September 2023	31 March 2023
	RM'000	RM'000	RM'000	RM'000
Publicly Traded				
Unrealised gains/(losses) recognised in revaluation reserve	-	1	-	1
	<u>-</u>	<u>1</u>	<u>-</u>	<u>1</u>
Privately Held				
For Socio-Economic Purposes				
- Acquisition during the year	-	-	-	71,034
- Disposal during the year	-	(3,319)	-	-
- Unrealised gains recognised in the statement of comprehensive income	20,767	14,686	20,767	14,686
	<u>20,767</u>	<u>11,367</u>	<u>20,767</u>	<u>85,720</u>
- Realised gains recognised in the statement of comprehensive income	-	3,604	-	-
Not for Socio-Economic Purposes				
- Write off during the year	-	(3)	-	(3)

5.0 Shariah Governance Disclosures

Shariah Non-Compliant Income and Events

During the financial period, there was one (1) incident of Shariah non-compliance event due to delay in performing Commodity Murabahah trading for the personal cashline-i facility. The Shariah Committee and the Board were notified, and the remediation actions were tracked until completion. The Shariah non-compliant income of RM4,859.45 has been refunded to customer in accordance with the Shariah Committee's decision.