



**ALLIANCE BANK**

**Alliance Bank Malaysia Berhad** 198201008390 (88103-W)

**BASEL II PILLAR 3 REPORT**

**FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2024**

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**BASEL II PILLAR 3 REPORT**  
**FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2024**

**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 2024 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 Governance & 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 2024. 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 2024 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 2024.

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**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 ("AISB").

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 which took effect on 9 December 2020 has ended on 31 March 2024.

Effective from 1 April 2024, the capital adequacy ratios of the Group and the Bank are computed in accordance with Bank Negara Malaysia's Capital Adequacy framework. The framework sets out the approach for computing regulatory 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 requirement set forth under Basel III. The risk-weighted assets of the Group and the Bank are computed using the Standardised Approach for credit risk and market risk, and the Basic Indicator Approach for operational risk.

(a) The Group and the Bank have sufficient capital as follows:

	<b><u>GROUP</u></b>		<b><u>BANK</u></b>	
	30 September 2024	31 March 2024	30 September 2024	31 March 2024
(i) With Transitional Arrangements				
<u>Before Deducting Proposed Dividends</u>				
CET I Capital Ratio	12.668%	13.268%	12.785%	13.443%
Tier I Capital Ratio	13.909%	13.979%	14.151%	14.111%
Total Capital Ratio	17.336%	17.559%	17.692%	18.100%
<u>After Deducting Proposed Dividends</u>				
CET I Capital Ratio	12.388%	12.907%	12.420%	12.970%
Tier I Capital Ratio	13.628%	13.619%	13.786%	13.637%
Total Capital Ratio	17.055%	17.199%	17.327%	17.627%
(ii) Without Transitional Arrangements				
<u>Before Deducting Proposed Dividends</u>				
CET I Capital Ratio	12.668%	12.890%	12.785%	13.152%
Tier I Capital Ratio	13.909%	13.602%	14.151%	13.820%
Total Capital Ratio	17.336%	17.182%	17.692%	17.809%
<u>After Deducting Proposed Dividends</u>				
CET I Capital Ratio	12.388%	12.530%	12.420%	12.679%
Tier I Capital Ratio	13.628%	13.242%	13.786%	13.346%
Total Capital Ratio	17.055%	16.822%	17.327%	17.336%

**2.0 Capital (cont'd.)**

**2.1 Capital Adequacy Ratios (cont'd.)**

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

	<b><u>ALLIANCE ISLAMIC BANK BERHAD</u></b>			
	With		Without	
	Transitional Arrangements	Transitional Arrangements	Transitional Arrangements	Transitional Arrangements
	30 September	31 March	30 September	31 March
	2024	2024	2024	2024
<u>Before Deducting Proposed Dividends</u>				
CET I Capital Ratio	12.519%	12.938%	12.519%	12.287%
Tier I Capital Ratio	13.334%	13.785%	13.334%	13.134%
Total Capital Ratio	16.364%	16.049%	16.364%	15.398%
<u>After Deducting Proposed Dividends</u>				
CET I Capital Ratio	12.508%	12.930%	12.508%	12.279%
Tier I Capital Ratio	13.323%	13.778%	13.323%	13.127%
Total Capital Ratio	16.353%	16.042%	16.353%	15.391%

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

Note:

The capital adequacy ratios after deducting proposed dividends have included the Rights Issue of AISB.

**2.0 Capital (cont'd.)**

**2.2 Capital Structure**

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

	<b><u>GROUP</u></b>		<b><u>BANK</u></b>	
	30 September 2024 RM'000	31 March 2024 RM'000	30 September 2024 RM'000	31 March 2024 RM'000
<b><u>CET I Capital/Tier 1 Capital</u></b>				
Paid-Up Share Capital	1,548,106	1,548,106	1,548,106	1,548,106
Retained Profits	5,817,021	5,549,407	4,971,596	4,724,987
Regulatory Reserves (Note 1)	77,173	155,485	77,173	155,485
Financial Investments at Fair Value Through Other Comprehensive Income ("FVOCI")				
Reserves	(45,166)	(88,924)	(45,336)	(83,848)
Capital Reserves	10,018	10,018	-	-
	<u>7,407,152</u>	<u>7,174,092</u>	<u>6,551,539</u>	<u>6,344,730</u>
(Less)/Add: Regulatory Adjustments				
- Goodwill and Other Intangibles	(476,001)	(462,372)	(474,108)	(460,219)
- Deferred Tax Assets	(214,427)	(217,253)	(147,357)	(153,468)
- 55% of FVOCI Reserves	-	-	-	-
- Regulatory Reserves (Note 1)	(77,173)	(155,485)	(77,173)	(155,485)
- Investment in Subsidiaries, Associate and Joint Venture	(1,158)	(1,135)	(705,704)	(647,750)
- Transitional Arrangements	-	185,468	-	109,029
Total CET I Capital	<u>6,638,393</u>	<u>6,523,315</u>	<u>5,147,197</u>	<u>5,036,837</u>
Additional Tier I Capital Securities	650,000	350,000	550,000	250,000
Total Additional Tier I Capital	<u>650,000</u>	<u>350,000</u>	<u>550,000</u>	<u>250,000</u>
Total Tier I Capital	<u>7,288,393</u>	<u>6,873,315</u>	<u>5,697,197</u>	<u>5,286,837</u>
<b><u>Tier II Capital</u></b>				
Subordinated Obligations	1,199,766	1,199,662	1,199,634	1,199,470
Expected Credit Losses and Regulatory Reserves (Note 1 & Note 2)	595,992	560,485	456,065	425,185
Less: Regulatory Adjustments				
- Investment in Tier II Capital Instruments	-	-	(230,000)	(130,000)
Total Tier II Capital	<u>1,795,758</u>	<u>1,760,147</u>	<u>1,425,699</u>	<u>1,494,655</u>
<b>Total Capital</b>	<u>9,084,151</u>	<u>8,633,462</u>	<u>7,122,896</u>	<u>6,781,492</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:

<b>GROUP</b> <b>30 September 2024</b> <b>Exposure Class</b>	<b>Gross</b> <b>Exposures</b> <b>RM'000</b>	<b>Net</b> <b>Exposures</b> <b>RM'000</b>	<b>Risk-Weighted</b> <b>Assets</b> <b>RM'000</b>	<b>Capital</b> <b>Requirements</b> <b>RM'000</b>
(a) <u>Credit Risk</u>				
On-Balance Sheet Exposures:				
Sovereigns/Central Banks	11,463,765	11,463,765	-	-
Public Sector Entities	654,336	654,336	10,859	869
Banks, Development Financial Institutions ("DFIs") and Multilateral Development Banks	3,925,166	3,925,166	817,094	65,368
Insurance Companies, Securities Firms and Fund Managers	279,261	238,066	237,683	19,015
Corporates	27,729,696	25,621,307	20,848,005	1,667,839
Regulatory Retail	15,951,638	14,913,896	11,008,149	880,651
Residential Mortgages	18,174,503	18,162,296	7,698,383	615,871
Higher Risk Assets	4,555	4,555	6,833	547
Other Assets	1,298,891	1,298,891	998,796	79,904
Defaulted Exposures	661,528	660,428	606,007	48,481
Total On-Balance Sheet Exposures	<u>80,143,339</u>	<u>76,942,706</u>	<u>42,231,809</u>	<u>3,378,545</u>
Off-Balance Sheet Exposures:				
Credit-Related Off-Balance Sheet Exposures	7,156,342	6,412,712	4,924,650	393,971
Derivative Financial Instruments	1,898,903	1,898,903	520,820	41,666
Defaulted Exposures	1,526	1,526	2,060	165
Total Off-Balance Sheet Exposures	<u>9,056,771</u>	<u>8,313,141</u>	<u>5,447,530</u>	<u>435,802</u>
Total On and Off-Balance Sheet Exposures	<u>89,200,110</u>	<u>85,255,847</u>	<u>47,679,339</u>	<u>3,814,347</u>
(b) <u>Market Risk (Section 4.0)</u>				
	Long Position	Short Position		
Interest Rate Risk	40,281,123	(40,361,987)	574,432	45,955
Foreign Exchange Risk	24,333	(166,592)	166,592	13,327
	<u>40,305,456</u>	<u>(40,528,579)</u>		
Option Risk			39,063	3,125
Total			<u>780,087</u>	<u>62,407</u>
(c) <u>Operational Risk</u>	-	-	3,942,322	315,386
Total	<u>89,200,110</u>	<u>85,255,847</u>	<u>52,401,748</u>	<u>4,192,140</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.):

<b>BANK</b> <b>30 September 2024</b> <b>Exposure Class</b>	<b>Gross</b> <b>Exposures</b> <b>RM'000</b>	<b>Net</b> <b>Exposures</b> <b>RM'000</b>	<b>Risk-</b> <b>Weighted</b> <b>Assets</b> <b>RM'000</b>	<b>Capital</b> <b>Requirements</b> <b>RM'000</b>
<b>(a) Credit Risk</b>				
On-Balance Sheet Exposures:				
Sovereigns/Central Banks	8,945,702	8,945,702	-	-
Public Sector Entities	424,275	424,275	6,008	481
Banks, DFIs and Multilateral				
Development Banks	3,308,241	3,308,241	765,241	61,219
Insurance Companies, Securities				
Firms and Fund Managers	209,347	168,152	167,769	13,422
Corporates	21,510,266	19,564,896	15,964,470	1,277,157
Regulatory Retail	11,758,529	10,818,014	7,690,310	615,225
Residential Mortgages	13,781,071	13,769,326	5,903,899	472,312
Higher Risk Assets	3,637	3,637	5,455	436
Other Assets	1,270,317	1,270,316	970,221	77,618
Defaulted Exposures	454,839	454,060	431,656	34,532
Total On-Balance Sheet Exposures	<u>61,666,224</u>	<u>58,726,619</u>	<u>31,905,029</u>	<u>2,552,402</u>
Off-Balance Sheet Exposures:				
Credit-Related Off-Balance				
Sheet Exposures	6,062,701	5,398,985	4,057,599	324,608
Derivative Financial Instruments	1,898,903	1,898,903	520,820	41,666
Defaulted Exposures	1,302	1,302	1,765	141
Total Off-Balance Sheet Exposures	<u>7,962,906</u>	<u>7,299,190</u>	<u>4,580,184</u>	<u>366,415</u>
Total On and Off-Balance				
Sheet Exposures	<u>69,629,130</u>	<u>66,025,809</u>	<u>36,485,213</u>	<u>2,918,817</u>
<b>(b) Market Risk (Section 4.0)</b>				
	Long Position	Short Position		
Interest Rate Risk	40,281,123	(40,361,987)	574,432	45,955
Foreign Exchange Risk	24,333	(166,306)	166,306	13,305
	<u>40,305,456</u>	<u>(40,528,293)</u>		
Option Risk			-	-
Total			<u>740,738</u>	<u>59,260</u>
<b>(c) Operational Risk</b>	-	-	3,033,954	242,716
Total	<u>69,629,130</u>	<u>66,025,809</u>	<u>40,259,905</u>	<u>3,220,793</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.):

<b>GROUP</b> <b>31 March 2024</b> <b>Exposure Class</b>	<b>Gross</b> <b>Exposures</b> <b>RM'000</b>	<b>Net</b> <b>Exposures</b> <b>RM'000</b>	<b>Risk-</b> <b>Weighted</b> <b>Assets</b> <b>RM'000</b>	<b>Capital</b> <b>Requirements</b> <b>RM'000</b>
(a) <u>Credit Risk</u>				
On-Balance Sheet Exposures:				
Sovereigns/Central Banks	10,777,276	10,777,276	-	-
Public Sector Entities	657,296	657,296	18,003	1,440
Banks, Development Financial Institutions ("DFIs") and Multilateral Development Banks	4,070,429	4,070,429	846,960	67,757
Insurance Companies, Securities Firms and Fund Managers	154,161	113,276	109,494	8,760
Corporates	26,112,896	24,169,315	19,912,257	1,592,981
Regulatory Retail	14,808,899	13,775,414	10,096,526	807,722
Residential Mortgages	17,322,898	17,312,876	7,225,276	578,022
Higher Risk Assets	4,677	4,677	7,016	561
Other Assets	1,939,496	1,939,496	1,053,058	84,245
Defaulted Exposures	644,645	644,032	587,243	46,979
<b>Total On-Balance Sheet Exposures</b>	<b>76,492,673</b>	<b>73,464,087</b>	<b>39,855,833</b>	<b>3,188,467</b>
Off-Balance Sheet Exposures:				
Credit-Related Off-Balance Sheet Exposures	6,430,078	5,760,968	4,582,439	366,595
Derivative Financial Instruments	1,267,844	1,267,844	398,676	31,894
Defaulted Exposures	1,443	1,442	1,879	150
<b>Total Off-Balance Sheet Exposures</b>	<b>7,699,365</b>	<b>7,030,254</b>	<b>4,982,994</b>	<b>398,639</b>
<b>Total On and Off-Balance Sheet Exposures</b>	<b>84,192,038</b>	<b>80,494,341</b>	<b>44,838,827</b>	<b>3,587,106</b>
(b) <u>Market Risk (Section 4.0)</u>				
	Long Position	Short Position		
Interest Rate Risk	36,481,488	(36,437,694)	432,687	34,615
Foreign Exchange Risk	22,660	(127,348)	127,354	10,187
	36,504,148	(36,565,042)		
Option Risk			-	-
<b>Total</b>			<b>560,041</b>	<b>44,802</b>
(c) <u>Operational Risk</u>	-	-	3,768,311	301,465
<b>Total</b>	<b>84,192,038</b>	<b>80,494,341</b>	<b>49,167,179</b>	<b>3,933,373</b>

**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.):

<b>BANK</b> <b>31 March 2024</b> <b>Exposure Class</b>	<b>Gross</b> <b>Exposures</b> <b>RM'000</b>	<b>Net</b> <b>Exposures</b> <b>RM'000</b>	<b>Risk-</b> <b>Weighted</b> <b>Assets</b> <b>RM'000</b>	<b>Capital</b> <b>Requirements</b> <b>RM'000</b>
(a) <u>Credit Risk</u>				
On-Balance Sheet Exposures:				
Sovereigns/Central Banks	8,547,759	8,547,759	-	-
Public Sector Entities	466,599	466,598	11,865	949
Banks, DFIs and Multilateral				
Development Banks	3,615,773	3,615,773	827,336	66,187
Insurance Companies, Securities				
Firms and Fund Managers	76,476	35,591	33,367	2,669
Corporates	20,070,833	18,303,122	15,145,200	1,211,616
Regulatory Retail	10,833,654	9,895,192	6,959,127	556,730
Residential Mortgages	12,921,969	12,912,446	5,431,129	434,490
Higher Risk Assets	3,717	3,717	5,576	446
Other Assets	1,911,440	1,911,440	1,025,002	82,000
Defaulted Exposures	445,047	444,826	413,221	33,059
Total On-Balance Sheet Exposures	<u>58,893,267</u>	<u>56,136,464</u>	<u>29,851,823</u>	<u>2,388,146</u>
Off-Balance Sheet Exposures:				
Credit-Related Off-Balance				
Sheet Exposures	5,390,009	4,786,206	3,762,710	301,017
Derivative Financial Instruments	1,267,844	1,267,844	398,676	31,894
Defaulted Exposures	1,187	1,187	1,561	125
Total Off-Balance Sheet Exposures	<u>6,659,040</u>	<u>6,055,237</u>	<u>4,162,947</u>	<u>333,036</u>
Total On and Off-Balance				
Sheet Exposures	<u>65,552,307</u>	<u>62,191,701</u>	<u>34,014,770</u>	<u>2,721,182</u>
(b) <u>Market Risk (Section 4.0)</u>				
	Long Position	Short Position		
Interest Rate Risk	36,481,488	(36,437,694)	432,687	34,615
Foreign Exchange Risk	22,660	(127,106)	127,113	10,168
	<u>36,504,148</u>	<u>(36,564,800)</u>		
Option Risk			-	-
Total			<u>559,800</u>	<u>44,783</u>
(c) <u>Operational Risk</u>	-	-	2,892,670	231,414
Total	<u>65,552,307</u>	<u>62,191,701</u>	<u>37,467,240</u>	<u>2,997,379</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 2024	Geographical Region						Total RM'000
	Northern RM'000	Central RM'000	Southern RM'000	Sabah RM'000	Sarawak RM'000	Outside Malaysia RM'000	
<b>Exposure Class</b>							
Sovereigns/Central Banks	-	11,463,765	-	-	-	-	11,463,765
Public Sector Entities	-	644,282	-	10,054	-	-	654,336
Banks, DFIs and Multilateral Development Banks	-	3,717,141	-	60,006	5,011	143,008	3,925,166
Insurance Companies, Securities Firms and Fund Managers	18	278,827	-	72	344	-	279,261
Corporates	2,743,727	20,024,815	2,449,109	1,745,506	766,539	-	27,729,696
Regulatory Retail	1,576,114	10,652,836	1,999,822	1,155,633	567,233	-	15,951,638
Residential Mortgages	693,302	14,531,918	2,015,147	777,874	156,262	-	18,174,503
Higher Risk Assets	-	1,183	2,272	-	1,100	-	4,555
Other Assets	-	1,298,891	-	-	-	-	1,298,891
Defaulted Exposures	64,575	509,203	65,335	19,241	3,174	-	661,528
<b>Total On-Balance Sheet Exposures</b>	<b>5,077,736</b>	<b>63,122,861</b>	<b>6,531,685</b>	<b>3,768,386</b>	<b>1,499,663</b>	<b>143,008</b>	<b>80,143,339</b>
<b>Credit-Related Off-Balance Sheet Exposures</b>	<b>572,758</b>	<b>5,183,038</b>	<b>835,873</b>	<b>353,687</b>	<b>210,986</b>	<b>-</b>	<b>7,156,342</b>
Derivative Financial Instruments	-	1,898,903	-	-	-	-	1,898,903
Defaulted Exposures	321	1,165	5	31	4	-	1,526
<b>Total Off-Balance Sheet Exposures</b>	<b>573,079</b>	<b>7,083,106</b>	<b>835,878</b>	<b>353,718</b>	<b>210,990</b>	<b>-</b>	<b>9,056,771</b>
<b>Total Credit Exposures</b>	<b>5,650,815</b>	<b>70,205,967</b>	<b>7,367,563</b>	<b>4,122,104</b>	<b>1,710,653</b>	<b>143,008</b>	<b>89,200,110</b>

BANK 30 September 2024	Geographical Region						Total RM'000
	Northern RM'000	Central RM'000	Southern RM'000	Sabah RM'000	Sarawak RM'000	Outside Malaysia RM'000	
<b>Exposure Class</b>							
Sovereigns/Central Banks	-	8,945,702	-	-	-	-	8,945,702
Public Sector Entities	-	424,248	-	27	-	-	424,275
Banks, DFIs and Multilateral Development Banks	-	3,105,227	-	60,006	-	143,008	3,308,241
Insurance Companies, Securities Firms and Fund Managers	19	208,912	-	72	344	-	209,347
Corporates	1,666,350	16,181,284	1,932,909	1,143,631	586,092	-	21,510,266
Regulatory Retail	960,097	8,012,866	1,519,456	809,280	456,830	-	11,758,529
Residential Mortgages	564,092	10,929,110	1,641,114	519,744	127,011	-	13,781,071
Higher Risk Assets	-	365	2,172	-	1,100	-	3,637
Other Assets	-	1,270,317	-	-	-	-	1,270,317
Defaulted Exposures	41,357	354,965	47,558	8,546	2,413	-	454,839
<b>Total On-Balance Sheet Exposures</b>	<b>3,231,915</b>	<b>49,432,996</b>	<b>5,143,209</b>	<b>2,541,306</b>	<b>1,173,790</b>	<b>143,008</b>	<b>61,666,224</b>
<b>Credit-Related Off-Balance Sheet Exposures</b>	<b>379,290</b>	<b>4,567,855</b>	<b>720,825</b>	<b>251,292</b>	<b>143,439</b>	<b>-</b>	<b>6,062,701</b>
Derivative Financial Instruments	-	1,898,903	-	-	-	-	1,898,903
Defaulted Exposures	321	963	1	13	4	-	1,302
<b>Total Off-Balance Sheet Exposures</b>	<b>379,611</b>	<b>6,467,721</b>	<b>720,826</b>	<b>251,305</b>	<b>143,443</b>	<b>-</b>	<b>7,962,906</b>
<b>Total Credit Exposures</b>	<b>3,611,526</b>	<b>55,900,717</b>	<b>5,864,035</b>	<b>2,792,611</b>	<b>1,317,233</b>	<b>143,008</b>	<b>69,629,130</b>

3.0 Credit Risk (cont'd.)

3.1 Distribution of Credit Exposures (cont'd.)

(a) Geographical Distribution (cont'd.)

<u>GROUP</u> 31 March 2024	Geographical Region						Total RM'000
	Northern RM'000	Central RM'000	Southern RM'000	Sabah RM'000	Sarawak RM'000	Outside Malaysia RM'000	
<b>Exposure Class</b>							
Sovereigns/Central Banks	-	10,777,276	-	-	-	-	10,777,276
Public Sector Entities	-	637,188	-	20,108	-	-	657,296
Banks, DFIs and Multilateral Development Banks	-	3,787,767	-	80,152	5,011	197,499	4,070,429
Insurance Companies, Securities Firms and Fund Managers	7,684	145,621	-	81	775	-	154,161
Corporates	2,474,803	19,130,146	2,149,028	1,624,011	734,908	-	26,112,896
Regulatory Retail	1,484,909	9,835,344	1,834,160	1,132,313	522,173	-	14,808,899
Residential Mortgages	665,351	13,779,042	2,013,051	730,660	134,794	-	17,322,898
Higher Risk Assets	-	1,205	2,353	-	1,119	-	4,677
Other Assets	-	1,939,496	-	-	-	-	1,939,496
Defaulted Exposures	58,233	497,449	64,878	20,284	3,801	-	644,645
<b>Total On-Balance Sheet Exposures</b>	<b>4,690,980</b>	<b>60,530,534</b>	<b>6,063,470</b>	<b>3,607,609</b>	<b>1,402,581</b>	<b>197,499</b>	<b>76,492,673</b>
Credit-Related Off-Balance Sheet Exposures	522,654	4,676,705	684,485	350,458	195,776	-	6,430,078
Derivative Financial Instruments	-	1,267,844	-	-	-	-	1,267,844
Defaulted Exposures	320	727	3	385	8	-	1,443
<b>Total Off-Balance Sheet Exposures</b>	<b>522,974</b>	<b>5,945,276</b>	<b>684,488</b>	<b>350,843</b>	<b>195,784</b>	<b>-</b>	<b>7,699,365</b>
<b>Total Credit Exposures</b>	<b>5,213,954</b>	<b>66,475,810</b>	<b>6,747,958</b>	<b>3,958,452</b>	<b>1,598,365</b>	<b>197,499</b>	<b>84,192,038</b>

<u>BANK</u> 31 March 2024	Geographical Region						Total RM'000
	Northern RM'000	Central RM'000	Southern RM'000	Sabah RM'000	Sarawak RM'000	Outside Malaysia RM'000	
<b>Exposure Class</b>							
Sovereigns/Central Banks	-	8,547,759	-	-	-	-	8,547,759
Public Sector Entities	-	466,545	-	54	-	-	466,599
Banks, DFIs and Multilateral Development Banks	-	3,338,122	-	80,152	-	197,499	3,615,773
Insurance Companies, Securities Firms and Fund Managers	12	75,608	-	81	775	-	76,476
Corporates	1,489,477	15,315,403	1,663,561	1,042,825	559,567	-	20,070,833
Regulatory Retail	904,841	7,355,065	1,371,894	786,327	415,527	-	10,833,654
Residential Mortgages	529,786	10,193,025	1,622,445	471,702	105,011	-	12,921,969
Higher Risk Assets	-	372	2,226	-	1,119	-	3,717
Other Assets	-	1,911,440	-	-	-	-	1,911,440
Defaulted Exposures	36,560	350,853	46,821	7,711	3,102	-	445,047
<b>Total On-Balance Sheet Exposures</b>	<b>2,960,676</b>	<b>47,554,192</b>	<b>4,706,947</b>	<b>2,388,852</b>	<b>1,085,101</b>	<b>197,499</b>	<b>58,893,267</b>
Credit-Related Off-Balance Sheet Exposures	331,407	4,086,168	586,454	255,556	130,424	-	5,390,009
Derivative Financial Instruments	-	1,267,844	-	-	-	-	1,267,844
Defaulted Exposures	320	494	-	365	8	-	1,187
<b>Total Off-Balance Sheet Exposures</b>	<b>331,727</b>	<b>5,354,506</b>	<b>586,454</b>	<b>255,921</b>	<b>130,432</b>	<b>-</b>	<b>6,659,040</b>
<b>Total Credit Exposures</b>	<b>3,292,403</b>	<b>52,908,698</b>	<b>5,293,401</b>	<b>2,644,773</b>	<b>1,215,533</b>	<b>197,499</b>	<b>65,552,307</b>

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.

	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
<b>GROUP</b>								
<b>30 September 2024</b>								
<b>Exposure Class</b>								
Sovereigns/Central Banks	11,463,765	-	-	-	-	-	-	11,463,765
Public Sector Entities	-	624,407	-	15	-	-	29,914	654,336
Banks, DFIs and Multilateral Development Banks	-	3,925,166	-	-	-	-	-	3,925,166
Insurance Companies, Securities Firms and Fund Managers	-	279,261	-	-	-	-	-	279,261
Corporates	-	9,770,794	1,953,157	12,398,365	1,539,945	1,585,882	481,553	27,729,696
Regulatory Retail	-	1,360,812	199,118	5,401,870	436,557	8,366,868	186,413	15,951,638
Residential Mortgages	-	-	-	-	-	18,174,503	-	18,174,503
Higher Risk Assets	-	-	-	-	-	4,555	-	4,555
Other Assets	-	303,799	-	-	-	-	995,092	1,298,891
Defaulted Exposures	-	25,767	3,552	128,486	66,516	422,579	14,628	661,528
<b>Total On-Balance Sheet Exposures</b>	<b>11,463,765</b>	<b>16,290,006</b>	<b>2,155,827</b>	<b>17,928,736</b>	<b>2,043,018</b>	<b>28,554,387</b>	<b>1,707,600</b>	<b>80,143,339</b>
Credit-Related Off-Balance Sheet Exposures	80,293	1,326,868	99,809	2,126,598	646,912	2,762,007	113,855	7,156,342
Derivative Financial Instruments	3,091	1,786,499	-	-	-	-	109,313	1,898,903
Defaulted Exposures	-	82	-	462	189	793	-	1,526
<b>Total Off-Balance Sheet Exposures</b>	<b>83,384</b>	<b>3,113,449</b>	<b>99,809</b>	<b>2,127,060</b>	<b>647,101</b>	<b>2,762,800</b>	<b>223,168</b>	<b>9,056,771</b>
<b>Total Credit Exposures</b>	<b>11,547,149</b>	<b>19,403,455</b>	<b>2,255,636</b>	<b>20,055,796</b>	<b>2,690,119</b>	<b>31,317,187</b>	<b>1,930,768</b>	<b>89,200,110</b>
<b>BANK</b>								
<b>30 September 2024</b>								
<b>Exposure Class</b>								
Sovereigns/Central Banks	8,945,702	-	-	-	-	-	-	8,945,702
Public Sector Entities	-	394,346	-	15	-	-	29,914	424,275
Banks, DFIs and Multilateral Development Banks	-	3,308,241	-	-	-	-	-	3,308,241
Insurance Companies, Securities Firms and Fund Managers	-	209,347	-	-	-	-	-	209,347
Corporates	-	8,011,328	1,384,227	9,024,834	1,136,088	1,583,092	370,697	21,510,266
Regulatory Retail	-	1,008,465	155,839	3,970,475	275,733	6,186,234	161,783	11,758,529
Residential Mortgages	-	-	-	-	-	13,781,071	-	13,781,071
Higher Risk Assets	-	-	-	-	-	3,637	-	3,637
Other Assets	-	303,799	-	-	-	-	966,518	1,270,317
Defaulted Exposures	-	25,096	2,842	105,159	64,759	245,637	11,346	454,839
<b>Total On-Balance Sheet Exposures</b>	<b>8,945,702</b>	<b>13,260,622</b>	<b>1,542,908</b>	<b>13,100,483</b>	<b>1,476,580</b>	<b>21,799,671</b>	<b>1,540,258</b>	<b>61,666,224</b>
Credit-Related Off-Balance Sheet Exposures	80,292	1,174,686	70,497	1,526,167	552,959	2,555,558	102,542	6,062,701
Derivative Financial Instruments	3,091	1,786,499	-	-	-	-	109,313	1,898,903
Defaulted Exposures	-	49	-	346	189	718	-	1,302
<b>Total Off-Balance Sheet Exposures</b>	<b>83,383</b>	<b>2,961,234</b>	<b>70,497</b>	<b>1,526,513</b>	<b>553,148</b>	<b>2,556,276</b>	<b>211,855</b>	<b>7,962,906</b>
<b>Total Credit Exposures</b>	<b>9,029,085</b>	<b>16,221,856</b>	<b>1,613,405</b>	<b>14,626,996</b>	<b>2,029,728</b>	<b>24,355,947</b>	<b>1,752,113</b>	<b>69,629,130</b>

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
<b>GROUP</b> 31 March 2024								
<b>Exposure Class</b>								
Sovereigns/Central Banks	10,777,276	-	-	-	-	-	-	10,777,276
Public Sector Entities	-	618,200	-	48	-	-	39,048	657,296
Banks, DFIs and Multilateral Development Banks	-	4,070,429	-	-	-	-	-	4,070,429
Insurance Companies, Securities Firms and Fund Managers	-	154,161	-	-	-	-	-	154,161
Corporates	-	9,048,748	1,842,466	11,752,604	1,613,340	1,420,725	435,013	26,112,896
Regulatory Retail	-	1,277,533	186,931	5,277,599	383,467	7,501,599	181,770	14,808,899
Residential Mortgages	-	-	-	-	-	17,322,898	-	17,322,898
Higher Risk Assets	-	-	-	-	-	4,677	-	4,677
Other Assets	-	277,989	-	-	-	-	1,661,507	1,939,496
Defaulted Exposures	-	24,595	2,717	117,539	75,893	411,119	12,782	644,645
<b>Total On-Balance Sheet Exposures</b>	<b>10,777,276</b>	<b>15,471,655</b>	<b>2,032,114</b>	<b>17,147,790</b>	<b>2,072,700</b>	<b>26,661,018</b>	<b>2,330,120</b>	<b>76,492,673</b>
Credit-Related Off-Balance Sheet Exposures	91,165	1,123,643	104,894	1,989,850	545,074	2,473,053	102,399	6,430,078
Derivative Financial Instruments	29,433	1,057,591	-	-	-	-	180,820	1,267,844
Defaulted Exposures	-	557	47	602	1	236	-	1,443
<b>Total Off-Balance Sheet Exposures</b>	<b>120,598</b>	<b>2,181,791</b>	<b>104,941</b>	<b>1,990,452</b>	<b>545,075</b>	<b>2,473,289</b>	<b>283,219</b>	<b>7,699,365</b>
<b>Total Credit Exposures</b>	<b>10,897,874</b>	<b>17,653,446</b>	<b>2,137,055</b>	<b>19,138,242</b>	<b>2,617,775</b>	<b>29,134,307</b>	<b>2,613,339</b>	<b>84,192,038</b>
<b>BANK</b> 31 March 2024								
<b>Exposure Class</b>								
Sovereigns/Central Banks	8,547,759	-	-	-	-	-	-	8,547,759
Public Sector Entities	-	427,503	-	48	-	-	39,048	466,599
Banks, DFIs and Multilateral Development Banks	-	3,615,773	-	-	-	-	-	3,615,773
Insurance Companies, Securities Firms and Fund Managers	-	76,476	-	-	-	-	-	76,476
Corporates	-	7,320,304	1,317,636	8,510,188	1,176,001	1,413,736	332,968	20,070,833
Regulatory Retail	-	957,736	150,437	3,892,401	252,474	5,427,318	153,288	10,833,654
Residential Mortgages	-	-	-	-	-	12,921,969	-	12,921,969
Higher Risk Assets	-	-	-	-	-	3,717	-	3,717
Other Assets	-	277,989	-	-	-	-	1,633,451	1,911,440
Defaulted Exposures	-	24,064	2,104	93,661	74,580	241,121	9,517	445,047
<b>Total On-Balance Sheet Exposures</b>	<b>8,547,759</b>	<b>12,699,845</b>	<b>1,470,177</b>	<b>12,496,298</b>	<b>1,503,055</b>	<b>20,007,861</b>	<b>2,168,272</b>	<b>58,893,267</b>
Credit-Related Off-Balance Sheet Exposures	91,165	972,317	75,430	1,433,507	455,739	2,268,686	93,165	5,390,009
Derivative Financial Instruments	29,432	1,057,592	-	-	-	-	180,820	1,267,844
Defaulted Exposures	-	515	48	471	1	152	-	1,187
<b>Total Off-Balance Sheet Exposures</b>	<b>120,597</b>	<b>2,030,424</b>	<b>75,478</b>	<b>1,433,978</b>	<b>455,740</b>	<b>2,268,838</b>	<b>273,985</b>	<b>6,659,040</b>
<b>Total Credit Exposures</b>	<b>8,668,356</b>	<b>14,730,269</b>	<b>1,545,655</b>	<b>13,930,276</b>	<b>1,958,795</b>	<b>22,276,699</b>	<b>2,442,257</b>	<b>65,552,307</b>

### 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>&gt;1-3 months</u>	<u>&gt;3-6 months</u>	<u>&gt;6-12 months</u>	<u>&gt;1 year</u>	<u>Total</u>
<b>30 September 2024</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>Exposure Class</b>						
Sovereigns/Central Banks	1,365,053	-	30,154	183,929	9,884,629	11,463,765
Public Sector Entities	10,054	-	-	8,919	635,363	654,336
Banks, DFIs and Multilateral Development Banks	1,980,186	1,426,473	-	33,002	485,505	3,925,166
Insurance Companies, Securities Firms and Fund Managers	162,911	-	30	-	116,320	279,261
Corporates	5,767,975	2,158,088	854,293	379,062	18,570,278	27,729,696
Regulatory Retail	2,660,301	436,214	156,821	101,740	12,596,562	15,951,638
Residential Mortgages	615,419	446	811	3,462	17,554,365	18,174,503
Higher Risk Assets	-	-	-	-	4,555	4,555
Other Assets	269,344	13,740	12,127	8,066	995,614	1,298,891
Defaulted Exposures	106,090	492	6,481	7,155	541,310	661,528
<b>Total On-Balance Sheet Exposures</b>	<b>12,937,333</b>	<b>4,035,453</b>	<b>1,060,717</b>	<b>725,335</b>	<b>61,384,501</b>	<b>80,143,339</b>

##### BANK

**30 September 2024**

<b>Exposure Class</b>						
Sovereigns/Central Banks	702,405	-	30,154	173,731	8,039,412	8,945,702
Public Sector Entities	27	-	-	-	424,248	424,275
Banks, DFIs and Multilateral Development Banks	1,774,195	826,397	-	33,002	674,647	3,308,241
Insurance Companies, Securities Firms and Fund Managers	94,789	-	30	-	114,528	209,347
Corporates	4,749,063	1,616,468	657,492	355,778	14,131,465	21,510,266
Regulatory Retail	2,161,655	289,874	116,866	79,398	9,110,736	11,758,529
Residential Mortgages	257,865	439	752	2,968	13,519,047	13,781,071
Higher Risk Assets	-	-	-	-	3,637	3,637
Other Assets	349,308	12,522	11,475	7,924	889,088	1,270,317
Defaulted Exposures	88,200	439	6,439	6,792	352,969	454,839
<b>Total On-Balance Sheet Exposures</b>	<b>10,177,507</b>	<b>2,746,139</b>	<b>823,208</b>	<b>659,593</b>	<b>47,259,777</b>	<b>61,666,224</b>

### 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>&gt;1-3 months</u>	<u>&gt;3-6 months</u>	<u>&gt;6-12 months</u>	<u>&gt;1 year</u>	<u>Total</u>
<b>31 March 2024</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>Exposure Class</b>						
Sovereigns/Central Banks	927,535	192,089	161,915	359,315	9,136,422	10,777,276
Public Sector Entities	20,108	-	-	10,639	626,549	657,296
Banks, DFIs and Multilateral Development Banks	3,611,333	-	-	10,055	449,041	4,070,429
Insurance Companies, Securities Firms and Fund Managers	141,579	2,729	263	87	9,503	154,161
Corporates	5,332,496	2,347,410	828,224	355,736	17,249,030	26,112,896
Regulatory Retail	2,568,608	395,375	163,058	96,620	11,585,238	14,808,899
Residential Mortgages	678,590	655	1,635	3,439	16,638,579	17,322,898
Higher Risk Assets	-	-	-	-	4,677	4,677
Other Assets	1,016,857	12,127	11,813	10,508	888,191	1,939,496
Defaulted Exposures	99,472	17,601	205	7,423	519,944	644,645
<b>Total On-Balance Sheet Exposures</b>	<b>14,396,578</b>	<b>2,967,986</b>	<b>1,167,113</b>	<b>853,822</b>	<b>57,107,174</b>	<b>76,492,673</b>

##### BANK

**31 March 2024**

<b>Exposure Class</b>						
Sovereigns/Central Banks	329,578	192,089	161,915	308,161	7,556,016	8,547,759
Public Sector Entities	54	-	-	-	466,545	466,599
Banks, DFIs and Multilateral Development Banks	2,972,685	-	-	10,055	633,033	3,615,773
Insurance Companies, Securities Firms and Fund Managers	70,929	-	-	87	5,460	76,476
Corporates	4,260,941	1,815,927	635,154	264,394	13,094,417	20,070,833
Regulatory Retail	2,102,551	284,986	119,287	75,375	8,251,455	10,833,654
Residential Mortgages	281,201	621	1,558	3,171	12,635,418	12,921,969
Higher Risk Assets	-	-	-	-	3,717	3,717
Other Assets	1,087,639	11,327	10,614	8,661	793,199	1,911,440
Defaulted Exposures	85,689	17,508	50	7,268	334,532	445,047
<b>Total On-Balance Sheet Exposures</b>	<b>11,191,267</b>	<b>2,322,458</b>	<b>928,578</b>	<b>677,172</b>	<b>43,773,792</b>	<b>58,893,267</b>

### 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	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/ (write-back) (net)	Stage 3 write-off (net)
<b>GROUP</b>	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<b>30 September 2024</b>							
Financial, Insurance & Business Services and Real Estate	46,501	61,923	17,194	19,704	20,788	4,518	(12,952)
Transport, Storage & Communication	10,016	1,205	2,793	3,923	6,493	1,164	-
Agriculture, Manufacturing, Wholesale & Retail Trade	256,438	37,700	69,134	96,679	128,241	7,755	(21,215)
Construction	230,039	29,846	5,811	19,825	163,573	31,723	-
Household	630,936	461,868	129,175	357,523	208,257	74,291	(88,345)
Others	18,231	1,620	3,559	2,683	3,621	1,014	(1,948)
<b>Total</b>	<b>1,192,161</b>	<b>594,162</b>	<b>227,666</b>	<b>500,337</b>	<b>530,973</b>	<b>120,465</b>	<b>(124,460)</b>

#### **BANK**

**30 September 2024**

Financial, Insurance & Business Services and Real Estate	44,497	57,439	14,167	15,479	19,454	4,245	(12,952)
Transport, Storage & Communication	8,919	1,205	2,147	2,931	6,101	1,142	-
Agriculture, Manufacturing, Wholesale & Retail Trade	218,445	26,979	49,353	75,673	113,576	6,153	(15,047)
Construction	218,248	28,650	3,074	15,462	153,516	31,427	-
Household	371,167	273,251	68,234	181,022	125,503	36,540	(49,146)
Others	13,192	686	1,981	1,389	1,864	895	(1,485)
<b>Total</b>	<b>874,468</b>	<b>388,210</b>	<b>138,956</b>	<b>291,956</b>	<b>420,014</b>	<b>80,402</b>	<b>(78,630)</b>

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/ (write-back) (net)	Stage 3 write-off (net)
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<b>GROUP</b>							
<b>31 March 2024</b>							
Financial, Insurance & Business Services and Real Estate	53,938	73,423	14,011	24,119	29,408	(264)	(5,702)
Transport, Storage & Communication	8,016	4,749	3,893	4,336	5,329	2,197	(860)
Agriculture, Manufacturing, Wholesale & Retail Trade	259,570	126,729	70,664	69,913	142,371	46,505	(60,938)
Construction	207,535	28,259	5,072	21,141	131,814	9,827	(14,585)
Household	632,474	948,018	126,489	303,989	222,311	133,760	(148,279)
Others	16,494	1,755	3,222	2,908	3,735	1,978	(461)
<b>Total</b>	<b>1,178,027</b>	<b>1,182,933</b>	<b>223,351</b>	<b>426,406</b>	<b>534,968</b>	<b>194,003</b>	<b>(230,825)</b>

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31 March 2024

Financial, Insurance & Business Services and Real Estate	52,235	46,524	10,705	20,969	28,237	(690)	(5,702)
Transport, Storage & Communication	7,039	4,649	3,036	3,906	4,960	2,150	(515)
Agriculture, Manufacturing, Wholesale & Retail Trade	216,097	114,366	50,695	59,631	122,770	39,337	(47,495)
Construction	196,471	21,180	3,127	14,301	122,054	10,736	(13,252)
Household	379,121	608,250	63,831	160,311	138,108	74,740	(83,297)
Others	11,607	1,431	2,351	1,442	2,113	1,704	(461)
<b>Total</b>	<b>862,570</b>	<b>796,400</b>	<b>133,745</b>	<b>260,560</b>	<b>418,242</b>	<b>127,977</b>	<b>(150,722)</b>

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 / (write-back) (net)	Stage 3 write-off (net)
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<b>GROUP</b>							
<b>30 September 2024</b>							
Northern Region	111,611	58,037	23,229	43,191	47,034	11,165	(9,868)
Central Region	929,226	433,921	164,061	397,271	420,225	100,133	(90,975)
Southern Region	113,665	41,810	22,094	31,084	48,396	7,721	(8,428)
Sabah Region	31,167	57,454	11,692	20,367	11,934	1,288	(12,909)
Sarawak Region	6,492	2,940	6,590	8,424	3,384	158	(2,280)
<b>Total</b>	<b>1,192,161</b>	<b>594,162</b>	<b>227,666</b>	<b>500,337</b>	<b>530,973</b>	<b>120,465</b>	<b>(124,460)</b>

**BANK**

30 September 2024

Northern Region	67,971	38,058	12,536	23,353	26,618	6,175	(6,224)
Central Region	700,243	270,855	98,940	232,793	345,503	66,351	(53,218)
Southern Region	86,363	28,589	15,681	21,085	38,886	6,217	(4,211)
Sabah Region	14,713	48,606	7,114	10,477	6,176	1,516	(12,697)
Sarawak Region	5,178	2,102	4,685	4,248	2,831	143	(2,280)
<b>Total</b>	<b>874,468</b>	<b>388,210</b>	<b>138,956</b>	<b>291,956</b>	<b>420,014</b>	<b>80,402</b>	<b>(78,630)</b>

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 / (write-back) (net)	Stage 3 write-off (net)
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<b>GROUP</b>							
<b>31 March 2024</b>							
Northern Region	103,907	79,523	23,718	33,773	45,738	16,864	(21,909)
Central Region	907,287	902,834	161,371	335,771	411,066	166,257	(176,707)
Southern Region	113,765	128,785	20,623	35,046	49,102	6,000	(28,989)
Sabah Region	43,833	57,610	11,748	14,411	23,556	2,398	(2,327)
Sarawak Region	9,235	14,181	5,891	7,405	5,506	2,484	(893)
<b>Total</b>	<b>1,178,027</b>	<b>1,182,933</b>	<b>223,351</b>	<b>426,406</b>	<b>534,968</b>	<b>194,003</b>	<b>(230,825)</b>

**BANK**

31 March 2024

Northern Region	63,187	57,516	12,656	21,629	26,666	10,272	(17,201)
Central Region	682,833	591,537	96,527	200,184	332,372	110,725	(117,536)
Southern Region	83,492	96,817	13,847	23,896	36,880	3,490	(13,242)
Sabah Region	25,060	39,358	6,559	9,130	17,356	1,354	(1,902)
Sarawak Region	7,998	11,172	4,156	5,721	4,968	2,136	(841)
<b>Total</b>	<b>862,570</b>	<b>796,400</b>	<b>133,745</b>	<b>260,560</b>	<b>418,242</b>	<b>127,977</b>	<b>(150,722)</b>

### 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
<b>GROUP</b>				
At 1 April 2024	223,351	426,406	534,968	1,184,725
Transfer to Stage 1	36,319	(121,886)	(1,213)	(86,780)
Transfer to Stage 2	(67,496)	323,008	(96,270)	159,242
Transfer to Stage 3	(142)	(148,720)	192,609	43,747
New financial assets originated or purchased	67,531	43,585	1,831	112,947
Financial assets derecognised other than write-off	(35,625)	(47,230)	(13,352)	(96,207)
Changes due to change in credit risk	3,810	27,712	12,830	44,352
Other adjustment	(82)	(57)	-	(139)
	4,315	76,412	96,435	177,162
Unwinding of discount	-	35	24,030	24,065
Total charge to/(write-back from) income statement	4,315	76,447	120,465	201,227
Write-off	-	(2,516)	(124,460)	(126,976)
At 30 September 2024	227,666	500,337	530,973	1,258,976
At 1 April 2023	171,832	523,852	571,790	1,267,474
Transfer to Stage 1	137,220	(331,584)	(1,926)	(196,290)
Transfer to Stage 2	(118,337)	542,981	(194,146)	230,498
Transfer to Stage 3	(933)	(275,270)	362,341	86,138
New financial assets originated or purchased	112,549	104,043	8,394	224,986
Financial assets derecognised other than write-off	(40,643)	(131,613)	(29,954)	(202,210)
Changes due to change in credit risk	(38,351)	(2,063)	20,158	(20,256)
Other adjustment	14	49	-	63
	51,519	(93,457)	164,867	122,929
Unwinding of discount	-	29	29,136	29,165
Total charge to/(write-back from) income statement	51,519	(93,428)	194,003	152,094
Write-off	-	(4,018)	(230,825)	(234,843)
At 31 March 2024	223,351	426,406	534,968	1,184,725

Note: The transfers 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
<b>BANK</b>				
At 1 April 2024	133,745	260,560	418,242	812,547
Transfer to Stage 1	22,186	(79,840)	(317)	(57,971)
Transfer to Stage 2	(37,666)	190,686	(60,700)	92,320
Transfer to Stage 3	(140)	(90,385)	117,403	26,878
New financial assets originated or purchased	45,270	32,324	956	78,550
Financial assets derecognised other than write-off	(24,043)	(36,304)	(5,889)	(66,236)
Changes due to change in credit risk	(314)	16,727	10,883	27,296
Other adjustment	(82)	(57)	-	(139)
	5,211	33,151	62,336	100,698
Unwinding of discount	-	35	18,066	18,101
Total charge to/(write-back from) income statement	5,211	33,186	80,402	118,799
Write-off	-	(1,790)	(78,630)	(80,420)
At 30 September 2024	138,956	291,956	420,014	850,926
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	81,383	(202,069)	(1,905)	(122,591)
Transfer to Stage 2	(69,675)	329,596	(113,567)	146,354
Transfer to Stage 3	(104)	(155,493)	225,551	69,954
New financial assets originated or purchased	70,950	78,108	4,453	153,511
Financial assets derecognised other than write-off	(27,214)	(90,134)	(18,807)	(136,155)
Changes due to change in credit risk	(27,396)	(1,409)	11,385	(17,420)
Other adjustment	14	49	-	63
	27,958	(41,352)	107,110	93,716
Unwinding of discount	-	29	20,810	20,839
Total charge to/(write-back from) income statement	27,958	(41,323)	127,920	114,555
Write-off	-	(2,349)	(150,722)	(153,071)
At 31 March 2024	133,745	260,560	418,242	812,547

Note: The transfers 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 -----→											
<b>GROUP</b>			Banks, DFIs and Multilateral Development Banks	Insurance Companies, Securities Firms and Fund Managers		Regulatory Retail	Residential Mortgages	Higher Risk Assets	Other Assets	Total Exposures after Netting and Credit Risk Mitigation	Total Risk- Weighted Assets
<b>30 September 2024</b>	Sovereigns /Central Banks	Public Sector Entities	RM'000	RM'000	Corporates RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<u>Risk-Weights</u>	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
0%	11,544,058	600,042	5,057	241	2,303,040	593,081	-	-	293,075	15,338,594	-
20%	3,091	149,586	5,660,901	178	3,227,838	848,460	5,728	-	8,775	9,904,557	1,980,911
35%	-	-	-	-	-	-	14,067,307	-	-	14,067,307	4,923,558
50%	-	-	432,640	255	44,825	50,482	3,048,530	-	-	3,576,732	1,788,366
75%	-	-	-	-	-	13,762,385	7,674	-	-	13,770,059	10,327,544
100%	-	-	12	267,615	22,683,974	2,926,492	1,602,740	-	997,041	28,477,874	28,477,874
150%	-	-	-	-	93,270	21,281	254	5,919	-	120,724	181,086
<b>Total Exposures</b>	<b>11,547,149</b>	<b>749,628</b>	<b>6,098,610</b>	<b>268,289</b>	<b>28,352,947</b>	<b>18,202,181</b>	<b>18,732,233</b>	<b>5,919</b>	<b>1,298,891</b>	<b>85,255,847</b>	<b>47,679,339</b>
<b>Risk-Weighted assets by Exposures</b>	<b>618</b>	<b>29,917</b>	<b>1,348,512</b>	<b>267,778</b>	<b>23,491,859</b>	<b>13,475,135</b>	<b>8,057,845</b>	<b>8,879</b>	<b>998,796</b>	<b>47,679,339</b>	
<b>Average Risk-Weight</b>	<b>0%</b>	<b>4%</b>	<b>22%</b>	<b>100%</b>	<b>83%</b>	<b>74%</b>	<b>43%</b>	<b>150%</b>	<b>77%</b>	<b>56%</b>	
<b>Deduction from Capital Base</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	

### 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 -----→											
<b>BANK</b>				Insurance						Total	
<b>30 September 2024</b>	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%	9,025,994	394,237	-	241	1,645,864	459,410	-	-	293,075	11,818,821	-
20%	3,091	93,331	4,813,968	178	2,570,528	729,021	4,006	-	8,775	8,222,898	1,644,580
35%	-	-	-	-	-	-	10,517,228	-	-	10,517,228	3,681,030
50%	-	-	666,706	255	41,177	33,578	2,351,413	-	-	3,093,129	1,546,564
75%	-	-	-	-	-	11,259,842	6,205	-	-	11,266,047	8,449,535
100%	-	-	12	197,677	17,288,973	1,281,515	1,259,408	-	968,466	20,996,051	20,996,051
150%	-	-	-	-	89,816	17,145	-	4,674	-	111,635	167,453
Total Exposures	9,029,085	487,568	5,480,686	198,351	21,636,358	13,780,511	14,138,260	4,674	1,270,316	66,025,809	36,485,213
Risk-Weighted Assets by Exposures	618	18,666	1,296,159	197,840	17,958,392	9,914,707	6,121,599	7,011	970,221	36,485,213	
Average Risk-Weight	0%	4%	24%	100%	83%	72%	43%	150%	76%	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.):

<div> <div>←-----</div> <div>Exposures after netting and credit risk mitigation</div> <div>-----→</div> </div>											
<b>GROUP</b>				Insurance						Total	
<b>31 March 2024</b>	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	after 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%	10,868,441	576,783	5,037	3,660	1,731,779	528,624	-	-	297,523	14,011,847	-
20%	29,432	221,167	4,934,722	237	3,205,168	926,428	5,958	-	736,144	10,059,256	2,011,851
35%	-	-	-	-	-	-	13,916,615	-	-	13,916,615	4,870,816
50%	-	-	348,276	-	61,039	48,319	2,502,162	-	-	2,959,796	1,479,898
75%	-	-	-	-	-	12,491,056	7,920	-	-	12,498,976	9,374,232
100%	-	-	13	114,626	21,770,642	2,686,470	1,461,906	-	905,829	26,939,486	26,939,484
150%	-	-	-	-	83,900	18,306	-	6,159	-	108,365	162,546
<b>Total Exposures</b>	<b>10,897,873</b>	<b>797,950</b>	<b>5,288,048</b>	<b>118,523</b>	<b>26,852,528</b>	<b>16,699,203</b>	<b>17,894,561</b>	<b>6,159</b>	<b>1,939,496</b>	<b>80,494,341</b>	<b>44,838,827</b>
<b>Risk-Weighted Assets by Exposures</b>	<b>5,886</b>	<b>44,233</b>	<b>1,161,095</b>	<b>114,673</b>	<b>22,568,045</b>	<b>12,291,665</b>	<b>7,590,934</b>	<b>9,238</b>	<b>1,053,058</b>	<b>44,838,827</b>	
<b>Average Risk-Weight</b>	<b>0%</b>	<b>6%</b>	<b>22%</b>	<b>97%</b>	<b>84%</b>	<b>74%</b>	<b>42%</b>	<b>150%</b>	<b>54%</b>	<b>56%</b>	
<b>Deduction from Capital Base</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	

### 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 -----→											
<b>BANK</b>				Insurance						Total	
<b>31 March 2024</b>	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%	8,638,924	407,275	-	2,103	1,244,506	421,496	-	-	297,522	11,011,826	-
20%	29,432	160,475	4,250,772	237	2,420,949	783,799	4,144	-	736,143	8,385,951	1,677,190
35%	-	-	-	-	-	-	10,367,765	-	-	10,367,765	3,628,718
50%	-	-	581,608	-	56,170	34,169	1,794,456	-	-	2,466,403	1,233,202
75%	-	-	-	-	-	10,125,520	6,160	-	-	10,131,680	7,598,760
100%	-	-	13	38,043	16,554,176	1,136,198	1,124,221	-	877,774	19,730,425	19,730,424
150%	-	-	-	-	78,437	14,342	-	4,872	-	97,651	146,476
Total Exposures	8,668,356	567,750	4,832,393	40,383	20,354,238	12,515,524	13,296,746	4,872	1,911,439	62,191,701	34,014,770
Risk-Weighted Assets by Exposures	5,886	32,095	1,140,971	38,091	17,184,105	8,925,695	5,655,616	7,308	1,025,003	34,014,770	
Average Risk-Weight	0%	6%	24%	94%	84%	71%	43%	150%	54%	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.)

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 2024

Exposure Class	Rating Categories					Total
	1	2	3	4	5	
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<b>On and Off Balance-Sheet Exposures</b>						
(i) Exposures risk-weighted using Sovereigns and Central Banks rating						
Public Sector Entities	-	600,042	-	-	-	600,042
Sovereigns and Central Banks (See Note 2)	-	11,547,149	-	-	-	11,547,149
Corporates	-	1,519,755	-	-	-	1,519,755
Banks, DFIs and Multilateral Development Banks	-	5,057	-	-	-	5,057
<b>Total</b>	-	13,672,003	-	-	-	13,672,003
(ii) Exposures risk-weighted using Banking Institutions long-term rating						
Banks, DFIs and Multilateral Development Banks	3,468,218	1,881,712	1,301	-	742,321	6,093,552
Exposures risk-weighted using Banking Institutions short-term rating						
Banks, DFIs and Multilateral Development Banks	-	-	-	-	-	-
<b>Total</b>	3,468,218	1,881,712	1,301	-	742,321	6,093,552
(iii) Exposures risk-weighted using Corporate long-term rating						
Public Sector Entities	5,310	-	-	-	144,276	149,586
Corporates	3,043,906	8,935	-	-	26,209,078	29,261,919
Insurance Companies, Securities Firms & Fund Managers	-	-	-	-	311,489	311,489
Exposures risk-weighted using Corporate short-term rating						
Public Sector Entities	-	-	-	-	-	-
Corporates	-	-	-	-	-	-
Insurance Companies, Securities Firms & Fund Managers	-	-	-	-	-	-
<b>Total</b>	3,049,216	8,935	-	-	26,664,843	29,722,994

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 2024**

Exposure Class	Rating Categories					Total
	1	2	3	4	5	
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<b>On and Off Balance-Sheet Exposures</b>						
(i) Exposures risk-weighted using Sovereigns and						
<b>Central Banks rating</b>						
Public Sector Entities	-	394,237	-	-	-	394,237
Sovereigns and Central Banks (See Note 2)	-	9,029,086	-	-	-	9,029,086
Corporates	-	1,074,913	-	-	-	1,074,913
Banks, DFIs and Multilateral Development Banks	-	-	-	-	-	-
<b>Total</b>	-	10,498,236	-	-	-	10,498,236
(ii) Exposures risk-weighted using Banking						
<b>Institutions long-term rating</b>						
Banks, DFIs and Multilateral Development Banks	2,626,295	2,116,779	1,301	-	736,311	5,480,686
<b>Exposures risk-weighted using Banking</b>						
<b>Institutions short-term rating</b>						
Banks, DFIs and Multilateral Development Banks	-	-	-	-	-	-
<b>Total</b>	2,626,295	2,116,779	1,301	-	736,311	5,480,686
(iii) Exposures risk-weighted using Corporate long-term						
<b>rating</b>						
Public Sector Entities	-	-	-	-	93,331	93,331
Corporates	2,427,929	8,935	-	-	20,322,544	22,759,408
Insurance Companies, Securities Firms & Fund Managers	-	-	-	-	241,550	241,550
<b>Exposures risk-weighted using Corporate short-term</b>						
<b>rating</b>						
Public Sector Entities	-	-	-	-	-	-
Corporates	-	-	-	-	-	-
Insurance Companies, Securities Firms & Fund Managers	-	-	-	-	-	-
<b>Total</b>	2,427,929	8,935	-	-	20,657,425	23,094,289

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 2024**

Exposure Class	Rating Categories					Total
	1	2	3	4	5	
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<b><u>On and Off Balance-Sheet Exposures</u></b>						
(i) Exposures risk-weighted using Sovereigns and Central Banks rating						
Public Sector Entities	-	576,783	-	-	-	576,783
Sovereigns and Central Banks (See Note 2)	-	10,897,873	-	-	-	10,897,873
Corporates	-	1,172,419	-	-	-	1,172,419
Banks, DFIs and Multilateral Development Banks	-	5,037	-	-	-	5,037
<b>Total</b>	-	12,652,112	-	-	-	12,652,112
(ii) Exposures risk-weighted using Banking Institutions long-term rating						
Banks, DFIs and Multilateral Development Banks	2,455,915	1,988,467	1,671	-	836,957	5,283,010
Exposures risk-weighted using Banking Institutions short-term rating						
Banks, DFIs and Multilateral Development Banks	-	-	-	-	-	-
<b>Total</b>	2,455,915	1,988,467	1,671	-	836,957	5,283,010
(iii) Exposures risk-weighted using Corporate long-term rating						
Public Sector Entities	20,081	-	-	-	201,086	221,167
Corporates	2,992,817	8,818	-	-	24,906,983	27,908,618
Insurance Companies, Securities Firms & Fund Managers	-	-	-	-	161,368	161,368
Exposures risk-weighted using Corporate short-term rating						
Public Sector Entities	-	-	-	-	-	-
Corporates	-	-	-	-	-	-
Insurance Companies, Securities Firms & Fund Managers	-	-	-	-	-	-
<b>Total</b>	3,012,898	8,818	-	-	25,269,437	28,291,153

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 2024**

Exposure Class	Rating Categories					Total
	1	2	3	4	5	
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<b>On and Off Balance-Sheet Exposures</b>						
(i) Exposures risk-weighted using Sovereigns and Central Banks rating						
Public Sector Entities	-	407,275	-	-	-	407,275
Sovereigns and Central Banks (See Note 2)	-	8,668,356	-	-	-	8,668,356
Corporates	-	845,953	-	-	-	845,953
Banks, DFIs and Multilateral Development Banks	-	-	-	-	-	-
<b>Total</b>	-	9,921,584	-	-	-	9,921,584
(ii) Exposures risk-weighted using Banking Institutions long-term rating						
Banks, DFIs and Multilateral Development Banks	1,692,439	2,307,336	1,671	-	830,946	4,832,392
Exposures risk-weighted using Banking Institutions short-term rating						
Banks, DFIs and Multilateral Development Banks	-	-	-	-	-	-
<b>Total</b>	1,692,439	2,307,336	1,671	-	830,946	4,832,392
(iii) Exposures risk-weighted using Corporate long-term rating						
Public Sector Entities	20,081	-	-	-	140,394	160,475
Corporates	2,255,854	8,818	-	-	19,242,940	21,507,612
Insurance Companies, Securities Firms & Fund Managers	-	-	-	-	83,228	83,228
Exposures risk-weighted using Corporate short-term rating						
Public Sector Entities	-	-	-	-	-	-
Corporates	-	-	-	-	-	-
Insurance Companies, Securities Firms & Fund Managers	-	-	-	-	-	-
<b>Total</b>	2,275,935	8,818	-	-	19,466,562	21,751,315

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.

<b>GROUP</b>	<b>Exposures before CRM</b>	<b>Exposures covered by guarantees/ credit derivatives (Note 1)</b>	<b>Exposures covered by eligible financial collateral</b>	<b>Exposures covered by other eligible collateral</b>
<b>30 September 2024</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>Credit Risk</b>				
<b>Exposure Class</b>				
On-Balance Sheet Exposures:				
Sovereigns/Central Banks	11,463,765	-	-	-
Public Sector Entities	654,336	-	-	-
Banks, DFIs and Multilateral Development Banks	3,925,166	-	-	-
Insurance Companies, Securities Firms and Fund Managers	279,261	418	41,195	-
Corporates	27,729,696	929,250	2,108,390	-
Regulatory Retail	15,951,638	1,413,458	1,037,741	-
Residential Mortgages	18,174,503	5,728	12,206	-
Higher Risk Assets	4,555	-	-	-
Other Assets	1,298,891	-	-	-
Defaulted Exposures	661,528	20,304	1,100	-
Total On-Balance Sheet Exposures	80,143,339	2,369,158	3,200,632	-
Off-Balance Sheet Exposures:				
Off-Balance Sheet Exposures other than Over The Counter ("OTC") Derivatives or Credit				
Derivatives	9,055,245	45,747	743,631	-
Defaulted Exposures	1,526	-	-	-
Total Off-Balance Sheet Exposures	9,056,771	45,747	743,631	-
Total On and Off-Balance Sheet Exposures	89,200,110	2,414,905	3,944,263	-

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.)

<b><u>BANK</u></b>	<b><u>Exposures</u></b>	<b><u>Exposures</u></b>	<b><u>Exposures</u></b>	<b><u>Exposures</u></b>
<b>30 September 2024</b>	<b>before CRM</b>	<b>covered by</b>	<b>covered by</b>	<b>covered by</b>
	<b>RM'000</b>	<b>guarantees/</b>	<b>eligible</b>	<b>other eligible</b>
		<b>credit</b>	<b>financial</b>	<b>collateral</b>
		<b>derivatives</b>	<b>collateral</b>	<b>collateral</b>
		<b>(Note 1)</b>		
		<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b><u>Credit Risk</u></b>				
<b><u>Exposure Class</u></b>				
On-Balance Sheet Exposures:				
Sovereigns/Central Banks	8,945,702	-	-	-
Public Sector Entities	424,275	-	-	-
Banks, DFIs and Multilateral				
Development Banks	3,308,241	-	-	-
Insurance Companies, Securities				
Firms and Fund Managers	209,347	418	41,195	-
Corporates	21,510,266	685,731	1,945,370	-
Regulatory Retail	11,758,529	1,169,870	940,515	-
Residential Mortgages	13,781,071	4,006	11,746	-
Higher Risk Assets	3,637	-	-	-
Other Assets	1,270,317	-	-	-
Defaulted Exposures	454,839	16,265	779	-
Total On-Balance Sheet Exposures	<u>61,666,224</u>	<u>1,876,290</u>	<u>2,939,605</u>	<u>-</u>
Off-Balance Sheet Exposures:				
Off-Balance Sheet Exposures other than				
OTC Derivatives or Credit Derivatives	7,961,604	30,116	663,716	-
Defaulted Exposures	1,302	-	-	-
Total Off-Balance Sheet Exposures	<u>7,962,906</u>	<u>30,116</u>	<u>663,716</u>	<u>-</u>
Total On and Off-Balance Sheet				
Exposures	<u>69,629,130</u>	<u>1,906,406</u>	<u>3,603,321</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.)

<u>GROUP</u>	<u>Exposures before CRM</u>	<u>Exposures covered by guarantees/ credit derivatives (Note 1)</u>	<u>Exposures covered by eligible financial collateral</u>	<u>Exposures covered by other eligible collateral</u>
31 March 2024	RM'000	RM'000	RM'000	RM'000
<b><u>Credit Risk</u></b>				
<b><u>Exposure Class</u></b>				
On-Balance Sheet Exposures:				
Sovereigns/Central Banks	10,777,276	-	-	-
Public Sector Entities	657,296	-	-	-
Banks, DFIs and Multilateral Development Banks	4,070,429	-	-	-
Insurance Companies, Securities Firms and Fund Managers	154,161	3,829	40,885	-
Corporates	26,112,896	730,383	1,943,582	-
Regulatory Retail	14,808,899	1,430,655	1,033,485	-
Residential Mortgages	17,322,898	5,958	10,022	-
Higher Risk Assets	4,677	-	-	-
Other Assets	1,939,496	-	-	-
Defaulted Exposures	644,645	17,807	612	-
Total On-Balance Sheet Exposures	<u>76,492,673</u>	<u>2,188,632</u>	<u>3,028,586</u>	<u>-</u>
Off-Balance Sheet Exposures:				
Off-Balance Sheet Exposures other than OTC Derivatives or Credit Derivatives	7,697,922	47,970	669,110	-
Defaulted Exposures	1,443	16	1	-
Total Off-Balance Sheet Exposures	<u>7,699,365</u>	<u>47,986</u>	<u>669,111</u>	<u>-</u>
Total On and Off-Balance Sheet Exposures	<u>84,192,038</u>	<u>2,236,618</u>	<u>3,697,697</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.)

<b>BANK</b>	<b>Exposures before CRM</b>	<b>Exposures covered by guarantees/ credit derivatives (Note 1)</b>	<b>Exposures covered by eligible financial collateral</b>	<b>Exposures covered by other eligible collateral</b>
<b>31 March 2024</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b><u>Credit Risk</u></b>				
<b><u>Exposure Class</u></b>				
On-Balance Sheet Exposures:				
Sovereigns/Central Banks	8,547,759	-	-	-
Public Sector Entities	466,599	-	-	-
Banks, DFIs and Multilateral Development Banks	3,615,773	-	-	-
Insurance Companies, Securities Firms and Fund Managers	76,476	2,272	40,885	-
Corporates	20,070,833	537,833	1,767,712	-
Regulatory Retail	10,833,654	1,187,742	938,462	-
Residential Mortgages	12,921,969	4,144	9,523	-
Higher Risk Assets	3,717	-	-	-
Other Assets	1,911,440	-	-	-
Defaulted Exposures	445,047	15,539	221	-
Total On-Balance Sheet Exposures	<u>58,893,267</u>	<u>1,747,530</u>	<u>2,756,803</u>	<u>-</u>
Off-Balance Sheet Exposures:				
Off-Balance Sheet Exposures other than OTC Derivatives or Credit Derivatives	6,657,853	27,897	603,803	-
Defaulted Exposures	1,187	-	-	-
Total Off-Balance Sheet Exposures	<u>6,659,040</u>	<u>27,897</u>	<u>603,803</u>	<u>-</u>
Total On and Off-Balance Sheet Exposures	<u>65,552,307</u>	<u>1,775,427</u>	<u>3,360,606</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.)

#### 3.5 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:

<b>GROUP</b>	<b>Principal Amount RM'000</b>	<b>Positive Fair Value of Derivative Contracts RM'000</b>	<b>Credit Equivalent Amount RM'000</b>	<b>Risk- Weighted Assets RM'000</b>
<b>30 September 2024</b>				
<u>Credit-Related Exposures</u>				
Direct Credit Substitutes	554,611	-	554,586	416,388
Transaction-Related Contingent Items	765,821	-	382,039	237,729
Short-Term Self-Liquidating Trade- Related Contingencies	141,317	-	28,263	23,956
Forward Asset Purchase	164,860	-	164,860	32,972
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.)	3,973,021	-	273,929	38,727
Irrevocable Commitments to Extend Credit:				
- Maturity exceeding one year	5,615,048	-	2,806,468	2,086,277
- Maturity not exceeding one year	12,727,156	-	2,545,374	1,785,216
Unutilised Credit Card Lines	2,011,746	-	402,349	305,445
	<u>25,953,580</u>	<u>-</u>	<u>7,157,868</u>	<u>4,926,710</u>
<u>Derivative Financial Instruments</u>				
Foreign Exchange Related Contracts:				
- One year or less	14,379,130	486,835	662,371	186,925
- Over one year to three years	550,889	23,178	57,310	24,812
- Over three years	8,243	-	659	659
Interest Rate Related Contracts:				
- One year or less	3,235,960	10,566	65,415	19,552
- Over one year to three years	8,136,929	30,407	281,890	73,915
- Over three years	12,407,198	74,611	809,938	209,479
Equity Related Contracts:				
- One year or less	232,102	269	14,387	3,765
- Over one year to three years	86,220	35	6,933	1,713
	<u>39,036,671</u>	<u>625,901</u>	<u>1,898,903</u>	<u>520,820</u>
	<u>64,990,251</u>	<u>625,901</u>	<u>9,056,771</u>	<u>5,447,530</u>

3.0 Credit Risk (cont'd.)

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

<b>BANK</b>	<b>Principal Amount RM'000</b>	<b>Positive Fair Value of Derivative Contracts RM'000</b>	<b>Credit Equivalent Amount RM'000</b>	<b>Risk- Weighted Assets RM'000</b>
<b>30 September 2024</b>				
<u>Credit-Related Exposures</u>				
Direct Credit Substitutes	470,720	-	470,695	346,564
Transaction-Related Contingent Items	639,730	-	318,994	202,648
Short-Term Self-Liquidating Trade- Related Contingencies	126,999	-	25,400	21,696
Forward Asset Purchase	164,860	-	164,860	32,972
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.)	3,973,021	-	273,929	38,727
Irrevocable Commitments to Extend Credit:				
- Maturity exceeding one year	4,939,468	-	2,468,957	1,824,704
- Maturity not exceeding one year	9,694,383	-	1,938,819	1,286,794
Unutilised Credit Card Lines	2,011,746	-	402,349	305,259
	<u>22,020,927</u>	<u>-</u>	<u>6,064,003</u>	<u>4,059,364</u>
<u>Derivative Financial Instruments</u>				
Foreign Exchange Related Contracts:				
- One year or less	14,379,130	486,835	662,371	186,925
- Over one year to three years	550,889	23,178	57,310	24,812
- Over three years	8,243	-	659	659
Interest Rate Related Contracts:				
- One year or less	3,235,960	10,566	65,415	19,552
- Over one year to three years	8,136,930	30,407	281,890	73,915
- Over three years	12,407,198	74,611	809,938	209,479
Equity Related Contracts:				
- One year or less	232,102	269	14,387	3,765
- Over one year to three years	86,220	35	6,933	1,713
	<u>39,036,672</u>	<u>625,901</u>	<u>1,898,903</u>	<u>520,820</u>
	<u>61,057,599</u>	<u>625,901</u>	<u>7,962,906</u>	<u>4,580,184</u>

3.0 Credit Risk (cont'd.)

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

<b>GROUP</b>	<b>Principal Amount RM'000</b>	<b>Positive Fair Value of Derivative Contracts RM'000</b>	<b>Credit Equivalent Amount RM'000</b>	<b>Risk- Weighted Assets RM'000</b>
<b>31 March 2024</b>				
<u>Credit-Related Exposures</u>				
Direct Credit Substitutes	504,102	-	504,077	374,665
Transaction-Related Contingent Items	716,707	-	358,353	228,050
Short-Term Self-Liquidating Trade- Related Contingencies	242,230	-	48,446	43,016
Forward Asset Purchase	90,285	-	90,285	-
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.)	2,117,331	-	143,137	26,551
Irrevocable Commitments to Extend Credit:				
- Maturity exceeding one year	5,165,112	-	2,581,238	1,987,472
- Maturity not exceeding one year	11,640,352	-	2,328,011	1,637,242
Unutilised Credit Card Lines	1,889,873	-	377,974	287,322
	<u>22,365,992</u>	<u>-</u>	<u>6,431,521</u>	<u>4,584,318</u>
<u>Derivative Financial Instruments</u>				
Foreign Exchange Related Contracts:				
- One year or less	16,304,813	97,429	287,820	100,145
- Over one year to three years	987,439	14,458	72,322	47,994
- Over three years	120,483	1,038	10,771	7,897
Interest Rate Related Contracts:				
- One year or less	1,633,954	10,781	35,457	7,473
- Over one year to three years	6,177,524	31,759	284,683	78,153
- Over three years	10,316,175	26,581	545,526	148,975
Equity Related Contracts:				
- One year or less	311,349	910	19,822	5,403
- Over one year to three years	142,040	79	11,443	2,636
	<u>35,993,777</u>	<u>183,035</u>	<u>1,267,844</u>	<u>398,676</u>
	<u>58,359,769</u>	<u>183,035</u>	<u>7,699,365</u>	<u>4,982,994</u>

3.0 Credit Risk (cont'd.)

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

<b>BANK</b>	<b>Principal</b>	<b>Positive</b>	<b>Credit</b>	<b>Risk-</b>
<b>31 March 2024</b>	<b>Amount</b>	<b>Fair Value</b>	<b>Equivalent</b>	<b>Weighted</b>
	<b>RM'000</b>	<b>of Derivative</b>	<b>Amount</b>	<b>Assets</b>
		<b>Contracts</b>	<b>RM'000</b>	<b>RM'000</b>
		<b>RM'000</b>		
<u>Credit-Related Exposures</u>				
Direct Credit Substitutes	415,371	-	415,346	304,885
Transaction-Related Contingent Items	624,324	-	312,162	197,787
Short-Term Self-Liquidating Trade-Related Contingencies	225,444	-	45,089	40,628
Forward Asset Purchase	80,783	-	80,783	-
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.)	2,117,331	-	143,137	26,551
Irrevocable Commitments to Extend Credit:				
- Maturity exceeding one year	4,472,982	-	2,235,460	1,715,001
- Maturity not exceeding one year	8,906,524	-	1,781,245	1,192,412
Unutilised Credit Card Lines	1,889,873	-	377,974	287,007
	<u>18,732,632</u>	<u>-</u>	<u>5,391,196</u>	<u>3,764,271</u>
<u>Derivative Financial Instruments</u>				
Foreign Exchange Related Contracts:				
- One year or less	16,304,813	97,429	287,820	100,145
- Over one year to three years	987,439	14,458	72,322	47,994
- Over three years	120,483	1,038	10,771	7,897
Interest Rate Related Contracts:				
- One year or less	1,633,954	10,781	35,457	7,473
- Over one year to three years	6,177,524	31,759	284,683	78,153
- Over three years	10,316,175	26,581	545,526	148,975
Equity Related Contracts:				
- One year or less	311,349	910	19,822	5,403
- Over one year to three years	142,040	79	11,443	2,636
	<u>35,993,777</u>	<u>183,035</u>	<u>1,267,844</u>	<u>398,676</u>
	<u>54,726,409</u>	<u>183,035</u>	<u>6,659,040</u>	<u>4,162,947</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:

	<b>GROUP</b>		<b>BANK</b>	
	<b>Risk-Weighted Assets</b>	<b>Capital Requirements</b>	<b>Risk-Weighted Assets</b>	<b>Capital Requirements</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>30 September 2024</b>				
Interest Rate Risk				
- General Interest Rate Risk	574,037	45,923	574,037	45,923
- Specific Interest Rate Risk	395	32	395	32
	<u>574,432</u>	<u>45,955</u>	<u>574,432</u>	<u>45,955</u>
Foreign Exchange Risk	166,592	13,327	166,306	13,305
Option Risk	39,063	3,125	-	-
	<u>780,087</u>	<u>62,407</u>	<u>740,738</u>	<u>59,260</u>
<b>31 March 2024</b>				
Interest Rate Risk				
- General Interest Rate Risk	432,287	34,583	432,287	34,583
- Specific Interest Rate Risk	400	32	400	32
	<u>432,687</u>	<u>34,615</u>	<u>432,687</u>	<u>34,615</u>
Foreign Exchange Risk	127,354	10,187	127,113	10,168
Option Risk	-	-	-	-
	<u>560,041</u>	<u>44,802</u>	<u>559,800</u>	<u>44,783</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
<b>GROUP</b>					
<b>30 September 2024</b>					
<b>Impact on Net Interest Income ("NII")</b>					
Parallel 200 bps up	342,216	17,226	(10,125)	(18,217)	331,100
Parallel 200 bps down	(342,216)	(17,226)	10,125	18,217	(331,100)
<b>Impact on Economic Value ("EV")</b>					
Parallel 200 bps up	(21,607)	(738)	3,969	3,291	(15,085)
Parallel 200 bps down	21,607	738	(3,969)	(3,291)	15,085
Steepener	(348,165)	984	(2,071)	(2,600)	(351,852)
Flattener	351,441	(1,151)	2,666	3,341	356,297
Short Rate Up	159,516	(1,348)	3,506	4,383	166,057
Short Rate Down	(159,516)	1,348	(3,506)	(4,383)	(166,057)
<b>BANK</b>					
<b>30 September 2024</b>					
<b>Impact on NII</b>					
Parallel 200 bps up	257,578	17,226	(10,125)	(18,217)	246,462
Parallel 200 bps down	(257,578)	(17,226)	10,125	18,217	(246,462)
<b>Impact on EV</b>					
Parallel 200 bps up	3,353	(738)	3,969	3,291	9,875
Parallel 200 bps down	(3,353)	738	(3,969)	(3,291)	(9,875)
Steepener	(231,698)	984	(2,071)	(2,600)	(235,385)
Flattener	245,215	(1,151)	2,666	3,341	250,071
Short Rate Up	121,366	(1,348)	3,506	4,383	127,907
Short Rate Down	(121,366)	1,348	(3,506)	(4,383)	(127,907)
	MYR RM'000	USD RM'000	SGD RM'000	Other FCY RM'000	Total RM'000
<b>GROUP</b>					
<b>31 March 2024</b>					
<b>Impact on NII</b>					
Parallel 200 bps up	227,252	38,410	(6,822)	(11,092)	247,748
Parallel 200 bps down	(227,252)	(38,410)	6,822	11,092	(247,748)
<b>Impact on EV</b>					
Parallel 200 bps up	(739,402)	18,006	4,428	8,345	(708,623)
Parallel 200 bps down	739,402	(18,006)	(4,428)	(8,345)	708,623
Steepener	(744,435)	(8,430)	(1,891)	(4,440)	(759,196)
Flattener	607,800	12,481	2,555	6,317	629,153
Short Rate Up	(186,056)	18,713	3,530	9,157	(154,656)
Short Rate Down	186,056	(18,713)	(3,530)	(9,157)	154,656
<b>BANK</b>					
<b>31 March 2024</b>					
<b>Impact on NII</b>					
Parallel 200 bps up	175,106	38,410	(6,822)	(11,092)	195,602
Parallel 200 bps down	(175,106)	(38,410)	6,822	11,092	(195,602)
<b>Impact on EV</b>					
Parallel 200 bps up	(577,596)	18,006	4,428	8,345	(546,817)
Parallel 200 bps down	577,596	(18,006)	(4,428)	(8,345)	546,817
Steepener	(567,545)	(8,430)	(1,891)	(4,440)	(582,306)
Flattener	464,067	12,482	2,555	6,317	485,421
Short Rate Up	(150,541)	18,713	3,530	9,157	(119,141)
Short Rate Down	150,541	(18,713)	(3,530)	(9,157)	119,141

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:

	<b>GROUP</b>		<b>BANK</b>	
	<b>Gross credit exposures</b>	<b>Risk-weighted assets</b>	<b>Gross credit exposures</b>	<b>Risk-weighted assets</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>30 September 2024</b>				
<b>Publicly Traded</b>				
Holding of Equity Investments	14	14	14	14
<b>Privately Held</b>				
For Socio-Economic Purposes	303,785	303,785	303,785	303,785
Not for Socio-Economic Purposes	-	-	-	-
	<u>303,799</u>	<u>303,799</u>	<u>303,799</u>	<u>303,799</u>
<b>31 March 2024</b>				
<b>Publicly Traded</b>				
Holding of Equity Investments	16	16	16	16
<b>Privately Held</b>				
For Socio-Economic Purposes	277,973	277,973	277,973	277,973
Not for Socio-Economic Purposes	-	-	-	-
	<u>277,989</u>	<u>277,989</u>	<u>277,989</u>	<u>277,989</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:

	<b>GROUP</b>		<b>BANK</b>	
	<b>30 September</b>	<b>31 March</b>	<b>30 September</b>	<b>31 March</b>
	<b>2024</b>	<b>2024</b>	<b>2024</b>	<b>2024</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>Publicly Traded</b>				
Unrealised gains/(losses) recognised in revaluation reserve	(2)	2	(2)	2
	<u>(2)</u>	<u>2</u>	<u>(2)</u>	<u>2</u>
<b>Privately Held</b>				
<b>For Socio-Economic Purposes</b>				
- Acquisition during the year	200	-	200	-
- Disposal during the year	-	-	-	-
- Unrealised gains recognised in the statement of comprehensive income	25,612	20,767	25,612	20,767
	<u>25,812</u>	<u>20,767</u>	<u>25,812</u>	<u>20,767</u>
- Realised gains recognised in the statement of comprehensive income	-	-	-	-
<b>Not for Socio-Economic Purposes</b>				
- Write off during the year	-	-	-	-

## **5.0 Shariah Governance Disclosures**

### ***Shariah Non-Compliant Income and Events***

For the financial period, there was one instance of Shariah non-compliance event ("SNCE") due to the non-performance of Commodity Murabahah (CM) trading for Commodity Murabahah Home Financing-i (CMHF-i). This was caused by oversight by the staff as well as no system trigger for CM trading. The Bank had taken corrective actions by reviewing similar accounts, enhancing the system, and refunding the profit amounting to RM7,972.74 to the affected customer.

In addition to the above SNCE, there is SNC income amounting to RM9,719,842 contributed by an SNCE which materialised in 2024 pertaining to AIS House Financing Product based on Bai' Bithaman Ajil for Properties under Construction that breached BNM's Murabahah Policy Document and Circular on Implementation of SAC's Resolution on Bai 'Inah. The remediation actions are currently in progress.