



**ALLIANCE INVESTMENT BANK**

**Alliance Investment Bank Berhad** 197401004393 (21605-D)  
(A Participating Organisation of Bursa Malaysia Securities Berhad)

**BASEL II PILLAR 3 REPORT**

**FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2020**

**ALLIANCE INVESTMENT BANK BERHAD**  
**197401004393 (21605-D)**

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**ALLIANCE INVESTMENT BANK BERHAD**  
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**FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2020**

**Overview**

The Group's Pillar 3 Disclosure is governed by the Bank's Pillar 3 Disclosure Policy. This policy outlines the minimum disclosure standards, approach for determining the appropriateness of information disclosed and internal control over the disclosures process.

**1.0 Scope of Application**

The Pillar 3 Disclosure was prepared on a consolidated basis comprises information on Alliance Investment Bank Berhad ("the Bank") and its subsidiaries, associate and joint venture. The Bank offers Conventional and Islamic banking services. The latter includes accepting deposits and providing financing under Shariah principles via its Islamic window. The Islamic Banking portion is not material and the Bank does not use Profit-sharing Investment Account ("PSIA") as a risk absorbent mechanism.

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

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

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

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

## **2.0 Capital**

The capital management of Alliance Investment Bank and its subsidiaries is under the purview of the Alliance Bank Group's capital management with the objectives:

- (i) To maintain sufficient capital to meet the regulatory capital requirements as set forth by BNM;
- (ii) To maintain sufficient capital to support the Group's risk appetite and facilitate future business growth;
- (iii) To meet the expectations of key stakeholders, including shareholders, investors, regulators and rating agencies.

In line with this, the Group aims to maintain capital adequacy ratios that are above the regulatory requirements, while balancing shareholders' desire for sustainable returns and prudential standards.

The Group carries out stress testing to estimate the potential impact of extreme but plausible events on the Group's earnings, balance sheet and capital. The results of the stress tests are to facilitate the formulation of contingency plan(s) where warranted. The results of the stress tests are tabled to the Group Risk Management Committee ("GRMC") for approval.

## 2.0 Capital (cont'd.)

### 2.1 Capital Adequacy Ratios

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

	<u>GROUP</u>		<u>BANK</u>	
	30 September 2020	31 March 2020	30 September 2020	31 March 2020
<u>Before deducting proposed dividends</u>				
CET I capital ratio	99.722%	98.780%	99.689%	98.737%
Tier I capital ratio	99.722%	98.780%	99.689%	98.737%
Total capital ratio	100.612%	99.725%	100.579%	99.682%
<u>After deducting proposed dividends</u>				
CET I capital ratio	64.177%	97.288%	64.156%	97.246%
Tier I capital ratio	64.177%	97.288%	64.156%	97.246%
Total capital ratio	65.067%	98.233%	65.046%	98.190%

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

### 2.2 Capital Structure

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

	<u>GROUP</u>		<u>BANK</u>	
	30 September 2020 RM'000	31 March 2020 RM'000	30 September 2020 RM'000	31 March 2020 RM'000
<b><u>CET I Capital</u></b>				
Paid-up share capital	365,962	365,962	365,962	365,962
Retained profits	282,040	258,887	283,980	260,882
Financial investments at fair value through other comprehensive income ("FVOCI") reserves	53,540	26,151	53,540	26,151
Regulatory reserves	6,752	7,540	6,752	7,540
	<u>708,294</u>	<u>658,540</u>	<u>710,234</u>	<u>660,535</u>
Less: Regulatory adjustments				
- Goodwill and other intangibles	(23,881)	(24,578)	(26,441)	(27,138)
- 55% of FVOCI reserves	(29,447)	(14,383)	(29,447)	(14,383)
- Investment in associate and joint venture	(1,244)	(1,189)	(624)	(624)
- Regulatory reserves	(6,752)	(7,540)	(6,752)	(7,540)
- Additional Tier 1 Sukuk Wakalah	-	(60,000)	-	(60,000)
<b>Total CET I Capital /</b>				
<b>Total Tier I Capital</b>	<u>646,970</u>	<u>550,850</u>	<u>646,970</u>	<u>550,850</u>
<b><u>Tier II Capital</u></b>				
Expected credit losses* and regulatory reserves	5,776	5,269	5,776	5,269
Total Tier II Capital	<u>5,776</u>	<u>5,269</u>	<u>5,776</u>	<u>5,269</u>
<b>Total Capital</b>	<u>652,746</u>	<u>556,119</u>	<u>652,746</u>	<u>556,119</u>

\*Expected credit losses for stage 1 and stage 2 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 2020</b> <b>Exposure Class</b>	<b>Gross</b> <b>Exposures</b> RM'000	<b>Net</b> <b>Exposures</b> RM'000	<b>Risk-</b> <b>Weighted</b> <b>Assets</b> RM'000	<b>Capital</b> <b>Requirements</b> RM'000								
<b>(i) Credit Risk</b>												
On-balance sheet exposures:												
Sovereigns/Central banks	447,165	447,165	-	-								
Public Sector Entities	129,091	129,091	25,818	2,065								
Banks, Development Financial Institutions ("DFIs") and Multilateral Development Banks	166,834	166,834	57,737	4,619								
Corporates	925,999	738,389	255,179	20,414								
Regulatory retail	10,033	2,035	1,526	122								
Residential mortgages	350	350	123	10								
Other assets	90,453	90,453	84,825	6,786								
Equity exposures	-	-	-	-								
Defaulted exposures	70	70	62	5								
<b>Total on-balance sheet exposures</b>	<b>1,769,995</b>	<b>1,574,387</b>	<b>425,270</b>	<b>34,021</b>								
Off-balance sheet exposures:												
Credit-related off-balance sheet exposures	82,234	39,256	36,815	2,945								
Defaulted exposures	-	-	-	-								
<b>Total off-balance sheet exposures</b>	<b>82,234</b>	<b>39,256</b>	<b>36,815</b>	<b>2,945</b>								
<b>Total on and off-balance sheet exposures</b>	<b>1,852,229</b>	<b>1,613,643</b>	<b>462,085</b>	<b>36,966</b>								
<b>(ii) Market Risk (Note 4.0)</b>												
	<table border="1"> <thead> <tr> <th>Long Position</th> <th>Short Position</th> </tr> </thead> <tbody> <tr> <td>-</td> <td>-</td> </tr> <tr> <td>14</td> <td>(10,087)</td> </tr> <tr> <td>14</td> <td>(10,087)</td> </tr> </tbody> </table>		Long Position	Short Position	-	-	14	(10,087)	14	(10,087)		
Long Position	Short Position											
-	-											
14	(10,087)											
14	(10,087)											
Interest rate risk			-	-								
Foreign currency risk			10,087	807								
Option risk			29,400	2,352								
<b>Total</b>			<b>39,487</b>	<b>3,159</b>								
<b>(iii) Operational Risk</b>												
	-	-	147,204	11,776								
<b>Total</b>	<b>1,852,229</b>	<b>1,613,643</b>	<b>648,776</b>	<b>51,901</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>30 September 2020</b> <b>Exposure Class</b>	<b>Gross</b> <b>Exposures</b> RM'000	<b>Net</b> <b>Exposures</b> RM'000	<b>Risk- Weighted</b> <b>Assets</b> RM'000	<b>Capital</b> <b>Requirements</b> RM'000
<b>(i) Credit Risk</b>				
On-balance sheet exposures:				
Sovereigns/Central banks	447,165	447,165	-	-
Public Sector Entities	129,091	129,091	25,818	2,065
Banks, DFIs and Multilateral Development Banks	166,834	166,834	57,737	4,619
Corporates	925,999	738,389	255,179	20,414
Regulatory retail	10,033	2,035	1,526	122
Residential mortgages	350	350	123	10
Other assets	90,453	90,453	84,825	6,786
Equity exposures	-	-	-	-
Defaulted exposures	70	70	62	5
<b>Total on-balance sheet exposures</b>	<b>1,769,995</b>	<b>1,574,387</b>	<b>425,270</b>	<b>34,021</b>
Off-balance sheet exposures:				
Credit-related off-balance sheet exposures	82,234	39,256	36,815	2,945
Defaulted exposures	-	-	-	-
<b>Total off-balance sheet exposures</b>	<b>82,234</b>	<b>39,256</b>	<b>36,815</b>	<b>2,945</b>
<b>Total on and off-balance sheet exposures</b>	<b>1,852,229</b>	<b>1,613,643</b>	<b>462,085</b>	<b>36,966</b>
<b>(ii) Market Risk (Note 4.0)</b>				
	Long Position	Short Position		
Interest rate risk	-	-	-	-
Foreign currency risk	14	(10,087)	10,087	807
Option risk	14	(10,087)	29,400	2,352
<b>Total</b>			<b>39,487</b>	<b>3,159</b>
<b>(iii) Operational Risk</b>				
<b>Total</b>			<b>147,417</b>	<b>11,794</b>
<b>Total</b>	<b>1,852,229</b>	<b>1,613,643</b>	<b>648,989</b>	<b>51,919</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>GROUP</b>	<b>Gross</b>	<b>Net</b>	<b>Risk-</b>	<b>Capital</b>
<b>31 March 2020</b>	<b>Exposures</b>	<b>Exposures</b>	<b>Weighted</b>	<b>Requirements</b>
<b>Exposure Class</b>	<b>RM'000</b>	<b>RM'000</b>	<b>Assets</b>	<b>RM'000</b>
			<b>RM'000</b>	
(i) <u>Credit Risk</u>				
On-balance sheet exposures:				
Sovereigns/Central banks	561,489	561,489	-	-
Public Sector Entities	141,804	141,804	28,361	2,269
Banks, DFIs and Multilateral Development Banks	90,482	90,482	28,299	2,264
Corporates	944,886	756,796	237,333	18,987
Regulatory retail	3,373	388	291	23
Residential mortgages	338	338	118	9
Other assets	74,350	74,350	74,350	5,948
Equity exposures	-	-	-	-
Defaulted exposures	119	119	118	9
Total on-balance sheet exposures	<u>1,816,841</u>	<u>1,625,766</u>	<u>368,870</u>	<u>29,509</u>
Off-balance sheet exposures:				
Credit-related off-balance sheet exposures	93,972	53,431	52,644	4,212
Defaulted exposures	-	-	-	-
Total off-balance sheet exposures	<u>93,972</u>	<u>53,431</u>	<u>52,644</u>	<u>4,212</u>
Total on and off-balance sheet exposures	<u>1,910,813</u>	<u>1,679,197</u>	<u>421,514</u>	<u>33,721</u>
(ii) Market Risk (Note 4.0)				
Interest rate risk			-	-
Foreign currency risk			22	2
Option risk			-	-
Total			<u>22</u>	<u>2</u>
(iii) Operational Risk	-	-	136,115	10,889
Total	<u>1,910,813</u>	<u>1,679,197</u>	<u>557,651</u>	<u>44,612</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>Gross</b>	<b>Net</b>	<b>Risk-</b>	<b>Capital</b>
<b>31 March 2020</b>	<b>Exposures</b>	<b>Exposures</b>	<b>Weighted</b>	<b>Requirements</b>
<b>Exposure Class</b>	<b>RM'000</b>	<b>RM'000</b>	<b>Assets</b>	<b>RM'000</b>
			<b>RM'000</b>	
(i) <u>Credit Risk</u>				
On-balance sheet exposures:				
Sovereigns/Central banks	561,489	561,489	-	-
Public Sector Entities	141,804	141,804	28,361	2,269
Bank, DFIs and Multilateral Development Banks	90,482	90,482	28,299	2,264
Corporates	944,886	756,796	237,333	18,987
Regulatory retail	3,373	388	291	23
Residential mortgages	338	338	118	9
Other assets	74,350	74,350	74,350	5,948
Equity exposures	-	-	-	-
Defaulted exposures	119	119	118	9
Total on-balance sheet exposures	<u>1,816,841</u>	<u>1,625,766</u>	<u>368,870</u>	<u>29,509</u>
Off-balance sheet exposures:				
Credit-related off-balance sheet exposures	93,972	53,431	52,644	4,212
Defaulted exposures	-	-	-	-
Total off-balance sheet exposures	<u>93,972</u>	<u>53,431</u>	<u>52,644</u>	<u>4,212</u>
Total on and off-balance sheet exposures	<u>1,910,813</u>	<u>1,679,197</u>	<u>421,514</u>	<u>33,721</u>
(ii) Market Risk (Note 4.0)				
Interest rate risk	-	-	-	-
Foreign currency risk	22	-	22	2
	22	-		
Option risk			-	-
Total			<u>22</u>	<u>2</u>
(iii) Operational Risk	-	-	136,358	10,909
Total	<u>1,910,813</u>	<u>1,679,197</u>	<u>557,894</u>	<u>44,632</u>

Note:

Under Islamic Banking, the Group does not use 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.

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**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 of any collateral held or other credit enhancements and after allowance for impairment, where appropriate.

<b>GROUP/BANK</b>	Geographical region			Total RM'000
	Northern RM'000	Central RM'000	Southern RM'000	
<b>30 September 2020</b>				
Cash and short-term funds (exclude cash in hand)	-	161,499	-	161,499
Amounts due from clients and brokers	16,967	62,261	7,884	87,112
Financial investments at fair value through other comprehensive income (exclude equity securities)	-	1,137,678	-	1,137,678
Financial investments at amortised cost	-	16	-	16
Loans, advances and financing	34,997	245,078	18,286	298,361
Statutory deposits with Bank Negara Malaysia	-	-	-	-
<b>Total on-balance sheet</b>	<b>51,964</b>	<b>1,606,532</b>	<b>26,170</b>	<b>1,684,666</b>
Contingent liabilities	-	1,050	-	1,050
Commitments	88,195	224,922	48,417	361,534
<b>Total off-balance sheet</b>	<b>88,195</b>	<b>225,972</b>	<b>48,417</b>	<b>362,584</b>
<b>Total credit exposure</b>	<b>140,159</b>	<b>1,832,504</b>	<b>74,587</b>	<b>2,047,250</b>

<b>GROUP/BANK</b>	Geographical region			Total RM'000
	Northern RM'000	Central RM'000	Southern RM'000	
<b>31 March 2020</b>				
Cash and short-term funds (exclude cash in hand)	-	44,783	-	44,783
Amounts due from clients and brokers	10,906	36,558	3,701	51,165
Financial investments at fair value through other comprehensive income (exclude equity securities)	-	1,381,815	-	1,381,815
Financial investments at amortised cost	-	16	-	16
Loans, advances and financing	19,960	262,385	10,931	293,276
Statutory deposits with Bank Negara Malaysia	-	29,106	-	29,106
<b>Total on-balance sheet</b>	<b>30,866</b>	<b>1,754,663</b>	<b>14,632</b>	<b>1,800,161</b>
Contingent liabilities (Note 1)	-	1,575	-	1,575
Commitments (Note 1)	94,444	239,163	53,578	387,185
<b>Total off-balance sheet</b>	<b>94,444</b>	<b>240,738</b>	<b>53,578</b>	<b>388,760</b>
<b>Total credit exposure</b>	<b>125,310</b>	<b>1,995,401</b>	<b>68,210</b>	<b>2,188,921</b>

Note 1:

The off-balance sheet items disclosure have been updated to align with industry practice.

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/BANK</b>								
<b>30 September 2020</b>								
Cash and short-term funds (exclude cash in hand)	41	161,458	-	-	-	-	-	161,499
Amounts due from clients and brokers	-	7,036	-	-	-	-	80,076	87,112
Financial investments at fair value through other comprehensive income (exclude equity securities)	447,124	354,956	202,213	80,151	53,234	-	-	1,137,678
Financial investments at amortised cost	-	16	-	-	-	-	-	16
Loans, advances and financing	-	20,077	-	37,324	52,010	144,799	44,151	298,361
Statutory deposits with Bank Negara Malaysia	-	-	-	-	-	-	-	-
<b>Total on-balance sheet</b>	<b>447,165</b>	<b>543,543</b>	<b>202,213</b>	<b>117,475</b>	<b>105,244</b>	<b>144,799</b>	<b>124,227</b>	<b>1,684,666</b>
Contingent liabilities	-	1,050	-	-	-	-	-	1,050
Commitments	-	77,842	-	26	21,647	256,729	5,290	361,534
<b>Total off-balance sheet</b>	<b>-</b>	<b>78,892</b>	<b>-</b>	<b>26</b>	<b>21,647</b>	<b>256,729</b>	<b>5,290</b>	<b>362,584</b>
<b>Total credit exposure</b>	<b>447,165</b>	<b>622,435</b>	<b>202,213</b>	<b>117,501</b>	<b>126,891</b>	<b>401,528</b>	<b>129,517</b>	<b>2,047,250</b>
<b>GROUP/BANK</b>								
<b>31 March 2020</b>								
Cash and short-term funds (exclude cash in hand)	39	44,744	-	-	-	-	-	44,783
Amounts due from clients and brokers	-	-	-	-	-	-	51,165	51,165
Financial investments at fair value through other comprehensive income (exclude equity securities)	532,344	509,225	205,185	78,204	56,857	-	-	1,381,815
Financial investments at amortised cost	-	16	-	-	-	-	-	16
Loans, advances and financing	-	21,463	-	41,903	52,419	133,290	44,201	293,276
Statutory deposits with Bank Negara Malaysia	29,106	-	-	-	-	-	-	29,106
<b>Total on-balance sheet</b>	<b>561,489</b>	<b>575,448</b>	<b>205,185</b>	<b>120,107</b>	<b>109,276</b>	<b>133,290</b>	<b>95,366</b>	<b>1,800,161</b>
Contingent liabilities (Note 1)	-	-	-	1,575	-	-	-	1,575
Commitments (Note 1)	-	101,688	-	39	21,284	258,887	5,287	387,185
<b>Total off-balance sheet</b>	<b>-</b>	<b>101,688</b>	<b>-</b>	<b>1,614</b>	<b>21,284</b>	<b>258,887</b>	<b>5,287</b>	<b>388,760</b>
<b>Total credit exposure</b>	<b>561,489</b>	<b>677,136</b>	<b>205,185</b>	<b>121,721</b>	<b>130,560</b>	<b>392,177</b>	<b>100,653</b>	<b>2,188,921</b>

Note 1:

The off-balance sheet items disclosure have been updated to align with industry practice.

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**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/Bank</u>	<u>Up to 1 month</u> RM'000	<u>&gt;1-3 months</u> RM'000	<u>&gt;3-6 months</u> RM'000	<u>&gt;6-12 months</u> RM'000	<u>≥1 year</u> RM'000	<u>Total</u> RM'000
<b>30 September 2020</b>						
Cash and short-term funds (exclude cash in hand)	161,499	-	-	-	-	161,499
Amounts due from clients and brokers	87,112	-	-	-	-	87,112
Financial investments at fair value through other comprehensive income (exclude equity securities)	-	30,527	-	102,955	1,004,196	1,137,678
Financial investments at amortised cost	-	-	16	-	-	16
Loans, advances and financing	173,592	1,216	-	43,816	79,737	298,361
Statutory deposits with Bank Negara Malaysia	-	-	-	-	-	-
<b>Total on-balance sheet</b>	<b>422,203</b>	<b>31,743</b>	<b>16</b>	<b>146,771</b>	<b>1,083,933</b>	<b>1,684,666</b>
<b>31 March 2020</b>						
Cash and short-term funds (exclude cash in hand)	44,783	-	-	-	-	44,783
Amounts due from clients and brokers	51,165	-	-	-	-	51,165
Financial investments at fair value through other comprehensive income (exclude equity securities)	35,697	76,176	44,865	51,094	1,173,983	1,381,815
Financial investments at amortised cost	-	-	-	16	-	16
Loans, advances and financing	165,039	-	-	-	128,237	293,276
Statutory deposits with Bank Negara Malaysia	-	-	-	-	29,106	29,106
<b>Total on-balance sheet</b>	<b>296,684</b>	<b>76,176</b>	<b>44,865</b>	<b>51,110</b>	<b>1,331,326</b>	<b>1,800,161</b>

**3.0 Credit Risk (cont'd.)**

**3.2 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 3 months. For loans that are structured to pay principal and/or interest at quarterly interval or longer, a default of payment will trigger an impairment. Under MFRS9, exposures more than 30 days past due are transferred to Stage 2.

The following tables represent the past due but not impaired loans, advances and financing analysed by sector:

	<u>GROUP/BANK</u>	<u>GROUP/BANK</u>
	30 September	31 March
	2020	2020
	RM'000	RM'000
Household	<u>29</u>	<u>4</u>

Past due but not impaired loans, advances and financing analysed by significant geographical areas:

	<u>GROUP/BANK</u>	<u>GROUP/BANK</u>
	30 September	31 March
	2020	2020
	RM'000	RM'000
Central region	<u>29</u>	<u>4</u>

**3.0 Credit Risk (cont'd.)**

**3.3 Impaired Loans, Advances and Financing and Allowance for Expected Credit Losses Analysis**

Impaired loans, advances and financing are exposures where the customers have failed to make a principal and/ or interest payment for more than 3 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.

Impaired loans, advances and financing analysed by sectors:

	<b>GROUP/BANK</b>	
	30 September 2020 RM'000	31 March 2020 RM'000
Household	54	428
	54	428

Allowance for expected credit losses on loans, advances and financing analysed by sectors:

	12 months ECL (Stage 1) RM'000	Lifetime ECL Not-credit Impaired (Stage 2) RM'000	Lifetime ECL Credit Impaired (Stage 3) RM'000	ECL charged/ (write-back) for the period (net) RM'000	Stage 3 write-off for the period RM'000
<b>30 September 2020</b>					
Financial, insurance & business services services and real estate	24	-	-	-	-
Agriculture, manufacturing, wholesale & retail trade	169	-	-	-	-
Construction	-	630	-	-	-
Household	31	-	-	(264)	(78)
Others	168	-	-	-	-
	392	630	-	(264)	(78)

	12 months ECL (Stage 1) RM'000	Lifetime ECL Not-credit Impaired (Stage 2) RM'000	Lifetime ECL Credit Impaired (Stage 3) RM'000	ECL charged/ (write-back) for the year (net) RM'000	Stage 3 write-off for the year RM'000
<b>31 March 2020</b>					
Financial, insurance & business services services and real estate	20	-	-	-	-
Agriculture, manufacturing, wholesale & retail trade	160	-	-	-	-
Construction	185	-	-	4	(127)
Household	185	-	342	(86)	(1)
Others	151	-	-	-	-
	701	-	342	(82)	(128)

3.0 Credit Risk (cont'd.)

3.3 Impaired Loans, Advances and Financing and Allowance for Expected Credit Losses Analysis (cont'd.)

Allowance for expected credit losses analysed by significant geographical areas:

<b><u>GROUP/BANK</u></b>	Impaired loans, advances and financing	12 months ECL (Stage 1)	Lifetime ECL Not-credit Impaired (Stage 2)	Lifetime ECL Credit Impaired (Stage 3)
<b>30 September 2020</b>	RM'000	RM'000	RM'000	RM'000
Northern region	-	31	-	-
Central region	54	361	630	-
	<u>54</u>	<u>392</u>	<u>630</u>	<u>-</u>

<b><u>GROUP/BANK</u></b>	Impaired loans, advances and financing	12 months ECL (Stage 1)	Lifetime ECL Not-credit Impaired (Stage 2)	Lifetime ECL Credit Impaired (Stage 3)
<b>31 March 2020</b>	RM'000	RM'000	RM'000	RM'000
Northern region	-	183	-	-
Central region	428	518	-	342
	<u>428</u>	<u>701</u>	<u>-</u>	<u>342</u>

3.3 Impaired Loans, Advances and Financing and Allowance for Expected Credit Losses Analysis (cont'd.)

Movements in the allowance for expected credit losses on loans, advances and financing are as follows:

	12 months ECL	Lifetime ECL	Lifetime ECL	<u>Total</u> RM'000
	<u>(Stage 1)</u> RM'000	Not-credit Impaired <u>(Stage 2)</u> RM'000	Credit Impaired <u>(Stage 3)</u> RM'000	
<b>GROUP/BANK</b>				
At 1 April 2020	701	-	342	1,043
Transfer to Stage 2	(222)	786	-	564
Financial assets derecognised other than write-off	(12)	-	(81)	(93)
Changes due to change in credit risk	(75)	(156)	(183)	(414)
Total (write-back from)/ charge to income statement	(309)	630	(264)	57
Write-off	-	-	(78)	(78)
At 30 September 2020	392	630	-	1,022

	12 months ECL	Lifetime ECL	Lifetime ECL	<u>Total</u> RM'000
	<u>(Stage 1)</u> RM'000	Not-credit Impaired <u>(Stage 2)</u> RM'000	Credit Impaired <u>(Stage 3)</u> RM'000	
<b>GROUP/BANK</b>				
At 1 April 2019	512	-	552	1,064
Transfer to Stage 2	-	1	(103)	(102)
Transfer to Stage 3	-	(1)	-	(1)
New financial assets originated or purchased	97	-	-	97
Financial assets derecognised other than write-off	(107)	-	-	(107)
Changes due to change in credit risk	199	-	21	220
Total charge to/ (write-back from) income statement	189	-	(82)	107
Write-off	-	-	(128)	(128)
At 31 March 2020	701	-	342	1,043



3.0 Credit Risk (cont'd.)

3.4 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:

<u>GROUP/BANK</u> 30 September 2020 Risk- Weights	Exposures after netting and Credit risk mitigation								Total Exposures after Netting and Credit Risk Mitigation RM'000	Total Risk- Weighted Assets RM'000
	<u>Sovereigns</u> <u>/Central</u> <u>Banks</u> RM'000	<u>Public</u> <u>Sector</u> <u>Entities</u> RM'000	<u>Banks,</u> <u>DFIs and</u> <u>Multilateral</u> <u>Development</u> <u>Banks</u> RM'000	<u>Corporates</u> RM'000	<u>Regulatory</u> <u>Retail</u> RM'000	<u>Residential</u> <u>mortgages</u> RM'000	<u>Other</u> <u>Assets</u> RM'000	<u>Equity</u> <u>Exposures</u> RM'000		
0%	447,165	-	-	214,273	-	-	-	-	661,438	-
20%	-	129,091	85,602	326,612	-	-	7,035	-	548,340	109,668
35%	-	-	-	-	-	350	-	-	350	123
50%	-	-	81,232	15,313	-	-	-	-	96,545	48,272
75%	-	-	-	-	11,796	-	-	-	11,796	8,848
100%	-	-	-	211,702	-	54	83,418	-	295,174	295,174
150%	-	-	-	-	-	-	-	-	-	-
Total exposures	447,165	129,091	166,834	767,900	11,796	404	90,453	-	1,613,643	462,085
Risk-weighted assets by exposures	-	25,818	57,737	284,681	8,847	177	84,825	-	462,085	
Average risk-weight	-	20%	35%	37%	75%	44%	94%	-	29%	
Deduction from Capital base	-	-	-	-	-	-	-	-	-	-

3.0 Credit Risk (cont'd.)

3.4 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.):

<b>GROUP/BANK</b> <b>31 March 2020</b> Risk- <u>Weights</u>	←----- Exposures after netting and Credit risk mitigation ----->								Total Exposures after Netting and Credit Risk <u>Mitigation</u> RM'000	Total Risk- Weighted <u>Assets</u> RM'000
	Sovereigns /Central <u>Banks</u> RM'000	Public Sector <u>Entities</u> RM'000	Banks, DFIs and Multilateral Development <u>Banks</u> RM'000	<u>Corporates</u> RM'000	Regulatory <u>Retail</u> RM'000	Residential <u>mortgages</u> RM'000	Other <u>Assets</u> RM'000	Equity <u>Exposures</u> RM'000		
0%	561,489	-	-	204,645	-	-	-	-	766,134	-
20%	-	141,804	56,474	383,910	-	-	-	-	582,188	116,438
35%	-	-	-	-	-	338	-	-	338	118
50%	-	-	34,008	15,398	-	-	-	-	49,406	24,703
75%	-	-	-	-	3,535	-	-	-	3,535	2,651
100%	-	-	-	203,145	-	86	74,350	-	277,581	277,581
150%	-	-	-	15	-	-	-	-	15	23
<b>Total exposures</b>	<b>561,489</b>	<b>141,804</b>	<b>90,482</b>	<b>807,113</b>	<b>3,535</b>	<b>424</b>	<b>74,350</b>	<b>-</b>	<b>1,679,197</b>	<b>421,514</b>
Risk-weighted assets by exposures	-	28,361	28,299	287,649	2,651	204	74,350	-	421,514	
Average risk-weight	-	20%	31%	36%	75%	48%	100%	-	25%	
Deduction from Capital base	-	-	-	-	-	-	-	-	-	-

3.0 Credit Risk (cont'd.)

3.4 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 ("MARC"), Standard and Poor's ("S&P"), Moody's, Fitch, and Rating and Investment ("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 Eligible Credit Assessment Institutions ("ECAIs"):

**GROUP/BANK**  
**30 September 2020**

Exposure Class	Ratings by Approved ECAIs*						Total
	Moody's	Aaa to Aa3 / P-1	A1 to A3 / P-2	Baa1 to Ba3 / P-3	B1 to C / Others	Unrated	
	S&P	AAA to AA- / A-1	A+ to A- / A-2	BBB+ to BB- / A-3	B+ to D / Others	Unrated	
	Fitch	AAA to AA- / F1+, F1	A+ to A- / A-2	BBB+ to BB- / F3	B+ to D	Unrated	
	RAM	AAA to AA3 / P-1	A+ to A3 / P-2	BBB1+ to BB3 / P-3	B to D / NP	Unrated	
	MARC	AAA to AA- / MARC-1	A+ to A- / MARC-2	BBB+ to BB- / MARC-3	B+ to D / MARC-4	Unrated	
	R&I (Note 1)	AAA to AA- / a-1+, a-1	A+ to A- / a-2	BBB+ to BB- / a-3	B+ to D / b, c	Unrated	
		RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<b>On and Off Balance-Sheet Exposures</b>							
<b>(i) Exposures risk-weighted using Sovereigns and Central Banks rating</b>							
	Public Sector Entities	-	118,331	-	-	-	118,331
	Sovereigns and Central Banks (See Note 2)	-	447,165	-	-	-	447,165
	Corporates	-	214,273	-	-	-	214,273
	Banks, DFIs and Multilateral Development Banks	-	-	-	-	-	-
		-	779,769	-	-	-	779,769
<b>(ii) Exposures risk-weighted using Banking Institutions long-term rating</b>							
	Banks, DFIs and Multilateral Development Banks	5,726	161,108	-	-	-	166,834
<b>Exposures risk-weighted using Banking Institutions short-term rating</b>							
	Banks, DFIs and Multilateral Development Banks	-	-	-	-	-	-
		5,726	161,108	-	-	-	166,834
<b>(iii) Exposures risk-weighted using Corporate long-term rating</b>							
	Public Sector Entities	10,713	-	-	-	47	10,760
	Corporates	326,611	15,297	-	-	433,821	775,729
	Insurance Companies, Securities Firms & Fund Managers	-	-	-	-	-	-
<b>Exposures risk-weighted using Corporate short-term rating</b>							
	Public Sector Entities	-	-	-	-	-	-
	Corporates	-	-	-	-	-	-
	Insurance Companies, Securities Firms & Fund Managers	-	-	-	-	-	-
		337,324	15,297	-	-	433,868	786,489

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

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

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

3.0 Credit Risk (cont'd.)

3.4 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.):

**GROUP/BANK**  
**31 March 2020**

Exposure Class	Ratings by Approved ECAIs*					Total	
	Moody's	Aaa to Aa3 / P-1	A1 to A3 / P-2	Baa1 to Ba3 / P-3	B1 to C / Others		Unrated
	S&P	AAA to AA- / A-1	A+ to A- / A-2	BBB+ to BB- / A-3	B+ to D / Others		Unrated
	Fitch	AAA to AA- / F1+, F1	A+ to A- / A-2	BBB+ to BB- / F3	B+ to D		Unrated
	RAM	AAA to AA3 / P-1	A+ to A3 / P-2	BBB1+ to BB3 / P-3	B to D / NP		Unrated
	MARC	AAA to AA- / MARC-1	A+ to A- / MARC-2	BBB+ to BB- / MARC-3	B+ to D / MARC-4		Unrated
	R&I (Note 1)	AAA to AA- / a-1+, a-1	A+ to A- / a-2	BBB+ to BB- / a-3	B+ to D / b, c		Unrated
<b>On and Off Balance-Sheet Exposures</b>							
<b>(i) Exposures risk-weighted using Sovereigns and Central Banks rating</b>							
Public Sector Entities	-	113,935	-	-	-	113,935	
Sovereigns and Central Banks (See Note 2)	-	561,489	-	-	-	561,489	
Corporates	-	204,645	-	-	-	204,645	
Banks, DFIs and Multilateral Development Banks	-	-	-	-	-	-	
	-	880,069	-	-	-	880,069	
<b>(ii) Exposures risk-weighted using Banking Institutions long-term rating</b>							
Banks, DFIs and Multilateral Development Banks	15,628	44,441	727	-	-	60,796	
<b>Exposures risk-weighted using Banking Institutions short-term rating</b>							
Banks, DFIs and Multilateral Development Banks	29,685	-	-	-	-	29,685	
	45,313	44,441	727	-	-	90,481	
<b>(iii) Exposures risk-weighted using Corporate long-term rating</b>							
Public Sector Entities	25,863	-	-	-	2,006	27,869	
Corporates	383,910	15,381	-	-	428,989	828,280	
Insurance Companies, Securities Firms & Fund Managers	-	-	-	-	-	-	
<b>Exposures risk-weighted using Corporate short-term rating</b>							
Public Sector Entities	-	-	-	-	-	-	
Corporates	-	-	-	-	-	-	
Insurance Companies, Securities Firms & Fund Managers	-	-	-	-	-	-	
	409,773	15,381	-	-	430,995	856,149	

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

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

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

Note:

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

### 3.0 Credit Risk (cont'd.)

#### 3.5 Credit Risk Mitigation ("CRM")

As a practical approach towards mitigating credit risk, the Group accepts a wide range of collaterals. Main types of collateral acceptable to the Group include cash, guarantees, commercial and residential real estates, 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 guidelines 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/BANK</b> <b>30 September 2020</b> <b>Exposure Class</b>	<b>Exposures</b> <b>before CRM</b> RM'000	<b>Exposures</b> <b>covered by</b> <b>guarantees/</b> <b>credit</b> <b>derivatives</b> RM'000	<b>Exposures</b> <b>covered by</b> <b>eligible</b> <b>financial</b> <b>collateral</b> RM'000	<b>Exposures</b> <b>covered by</b> <b>other eligible</b> <b>collateral</b> RM'000
<b><u>Credit Risk</u></b>				
On-balance sheet exposures:				
Sovereigns/Central banks	447,165	-	-	-
Public Sector Entities	129,091	-	-	-
Banks, DFIs and Multilateral Development Banks	166,834	-	-	-
Corporates	925,999	-	187,610	-
Regulatory retail	10,033	-	7,998	-
Residential mortgages	350	-	-	-
Other assets	90,453	-	-	-
Equity exposures	-	-	-	-
Defaulted exposures	70	-	-	-
Total on-balance sheet exposures	<u>1,769,995</u>	<u>-</u>	<u>195,608</u>	<u>-</u>
Off-balance sheet exposures:				
Off-balance sheet exposures other than OTC derivatives or credit derivatives	82,234	-	42,978	-
Defaulted exposures	-	-	-	-
Total off-balance sheet exposures	<u>82,234</u>	<u>-</u>	<u>42,978</u>	<u>-</u>
Total on and off-balance sheet exposures	<u>1,852,229</u>	<u>-</u>	<u>238,586</u>	<u>-</u>

3.0 Credit Risk (cont'd.)

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

<u>GROUP/BANK</u> 31 March 2020 Exposure Class	<u>Exposures</u> <u>before CRM</u> RM'000	<u>Exposures</u> <u>covered by</u> <u>guarantees/</u> <u>credit</u> <u>derivatives</u> RM'000	<u>Exposures</u> <u>covered by</u> <u>eligible</u> <u>financial</u> <u>collateral</u> RM'000	<u>Exposures</u> <u>covered by</u> <u>other eligible</u> <u>collateral</u> RM'000
<b><u>Credit Risk</u></b>				
On-balance sheet exposures:				
Sovereigns/Central banks	561,489	-	-	-
Public Sector Entities	141,804	-	-	-
Banks, DFIs and Multilateral Development Banks	90,482	-	-	-
Corporates	944,886	-	188,090	-
Regulatory retail	3,373	-	2,985	-
Residential mortgages	338	-	-	-
Other assets	74,350	-	-	-
Equity exposures	-	-	-	-
Defaulted exposures	119	-	-	-
Total on-balance sheet exposures	<u>1,816,841</u>	<u>-</u>	<u>191,075</u>	<u>-</u>
Off-balance sheet exposures:				
Off-balance sheet exposures other than OTC derivatives or credit derivatives	93,972	-	40,541	-
Defaulted exposures	-	-	-	-
Total off-balance sheet exposures	<u>93,972</u>	<u>-</u>	<u>40,541</u>	<u>-</u>
Total on and off-balance sheet exposures	<u>1,910,813</u>	<u>-</u>	<u>231,616</u>	<u>-</u>

3.0 Credit Risk (cont'd.)

3.6 Off-Balance Sheet Exposures and Counterparty Credit Risk

Off-balance sheet exposures of the Group and the Bank are mainly from the commitments to extend credit including the unutilised or undrawn portions of credit facilities.

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

	<b>Principal Amount</b>	<b>Credit Equivalent Amount</b>	<b>Risk- Weighted Assets</b>
	RM'000	RM'000	RM'000
<b><u>GROUP/ BANK</u></b>			
<b>30 September 2020</b>			
<u>Credit-related exposures</u>			
Transaction-related contingent items	1,050	525	525
Irrevocable commitments to extend credit:			
• maturity not exceeding 1 year	330,193	66,039	20,620
• maturity exceeding 1 year	1,341	670	670
Obligations under an on going underwriting agreement	30,000	15,000	15,000
	<u>362,584</u>	<u>82,234</u>	<u>36,815</u>

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Credit-related exposures

Transaction-related contingent items	1,575	788	788
Irrevocable commitments to extend credit:			
• maturity not exceeding 1 year	334,694	66,939	25,611
• maturity exceeding 1 year	1,341	670	670
Obligations under an on going underwriting agreement	51,150	25,575	25,575
	<u>388,760</u>	<u>93,972</u>	<u>52,644</u>

4.0 Market Risk (cont'd.)

Regulatory capital requirements

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

	<u>GROUP/BANK</u>	
	Risk- Weighted Assets RM'000	Capital Requirements RM'000
<b>30 September 2020</b>		
Interest rate risk		
• General interest rate risk	-	-
• Specific interest rate risk	-	-
	<u>-</u>	<u>-</u>
Foreign exchange risk	10,087	807
Option risk	29,400	2,352
	<u>39,487</u>	<u>3,159</u>
<b>31 March 2020</b>		
Interest rate risk		
• General interest rate risk	-	-
• Specific interest rate risk	-	-
	<u>-</u>	<u>-</u>
Foreign exchange risk	22	2
Option risk	-	-
	<u>22</u>	<u>2</u>



## 5.0 Equity Exposures in Banking Book

The following table shows the equity exposures in banking book:

<u>GROUP/ BANK</u>	30 September 2020		31 March 2020	
	Gross credit exposures	Risk-weighted assets	Gross credit exposures	Risk-weighted assets
	RM'000	RM'000	RM'000	RM'000
<b>Privately held</b>				
For socio-economic purposes	70,194	70,194	64,392	64,392

### Gains and losses on equity exposures in the banking book

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

<u>GROUP/ BANK</u>	30 September 2020 RM'000	31 March 2020 RM'000
Unrealised gains recognised in revaluation reserve		
• Privately held equity investments	5,802	3,608

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

Group Risk Management performs independent monitoring of the interest rate/profit rate benchmarks to ensure compliance. Any exceptions are reported and appropriate remedial actions are taken, where necessary. Schedule reporting via risk dashboards are provided to senior management, GRMC and Board. The risk dashboards provide a visual gauge ("dashboard view") on the IRR/RORBB of the Group.

The Group is guided by BNM's guidelines and Basel standards on management of IRR/RORBB.

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

**GROUP/BANK**

	<b>30 September 2020</b>	<b>31 March 2020</b>
	<b>+ 100 bps</b>	<b>+ 100 bps</b>
	RM'000	RM'000
<b>Impact on net interest income</b>		
Ringgit Malaysia	<u>(4,500)</u>	<u>(6,649)</u>
 <b>Impact on Economic Value</b>		
Ringgit Malaysia	<u>(49,331)</u>	<u>(52,991)</u>

7.0 Shariah Governance Disclosures

**Islamic Banking Business (Islamic window)**

(a) Capital Adequacy Ratios

The capital adequacy ratios of the Islamic window are as follows:

	<b>GROUP/ BANK</b>	
	<b>30 September 2020</b>	<b>31 March 2020</b>
<u>Before deducting proposed dividends</u>		
CET I capital ratio	476.607%	272.347%
Tier I capital ratio	476.607%	272.347%
Total capital ratio	476.607%	273.076%
<u>After deducting proposed dividends</u>		
CET I capital ratio	298.490%	249.652%
Tier I capital ratio	298.490%	249.652%
Total capital ratio	298.490%	250.381%

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

	<b>GROUP/ BANK</b>	
	<b>30 September 2020 RM'000</b>	<b>31 March 2020 RM'000</b>
<b><u>CET I Capital</u></b>		
Funds allocated from Head Office	56,000	56,000
Retained profits	61,723	62,332
FVOCI reserves	1,354	749
Regulatory reserves	-	48
	<u>119,077</u>	<u>119,129</u>
Less: Regulatory adjustments		
- 55% of FVOCI reserves	(745)	(412)
- Regulatory reserves	-	(48)
- Additional Tier 1 Sukuk Wakalah	-	(60,000)
Total CET I Capital / Total Tier I Capital	<u>118,332</u>	<u>58,669</u>
<b><u>Tier II Capital</u></b>		
Expected credit losses*	-	157
<b>Total Capital Base</b>	<u>118,332</u>	<u>58,826</u>

\*Expected credit losses for stage 1 and stage 2 only.

7.0 Shariah Governance Disclosures (cont'd.)

Islamic Banking Business (Islamic window) (cont'd.)

(b) Regulatory Capital Requirements

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

<b>GROUP/ BANK</b> <b>30 September 2020</b> <b>Exposure Class</b>	<b>Gross</b> <b>Exposures</b> RM'000	<b>Net</b> <b>Exposures</b> RM'000	<b>Risk- Weighted</b> <b>Assets</b> RM'000	<b>Capital</b> <b>Requirements</b> RM'000
(i) <u>Credit Risk</u>				
On-balance sheet exposures:				
Sovereigns/Central banks	34,455	34,455	-	-
Banks, DFIs and Multilateral Development Banks	79,829	79,829	15,965	1,277
Corporates	10,516	10,516	-	-
Other assets	13	13	13	1
Total on-balance sheet exposures	<u>124,813</u>	<u>124,813</u>	<u>15,978</u>	<u>1,278</u>
Off-balance sheet exposures:				
Credit-related off-balance sheet exposures	-	-	-	-
Total off-balance sheet exposures	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total on and off-balance sheet exposures	<u>124,813</u>	<u>124,813</u>	<u>15,978</u>	<u>1,278</u>
(ii) Operational Risk	-	-	8,850	708
Total RWA and capital requirements	<u>124,813</u>	<u>124,813</u>	<u>24,828</u>	<u>1,986</u>

<b>GROUP/ BANK</b> <b>31 March 2020</b> <b>Exposure Class</b>	<b>Gross</b> <b>Exposures</b> RM'000	<b>Net</b> <b>Exposures</b> RM'000	<b>Risk- Weighted</b> <b>Assets</b> RM'000	<b>Capital</b> <b>Requirements</b> RM'000
(i) <u>Credit Risk</u>				
On-balance sheet exposures:				
Sovereigns/Central banks	11,010	11,010	-	-
Banks, DFIs and Multilateral Development Banks	11,889	11,889	2,597	207
Corporates	35,750	35,750	5,195	416
Other assets	4,768	4,768	4,768	381
Total on-balance sheet exposures	<u>63,417</u>	<u>63,417</u>	<u>12,560</u>	<u>1,004</u>
Off-balance sheet exposures:				
Credit-related off-balance sheet exposures	-	-	-	-
Total off-balance sheet exposures	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
Total on and off-balance sheet exposures	<u>63,417</u>	<u>63,417</u>	<u>12,560</u>	<u>1,004</u>
(ii) Operational Risk	-	-	8,982	719
Total RWA and capital requirements	<u>63,417</u>	<u>63,417</u>	<u>21,542</u>	<u>1,723</u>