



**BANK MUAMALAT MALAYSIA BERHAD**

Company No. 6175-W  
(Incorporated in Malaysia)

**BASEL II  
PILLAR 3 DISCLOSURES**

**FOR THE HALF YEAR ENDED  
30 SEPTEMBER 2019 (1 SAFAR 1441H)**

**Statement by Chief Executive Officer**

**In the name of Allah, The Most Beneficent, The Most Merciful**

In accordance with the requirement of BNM's Guideline on Capital Adequacy Framework for Islamic Banks ('CAFIB') – Disclosure Requirement ('Pillar 3'), and on behalf of the Board and management of Bank Muamalat Malaysia Berhad, I am pleased to provide an attestation on the Pillar 3 disclosures of the Group and the Bank for the half year ended 30 September 2019.

**Khairul Kamarudin**  
Deputy Chief Executive Officer

**Pillar 3 Disclosure Content**

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**Bank Muamalat Malaysia Berhad**  
**Basel II Pillar 3 Quantitative Disclosure**

**Overview**

The Pillar 3 Disclosure is a regulatory requirement aimed at enhancing market transparency and discipline. It is prepared in accordance to the Bank Negara Malaysia's (BNM's) guidelines "Capital Adequacy Framework for Islamic Banks (CAFIB) - Disclosure Requirements (Pillar 3)" and contains qualitative and quantitative information on Bank Muamalat Malaysia Berhad's (BMMB's) risk exposures and capital adequacy levels as well as on its capital and risk management practices.

In assessing its capital position, BMMB applies the prescribed Standardised Approach to measure its credit and market risk exposures and the Basic Indicator Approach for operational risk, as outlined under the BNM's CAFIB guidelines.

This Pillar 3 disclosure should be read in conjunction with the Bank's half year unaudited 30 September 2019 Interim Financial Statements.

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The tables below present the capital adequacy ratios of the Group and the Bank.

**Table 1: Capital adequacy ratios**

	<b>Group</b>		<b>Bank</b>	
	<b>30 September</b>	<b>31 March</b>	<b>30 September</b>	<b>31 March</b>
	<b>2019</b>	<b>2019</b>	<b>2019</b>	<b>2019</b>
CET1 capital ratio	<b>15.891%</b>	15.804%	<b>15.793%</b>	15.679%
Total capital ratio	<b>18.630%</b>	18.593%	<b>18.538%</b>	18.470%

The table below presents the capital position of the Group and Bank.

**Table 2: Capital structure**

	<b>Group</b>		<b>Bank</b>	
	<b>30 September</b>	<b>31 March</b>	<b>30 September</b>	<b>31 March</b>
	<b>2019</b>	<b>2019</b>	<b>2019</b>	<b>2019</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>Tier-I capital</b>				
Share capital	<b>1,195,000</b>	1,195,000	<b>1,195,000</b>	1,195,000
Retained profits	<b>1,092,612</b>	1,094,765	<b>1,086,481</b>	1,087,937
<b>Other Reserves</b>				
Regulatory reserve	<b>58,518</b>	63,585	<b>58,518</b>	63,585
Unrealised losses on fair value through other comprehensive income ("FVOCI") financial instruments	<b>44,318</b>	(1,514)	<b>44,319</b>	(1,515)
Foreign exchange translation reserve	<b>1,047</b>	(418)	<b>1,047</b>	(417)
<b>Regulatory Adjustment</b>				
Less: Regulatory reserve	<b>(58,518)</b>	(63,585)	<b>(58,518)</b>	(63,585)
Less: Investment property gain	<b>-</b>	(7,460)	<b>-</b>	(7,460)
Less: Deferred tax assets	<b>(23,908)</b>	(26,607)	<b>(23,633)</b>	(26,607)
Less: Unrealised losses on fair value through other comprehensive income	<b>(24,375)</b>	-	<b>(24,375)</b>	-
Less: Investment in subsidiaries	<b>-</b>	-	<b>(12,559)</b>	(12,559)
Less: Property revaluation gains	<b>(7,460)</b>	-	<b>(7,460)</b>	-
Less: Intangible Asset (net of deferred tax liabilities)	<b>(60,554)</b>	(75,753)	<b>(60,440)</b>	(75,693)
<b>Total Tier-I Capital</b>	<b>2,216,680</b>	2,178,013	<b>2,198,380</b>	2,158,686
<b>Tier-II capital</b>				
Subordinated sukuk	<b>254,100</b>	254,025	<b>254,100</b>	254,025
Collective assessment allowance for non-impaired financing and regulatory reserve	<b>124,644</b>	126,918	<b>124,644</b>	126,918
Add: Investment property gain	<b>3,357</b>	3,357	<b>3,357</b>	3,357
<b>Total Tier-II Capital</b>	<b>382,101</b>	384,300	<b>382,101</b>	384,300
<b>Total Capital Base</b>	<b>2,598,781</b>	2,562,313	<b>2,580,481</b>	2,542,986

The capital adequacy ratios of the Bank are computed in accordance with BNM's Capital Adequacy Framework for Islamic Banks (Capital Components) and Capital Adequacy Framework for Islamic Banks (Risk Weighted Assets) issued on 2 February 2018. The Group and Bank have adopted the Standardised Approach for credit risk and market risk, and the Basic Indicator Approach for operational risk. The minimum regulatory capital adequacy requirement for Islamic Bank Common Equity Tier I capital, Tier I capital, and Total Capital are 4.5%, 6.0% and 8.0% of total RWA respectively for the current period (2019: 4.5%, 6.0% and 8.0% of total RWA).

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The following tables present the minimum regulatory capital requirement to support the Group's and the Bank's risk-weighted assets:

**Table 3: Minimum capital requirement and risk-weighted assets**

	30 September 2019		31 March 2019	
	Risk Weighted Assets	Minimum Capital Requirement at 8%	Risk Weighted Assets	Minimum Capital Requirement at 8%
	RM'000	RM'000	RM'000	RM'000
<b>Group</b>				
Credit Risk	12,676,761	1,014,141	12,560,246	1,004,820
Market Risk	76,115	6,089	31,022	2,482
Operational Risk	1,196,612	95,729	1,190,113	95,209
<b>Total</b>	<b>13,949,488</b>	<b>1,115,959</b>	<b>13,781,381</b>	<b>1,102,510</b>
	30 September 2019		31 March 2019	
	Risk Weighted Assets	Minimum Capital Requirement at 8%	Risk Weighted Assets	Minimum Capital Requirement at 8%
	RM'000	RM'000	RM'000	RM'000
<b>Bank</b>				
Credit Risk	12,659,774	1,012,782	12,560,708	1,004,857
Market Risk	76,115	6,089	31,021	2,482
Operational Risk	1,184,303	94,744	1,176,241	94,099
<b>Total</b>	<b>13,920,192</b>	<b>1,113,615</b>	<b>13,767,970</b>	<b>1,101,438</b>

The Group and the Bank do not have any capital requirement for Large Exposure Risk as there is no amount in excess of the lowest threshold arising from equity holdings as specified in the BNM's RWCAF.

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Risk-weighted and capital requirements for credit risk, market risk and operational risk are as follows:

**Table 4: Minimum capital requirement and risk-weighted assets by exposures**

Group	Gross Exposures RM'000	*Net Exposures RM'000	Risk Weighted Assets RM'000	Minimum Capital Requirement at 8% RM'000
<b>30 September 2019</b>				
<b>(i) Credit Risk (Standardised Approach)</b>				
<b>(a) On Balance Sheet Exposures</b>				
Sovereign/Central Banks	6,973,693	6,973,693	-	-
PSEs	250,112	249,945	49,989	3,999
Banks, Development Financial Institution & MDBs	487,015	487,015	128,417	10,273
Corporates	5,758,847	5,680,058	4,423,301	353,864
Regulator Retail	5,865,450	5,857,355	5,208,417	416,674
Residential Real Estate	4,142,832	4,142,832	1,650,843	132,067
Higher Risk Assets	-	-	-	-
Other Assets	360,312	360,312	243,721	19,497
Defaulted Exposures	136,570	136,570	116,925	9,354
	<b>23,974,831</b>	<b>23,887,780</b>	<b>11,821,613</b>	<b>945,728</b>
<b>(b) Off-Balance Sheet Exposures**</b>				
Credit-related off-balance sheet exposure	894,772	894,770	805,016	64,401
Derivative financial instruments	130,576	130,576	50,132	4,011
	<b>1,025,348</b>	<b>1,025,346</b>	<b>855,148</b>	<b>68,412</b>
<b>Total Credit Exposures</b>	<b>25,000,179</b>	<b>24,913,126</b>	<b>12,676,761</b>	<b>1,014,140</b>
<b>(ii) Market Risk (Standardised Approach)</b>				
Benchmark Rate Risk	1,597	(1,609)	21,258	1,700
Foreign Currency Risk	33,621	(54,857)	54,857	4,389
Equity Position Risk	-	-	-	-
			<b>76,115</b>	<b>6,089</b>
<b>(iii) Operational Risk (Basic Indicators Approach)</b>			<b>1,196,612</b>	<b>95,729</b>
<b>(iv) Total RWA and Capital Requirements</b>			<b>13,949,488</b>	<b>1,115,958</b>

\* After netting and credit risk mitigation

\*\* Credit Risk of off balance sheet items

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Risk-weighted and capital requirements for credit risk, market risk and operational risk are as follows: (cont'd)

**Table 4: Minimum capital requirement and risk-weighted assets by exposures (cont'd)**

<b>Group</b>	<b>Gross Exposures RM'000</b>	<b>*Net Exposures RM'000</b>	<b>Risk Weighted Assets RM'000</b>	<b>Minimum Capital Requirement at 8% RM'000</b>
<b>31 March 2019</b>				
<b>(i) Credit Risk (Standardised Approach)</b>				
<b>(a) On Balance Sheet Exposures</b>				
Sovereign/Central Banks	6,171,672	6,171,672	-	-
PSEs	246,087	245,943	49,189	3,935
Banks, Development Financial Institution & MDBs	302,181	302,181	91,038	7,283
Corporates	5,791,771	5,716,682	4,245,387	339,631
Regulator Retail	6,184,706	6,174,587	5,452,316	436,185
Residential Real Estate	3,676,698	3,676,698	1,488,010	119,041
Higher Risk Assets	-	-	-	-
Other Assets	324,745	324,747	202,763	16,221
Defaulted Exposures	141,053	141,053	124,614	9,969
	<b>22,838,913</b>	<b>22,753,563</b>	<b>11,653,317</b>	<b>932,265</b>
<b>(b) Off-Balance Sheet Exposures**</b>				
Credit-related off-balance sheet exposure	1,673,805	1,673,805	850,508	68,041
Derivative financial instruments	149,879	149,879	56,422	4,514
	<b>1,823,684</b>	<b>1,823,684</b>	<b>906,930</b>	<b>72,554</b>
<b>Total Credit Exposures</b>	<b>24,662,597</b>	<b>24,577,247</b>	<b>12,560,247</b>	<b>1,004,820</b>
<b>(ii) Market Risk (Standardised Approach)</b>	<b>Long Position</b>	<b>Short Position</b>	<b>Risk Weighted Assets</b>	<b>Capital Requirement</b>
Benchmark Rate Risk	1,769	(1,815)	11,851	948
Foreign Currency Risk	5,031	(19,170)	19,170	1,534
Equity Position Risk	-	-	-	-
			<b>31,021</b>	<b>2,482</b>
<b>(iii) Operational Risk (Basic Indicators Approach)</b>			<b>1,190,113</b>	<b>95,209</b>
<b>(iv) Total RWA and Capital Requirements</b>			<b>13,781,381</b>	<b>1,102,510</b>

\* After netting and credit risk mitigation

\*\* Credit Risk of off balance sheet items



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Risk-weighted and capital requirements for credit risk, market risk and operational risk are as follows: (cont'd)

**Table 4: Minimum capital requirement and risk-weighted assets by exposures (cont'd)**

<b>Bank</b>	<b>Gross Exposures</b>	<b>*Net Exposures</b>	<b>Risk Weighted Assets</b>	<b>Minimum Capital Requirement</b>
<b>30 September 2019</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>at 8% RM'000</b>
<b>(i) Credit Risk (Standardised Approach)</b>				
<b>(a) On Balance Sheet Exposures</b>				
Sovereign/Central Banks	6,973,693	6,973,693	-	-
PSEs	250,112	249,945	49,989	3,999
Banks, Development Financial Institution & MDBs	487,015	487,015	128,417	10,273
Corporates	5,751,697	5,672,908	4,413,778	353,103
Regulator Retail	5,865,450	5,857,355	5,208,417	416,673
Residential Real Estate	4,142,832	4,142,832	1,650,843	132,067
Higher Risk Assets	-	-	-	-
Other Assets	352,847	352,846	236,254	18,900
Defaulted Exposures	136,570	136,570	116,925	9,354
	<b>23,960,216</b>	<b>23,873,164</b>	<b>11,804,623</b>	<b>944,369</b>
<b>(b) Off-Balance Sheet Exposures**</b>				
Credit-related off-balance sheet exposure	894,772	894,772	805,016	64,401
Derivative financial instruments	130,576	130,576	50,134	4,011
	<b>1,025,348</b>	<b>1,025,348</b>	<b>855,150</b>	<b>68,412</b>
<b>Total Credit Exposures</b>	<b>24,985,564</b>	<b>24,898,512</b>	<b>12,659,773</b>	<b>1,012,781</b>
<b>(ii) Market Risk (Standardised Approach)</b>	<b>Long Position</b>	<b>Short Position</b>	<b>Risk Weighted Assets</b>	<b>Capital Requirement</b>
Benchmark Rate Risk	1,597	(1,609)	21,258	1,701
Foreign Currency Risk	33,621	(54,857)	54,857	4,389
Equity Position Risk	-	-	-	-
			<b>76,115</b>	<b>6,090</b>
<b>(iii) Operational Risk (Basic Indicators Approach)</b>			<b>1,184,303</b>	<b>94,744</b>
<b>(iv) Total RWA and Capital Requirements</b>			<b>13,920,191</b>	<b>1,113,615</b>

\* After netting and credit risk mitigation

\*\* Credit Risk of off balance sheet items

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Risk-weighted and capital requirements for credit risk, market risk and operational risk are as follows: (cont'd)

**Table 4: Minimum capital requirement and risk-weighted assets by exposures (cont'd)**

<b>Bank</b>	<b>Gross Exposures</b>	<b>*Net Exposures</b>	<b>Risk Weighted Assets</b>	<b>Minimum Capital Requirement</b>
<b>31 March 2019</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>at 8% RM'000</b>
<b>(i) Credit Risk (Standardised Approach)</b>				
<b>(a) On Balance Sheet Exposures</b>				
Sovereign/Central Banks	6,171,672	6,171,672	-	-
PSEs	246,087	245,943	49,189	3,935
Banks, Development Financial Institution & MDBs	302,181	302,181	91,038	7,283
Corporates	5,791,771	5,716,682	4,245,387	339,631
Regulator Retail	6,184,706	6,174,587	5,452,316	436,185
Residential Real Estate	3,676,698	3,676,698	1,488,010	119,041
Higher Risk Assets	-	-	-	-
Other Assets	324,745	324,747	202,763	16,221
Defaulted Exposures	141,053	141,053	124,614	9,969
	<b>22,838,913</b>	<b>22,753,563</b>	<b>11,653,317</b>	<b>932,265</b>
<b>(b) Off-Balance Sheet Exposures**</b>				
Credit-related off-balance sheet exposure	1,673,805	1,673,805	850,508	68,041
Derivative financial instruments	149,879	149,879	56,422	4,514
	<b>1,823,684</b>	<b>1,823,684</b>	<b>906,930</b>	<b>72,554</b>
<b>Total Credit Exposures</b>	<b>24,662,597</b>	<b>24,577,247</b>	<b>12,560,247</b>	<b>1,004,820</b>
<b>(ii) Market Risk (Standardised Approach)</b>				
	<b>Long Position</b>	<b>Short Position</b>	<b>Risk Weighted Assets</b>	<b>Capital Requirement</b>
Benchmark Rate Risk	1,769	(1,815)	11,851	948
Foreign Currency Risk	5,031	(19,170)	19,170	1,534
Equity Position Risk	-	-	-	-
			<b>31,021</b>	<b>2,482</b>
<b>(iii) Operational Risk (Basic Indicators Approach)</b>			<b>1,190,113</b>	<b>95,209</b>
<b>(iv) Total RWA and Capital Requirements</b>			<b>13,781,381</b>	<b>1,102,510</b>

\* After netting and credit risk mitigation

\*\* Credit Risk of off balance sheet items

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**Credit Risk Exposures and Credit Risk Concentration**

**Table 5: Credit risk exposures and credit risk concentration by sector analysis**

<b>Group</b>	<b>Government and statutory bodies RM'000</b>	<b>Finance, takaful and business services RM'000</b>	<b>Agriculture, manufacturing, wholesale, retail and restaurant RM'000</b>	<b>Construction and real estate RM'000</b>	<b>Purchase of transport vehicles RM'000</b>	<b>Household RM'000</b>	<b>Others RM'000</b>	<b>Total RM'000</b>
<b>30 September 2019</b>								
<b>On balance sheet exposures</b>								
Cash and short-term funds	-	1,519,742	-	-	-	-	-	1,519,742
Cash and placements with financial institutions	-	11,000	-	-	-	-	-	11,000
Investment accounts due from designated financial institution	-	-	-	-	-	-	-	-
Financial investments designated at fair value through profit and loss	241,475	190,605	-	-	-	-	138,113	570,193
Financial investments at fair value through other comprehensive income	3,640,435	225,583	427,015	57,251	-	-	793,564	5,143,848
Financial investments at amortised cost	-	-	104,009	-	-	-	-	104,009
Islamic derivative financial assets	-	14,881	-	-	-	-	-	14,881
Financing of customers	1,008,229	806,940	1,614,110	1,718,443	-	10,026,887	468,737	15,643,346
Statutory deposits with Bank Negara Malaysia	672,850	-	-	-	-	-	-	672,850
Other financial assets	-	-	-	-	-	-	93,610	93,610
	<b>5,562,989</b>	<b>2,768,751</b>	<b>2,145,134</b>	<b>1,775,694</b>	<b>-</b>	<b>10,026,887</b>	<b>1,494,024</b>	<b>23,773,479</b>
<b>Commitments and contingencies</b>								
Contingent liabilities	30,775	37,140	147,063	344,466	5,641	6,001	134,910	705,996
Commitments	2,701	107,318	369,422	219,926	3,321	47,161	545,031	1,294,880
Derivative financial instruments	-	4,745,656	-	-	-	-	-	4,745,656
	<b>33,476</b>	<b>4,890,114</b>	<b>516,485</b>	<b>564,392</b>	<b>8,962</b>	<b>53,162</b>	<b>679,941</b>	<b>6,746,532</b>
<b>Total credit exposures</b>	<b>5,596,465</b>	<b>7,658,865</b>	<b>2,661,619</b>	<b>2,340,086</b>	<b>8,962</b>	<b>10,080,049</b>	<b>2,173,965</b>	<b>30,520,011</b>

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**Credit Risk Exposures and Credit Risk Concentration (cont'd)**

**Table 5: Credit risk exposures and credit risk concentration by sector analysis (cont'd)**

<b>Group</b>	<b>Government and statutory bodies RM'000</b>	<b>Finance, takaful and business services RM'000</b>	<b>Agriculture, manufacturing, wholesale, retail and restaurant RM'000</b>	<b>Construction and real estate RM'000</b>	<b>Purchase of transport vehicles RM'000</b>	<b>Household RM'000</b>	<b>Others RM'000</b>	<b>Total RM'000</b>
<b>31 March 2019</b>								
<b>On balance sheet exposures</b>								
Cash and short-term funds	-	830,571	-	-	-	-	-	830,571
Cash and placements with financial institutions	-	11,937	-	-	-	-	-	11,937
Financial investments at fair value through profit and loss	336,292	188,478	1,231	-	702	-	134,096	660,799
Financial investments at fair value through other comprehensive income	3,219,953	253,493	465,447	117,246	-	-	879,893	4,936,032
Financial assets at amortised cost	-	-	103,310	-	-	-	-	103,310
Islamic derivative financial assets	-	24,853	-	-	-	-	-	24,853
Financing of customers	977,260	157,529	2,409,672	1,400,791	-	9,872,140	513,503	15,330,895
Statutory deposits with Bank Negara Malaysia	699,275	-	-	-	-	-	-	699,275
Other assets	-	-	-	-	-	-	81,625	81,625
	<b>5,232,780</b>	<b>1,466,861</b>	<b>2,979,660</b>	<b>1,518,037</b>	<b>702</b>	<b>9,872,140</b>	<b>1,609,117</b>	<b>22,679,297</b>
<b>Commitments and contingencies</b>								
Contingent liabilities	44,441	93,147	132,596	341,636	23,453	6,541	70,048	711,862
Commitments	1,453,422	445,509	463,118	212,101	3,529	50,203	229,233	2,857,115
Islamic derivative financial instruments	-	5,695,493	-	-	-	-	-	5,695,493
	<b>1,497,863</b>	<b>6,234,149</b>	<b>595,714</b>	<b>553,737</b>	<b>26,982</b>	<b>56,744</b>	<b>299,281</b>	<b>9,264,470</b>
<b>Total credit exposures</b>	<b>6,730,643</b>	<b>7,701,010</b>	<b>3,575,374</b>	<b>2,071,774</b>	<b>27,684</b>	<b>9,928,884</b>	<b>1,908,398</b>	<b>31,943,767</b>

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**Credit Risk Exposures and Credit Risk Concentration (cont'd)**

**Table 5: Credit risk exposures and credit risk concentration by sector analysis (cont'd)**

<b>Bank</b>	<b>Government and statutory bodies RM'000</b>	<b>Finance, takaful and business services RM'000</b>	<b>Agriculture, manufacturing, wholesale, retail and restaurant RM'000</b>	<b>Construction and real estate RM'000</b>	<b>Purchase of transport vehicles RM'000</b>	<b>Household RM'000</b>	<b>Others RM'000</b>	<b>Total RM'000</b>
<b>30 September 2019</b>								
<b>On balance sheet exposures</b>								
Cash and short-term funds	-	1,519,742	-	-	-	-	-	1,519,742
Cash and placements with financial institutions	-	11,000	-	-	-	-	-	11,000
Investment accounts due from designated financial institution	-	-	-	-	-	-	-	-
Financial investments designated at fair value through profit and loss	241,475	190,605	-	-	-	-	138,113	570,193
Financial investments at fair value through other comprehensive income	3,640,435	225,583	427,015	57,251	-	-	791,160	5,141,444
Financial investments at amortised cost	-	-	104,009	-	-	-	-	104,009
Islamic derivative financial assets	-	14,881	-	-	-	-	-	14,881
Financing of customers	1,008,229	806,940	1,614,110	1,718,443	-	10,026,887	463,991	15,638,600
Statutory deposits with Bank Negara Malaysia	672,850	-	-	-	-	-	-	672,850
Other financial assets	-	-	-	-	-	-	93,070	93,070
	<b>5,562,989</b>	<b>2,768,751</b>	<b>2,145,134</b>	<b>1,775,694</b>	<b>-</b>	<b>10,026,887</b>	<b>1,486,334</b>	<b>23,765,789</b>
<b>Commitments and contingencies</b>								
Contingent liabilities	30,775	37,140	147,063	344,466	5,641	6,001	134,910	705,996
Commitments	2,701	107,318	369,422	219,926	3,321	47,161	545,031	1,294,880
Derivative financial instruments	-	4,745,656	-	-	-	-	-	4,745,656
	<b>33,476</b>	<b>4,890,114</b>	<b>516,485</b>	<b>564,392</b>	<b>8,962</b>	<b>53,162</b>	<b>679,941</b>	<b>6,746,532</b>
<b>Total credit exposures</b>	<b>5,596,465</b>	<b>7,658,865</b>	<b>2,661,619</b>	<b>2,340,086</b>	<b>8,962</b>	<b>10,080,049</b>	<b>2,166,275</b>	<b>30,512,321</b>

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**Credit Risk Exposures and Credit Risk Concentration (cont'd)**

**Table 5: Credit risk exposures and credit risk concentration by sector analysis (cont'd)**

<b>Bank</b>	<b>Government and statutory bodies RM'000</b>	<b>Finance, takaful and business services RM'000</b>	<b>Agriculture, manufacturing, wholesale, retail and restaurant RM'000</b>	<b>Construction and real estate RM'000</b>	<b>Purchase of transport vehicles RM'000</b>	<b>Household RM'000</b>	<b>Others RM'000</b>	<b>Total RM'000</b>
<b>31 March 2019</b>								
<b>On balance sheet exposures</b>								
Cash and short-term funds	-	830,571	-	-	-	-	-	830,571
Cash and placements with financial institutions	-	11,937	-	-	-	-	-	11,937
Investment accounts due from designated financial institution	-	-	-	-	-	-	-	-
Financial investments at fair value through profit and loss	336,292	188,478	-	-	-	-	134,096	658,866
Financial investments at fair value through other comprehensive income	3,219,953	253,493	465,447	117,246	-	-	877,628	4,933,767
Financial assets at amortised cost	-	-	103,310	-	-	-	-	103,310
Islamic derivative financial assets	-	24,853	-	-	-	-	-	24,853
Financing of customers	977,260	157,529	2,411,355	1,400,791	-	9,872,140	514,206	15,333,281
Statutory deposits with Bank Negara Malaysia	699,275	-	-	-	-	-	-	699,275
Other assets	-	-	-	-	-	-	83,531	83,531
	<b>5,232,780</b>	<b>1,466,861</b>	<b>2,980,112</b>	<b>1,518,037</b>	<b>-</b>	<b>9,872,140</b>	<b>1,609,461</b>	<b>22,679,391</b>
<b>Commitments and contingencies</b>								
Contingent liabilities	44,441	93,147	132,596	341,636	23,453	6,541	70,048	711,862
Commitments	1,453,422	445,509	463,118	212,101	3,529	50,203	229,233	2,857,115
Derivative financial instruments	-	5,695,493	-	-	-	-	-	5,695,493
	<b>1,497,863</b>	<b>6,234,149</b>	<b>595,714</b>	<b>553,737</b>	<b>26,982</b>	<b>56,744</b>	<b>299,281</b>	<b>9,264,470</b>
<b>Total credit exposures</b>	<b>6,730,643</b>	<b>7,701,010</b>	<b>3,575,826</b>	<b>2,071,774</b>	<b>26,982</b>	<b>9,928,884</b>	<b>1,908,742</b>	<b>31,943,861</b>

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**Credit Risk Exposures and Credit Risk Concentration (cont'd)**

**Table 6: Credit risk exposures and credit risk concentration by geographical analysis**

The analysis of credit concentration risk of financial assets and commitments and contingencies of the Group and the Bank categorised by geographical distribution (based on the geographical location where the credit risk resides) are as follows:

	<b>Group</b>		<b>Bank</b>	
	<b>Domestic</b>	<b>Labuan</b>	<b>Domestic</b>	<b>Labuan</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>30 September 2019</b>				
<b>On Balance Sheet</b>				
<b>Exposures</b>				
Cash and short-term funds	1,486,691	33,051	1,486,691	33,051
Cash and placements with financial institutions	11,000	-	11,000	-
Investment accounts due from designated financial institution	-	-	-	-
Financial investments designated at fair value through profit and loss	379,588	190,605	379,588	190,605
Financial investments at fair value through other comprehensive income	5,135,703	8,144	5,133,300	8,144
Financial investments at amortised cost	104,009	-	104,009	-
Islamic derivative financial assets	14,881	-	14,881	-
Financing of customers	15,643,345	-	15,638,599	-
Statutory deposits with Bank Negara Malaysia	672,850	-	672,850	-
Other financial assets	93,607	3	93,067	3
	<b>23,541,674</b>	<b>231,803</b>	<b>23,533,985</b>	<b>231,803</b>
<b>Commitments and contingencies</b>				
Contingent liabilities	705,996	-	705,996	-
Commitments	1,294,880	-	1,294,880	-
Derivative financial instruments	4,745,656	-	4,745,656	-
	<b>6,746,532</b>	<b>-</b>	<b>6,746,532</b>	<b>-</b>
<b>Total credit exposures</b>	<b>30,288,206</b>	<b>231,803</b>	<b>30,280,517</b>	<b>231,803</b>

**Credit Risk Exposures and Credit Risk Concentration (cont'd)**

**Table 6: Credit risk exposures and credit risk concentration by geographical analysis (cont'd)**

The analysis of credit concentration risk of financial assets and commitments and contingencies of the Group and the Bank categorised by geographical distribution (based on the geographical location where the credit risk resides) are as follows:

	<b>Group</b>		<b>Bank</b>	
	<b>Domestic RM'000</b>	<b>Labuan RM'000</b>	<b>Domestic RM'000</b>	<b>Labuan RM'000</b>
<b>31 March 2019</b>				
<b>On Balance Sheet</b>				
<b>Exposures</b>				
Cash and short-term funds	795,794	34,777	795,794	34,777
Cash and placements with financial institutions	11,937	-	11,937	-
Investment accounts due from designated financial institution	-	-	-	-
Financial investment designated at fair value through profit and loss	472,321	188,478	470,388	188,478
Financial investments at fair value through other comprehensive income	4,927,888	8,144	4,925,623	8,144
Financial investments amortised cost	103,310	-	103,310	-
Islamic derivative financial assets	24,853	-	24,853	-
Financing of customers	15,330,895	-	15,333,281	-
Statutory deposits with Bank Negara Malaysia	699,275	-	699,275	-
Other assets	81,622	3	83,528	3
	<u>22,447,895</u>	<u>231,402</u>	<u>22,447,989</u>	<u>231,402</u>
<b>Commitments and contingencies</b>				
Contingent liabilities	711,862	-	711,862	-
Commitments	2,857,115	-	2,857,115	-
Derivative financial instruments	5,695,493	-	5,695,493	-
	<u>9,264,470</u>	<u>-</u>	<u>9,264,470</u>	<u>-</u>
<b>Total credit exposures</b>	<u>31,712,365</u>	<u>231,402</u>	<u>31,712,459</u>	<u>231,402</u>



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**Credit Risk Exposures of Financial Assets by Maturity Distribution**

**Table 7: Credit Risk Exposures of financial assets by remaining contractual maturity**

<b>Group</b> <b>30 September 2019</b>	<b>Up to 6 months RM'000</b>	<b>&gt; 6 - 12 months RM'000</b>	<b>&gt; 1 - 5 years RM'000</b>	<b>Over 5 years RM'000</b>	<b>Total RM'000</b>
<b>On-Balance Sheet Exposures</b>					
Cash and short-term funds	1,519,742	-	-	-	1,519,742
Cash and placements with financial institutions	11,000	-	-	-	11,000
Investment accounts due from designated financial institution	-	-	-	-	-
Financial investments designated at fair value through profit and loss	358,036	17,498	194,644	16	570,194
Financial investments at fair value through other comprehensive income	224,858	1,547,107	2,280,902	1,090,981	5,143,848
Financial investments at amortised cost	442	-	-	103,567	104,009
Islamic derivative financial assets	14,881	-	-	-	14,881
Financing of customers	2,671,361	1,492,026	5,182,969	6,296,990	15,643,346
Statutory deposits with Bank Negara Malaysia	-	-	-	672,850	672,850
Other financial assets	-	93,610	-	-	93,610
<b>Total On-Balance Sheet Exposures</b>	<b>4,800,320</b>	<b>3,150,241</b>	<b>7,658,515</b>	<b>8,164,404</b>	<b>23,773,479</b>
<b>Group</b> <b>31 March 2019</b>	<b>Up to 6 months RM'000</b>	<b>&gt; 6 - 12 months RM'000</b>	<b>&gt; 1 - 5 years RM'000</b>	<b>Over 5 years RM'000</b>	<b>Total RM'000</b>
<b>On-Balance Sheet Exposures</b>					
Cash and short-term funds	830,571	-	-	-	830,571
Cash and placements with financial institutions	11,937	-	-	-	11,937
Financial investments designated at fair value through profit and loss	450,687	53,657	151,266	5,189	660,799
Financial investments at fair value through other comprehensive income	207,033	93,468	2,920,420	1,715,111	4,936,032
Financial investments at amortised cost	273	441	-	102,596	103,310
Islamic derivative financial assets	24,853	-	-	-	24,853
Financing of customers	2,612,928	1,448,500	4,909,639	6,359,828	15,330,895
Statutory deposits with Bank Negara Malaysia	-	-	-	699,275	699,275
Other financial assets	-	81,625	-	-	81,625
<b>Total On-Balance Sheet Exposures</b>	<b>4,138,282</b>	<b>1,677,691</b>	<b>7,981,325</b>	<b>8,881,999</b>	<b>22,679,297</b>

**Credit Risk Exposures of Financial Assets by Maturity Distribution (cont'd)**

**Table 7: Credit Risk Exposures of financial assets by remaining contractual maturity (cont'd)**

<b>Bank</b>	<b>Up to 6</b>	<b>&gt; 6 - 12</b>	<b>&gt; 1 - 5</b>	<b>Over 5</b>	<b>Total</b>
<b>30 September 2019</b>	<b>months</b>	<b>months</b>	<b>years</b>	<b>years</b>	<b></b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>On-Balance Sheet Exposures</b>					
Cash and short-term funds	1,519,742	-	-	-	1,519,742
Cash and placements with financial institutions	11,000	-	-	-	11,000
Investment accounts due from designated financial institution	-	-	-	-	-
Financial investments designated at fair value through profit and loss	358,036	17,498	194,644	15	570,193
Financial investments at fair value through other comprehensive income	224,858	1,547,107	2,278,498	1,090,981	5,141,444
Financial investments at amortised cost	442	-	-	103,567	104,009
Islamic derivative financial assets	14,881	-	-	-	14,881
Financing of customers	2,671,361	1,492,026	5,182,969	6,292,244	15,638,600
Statutory deposits with Bank Negara Malaysia	-	-	-	672,850	672,850
Other financial assets	-	93,070	-	-	93,070
<b>Total On-Balance Sheet Exposures</b>	<b>4,800,320</b>	<b>3,149,701</b>	<b>7,656,111</b>	<b>8,159,657</b>	<b>23,765,789</b>
<b>Bank</b>	<b>Up to 6</b>	<b>&gt; 6 - 12</b>	<b>&gt; 1 - 5</b>	<b>Over 5</b>	<b>Total</b>
<b>31 March 2019</b>	<b>months</b>	<b>months</b>	<b>years</b>	<b>years</b>	<b></b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>On-Balance Sheet Exposures</b>					
Cash and short-term funds	830,571	-	-	-	830,571
Cash and placements with financial institutions	11,937	-	-	-	11,937
Financial investments designated at fair value through profit and loss	450,686	53,657	149,334	5,189	658,866
Financial investments at fair value through other comprehensive income	207,033	93,468	2,918,155	1,715,111	4,933,767
Financial investments at amortised cost	273	441	-	102,596	103,310
Islamic derivative financial assets	24,853	-	-	-	24,853
Financing of customers	2,612,928	1,448,500	4,909,639	6,362,214	15,333,281
Statutory deposits with Bank Negara Malaysia	-	-	-	699,275	699,275
Other financial assets	-	83,531	-	-	83,531
<b>Total On-Balance Sheet Exposures</b>	<b>4,138,281</b>	<b>1,679,597</b>	<b>7,977,128</b>	<b>8,884,385</b>	<b>22,679,391</b>

Disclosures on Off Balance Sheet Exposures and Counterparty Credit Risk

Table 8: Commitments and contingencies

	Group and Bank					
	30 September 2019			31 March 2019		
	Principal amount RM'000	Credit equivalent amount RM'000	Total risk weighted amount RM'000	Principal amount RM'000	Credit equivalent amount RM'000	Total risk weighted amount RM'000
The commitments and contingencies constitute the following :						
<b>Contingent liabilities</b>						
Direct credit substitutes	230,721	230,721	184,173	203,424	203,424	169,198
Trade-related contingencies	39,731	7,946	1,927	83,279	16,656	7,763
Transaction related contingencies	435,545	217,772	204,080	425,159	212,580	199,194
<b>Commitments</b>						
Credit extension commitment:						
- Maturity within one year	697,022	139,404	133,280	624,707	124,941	123,594
- Maturity exceeding one year	597,857	298,928	281,556	2,232,408	1,116,204	350,760
<b>Islamic Derivative financial instruments</b>						
Foreign exchange related contracts	3,095,656	53,701	34,759	3,545,493	63,942	39,235
- Maturity within one year	3,095,656	53,701	34,759	3,545,493	63,942	39,235
- Maturity exceeding one year	-	-	-	-	-	-
Profit rate related contract	1,650,000	76,875	15,375	2,150,000	85,938	17,188
- Maturity within one year	375,000	125	25	875,000	2,188	438
- Maturity exceeding one year	1,275,000	76,750	15,350	1,275,000	83,750	16,750
<b>Total off-balance sheet exposures</b>	<b>6,746,532</b>	<b>1,025,347</b>	<b>855,150</b>	<b>9,264,470</b>	<b>1,823,685</b>	<b>906,930</b>

### Credit Risk Mitigation

The following tables present the credit exposures covered by eligible financial collateral and financial guarantees as defined under the Standardised Approach. Eligible financial collateral consists primarily of cash, securities from listed exchange, unit trust or marketable securities. The Group and the Bank does not have any credit exposure which is reduced through the application of other eligible collateral.

**Table 9: Credit risk mitigation on credit exposures**

Group 30 September 2019	Total Exposures Covered by Eligible Financial Collateral		*Net Exposures
	Gross Exposures RM'000	RM'000	RM'000
<b>Credit Risk</b>			
<b>(a) On Balance sheet exposures</b>			
Sovereign/Central banks	6,973,693	-	6,973,693
Public sector entities	250,112	167	249,945
Banks, Development Financial Institution & MDBs	487,015	-	487,015
Corporates	5,758,847	78,790	5,680,057
Regulatory retail	5,865,450	8,095	5,857,355
Residential real estate	4,142,832	-	4,142,832
Higher risk assets	-	-	-
Other assets	360,312	-	360,312
Defaulted exposure	136,570	-	136,570
	<b>23,974,831</b>	<b>87,052</b>	<b>23,887,779</b>
<b>(b) Off-Balance Sheet Exposures</b>			
Credit-related off-balance sheet exposure	894,772	-	894,772
Derivative financial instruments	130,576	-	130,576
	<b>1,025,348</b>	<b>-</b>	<b>1,025,348</b>
<b>Total Credit Exposures</b>	<b>25,000,179</b>	<b>87,052</b>	<b>24,913,127</b>

Note:

\* After netting and credit risk mitigation

Credit Risk Mitigation (cont'd)

Table 9: Credit risk mitigation on credit exposures (cont'd)

Group	Gross Exposures	Total Exposures Covered by Eligible Financial Collateral	*Net Exposures
31 March 2019	RM'000	RM'000	RM'000
<b>Credit Risk</b>			
<b>(a) On Balance sheet exposures</b>			
Sovereign/Central banks	6,171,672	-	6,171,672
Public sector entities	246,087	144	245,943
Banks, Development Financial Institution & MDBs	302,181	-	302,181
Corporates	5,791,771	75,090	5,716,682
Regulatory retail	6,184,706	10,119	6,174,587
Residential real estate	3,676,698	-	3,676,698
Higher risk assets	-	-	-
Other assets	324,745	-	324,745
Defaulted exposure	141,053	-	141,053
	22,838,913	85,353	22,753,563
<b>(b) Off-Balance Sheet Exposures</b>			
Credit-related off-balance sheet exposure	1,673,805	-	1,673,805
Derivative financial instruments	149,879	-	149,879
	1,823,684	-	1,823,684
<b>Total Credit Exposures</b>	24,662,597	85,353	24,577,247

Note:

\* After netting and credit risk mitigation

Credit Risk Mitigation (cont'd)

Table 9: Credit risk mitigation on credit exposures (cont'd)

Bank 30 September 2019	Total Exposures Covered by Eligible Financial Collateral		
	Gross Exposures RM'000	Financial Collateral RM'000	*Net Exposures RM'000
<b>Credit Risk</b>			
<b>(a) On Balance Sheet Exposures</b>			
Sovereign/Central Banks	6,973,693	-	6,973,693
Public Sector Entities	250,112	167	249,945
Banks, Development Financial Institution & MDBs	487,015	-	487,015
Corporates	5,751,697	78,790	5,672,908
Regulatory Retail	5,865,450	8,095	5,857,355
Residential Real Estate	4,142,832	-	4,142,832
Higher Risk Assets	-	-	-
Other Assets	352,847	-	352,847
Defaulted Exposures	136,570	-	136,570
	<b>23,960,216</b>	<b>87,052</b>	<b>23,873,165</b>
<b>(b) Off-Balance Sheet Exposures</b>			
Credit-related Off-Balance Sheet Exposure	894,772	-	894,772
Derivative Financial Instruments	130,576	-	130,576
	<b>1,025,348</b>	<b>-</b>	<b>1,025,348</b>
<b>Total Credit Exposures</b>	<b>24,985,564</b>	<b>87,052</b>	<b>24,898,513</b>

Note:

\* After netting and credit risk mitigation

Credit Risk Mitigation (cont'd)

Table 9: Credit risk mitigation on credit exposures (cont'd)

Bank	Total Exposures Covered by Eligible Financial Collateral		
31 March 2019	Gross Exposures RM'000	Financial Collateral RM'000	*Net Exposures RM'000
<b>Credit Risk</b>			
<b>(a) On Balance Sheet Exposures</b>			
Sovereign/Central Banks	6,171,672	-	6,171,672
Public Sector Entities	246,087	144	245,943
Banks, Development Financial Institution & MDBs	302,181	-	302,181
Corporates	5,789,959	75,090	5,714,869
Regulatory Retail	6,184,706	10,119	6,174,587
Residential Real Estate	3,676,698	-	3,676,698
Higher Risk Assets	-	-	-
Other Assets	326,792	-	326,792
Defaulted Exposures	141,053	-	141,053
	<b>22,839,148</b>	<b>85,353</b>	<b>22,753,796</b>
<b>(b) Off-Balance Sheet Exposures</b>			
Credit-related Off-Balance Sheet Exposure	1,673,805	-	1,673,805
Derivative Financial Instruments	149,879	-	149,879
	<b>1,823,685</b>	<b>-</b>	<b>1,823,685</b>
<b>Total Credit Exposures</b>	<b>24,662,833</b>	<b>85,353</b>	<b>24,577,481</b>

Note:

\* After netting and credit risk mitigation

Credit Risk (Disclosures for Portfolio under the Standardised Approach)

Table 10: Rating distribution on credit exposures

Group  
30 September 2019

30 September 2019

Exposure Class	Rating by Approved ECAIS								Unrated RM'000	Others RM'000	Grand Total RM'000
	AAA RM'000	AA+ RM'000	AA RM'000	AA- RM'000	A RM'000	BBB RM'000	BB+ TO BB- RM'000	P1/MARC1 RM'000			
<b>On and Off Balance-Sheet Exposures</b>											
<b><u>Credit Exposures - Standardised Approach</u></b>											
Sovereigns/Central Banks	6,988,120	-	-	-	-	-	-	-	-	-	6,988,120
Public Sector Entities	-	-	-	-	-	-	-	-	264,278	-	264,278
Banks, Development Financial Institutions & MDBs	40,737	-	265,225	-	103,382	-	-	99,995	77,671	2	587,012
Corporates	1,738,833	5,137	132,317	76,849	382,943	290,823	3,343	27,378	4,008,671	888	6,667,182
Regulatory Retail	-	-	-	-	-	-	-	-	5,929,077	-	5,929,077
Residential Mortgages	-	-	-	-	-	-	-	-	4,211,664	-	4,211,664
Higher Risk Assets	-	-	-	-	-	-	-	-	-	-	-
Other Assets	-	-	-	-	-	-	-	-	352,846	-	352,846
<b>Total</b>	<b>8,767,690</b>	<b>5,137</b>	<b>397,542</b>	<b>76,849</b>	<b>486,325</b>	<b>290,823</b>	<b>3,343</b>	<b>127,373</b>	<b>14,844,207</b>	<b>890</b>	<b>25,000,179</b>

Group  
31 March 2019

Exposure Class	Rating by Approved ECAIS										Grand Total
	AAA	AA+	AA	AA-	A	BBB	BB+ TO BB-	P1/MARC1	Unrated	Others	
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	
<u>On and Off Balance-Sheet Exposures</u>											
<u>Credit Exposures - Standardised Approach</u>											
Sovereigns/Central Banks	6,907,271	-	-	-	-	-	-	-	-	-	6,907,271
Public Sector Entities	-	-	-	-	-	-	-	-	255,707	-	255,707
Banks, Development Financial Institutions & MDBs	45,331	-	15,157	-	102,007	-	-	115,989	139,686	359	418,529
Corporates	1,986,326	40,095	188,252	75,751	315,416	354,261	3,343	26,903	3,732,276	757	6,723,380
Regulatory Retail	-	-	-	-	-	-	-	-	6,299,084	-	6,299,084
Residential Mortgages	-	-	-	-	-	-	-	-	3,731,834	-	3,731,834
Higher Risk Assets	-	-	-	-	-	-	-	-	-	-	-
Other Assets	-	-	-	-	-	-	-	-	326,791	-	326,791
<b>Total</b>	<b>8,938,928</b>	<b>40,095</b>	<b>203,409</b>	<b>75,751</b>	<b>417,423</b>	<b>354,261</b>	<b>3,343</b>	<b>142,892</b>	<b>14,485,379</b>	<b>1,116</b>	<b>24,662,597</b>



Credit Risk (Disclosures for Portfolio under the Standardised Approach) (cont'd)

Table 10: Rating distribution on credit exposures (cont'd)

Bank  
30 September 2019

30 September 2016

Exposure Class	Rating by Approved ECAIS								Unrated RM'000	Others RM'000	Grand Total RM'000
	AAA RM'000	AA+ RM'000	AA RM'000	AA- RM'000	A RM'000	BBB RM'000	BB+ TO BB- RM'000	P1/MARC1 RM'000			
<b>On and Off Balance-Sheet Exposures</b>											
<b><u>Credit Exposures - Standardised Approach</u></b>											
Sovereigns/Central Banks	6,988,120	-	-	-	-	-	-	-	-	-	6,988,120
Public Sector Entities	-	-	-	-	-	-	-	-	264,278	-	264,278
Banks, Development Financial Institutions & MDBs	40,737	-	265,225	-	103,382	-	-	99,995	77,671	2	587,012
Corporates	1,738,833	5,137	132,317	76,849	382,943	290,823	3,343	27,378	3,994,056	888	6,652,567
Regulatory Retail	-	-	-	-	-	-	-	-	5,929,077	-	5,929,077
Residential Mortgages	-	-	-	-	-	-	-	-	4,211,664	-	4,211,664
Higher Risk Assets	-	-	-	-	-	-	-	-	-	-	-
Other Assets	-	-	-	-	-	-	-	-	352,847	-	352,847
<b>Total</b>	<b>8,767,690</b>	<b>5,137</b>	<b>397,542</b>	<b>76,849</b>	<b>486,325</b>	<b>290,823</b>	<b>3,343</b>	<b>127,373</b>	<b>14,829,593</b>	<b>890</b>	<b>24,985,565</b>

Bank  
31 March 2019

Exposure Class	Rating by Approved ECAIS										Grand Total
	AAA	AA+	AA	AA-	A	BBB	BB+ TO BB-	P1/MARC1	Unrated	Others	
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	
<b>On and Off Balance-Sheet Exposures</b>											
<b><u>Credit Exposures - Standardised Approach</u></b>											
Sovereigns/Central Banks	6,907,271	-	-	-	-	-	-	-	-	-	6,907,271
Public Sector Entities	-	-	-	-	-	-	-	-	255,707	-	255,707
Banks, Development Financial Institutions & MDBs	45,331	-	15,157	-	102,007	-	-	115,989	139,686	359	418,529
Corporates	1,986,326	40,095	188,252	75,751	315,416	354,261	3,343	26,903	3,732,511	757	6,723,615
Regulatory Retail	-	-	-	-	-	-	-	-	6,299,084	-	6,299,084
Residential Mortgages	-	-	-	-	-	-	-	-	3,731,834	-	3,731,834
Higher Risk Assets	-	-	-	-	-	-	-	-	-	-	-
Other Assets	-	-	-	-	-	-	-	-	326,791	-	326,791
<b>Total</b>	<b>8,938,928</b>	<b>40,095</b>	<b>203,409</b>	<b>75,751</b>	<b>417,423</b>	<b>354,261</b>	<b>3,343</b>	<b>142,892</b>	<b>14,485,614</b>	<b>1,116</b>	<b>24,662,832</b>

Credit Risk (Disclosures for Portfolio under the Standardised Approach) (cont'd)

Table 11: Ratings of corporate by approved ECAs

Exposure Class	Ratings of Corporate by Approved ECAs					
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Ba3	B1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	RAM	AAA to AA3	A to A3	BBB1 to BB3	B to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	RII Inc	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000

On and Off Balance-Sheet Exposures

Credit Exposures (Using Corporate Risk Weights)

Group and Bank  
30 September 2019

Public Sector Entities (applicable for entities risk weighted based on their external ratings as corporates)

- - - - 264,278

Insurance Cos, Securities Firms & Fund Managers - - - - -

Corporates 1,980,513 382,943 290,823 3,343 3,994,944

**Total** 1,980,513 382,943 290,823 3,343 4,259,222

Group and Bank  
31 March 2019

Public Sector Entities (applicable for entities risk weighted based on their external ratings as corporates)

- - - - 255,707

Insurance Cos, Securities Firms & Fund Managers - - - - -

Corporates 2,317,327 315,416 354,261 3,343 3,733,268

**Total** 2,317,327 315,416 354,261 3,343 3,988,975

Credit Risk (Disclosures for Portfolio under the Standardised Approach) (cont'd)

Table 12: Short term ratings of banking institutions and corporate by approved ECAIs

Exposure Class	Short term Ratings of Banking Institutions and Corporate by Approved ECAIs					
	Moody's	P-1	P-2	P-3	Others	Unrated
	S&P	A-1	A-2	A-3	Others	Unrated
	Fitch	F1+,F1	2	3	B to D	Unrated
	RAM	P-1	P-2	P-3	NP	Unrated
	MARC	MARC-1	MARC-2	MARC-3-	MARC-4	Unrated
	Rii Inc	a-1+,a-1 RM'000	a-2 RM'000	a-3 RM'000	b,c RM'000	Unrated RM'000
<b>On and Off Balance-Sheet Exposures</b>						
<b>Group and Bank</b>						
<b>30 September 2019</b>						
Banks, MDBs and FDIs		99,995	-	-	-	-
<b>Credit Exposures (using Corporate Risk Weights)</b>						
Corporates		-	-	-	-	-
<b>Total</b>		<b>99,995</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Group and Bank</b>						
<b>31 March 2019</b>						
Banks, MDBs and FDIs		115,989	-	-	-	-
<b>Credit Exposures (using Corporate Risk Weights)</b>						
Corporates		-	-	-	-	-
<b>Total</b>		<b>115,989</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

Credit Risk (Disclosures for Portfolio under the Standardised Approach) (cont'd)

Table 13: Ratings of sovereigns and Central Banks by approved ECAs

Group and Bank  
30 September 2019

Exposure Class	Ratings of Sovereigns and Central Banks by Approved ECAs						
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	RII Inc	AAA to AA- RM'000	A+ to A- RM'000	BBB+ to BBB- RM'000	BB+ to B- RM'000	CCC+ to C RM'000	Unrated RM'000
<b>On and Off Balance-Sheet Exposures</b>							
Sovereigns and Central Banks		-	-	-	-	-	-
<b>Total</b>		-	-	-	-	-	-

Group and Bank  
31 March 2019

Exposure Class	Ratings of Sovereigns and Central Banks by Approved ECAs						
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	RII Inc	AAA to AA- RM'000	A+ to A- RM'000	BBB+ to BBB- RM'000	BB+ to B- RM'000	CCC+ to C RM'000	Unrated RM'000
<b>On and Off Balance-Sheet Exposures</b>							
Sovereigns and Central Banks		-	-	-	-	-	-
<b>Total</b>		-	-	-	-	-	-

Credit Risk (Disclosures for Portfolio under the Standardised Approach) (cont'd)

Table 14: Ratings of banking institutions by approved ECAs

Exposure Class	Ratings of Banking Institutions by Approved ECAs						
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	RAM	AAA to AA3	A1 to A3	BBB1 to BBB3	BB1 to B3	C1 to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	C+ to D	Unrated
	RII Inc	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to C	Unrated
		RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<b>On and Off Balance-Sheet Exposures</b>							
<b>Group and Bank</b>							
<b>30 September 2019</b>							
Banks, MDBs and FDIs		305,962	103,382	-	-	-	77,673
<b>Total</b>		<b>305,962</b>	<b>103,382</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>77,673</b>
<b>Group and Bank</b>							
<b>31 March 2019</b>							
Banks, MDBs and FDIs		60,487	102,007	-	-	-	140,046
<b>Total</b>		<b>60,487</b>	<b>102,007</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>140,046</b>

**Credit Risk (Disclosures for Portfolio under the Standardised Approach) (cont'd)**

Credit risk disclosure by risk weights (including deducted exposures) as at 30 September 2018, are as follows:

**Table 15: Credit risk disclosure by risk weights**

**30 September 2019**

Group	Exposures after Netting and Credit Risk Mitigation									Total Exposures after Netting and Credit Risk Mitigation	Total Risk Weighted Assets
	Sovereign & Central Banks RM'000	Public Sector Entities RM'000	Banks, MDBs and FDIs RM'000	Corporate RM'000	Regulatory Retail RM'000	Residential Real Estate RM'000	Equity Exposures RM'000	Higher Risk Assets RM'000	Other Assets RM'000	RM'000	RM'000
Risk-Weights											
0%	6,988,120	-	-	-	-	-	-	-	116,595	7,104,715	-
20%	-	264,111	483,630	1,277,894	-	-	-	-	-	2,025,635	405,127.00
35%	-	-	-	-	-	3,409,838	-	-	-	3,409,838	1,193,443
50%	-	-	103,382	624,049	495	603,724	-	-	-	1,331,650	665,825
75%	-	-	-	-	2,595,954	13,808	-	-	-	2,609,762	1,957,322
100%	-	-	-	4,632,782	3,323,703	184,295	-	-	243,713	8,384,493	8,384,497
150%	-	-	-	46,203	829	-	-	-	-	47,032	70,545
<b>Total</b>	<b>6,988,120</b>	<b>264,111</b>	<b>587,012</b>	<b>6,580,928</b>	<b>5,920,981</b>	<b>4,211,665</b>	<b>-</b>	<b>-</b>	<b>360,308</b>	<b>24,913,125</b>	<b>12,676,759</b>

**Credit Risk (Disclosures for Portfolio under the Standardised Approach) (cont'd)**

Credit risk disclosure by risk weights (including deducted exposures) as at 31 March 2018, are as follows: (cont'd)

**Table 15: Credit risk disclosure by risk weights (cont'd)**

**31 March 2019**

Group	Exposures after Netting and Credit Risk Mitigation									Total Exposures after Netting and Credit Risk Mitigation	Total Risk Weighted Assets
	Sovereign & Central Banks RM'000	Public Sector Entities RM'000	Banks, MDBs and FDIs RM'000	Corporate RM'000	Regulatory Retail RM'000	Residential Real Estate RM'000	Equity Exposures RM'000	Higher Risk Assets RM'000	Other Assets RM'000	RM'000	RM'000
<b>Risk-Weights</b>											
0%	6,907,271	-	-	-	-	-	-	-	121,984	7,029,256	-
20%	-	255,563	316,522	1,521,373	-	-	-	-	-	2,093,458	418,692
35%	-	-	-	-	-	2,932,351	-	-	-	2,932,351	1,026,323
50%	-	-	102,007	659,027	8,979	608,162	-	-	-	1,378,176	689,088
75%	-	-	-	-	2,941,123	13,292	-	-	-	2,954,416	2,215,812
100%	-	-	-	4,428,453	3,338,863	178,029	-	-	202,760	8,148,106	8,148,106
150%	-	-	-	41,484	-	-	-	-	-	41,484	62,225
<b>Total</b>	<b>6,907,271</b>	<b>255,563</b>	<b>418,529</b>	<b>6,650,337</b>	<b>6,288,966</b>	<b>3,731,834</b>	<b>-</b>	<b>-</b>	<b>324,745</b>	<b>24,577,245</b>	<b>12,560,245</b>

**Credit Risk (Disclosures for Portfolio under the Standardised Approach) (cont'd)**

Credit risk disclosure by risk weights (including deducted exposures) as at 30 September 2018, are as follows: (cont'd)

**Table 15: Credit risk disclosure by risk weights**

**30 September 2019**

Bank	Exposures after Netting and Credit Risk Mitigation									Total Exposures after Netting and Credit Risk Mitigation	Total Risk Weighted Assets
	Sovereign & Central Banks RM'000	Public Sector Entities RM'000	Banks, MDBs and FDIs RM'000	Corporate RM'000	Regulatory Retail RM'000	Residential Real Estate RM'000	Equity Exposures RM'000	Higher Risk Assets RM'000	Other Assets RM'000	RM'000	RM'000
<b>Risk-Weights</b>											
0%	6,988,120	-	-	-	-	-	-	-	116,595	7,104,715	-
20%	-	264,111	483,630	1,277,894	-	-	-	-	-	2,025,635	405,127
35%	-	-	-	-	-	3,409,838	-	-	-	3,409,838	1,193,443
50%	-	-	103,382	624,049	495	603,724	-	-	-	1,331,650	665,825
75%	-	-	-	-	2,595,954	13,808	-	-	-	2,609,762	1,957,322
100%	-	-	-	4,630,378	3,323,703	184,295	-	-	236,251	8,374,627	8,374,627
150%	-	-	-	41,457	829	-	-	-	-	42,286	63,429.00
<b>Total</b>	<b>6,988,120</b>	<b>264,111</b>	<b>587,012</b>	<b>6,573,778</b>	<b>5,920,981</b>	<b>4,211,665</b>	<b>-</b>	<b>-</b>	<b>352,846</b>	<b>24,898,513</b>	<b>12,659,773</b>



**Credit Risk (Disclosures for Portfolio under the Standardised Approach) (cont'd)**

Credit risk disclosure by risk weights (including deducted exposures) as at 31 March 2018, are as follows: (cont'd)

**Table 15: Credit risk disclosure by risk weights (cont'd)**

**31 March 2019**

	Exposures after Netting and Credit Risk Mitigation									Total Exposures after Netting and Credit Risk Mitigation RM'000	Total Risk Weighted Assets RM'000
	Sovereign & Central Banks RM'000	Public Sector Entities RM'000	Banks, MDBs and FDIs RM'000	Corporate RM'000	Regulatory Retail RM'000	Residential Real Estate RM'000	Equity Exposures RM'000	Higher Risk Assets RM'000	Other Assets RM'000		
<b>Risk-Weights</b>											
0%	6,907,271	-	-	-	-	-	-	-	121,984	7,029,256	-
20%	-	255,563	316,522	1,521,373	-	-	-	-	-	2,093,458	418,692
35%	-	-	-	-	-	2,932,351	-	-	-	2,932,351	1,026,323
50%	-	-	102,007	659,027	8,979	608,162	-	-	-	1,378,176	689,088
75%	-	-	-	-	2,941,123	13,292	-	-	-	2,954,416	2,215,812
100%	-	-	-	4,426,188	3,338,863	178,029	-	-	204,808	8,147,888	8,147,888
150%	-	-	-	41,936	-	-	-	-	-	41,937	62,906
<b>Total</b>	<b>6,907,271</b>	<b>255,563</b>	<b>418,529</b>	<b>6,648,525</b>	<b>6,288,966</b>	<b>3,731,834</b>	<b>-</b>	<b>-</b>	<b>326,792</b>	<b>24,577,481</b>	<b>12,560,708</b>

**Bank Muamalat Malaysia Berhad**  
**Basel II Pillar 3 Quantitative Disclosure**

**Credit Quality Financing of Customers**

**Table 16: Credit quality financing of customers**

The credit quality for financing of customers is managed by the Group and the Bank using the internal credit ratings. The table below shows the credit quality for financing of customers exposed to credit risk, based on the Group's and the Bank's internal credit ratings.

Financing of customers are analysed as follows:

<b>Group</b>	<b>Neither past due nor impaired</b>		<b>Past due but not impaired</b>	<b>Impaired financing</b>	<b>Total</b>
<b>30 September 2019</b>	<b>Good RM'000</b>	<b>Satisfactory RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Term financing					
- Home financing	4,044,324	177,427	154,107	122,252	4,498,110
- Syndicated financing	599,998	-	-	-	599,998
- Hire purchase receivables	558,756	7,460	10,774	4,827	581,817
- Leasing receivables	-	-	-	-	-
- Other term financing	6,881,329	32,101	53,191	81,205	7,047,826
Other financing	3,032,361	13,464	11,240	37,511	3,094,576
	<b>15,116,768</b>	<b>230,452</b>	<b>229,312</b>	<b>245,795</b>	<b>15,822,327</b>
Less : Allowance for impaired financing					
-Stage 1 - 12 Months ECL	-	-	-	-	(52,225)
-Stage 2 - Lifetime ECL not credit impaired	-	-	-	-	(13,902)
-Stage 3 - Lifetime ECL credit impaired	-	-	-	(112,853)	(112,854)
<b>Total net financing</b>	<b>15,116,768</b>	<b>230,452</b>	<b>229,312</b>	<b>132,942</b>	<b>15,643,346</b>

**Bank Muamalat Malaysia Berhad**  
**Basel II Pillar 3 Quantitative Disclosure**

**Credit Quality Financing of Customers (cont'd)**

**Table 16: Credit quality financing of customers (cont'd)**

Financing of customers are analysed as follows:

<b>Group</b>	<b>Neither past due nor impaired</b>		<b>Past due but not impaired</b>	<b>Impaired financing</b>	<b>Total</b>
<b>31 March 2019</b>	<b>Good</b>	<b>Satisfactory</b>			
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Term financing					
- Home financing	4,055,671	241,430	140,918	105,797	4,543,816
- Syndicated financing	653,567	-	-	-	653,567
- Hire purchase receivables	552,016	13,805	11,580	4,232	581,633
- Leasing receivables	-	-	-	-	-
- Other term financing	6,601,041	51,929	37,655	69,655	6,760,280
Other financing	2,889,737	14,060	3,556	41,532	2,948,885
	14,752,032	321,224	193,709	221,216	15,488,181
Less:					
-Stage 1 - 12 Months ECL	-	-	-	-	(55,886)
-Stage 2 - Lifetime ECL not credit impaired	-	-	-	-	(7,448)
-Stage 3 - Lifetime ECL credit impaired	-	-	-	(93,952)	(93,952)
Total net financing	14,752,032	321,224	193,709	127,264	15,330,895

**Bank Muamalat Malaysia Berhad**  
**Basel II Pillar 3 Quantitative Disclosure**

**Credit Quality Financing of Customers (cont'd)**

**Table 16: Credit quality financing of customers (cont'd)**

The credit quality for financing of customers is managed by the Group and the Bank using the internal credit ratings. The table below shows the credit quality for financing of customers exposed to credit risk, based on the Group's and the Bank's internal credit ratings.

Financing of customers are analysed as follows:

<b>Bank</b>	<b>Neither past due nor impaired</b>		<b>Past due</b>	<b>Impaired</b>	<b>Total</b>
<b>30 September 2019</b>	<b>Good</b>	<b>Satisfactory</b>	<b>but not</b>	<b>financing</b>	
	<b>RM'000</b>	<b>RM'000</b>	<b>impaired</b>	<b>RM'000</b>	<b>RM'000</b>
Term financing					
- Home financing	4,044,324	177,427	154,107	122,252	4,498,110
- Syndicated financing	599,998	-	-	-	599,998
- Hire purchase receivables	558,756	7,460	10,774	4,827	581,817
- Leasing receivables	-	-	-	-	-
- Other term financing	6,876,582	32,101	53,191	81,205	7,043,079
Other financing	3,032,361	13,464	11,240	37,511	3,094,576
	<b>15,112,021</b>	<b>230,452</b>	<b>229,312</b>	<b>245,796</b>	<b>15,817,580</b>
Less : Allowance for impaired financing					
-Stage 1 - 12 Months ECL	-	-	-	-	(52,225)
-Stage 2 - Lifetime ECL not credit impaired	-	-	-	-	(13,902)
-Stage 3 - Lifetime ECL credit impaired	-	-	-	(112,853)	(112,853)
Total net financing	<b>15,112,021</b>	<b>230,452</b>	<b>229,312</b>	<b>132,943</b>	<b>15,638,600</b>

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**Credit Quality Financing of Customers (cont'd)**

**Table 16: Credit quality financing of customers (cont'd)**

Financing of customers are analysed as follows:

<b>Bank</b>	<b>Neither past due nor impaired</b>		<b>Past due but not impaired</b>	<b>Impaired financing</b>	<b>Total</b>
<b>31 March 2019</b>	<b>Good RM'000</b>	<b>Satisfactory RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Term financing					
- Home financing	4,055,671	241,430	140,918	105,797	4,543,816
- Syndicated financing	653,567	-	-	-	653,567
- Hire purchase receivables	552,016	13,805	11,580	4,232	581,633
- Leasing receivables	-	-	-	-	-
- Other term financing	6,603,427	51,929	37,655	69,655	6,762,666
Other financing	2,889,737	14,060	3,556	41,532	2,948,885
	14,754,418	321,224	193,709	221,216	15,490,567
Less:					
-Stage 1 - 12 Months ECL	-	-	-	-	(55,886)
-Stage 2 - Lifetime ECL not credit impaired	-	-	-	-	(7,448)
-Stage 3 - Lifetime ECL credit impaired	-	-	-	(93,952)	(93,952)
Total net financing	14,754,418	321,224	193,709	127,264	15,333,281

### Credit Quality Financing of Customers (cont'd)

**Table 17: Past due but not impaired**

Past due but not impaired financing of customers refers to a situation where the customer has failed to make principal or profit payment or both after the contractual due date for more than one day but less than three (3) months.

Aging analysis of past due but not impaired is as follows:

<b>Group and Bank 30 September 2019</b>	<b>Less than 1 month RM'000</b>	<b>1 - 2 months RM'000</b>	<b>&gt;2 - 3 months RM'000</b>	<b>Total RM'000</b>
Term financing				
- Home financing	-	107,178	46,929	154,107
- Hire purchase receivables	-	6,415	4,359	10,774
- Other term financing	-	33,673	19,518	53,191
Other financing	-	11,078	161	11,239
<b>Total</b>	<b>-</b>	<b>158,343</b>	<b>70,967</b>	<b>229,311</b>
<b>31 March 2019</b>	<b>Less than 1 month RM'000</b>	<b>1 - 2 months RM'000</b>	<b>&gt;2 - 3 months RM'000</b>	<b>Total RM'000</b>
Term financing				
- Home financing	-	95,261	45,657	140,918
- Hire purchase receivables	-	7,612	3,968	11,580
- Other term financing	-	23,089	14,566	37,655
Other financing	-	2,696	860	3,556
<b>Total</b>	<b>-</b>	<b>128,658</b>	<b>65,051</b>	<b>193,709</b>

### Credit Quality Financing of Customers (cont'd)

**Table 17: Past due but not impaired (cont'd)**

The following tables present an analysis of the past due but not impaired financing by economic purpose.

<b>Group and Bank</b>	<b>30 September 2019 RM'000</b>	<b>31 March 2019 RM'000</b>
Purchase of transport vehicles	10,774	11,580
Purchase of landed properties of which:		
– residential	151,254	141,093
– non-residential	16,935	12,882
Purchase of fixed assets (excluding landed properties)	-	-
Personal use	31,398	25,350
Construction	-	-
Working capital	10,657	2,515
Other purpose	8,293	289
	<b>229,311</b>	<b>193,709</b>

The following table presents an analysis of the past due but not impaired financing by geographical area:

<b>Group and Bank</b>	<b>30 September 2019 RM'000</b>	<b>31 March 2019 RM'000</b>
Domestic	229,311	193,710
Labuan Offshore	-	-
	<b>229,311</b>	<b>193,710</b>

Credit Quality Financing of Customers (cont'd)

Table 18: Impaired financing by economic purpose

The following tables present an analysis of the impaired financing by economic purpose.

Group	30 September 2019						
	Impaired Financing RM'000	Individual Assessment Allowance at 1 April RM'000	Net Charge for the Year RM'000	Amounts Written Off/Other Movements RM'000	Individual Assessment Allowance at 30 September RM'000	Collective Assessment 30 September RM'000	Total Impairment Allowances for Financing RM'000
Purchase of securities	-	-	-	-	-	372	372
Purchase of transport vehicles	4,827	14	12	-	26	5,334	5,361
Purchase of landed properties of which:							
– residential	120,377	9,479	(471)	-	9,007	43,540	52,547
– non-residential	32,375	2,306	(6)	-	2,299	3,781	6,081
Purchase of fixed assets (excluding landed properties)	-	-	-	-	-	248	248
Personal use	56,819	448	35	-	483	77,872	78,354
Construction	-	-	-	-	-	1,822	1,822
Working capital	30,405	13,298	1,647	-	14,945	18,139	33,084
Other purpose	991	-	-	-	-	1,111	1,111
	245,794	25,545	1,217	-	26,761	152,219	178,981



Credit Quality Financing of Customers (cont'd)

Table 18: Impaired financing by economic purpose (cont'd)

The following tables present an analysis of the impaired financing by economic purpose.

Group	31 March 2019								
	Impaired Financing RM'000	Individual Assessment Allowance at 1 April RM'000	Effect of adopting MFRS 9 RM'000	Individual Assessment Allowance, at 1 April as restated RM'000	Net Charge for the Year RM'000	Amounts Written Off/Other Movements RM'000	Individual Assessment Allowance at 31 March RM'000	Collective Assessment Allowance at 31 March RM'000	Total Impairment Allowances for Financing RM'000
Purchase of securities	-	-	-	-	-	-	-	372	372
Purchase of transport vehicles	4,232	3,782	286	3,496	(1,569)	1,912	14	4,579	4,593
Purchase of landed properties of which:			-						
– residential	104,734	-	(4,448)	4,448	5,031	-	9,479	40,063	49,542
– non-residential	30,037	-	(826)	826	1,480	-	2,306	3,191	5,497
Purchase of fixed assets (excluding landed properties)	-	42	42	-	-	-	-	328	328
Personal use	50,088	(548)	(572)	24	424	-	448	68,879	69,327
Construction	-	22	(16,346)	16,368	(1,792)	14,576	-	1,756	1,756
Working capital	31,154	11,341	(54,943)	66,284	(2,770)	50,216	13,298	11,383	24,681
Other purpose	972	2,292	652	1,640	(1,235)	405	-	1,191	1,191
	221,216	16,931	(76,155)	93,086	(431)	67,110	25,545	131,741	157,286

Credit Quality Financing of Customers (cont'd)

Table 18: Impaired financing by economic purpose

The following tables present an analysis of the impaired financing by economic purpose.

Bank	30 September 2019						
	Impaired Financing RM'000	Individual Assessment Allowance, at 1 April RM'000	Net Charge for the Year RM'000	Amounts Written Off/Other Movements RM'000	Individual Assessment Allowance at 30 September RM'000	Collective Assessment Allowance at 30 September RM'000	Total Impairment Allowances for Financing RM'000
Purchase of securities	-	-	-	-	-	372	372
Purchase of transport vehicles	4,827	14	12	-	26	5,334	5,361
Purchase of landed properties of which:							
– residential	120,377	9,479	(471)	-	9,007	43,540	52,547
– non-residential	32,375	2,306	(6)	-	2,299	3,781	6,081
Purchase of fixed assets (excluding landed properties)	-	-	-	-	-	248	248
Personal use	56,819	448	35	-	483	77,872	78,354
Construction	-	-	-	-	-	1,822	1,822
Working capital	30,405	13,298	1,647	-	14,945	18,139	33,084
Other purpose	991	-	-	-	-	1,111	1,111
	245,795	25,545	1,217	-	26,761	152,219	178,981

Credit Quality Financing of Customers (cont'd)

Table 18: Impaired financing by economic purpose (cont'd)

The following tables present an analysis of the impaired financing by economic purpose.

Bank	31 March 2019								
	Impaired Financing RM'000	Individual Assessment Allowance at 1 April RM'000	Effect of adopting MFRS 9 RM'000	Individual Assessment Allowance, at 1 April as restated RM'000	Net Charge for the Year RM'000	Amounts Written Off/Other Movements RM'000	Individual Assessment Allowance at 31 March RM'000	Collective Assessment Allowance at 31 March RM'000	Total Impairment Allowances for Financing RM'000
Purchase of securities	-	-	-	-	-	-	-	372	372
Purchase of transport vehicles	4,232	3,782	286	3,496	(1,569)	1,912	14	4,579	4,593
Purchase of landed properties of which:									
– residential	104,734	-	(4,448)	4,448	5,031	-	9,479	40,063	49,542
– non-residential	30,037	-	(826)	826	1,480	-	2,306	3,191	5,497
Purchase of fixed assets (excluding landed properties)	-	42	42	-	-	-	-	328	328
Personal use	50,088	(548)	(572)	24	424	-	448	68,879	69,327
Construction	-	23	(16,345)	16,368	(1,792)	14,576	-	1,756	1,756
Working capital	31,154	16,274	(50,010)	66,284	(2,770)	50,216	13,298	11,383	24,681
Other purpose	972	2,291	651	1,640	(1,235)	405	-	1,191	1,191
	221,216	21,864	(71,222)	93,086	(431)	67,110	25,545	131,741	157,286

**Credit Quality Financing of Customers (cont'd)**

**Table 19: Impaired financing by geographical distribution**

The following tables present an analysis of the impaired financing by geographical distribution.

Group	30 September 2019						
		Individual Assessment		Amounts Written	Individual Assessment	Collective Assessment	Total
	Impaired	Allowance at 1	Net Charge	Off/Other	Allowance at	Allowance at	Impairment
	Financing	April	for the Year	Movements	30 September	30 September	Allowances for
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	Financing RM'000
Domestic	245,795	27,661	1,217	-	26,761	152,219	178,981
Labuan offshore	-	-	-	-	-	-	-
	245,795	27,661	1,217	-	26,761	152,219	178,981

Group	31 March 2019						
		Individual		Amounts	Individual	Collective	Total
	Impaired	Assessment	Net Charge	Written	Assessment	Assessment	Impairment
	Financing	Allowance at	for the Year	Off/Other	Allowance at	Allowance at	Allowances for
	RM'000	1 April	RM'000	Movements	31 March	31 March	Financing
	RM'000		RM'000	RM'000	RM'000	RM'000	RM'000
Domestic	221,216	93,086	(431)	67,110	25,545	131,741	157,286
Labuan offshore	-	-	-	-	-	-	-
	221,216	93,086	(431)	67,110	25,545	131,741	157,286

**Credit Quality Financing of Customers (cont'd)**

**Table 19: Impaired financing by geographical distribution**

The following tables present an analysis of the impaired financing by geographical distribution.

Bank	30 September 2019						
		Individual Assessment		Amounts Written	Individual	Collective	Total
	Impaired	Allowance at 1	Net Charge	Off/Other	Assessment	Assessment	Impairment
	Financing	April	for the Year	Movements	Allowance at	Allowance at	Allowances for
	RM'000	RM'000	RM'000	RM'000	30 September	30 September	Financing
Domestic	245,795	27,661	1,217	-	26,761	152,219	178,981
Labuan offshore	-	-	-	-	-	-	-
	245,795	27,661	1,217	-	26,761	152,219	178,981

Bank	31 March 2019							
	Impaired Financing RM'000	Individual Assessment Allowance at 1 April RM'000	Net Charge for the Year RM'000	Amounts Written Off/Other Movements RM'000	Individual Assessment Allowance at 31 March RM'000	Collective Assessment Allowance at 31 March RM'000	Total Impairment Allowances for Financing RM'000	
	Domestic	221,216	93,086	(431)	67,110	25,545	131,741	157,286
	Labuan offshore	-	-	-	-	-	-	-
	221,216	93,086	(431)	67,110	25,545	131,741	157,286	

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**Credit Quality Financing of Customers (cont'd)**

**Market Risk**

**Rate of return risk**

**Table 20: Sensitivity analysis of rate of return risk**

The increase or decline in earnings and economic value for upwards and downward rate shocks which are consistent with shocks applied in the stress test for measuring:

Increase/(decrease) in basis points	Group		Bank	
	-50 Basis Points RM'000	+50 Basis Points RM'000	-50 Basis Points RM'000	+50 Basis Points RM'000
<b>Impact on Earnings:</b>				
<b>30 September 2019</b>				
MYR	(7,580)	7,580	(7,567)	7,567
USD	2,005	(2,005)	2,005	(2,005)
Others*	20	(20)	20	(20)
<b>31 March 2019</b>				
MYR	(6,555)	6,555	(6,555)	6,555
USD	2,471	(2,471)	2,471	(2,471)
Others*	21	(21)	21	(21)
<b>Impact on Equity:</b>				
<b>30 September 2019</b>				
MYR	(68,720)	68,720	(66,969)	66,969
USD	396	(396)	396	(396)
Others*	4	(4)	4	(4)
<b>31 March 2019</b>				
MYR	(93,701)	93,701	(91,728)	91,728
USD	288	(288)	288	(288)
Others*	4	(4)	4	(4)

\* Inclusive of AUD, CHF, EUR, GBP, JPY and other currencies.

**Table 21: Minimum regulatory requirement for market risk**

The following tables present the minimum regulatory requirement for market risk of the Group and the Bank.

**Group and Bank**  
**30 September 2019**

	Long Position RM' 000	Short Position RM' 000	Risk weighted Assets RM' 000	Minimum Capital Requirement at 8% RM' 000
Benchmark Rate Risk	1,597	(1,609)	21,258	1,701
Foreign Currency Risk	33,621	(54,857)	54,857	4,389
<b>Total</b>	<b>35,218</b>	<b>(56,466)</b>	<b>76,115</b>	<b>6,090</b>

**Group and Bank**  
**31 March 2019**

	Long Position RM' 000	Short Position RM' 000	Risk weighted Assets RM' 000	Minimum Capital Requirement at 8% RM' 000
Benchmark Rate Risk	1,769	(1,815)	11,851	948
Foreign Currency Risk	5,031	(19,170)	19,170	1,534
<b>Total</b>	<b>6,800</b>	<b>(20,985)</b>	<b>31,021</b>	<b>2,482</b>

**Table 22: Equity exposures**

**Group and Bank**  
**30 September 2019**

	Gross Credit Exposure RM'000	Risk Weighted Assets RM'000	Unrealised Gain/(Losses) RM'000
<b>Publicly Traded</b>			
Investment in Unit Trust Funds	-	-	-
Investment in Shares	108,763	108,763	(27,024)
<b>Total</b>	<b>108,763</b>	<b>108,763</b>	<b>(27,024)</b>

**31 March 2019**

	Gross Credit Exposure RM'000	Risk Weighted Assets RM'000	Unrealised Gain/(Losses) RM'000
<b>Publicly Traded</b>			
Investment in Unit Trust Funds	-	-	-
Investment in Shares	102,007	102,007	(28,181)
<b>Total</b>	<b>102,007</b>	<b>102,007</b>	<b>(28,181)</b>

**Rectification Process of Shariah Non-Compliance Income (SNCI) and Unidentified Funds**

**Earning and Expenditure Prohibited by Shariah**

Policy on Management of Shariah Non-Compliant Income is formulated pursuant to the BNM Shariah Governance Framework for IFI, which define the principles and practices to be applied by the Bank in managing its SNCI.

SNCI is an income generated from any transaction(s) that breaches the governing Shariah principles and requirements determined by the Bank's SC and/or other Shariah Authorities (SA).

The SA are as follows:

- Shariah Advisory Council of Bank Negara Malaysia.
- Shariah Advisory Council of Securities Commission Malaysia.
- Any other relevant Shariah resolutions and rulings as prescribed and determined by the SC of the Bank from to time.

The amount of SNCI and events decided by SC is as follows:

**Table 23: Shariah Non- compliant income and events**

<b>30-Sep-19</b>	<b>31-Mar-19</b>
Event - NIL plus monthly Nostro interest received (30 September 2019: RM61.79)	Event - NIL plus monthly Nostro interest received (31 March 2019: RM286.03)

Any reported SNCI will be utilised to fund charitable activities as guided by SC and the Bank

**Unidentified Funds / Shubhah**

During the bank's daily operation, there are certain funds received by the bank where the source is not clear or uncertain. These fund are therefore not recognised as income and are retained in the Maslahah Ammah account. The utilisation of the fund follows the similar procedure set for the SNCI funds.

Example of unidentified funds are cash excess at teller and ATM machines and unidentified credit balances.

The earning prohibited by Shariah and the unidentified fund during the period as at 30 September 2019 was recorded at RM570,250. (31 March 2019: RM55,165).

**Operational Risk**

The following tables present the minimum regulatory requirement for operational risk of the Group and the Bank.

**Table 24: ORM minimum capital requirement**

	<b>30 September 2019</b>		<b>31 March 2019</b>	
	<b>Risk Weighted Assets RM'000</b>	<b>Minimum Capital Requirement at 8% RM'000</b>	<b>Risk Weighted Assets RM'000</b>	<b>Minimum Capital Requirement at 8% RM'000</b>
Group	1,196,612	95,729	1,190,113	95,209
Bank	1,184,303	94,744	1,176,241	94,099



**Liquidity and Funding Risk**

**Table 25: Maturity analysis of assets and liabilities based on remaining contractual maturity.**

<b>Group 30 September 2019</b>	<b>Up to 7 Days RM'000</b>	<b>&gt;7 Days - 1 Month RM'000</b>	<b>&gt;1-3 Months RM'000</b>	<b>&gt;3-6 Months RM'000</b>	<b>&gt;6-12 Months RM'000</b>	<b>&gt;1 - 5 Years RM'000</b>	<b>Over 5 Years RM'000</b>	<b>Total RM'000</b>
<b>ASSETS</b>								
Cash and short-term funds	1,289,294	226,456	3,992	-	-	-	-	1,519,742
Cash and placements with financial institutions	-	-	11,000	-	-	-	-	11,000
Investment accounts due from designated financial institution	-	-	-	-	-	-	-	-
Financial investments designated at fair value through profit and loss	219,983	138,053	-	-	17,498	194,644	15	570,193
Financial investments at fair value through other comprehensive income	3,343	-	74,309	147,206	1,547,107	2,280,902	1,090,981	5,143,848
Financial investments at amortised cost	-	-	-	442	-	-	103,567	104,009
Financing of customers	71,533	520,319	1,080,944	998,565	1,492,026	5,182,969	6,296,990	15,643,346
Islamic derivative financial assets	469	7,138	2,138	5,136	-	-	-	14,881
Other assets	-	1,964	-	-	91,048	41,631	858,964	993,607
<b>TOTAL ASSETS</b>	<b>1,584,622</b>	<b>893,930</b>	<b>1,172,383</b>	<b>1,151,349</b>	<b>3,147,679</b>	<b>7,700,146</b>	<b>8,350,517</b>	<b>24,000,626</b>
<b>LIABILITIES AND EQUITY</b>								
Deposits from customers	8,155,622	3,702,777	3,416,980	2,975,653	1,482,517	280,022	34,651	20,048,222
Investment accounts of customers	-	-	-	-	-	-	-	-
Deposits and placements of banks and other financial institutions	97,016	-	185	193	1,060	5,050	-	103,504
Islamic derivative financial liabilities	108	6,636	2,168	5,189	1,299	11,190	43,946	70,536
Other liabilities	-	13,562	23,908	-	40,155	1,254,337	-	1,331,962
<b>Total Liabilities</b>	<b>8,252,746</b>	<b>3,722,975</b>	<b>3,443,241</b>	<b>2,981,035</b>	<b>1,525,031</b>	<b>1,550,599</b>	<b>78,597</b>	<b>21,554,224</b>
Equity attributable to shareholders of the Bank	-	-	-	-	-	-	2,446,402	2,446,402
<b>NET MATURITY MISMATCH</b>	<b>(6,668,124)</b>	<b>(2,829,045)</b>	<b>(2,270,858)</b>	<b>(1,829,686)</b>	<b>1,622,648</b>	<b>6,149,547</b>	<b>5,825,518</b>	<b>(0)</b>

Liquidity and Funding Risk (cont'd)

Table 25: Maturity analysis of assets and liabilities based on remaining contractual maturity. (cont'd)

Group 31 March 2019	Up to 7 Days RM'000	>7 Days - 1 Month RM'000	>1-3 Months RM'000	>3-6 Months RM'000	>6-12 Months RM'000	>1 - 5 Years RM'000	Over 5 Years RM'000	Total RM'000
<b>ASSETS</b>								
Cash and short-term funds	772,807	57,764	-	-	-	-	-	830,571
Cash and placements with financial institutions	-	-	11,937	-	-	-	-	11,937
Financial investments designated at fair value through profit and loss	39,985	196,694	182,161	31,847	53,657	151,266	5,189	660,799
Financial investments at fair value through other comprehensive income	3,343	10,188	82,776	110,726	93,468	2,920,420	1,715,111	4,936,032
Financial investments at amortised cost	-	-	273	-	441	-	102,596	103,310
Islamic derivative financial assets	4,020	10,293	8,480	2,060	-	-	-	24,853
Financing of customers	72,953	576,011	942,384	1,021,580	1,448,500	4,909,639	6,359,828	15,330,895
Other assets	-	1,922	-	-	79,102	18,343	887,846	987,213
<b>TOTAL ASSETS</b>	<b>893,108</b>	<b>852,872</b>	<b>1,228,011</b>	<b>1,166,213</b>	<b>1,675,168</b>	<b>7,999,668</b>	<b>9,070,570</b>	<b>22,885,610</b>
<b>LIABILITIES AND EQUITY</b>								
Deposits from customers	7,563,601	4,626,866	2,385,657	1,931,167	2,323,382	279,829	33,617	19,144,119
Deposits and placements of banks and other financial institutions	-	-	35	16	386	6,310	-	6,747
Bills and acceptances payable	-	-	15,678	-	-	-	-	15,678
Islamic derivative financial liabilities	2,301	9,792	7,675	2,393	1,579	5,308	19,114	48,162
Other liabilities	-	27,552	-	-	57,568	-	65	85,185
Recourse obligation on financing sold to Cagamas	-	-	-	-	-	471,102	-	471,102
Subordinated sukuk	-	-	-	4,183	-	249,842	-	254,025
Senior sukuk	-	-	-	9,519	-	499,655	-	509,174
<b>Total Liabilities</b>	<b>7,565,902</b>	<b>4,664,210</b>	<b>2,409,045</b>	<b>1,947,278</b>	<b>2,382,915</b>	<b>1,512,046</b>	<b>52,796</b>	<b>20,534,192</b>
Equity attributable to shareholders of the Bank	-	-	-	-	-	-	2,351,418	2,351,418
<b>NET MATURITY MISMATCH</b>	<b>(6,672,794)</b>	<b>(3,811,338)</b>	<b>(1,181,034)</b>	<b>(781,065)</b>	<b>(707,747)</b>	<b>6,487,622</b>	<b>6,666,356</b>	<b>-</b>

Liquidity and Funding Risk (cont'd)

Table 25: Maturity analysis of assets and liabilities based on remaining contractual maturity. (cont'd)

Bank 30 September 2019	Up to 7 Days RM'000	>7 Days - 1 Month RM'000	>1-3 Months RM'000	>3-6 Months RM'000	>6-12 Months RM'000	>1 - 5 Years RM'000	Over 5 Years RM'000	Total RM'000
<b>ASSETS</b>								
Cash and short-term funds	1,289,294	226,456	3,992	-	-	-	-	1,519,742
Cash and placements with financial institutions	-	-	11,000	-	-	-	-	11,000
Investment accounts due from designated financial institution	-	-	-	-	-	-	-	-
Financial investments designated at fair value through profit and loss	219,983	138,053	-	-	17,498	194,644	15	570,193
Financial investments at fair value through other comprehensive income	3,343	-	74,309	147,206	1,547,107	2,278,498	1,090,981	5,141,444
Financial investments at amortised cost	-	-	-	442	-	-	103,567	104,009
Financing of customers	71,533	520,319	1,080,944	998,565	1,492,026	5,182,969	6,292,244	15,638,600
Islamic derivative financial assets	469	7,138	2,138	5,136	-	-	-	14,881
Other assets	(19)	1,964	-	-	90,524	34,468	871,378	998,315
<b>TOTAL ASSETS</b>	<b>1,584,603</b>	<b>893,930</b>	<b>1,172,383</b>	<b>1,151,349</b>	<b>3,147,155</b>	<b>7,690,579</b>	<b>8,358,185</b>	<b>23,998,184</b>
<b>LIABILITIES AND EQUITY</b>								
Deposits from customers	8,160,551	3,710,626	3,417,960	2,975,622	1,482,500	280,021	34,650	20,061,930
Investment accounts of customers	-	-	-	-	-	-	-	-
Deposits and placements of banks and other financial institutions	97,016	-	185	193	1,061	5,049	-	103,504
Islamic derivative financial liabilities	108	6,636	2,168	5,189	1,300	11,190	43,945	70,536
Other liabilities	-	12,148	23,908	-	39,882	1,246,345	-	1,322,283
<b>Total Liabilities</b>	<b>8,257,675</b>	<b>3,729,410</b>	<b>3,444,221</b>	<b>2,981,004</b>	<b>1,524,743</b>	<b>1,542,605</b>	<b>78,595</b>	<b>21,558,253</b>
Equity attributable to shareholders of the Bank	-	-	-	-	-	-	2,439,931	2,439,931
<b>NET MATURITY MISMATCH</b>	<b>(6,673,072)</b>	<b>(2,835,480)</b>	<b>(2,271,838)</b>	<b>(1,829,655)</b>	<b>1,622,412</b>	<b>6,147,974</b>	<b>5,839,659</b>	<b>0</b>

Liquidity and Funding Risk (cont'd)

Table 25: Maturity analysis of assets and liabilities based on remaining contractual maturity. (cont'd)

Bank 31 March 2019	Up to 7 Days RM'000	>7 Days - 1 Month RM'000	>1-3 Months RM'000	>3-6 Months RM'000	>6-12 Months RM'000	>1 - 5 Years RM'000	Over 5 Years RM'000	Total RM'000
<b>ASSETS</b>								
Cash and short-term funds	772,807	57,764	-	-	-	-	-	830,571
Cash and placements with financial institutions	-	-	11,937	-	-	-	-	11,937
Financial investments designated at fair value through profit and loss	39,985	196,694	182,161	31,847	53,657	149,334	5,189	658,867
Financial investments at fair value through other comprehensive income	3,343	10,188	82,776	110,726	93,468	2,918,155	1,715,110	4,933,766
Financial investments at amortised cost	-	-	273	-	441	-	102,597	103,311
Financing of customers	4,020	10,293	8,480	2,060	-	-	-	24,853
Islamic derivative financial assets	72,953	576,011	942,384	1,021,580	1,448,500	4,909,639	6,362,214	15,333,281
Other assets	(27)	6,855	-	-	76,101	18,343	900,279	1,001,551
<b>TOTAL ASSETS</b>	<b>893,081</b>	<b>857,805</b>	<b>1,228,011</b>	<b>1,166,213</b>	<b>1,672,167</b>	<b>7,995,471</b>	<b>9,085,389</b>	<b>22,898,137</b>
<b>LIABILITIES AND EQUITY</b>								
Deposits from customers	7,574,122	4,637,723	2,388,144	1,931,131	2,323,342	279,827	33,616	19,167,905
Deposits and placements of banks and other financial institutions	-	-	35	16	386	6,312	-	6,749
Bills and acceptances payable	-	-	15,678	-	-	-	-	15,678
Islamic derivative financial liabilities	2,301	9,792	7,675	2,393	1,579	5,308	19,114	48,162
Other liabilities	-	23,779	-	-	56,974	-	-	80,753
Recourse obligation on financing sold to Cagamas	-	-	-	-	-	471,101	-	471,101
Subordinated sukuk	-	-	-	4,183	-	249,842	-	254,025
Senior sukuk	-	-	-	9,519	-	499,655	-	509,174
<b>Total Liabilities</b>	<b>7,576,423</b>	<b>4,671,294</b>	<b>2,411,532</b>	<b>1,947,242</b>	<b>2,382,281</b>	<b>1,512,045</b>	<b>52,730</b>	<b>20,553,547</b>
Equity attributable to shareholders of the Bank	-	-	-	-	-	-	2,344,590	2,344,590
<b>NET MATURITY MISMATCH</b>	<b>(6,683,342)</b>	<b>(3,813,489)</b>	<b>(1,183,521)</b>	<b>(781,029)</b>	<b>(710,114)</b>	<b>6,483,426</b>	<b>6,688,069</b>	<b>(0)</b>