



**BANK MUAMALAT MALAYSIA BERHAD**

Company No. 6175-W  
(Incorporated in Malaysia)

**BASEL II  
PILLAR 3 DISCLOSURES**

**FOR THE HALF YEAR ENDED  
30 JUNE 2020 (8 ZULKAEDAH 1441H)**

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

**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 June 2020.

**Khairul Kamarudin**  
Chief Executive Officer

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

**Pillar 3 Disclosure Content**

<u>Table No.</u>	<u>Content</u>	<u>Page</u>
Table 1	Capital adequacy ratios	4
Table 2	Capital structure	4
Table 3	Minimum capital requirement and risk-weighted assets	5
Table 4	Minimum capital requirement and risk-weighted assets by exposures	6
Table 5	Credit risk exposures and credit risk concentration by sector analysis	10
Table 6	Credit risk exposures and credit risk concentration by geographical analysis	14
Table 7	Credit risk exposures of financial assets by remaining contractual maturity	16
Table 8	Commitments and contingencies	18
Table 9	Credit risk mitigation on credit exposures	19
Table 10	Rating distribution on credit exposures by class (Standardised approach)	23
Table 11	Ratings of corporate by approved ECAIs	25
Table 12	Short term ratings of banking institutions and corporate by approved ECAIs	26
Table 13	Ratings of sovereigns and Central Banks by approved ECAIs	27
Table 14	Ratings of banking institutions by approved ECAIs	28
Table 15	Credit risk disclosure by risk weights	29
Table 16	Credit quality financing of customers	33
Table 17	Past due but not impaired	37
Table 18	Impaired financing by economic purpose	39
Table 19	Impaired financing by geographical distribution	43
Table 20	Sensitivity analysis for rate of return risk	45
Table 21	Minimum regulatory requirement for market risk	46
Table 22	Equity exposures	46
Table 23	Shariah Non-compliant income and events	47
Table 24	ORM minimum capital requirement	47
Table 25	Liquidity and funding risk	48

**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 June 2020 Interim Financial Statements.

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

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

**Table 1: Capital adequacy ratios**

	Group		Bank	
	30 June 2020	31 December 2019	30 June 2020	31 December 2019
CET1 capital ratio	15.401%	15.998%	15.301%	15.895%
Total capital ratio	17.972%	18.653%	17.876%	18.555%

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

**Table 2: Capital structure**

	Group		Bank	
	30 June 2020	31 December 2019	30 June 2020	31 December 2019
	RM'000	RM'000	RM'000	RM'000
<b>Tier-I capital</b>				
Share capital	1,195,000	1,195,000	1,195,000	1,195,000
Retained profits	1,193,264	1,193,264	1,186,740	1,186,740
<b>Other Reserves</b>				
Regulatory reserve	62,252	62,676	62,252	62,676
Unrealised losses on fair value through other comprehensive income ("FVOCI") financial instruments	20,764	18,008	20,764	18,008
Foreign exchange translation reserve	1,650	(133)	1,650	(133)
<b>Regulatory Adjustment</b>				
Less: Regulatory reserve	(62,252)	(62,676)	(62,252)	(62,676)
Unrealised losses on fair value through other comprehensive income ("FVOCI") financial instruments	(11,420)	(9,905)	(11,420)	(9,904)
Less: Investment property gain	(5,542)	(5,542)	(5,542)	(5,542)
Less: Deferred tax assets	(32,258)	(25,827)	(31,939)	(25,543)
Less: Investment in subsidiaries	-	-	(13,159)	(13,159)
Less: Property revaluation gains	-	-	-	-
Less: Intangible Asset (net of deferred tax liabilities)	(34,168)	(70,244)	(34,058)	(70,134)
<b>Total Tier-I Capital</b>	<b>2,327,290</b>	<b>2,294,621</b>	<b>2,308,036</b>	<b>2,275,333</b>
<b>Tier-II capital</b>				
Subordinated sukuk	250,564	250,532	250,564	250,532
Loss provision and regulatory reserve*	135,373	127,785	135,373	127,785
Add: Investment property gain	2,494	2,494	2,494	2,494
<b>Total Tier-II Capital</b>	<b>388,431</b>	<b>380,811</b>	<b>388,431</b>	<b>380,811</b>
<b>Total Capital Base</b>	<b>2,715,721</b>	<b>2,675,432</b>	<b>2,696,467</b>	<b>2,656,144</b>

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).

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

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 June 2020		31 December 2019	
	Risk Weighted Assets RM'000	Minimum Capital Requirement at 8% RM'000	Risk Weighted Assets RM'000	Minimum Capital Requirement at 8% RM'000
<b>Group</b>				
Credit Risk	13,866,475	1,109,318	13,089,369	1,047,149
Market Risk	55,323	4,426	35,361	2,829
Operational Risk	1,189,319	95,145	1,218,544	97,484
<b>Total</b>	<b>15,111,117</b>	<b>1,208,889</b>	<b>14,343,274</b>	<b>1,147,462</b>
	30 June 2020		31 December 2019	
	Risk Weighted Assets RM'000	Minimum Capital Requirement at 8% RM'000	Risk Weighted Assets RM'000	Minimum Capital Requirement at 8% RM'000
<b>Bank</b>				
Credit Risk	13,849,817	1,107,985	13,073,524	1,045,882
Market Risk	55,323	4,426	35,361	2,828
Operational Risk	1,179,446	94,356	1,206,121	96,490
<b>Total</b>	<b>15,084,586</b>	<b>1,206,767</b>	<b>14,315,006</b>	<b>1,145,200</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.

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

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 June 2020</b>				
<b>(i) Credit Risk (Standardised Approach)</b>				
<b>(a) On Balance Sheet Exposures</b>				
Sovereign/Central Banks	6,769,133	6,769,133	-	-
PSEs	253,466	253,298	50,660	4,053
Banks, Development Financial Institution & MDBs	645,827	645,827	156,623	12,530
Corporates	5,752,797	5,661,833	4,567,664	365,413
Regulator Retail	6,924,214	6,918,350	6,086,576	486,927
Residential Real Estate	3,583,536	3,583,536	1,457,413	116,593
Higher Risk Assets	-	-	-	-
Other Assets	395,517	395,518	249,272	19,941
Defaulted Exposures	115,707	115,707	93,742	7,499
	<b>24,440,197</b>	<b>24,343,202</b>	<b>12,661,950</b>	<b>1,012,956</b>
<b>(b) Off-Balance Sheet Exposures**</b>				
Credit-related off-balance sheet exposure	1,229,368	1,229,367	1,147,990	91,839
Derivative financial instruments	142,580	142,580	56,535	4,523
	<b>1,371,948</b>	<b>1,371,947</b>	<b>1,204,525</b>	<b>96,362</b>
<b>Total Credit Exposures</b>	<b>25,812,145</b>	<b>25,715,149</b>	<b>13,866,475</b>	<b>1,109,318</b>
<b>(ii) Market Risk (Standardised Approach)</b>				
	Long Position	Short Position	Risk Weighted Assets	Capital Requirement
Benchmark Rate Risk	1,420	(1,607)	26,581	2,127
Foreign Currency Risk	9,019	(28,742)	28,742	2,299
Equity Position Risk	-	-	-	-
			<b>55,323</b>	<b>4,426</b>
<b>(iii) Operational Risk (Basic Indicators Approach)</b>				
			<b>1,189,319</b>	<b>95,145</b>
<b>(iv) Total RWA and Capital Requirements</b>				
			<b>15,111,117</b>	<b>1,208,889</b>

\* After netting and credit risk mitigation

\*\* Credit Risk of off balance sheet items

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

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)**

Group	Gross Exposures RM'000	*Net Exposures RM'000	Risk Weighted Assets RM'000	Minimum Capital Requirement at 8% RM'000
<b>31 December 2019</b>				
<b>(i) Credit Risk (Standardised Approach)</b>				
<b>(a) On Balance Sheet Exposures</b>				
Sovereign/Central Banks	5,769,660	5,769,660	-	-
PSEs	254,601	254,434	50,887	4,071
Banks, Development Financial Institution & MDBs	372,996	372,996	104,058	8,325
Corporates	5,894,965	5,794,386	4,607,399	368,592
Regulator Retail	6,296,749	6,295,396	5,517,859	441,429
Residential Real Estate	3,746,935	3,746,935	1,497,600	119,808
Higher Risk Assets	-	-	-	-
Other Assets	333,973	333,972	215,264	17,220
Defaulted Exposures	122,432	122,432	100,978	8,078
	<b>22,792,311</b>	<b>22,690,211</b>	<b>12,094,045</b>	<b>967,523</b>
<b>(b) Off-Balance Sheet Exposures**</b>				
Credit-related off-balance sheet exposure	1,018,330	1,018,330	952,448	76,196
Derivative financial instruments	129,847	129,847	42,876	3,430
	<b>1,148,177</b>	<b>1,148,177</b>	<b>995,324</b>	<b>79,626</b>
<b>Total Credit Exposures</b>	<b>23,940,488</b>	<b>23,838,388</b>	<b>13,089,369</b>	<b>1,047,149</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)	14,639	1,171
Foreign Currency Risk	33,621	(54,857)	20,722	1,658
Equity Position Risk	-	-	-	-
			<b>35,361</b>	<b>2,829</b>
<b>(iii) Operational Risk (Basic Indicators Approach)</b>				
			<b>1,218,544</b>	<b>97,484</b>
<b>(iv) Total RWA and Capital Requirements</b>				
			<b>14,343,274</b>	<b>1,147,462</b>

\* After netting and credit risk mitigation

\*\* Credit Risk of off balance sheet items

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

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)**

Bank			Risk	Minimum
30 June 2020	Gross	*Net	Weighted	Capital
	Exposures	Exposures	Assets	Requirement
	RM'000	RM'000	RM'000	at 8%
				RM'000
<b>(i) Credit Risk (Standardised Approach)</b>				
<b>(a) On Balance Sheet Exposures</b>				
Sovereign/Central Banks	6,769,133	6,769,133	-	-
PSEs	253,466	253,298	50,660	4,053
Banks, Development Financial Institution & MDBs	645,827	645,827	156,623	12,530
Corporates	5,745,395	5,654,431	4,557,785	364,624
Regulator Retail	6,924,214	6,918,350	6,086,576	486,926
Residential Real Estate	3,583,536	3,583,536	1,457,413	116,593
Higher Risk Assets	-	-	-	-
Other Assets	388,737	388,738	242,488	19,398
Defaulted Exposures	115,707	115,707	93,742	7,499
	<b>24,426,015</b>	<b>24,329,020</b>	<b>12,645,287</b>	<b>1,011,623</b>
<b>(b) Off-Balance Sheet Exposures**</b>				
Credit-related off-balance sheet exposure	1,229,368	1,229,368	1,147,990	91,839
Derivative financial instruments	142,580	142,580	56,540	4,523
	<b>1,371,948</b>	<b>1,371,948</b>	<b>1,204,530</b>	<b>96,362</b>
<b>Total Credit Exposures</b>	<b>25,797,963</b>	<b>25,700,968</b>	<b>13,849,817</b>	<b>1,107,985</b>
			Risk	Capital
<b>(ii) Market Risk (Standardised Approach)</b>	Long	Short	Weighted	Requirement
	Position	Position	Assets	
Benchmark Rate Risk	1,420	(1,607)	26,581	2,127
Foreign Currency Risk	9,019	(28,742)	28,742	2,299
Equity Position Risk	-	-	-	-
			<b>55,323</b>	<b>4,426</b>
<b>(iii) Operational Risk (Basic Indicators Approach)</b>			<b>1,179,446</b>	<b>94,356</b>
<b>(iv) Total RWA and Capital Requirements</b>			<b>15,084,586</b>	<b>1,206,767</b>

\* After netting and credit risk mitigation

\*\* Credit Risk of off balance sheet items

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

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)**

Bank			Risk	Minimum
31 December 2019	Gross	*Net	Weighted	Capital
	Exposures	Exposures	Assets	Requirement
	RM'000	RM'000	RM'000	at 8%
				RM'000
<b>(i) Credit Risk (Standardised Approach)</b>				
<b>(a) On Balance Sheet Exposures</b>				
Sovereign/Central Banks	5,769,660	5,769,660	-	-
PSEs	254,601	254,434	50,887	4,071
Banks, Development Financial Institution & MDBs	372,996	372,996	104,058	8,325
Corporates	5,888,645	5,788,066	4,599,131	367,930
Regulator Retail	6,296,749	6,295,396	5,517,859	441,429
Residential Real Estate	3,746,935	3,746,935	1,497,600	119,808
Higher Risk Assets	-	-	-	-
Other Assets	326,396	326,395	207,687	16,613
Defaulted Exposures	122,432	122,432	100,978	8,078
	<b>22,778,414</b>	<b>22,676,314</b>	<b>12,078,200</b>	<b>966,254</b>
<b>(b) Off-Balance Sheet Exposures**</b>				
Credit-related off-balance sheet exposure	1,018,330	1,018,330	952,448	76,196
Derivative financial instruments	129,847	129,847	42,876	3,430
	<b>1,148,177</b>	<b>1,148,177</b>	<b>995,324</b>	<b>79,626</b>
<b>Total Credit Exposures</b>	<b>23,926,591</b>	<b>23,824,491</b>	<b>13,073,524</b>	<b>1,045,880</b>
<b>(ii) Market Risk (Standardised Approach)</b>				
	Long	Short	Risk	Capital
	Position	Position	Weighted	Requirement
Benchmark Rate Risk	1,597	(1,609)	14,639	1,171
Foreign Currency Risk	33,621	(54,857)	20,722	1,658
Equity Position Risk	-	-	-	-
			<b>35,361</b>	<b>2,829</b>
<b>(iii) Operational Risk (Basic Indicators Approach)</b>			<b>1,206,121</b>	<b>96,490</b>
<b>(iv) Total RWA and Capital Requirements</b>			<b>14,315,006</b>	<b>1,145,200</b>

\* After netting and credit risk mitigation

\*\* Credit Risk of off balance sheet items

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

**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</b>	<b>Finance, takaful and business services</b>	<b>Agriculture, manufacturing, wholesale, retail and restaurant</b>	<b>Construction and real estate</b>	<b>Purchase of transport vehicles</b>	<b>Household</b>	<b>Others</b>	<b>Total</b>
<b>30 June 2020</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>On balance sheet exposures</b>								
Cash and short-term funds	-	2,444,748	-	-	-	-	-	2,444,748
Cash and placements with financial institutions	-	6,418	-	-	-	-	-	6,418
Investment accounts due from designated financial institution	-	-	-	-	-	-	-	-
Financial investments designated at fair value through profit and loss	145,284	183,238	-	-	-	-	-	328,522
Financial investments at fair value through other comprehensive income	3,936,788	129,932	104,319	31,849	-	-	584,406	4,787,294
Financial investments at amortised cost	-	-	104,547	-	-	-	-	104,547
Islamic derivative financial assets	-	30,084	-	-	-	-	-	30,084
Financing of customers	1,040,969	722,296	1,915,883	1,717,497	-	10,481,323	485,026	16,362,994
Statutory deposits with Bank Negara Malaysia	83,286	-	-	-	-	-	-	83,286
Other financial assets	-	-	-	-	-	-	73,917	73,917
	<b>5,206,327</b>	<b>3,516,716</b>	<b>2,124,749</b>	<b>1,749,346</b>	<b>-</b>	<b>10,481,323</b>	<b>1,143,349</b>	<b>24,221,810</b>
<b>Commitments and contingencies</b>								
Contingent liabilities	29,066	27,819	118,597	318,193	5,270	6,666	177,587	683,198
Commitments	35,463	77,353	604,675	238,011	629	71,295	1,292,177	2,319,603
Derivative financial instruments	-	4,090,631	-	-	-	-	-	4,090,631
	<b>64,529</b>	<b>4,195,803</b>	<b>723,272</b>	<b>556,204</b>	<b>5,899</b>	<b>77,961</b>	<b>1,469,764</b>	<b>7,093,432</b>
<b>Total credit exposures</b>	<b>5,270,856</b>	<b>7,712,519</b>	<b>2,848,021</b>	<b>2,305,550</b>	<b>5,899</b>	<b>10,559,284</b>	<b>2,613,113</b>	<b>31,315,242</b>

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

**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</b>	<b>Finance, takaful and business services</b>	<b>Agriculture, manufacturing, wholesale, retail and restaurant</b>	<b>Construction and real estate</b>	<b>Purchase of transport vehicles</b>	<b>Household</b>	<b>Others</b>	<b>Total</b>
<b>31 December 2019</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>On balance sheet exposures</b>								
Cash and short-term funds	-	1,011,225	-	-	-	-	-	1,011,225
Cash and placements with financial institutions	-	53,925	-	-	-	-	-	53,925
Financial investments at fair value through profit and loss	139,684	169,109	-	-	-	-	-	308,793
Financial investments at fair value through other comprehensive income	3,308,676	216,283	287,603	57,028	-	-	735,234	4,604,824
Financial assets at amortised cost	-	-	103,162	-	-	-	-	103,162
Islamic derivative financial assets	-	21,859	-	-	-	-	-	21,859
Financing of customers	1,006,880	885,384	1,774,709	1,632,750	-	10,108,441	453,074	15,861,238
Statutory deposits with Bank Negara Malaysia	568,768	-	-	-	-	-	-	568,768
Other assets	-	-	-	-	-	-	41,670	41,670
	<b>5,024,008</b>	<b>2,357,785</b>	<b>2,165,474</b>	<b>1,689,778</b>	<b>-</b>	<b>10,108,441</b>	<b>1,229,978</b>	<b>22,575,464</b>
<b>Commitments and contingencies</b>								
Contingent liabilities	31,051	40,973	124,600	329,351	4,302	6,827	161,568	698,672
Commitments	15,747	114,302	381,940	239,210	1,155	52,898	852,287	1,657,539
Islamic derivative financial instruments	-	4,240,283	-	-	-	-	-	4,240,283
	<b>46,798</b>	<b>4,395,558</b>	<b>506,540</b>	<b>568,561</b>	<b>5,457</b>	<b>59,725</b>	<b>1,013,855</b>	<b>6,596,494</b>
<b>Total credit exposures</b>	<b>5,070,806</b>	<b>6,753,343</b>	<b>2,672,014</b>	<b>2,258,339</b>	<b>5,457</b>	<b>10,168,166</b>	<b>2,243,833</b>	<b>29,171,958</b>

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

**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</b>	<b>Finance, takaful and business services</b>	<b>Agriculture, manufacturing, wholesale, retail and restaurant</b>	<b>Construction and real estate</b>	<b>Purchase of transport vehicles</b>	<b>Household</b>	<b>Others</b>	<b>Total</b>
<b>30 June 2020</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>On balance sheet exposures</b>								
Cash and short-term funds	-	2,444,748	-	-	-	-	-	2,444,748
Cash and placements with financial institutions	-	6,418	-	-	-	-	-	6,418
Investment accounts due from designated financial institution	-	-	-	-	-	-	-	-
Financial investments designated at fair value through profit and loss	145,284	183,238	-	-	-	-	-	328,522
Financial investments at fair value through other comprehensive income	3,936,788	129,932	104,319	31,849	-	-	581,957	4,784,845
Financial investments at amortised cost	-	-	104,547	-	-	-	-	104,547
Islamic derivative financial assets	-	30,084	-	-	-	-	-	30,084
Financing of customers	1,040,969	722,294	1,915,885	1,717,497	-	10,481,323	480,072	16,358,040
Statutory deposits with Bank Negara Malaysia	83,286	-	-	-	-	-	-	83,286
Other financial assets	-	-	-	-	-	-	73,568	73,568
	<b>5,206,327</b>	<b>3,516,714</b>	<b>2,124,751</b>	<b>1,749,346</b>	<b>-</b>	<b>10,481,323</b>	<b>1,135,597</b>	<b>24,214,059</b>
<b>Commitments and contingencies</b>								
Contingent liabilities	29,066	27,819	118,597	318,193	5,270	6,666	177,587	683,198
Commitments	35,463	77,353	604,675	238,011	629	71,295	1,292,177	2,319,603
Derivative financial instruments	-	4,090,631	-	-	-	-	-	4,090,631
	<b>64,529</b>	<b>4,195,803</b>	<b>723,272</b>	<b>556,204</b>	<b>5,899</b>	<b>77,961</b>	<b>1,469,764</b>	<b>7,093,432</b>
<b>Total credit exposures</b>	<b>5,270,856</b>	<b>7,712,517</b>	<b>2,848,023</b>	<b>2,305,550</b>	<b>5,899</b>	<b>10,559,284</b>	<b>2,605,361</b>	<b>31,307,491</b>

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

**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</b>	<b>Finance, takaful and business services</b>	<b>Agriculture, manufacturing, wholesale, retail and restaurant</b>	<b>Construction and real estate</b>	<b>Purchase of transport vehicles</b>	<b>Household</b>	<b>Others</b>	<b>Total</b>
<b>31 December 2019</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>On balance sheet exposures</b>								
Cash and short-term funds	-	1,011,225	-	-	-	-	-	1,011,225
Cash and placements with financial institutions	-	53,925	-	-	-	-	-	53,925
Financial investments at fair value through profit and loss	139,684	169,109	-	-	-	-	-	308,793
Financial investments at fair value through other comprehensive income	3,308,676	216,283	287,603	57,028	-	-	732,809	4,602,399
Financial assets at amortised cost	-	-	103,162	-	-	-	-	103,162
Islamic derivative financial assets	-	21,859	-	-	-	-	-	21,859
Financing of customers	1,006,880	885,384	1,774,709	1,632,750	-	10,108,441	449,179	15,857,343
Statutory deposits with Bank								
Negara Malaysia	568,768	-	-	-	-	-	-	568,768
Other assets	-	-	-	-	-	-	40,780	40,780
	<b>5,024,008</b>	<b>2,357,785</b>	<b>2,165,474</b>	<b>1,689,778</b>	<b>-</b>	<b>10,108,441</b>	<b>1,222,768</b>	<b>22,568,254</b>
<b>Commitments and contingencies</b>								
Contingent liabilities	31,051	40,973	124,600	329,351	4,302	6,827	161,568	698,672
Commitments	15,747	114,302	381,940	239,210	1,155	52,898	852,287	1,657,539
Derivative financial instruments	-	4,240,283	-	-	-	-	-	4,240,283
	<b>46,798</b>	<b>4,395,558</b>	<b>506,540</b>	<b>568,561</b>	<b>5,457</b>	<b>59,725</b>	<b>1,013,855</b>	<b>6,596,494</b>
<b>Total credit exposures</b>	<b>5,070,806</b>	<b>6,753,343</b>	<b>2,672,014</b>	<b>2,258,339</b>	<b>5,457</b>	<b>10,168,166</b>	<b>2,236,623</b>	<b>29,164,748</b>

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

**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:

	Group		Bank	
	Domestic RM'000	Labuan RM'000	Domestic RM'000	Labuan RM'000
<b>30 June 2020</b>				
<b>On Balance Sheet</b>				
<b>Exposures</b>				
Cash and short-term funds	2,297,635	147,113	2,297,635	147,113
Cash and placements with financial institutions	6,418	-	6,418	-
Investment accounts due from designated financial institution	-	-	-	-
Financial investments designated at fair value through profit and loss	145,284	183,238	145,284	183,238
Financial investments at fair value through other comprehensive income	4,779,041	8,252	4,776,593	8,252
Financial investments at amortised cost	104,547	-	104,547	-
Islamic derivative financial assets	30,084	-	30,084	-
Financing of customers	16,362,993	-	16,358,039	-
Statutory deposits with Bank Negara Malaysia	83,286	-	83,286	-
Other financial assets	73,916	3	73,567	3
	<b>23,883,204</b>	<b>338,606</b>	<b>23,875,453</b>	<b>338,606</b>
<b>Commitments and contingencies</b>				
Contingent liabilities	683,198	-	683,198	-
Commitments	2,319,603	-	2,319,603	-
Derivative financial instruments	4,090,631	-	4,090,631	-
	<b>7,093,432</b>	<b>-</b>	<b>7,093,432</b>	<b>-</b>
<b>Total credit exposures</b>	<b>30,976,636</b>	<b>338,606</b>	<b>30,968,885</b>	<b>338,606</b>

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

**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 December 2019</b>				
<b>On Balance Sheet</b>				
<b>Exposures</b>				
Cash and short-term funds	970,240	40,985	970,240	40,985
Cash and placements with financial institutions	53,925	-	53,925	-
Financial investment designated at fair value through profit and loss	139,684	169,109	139,684	169,109
Financial investments at fair value through other comprehensive income	4,596,572	8,252	4,594,147	8,252
Financial investments amortised cost	103,162	-	103,162	-
Islamic derivative financial assets	21,859	-	21,859	-
Financing of customers	15,861,238	-	15,857,343	-
Statutory deposits with Bank Negara Malaysia	568,768	-	568,768	-
Other assets	41,667	3	40,777	3
	<u>22,357,115</u>	<u>218,349</u>	<u>22,349,905</u>	<u>218,349</u>
<b>Commitments and contingencies</b>				
Contingent liabilities	698,672	-	698,672	-
Commitments	1,657,539	-	1,657,539	-
Derivative financial instruments	4,240,283	-	4,240,283	-
	<u>6,596,494</u>	<u>-</u>	<u>6,596,494</u>	<u>-</u>
<b>Total credit exposures</b>	<u>28,953,609</u>	<u>218,349</u>	<u>28,946,399</u>	<u>218,349</u>

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

**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>Up to 6</b>	<b>&gt; 6 - 12</b>	<b>&gt; 1 - 5</b>	<b>Over 5</b>	<b>Total</b>
<b>30 June 2020</b>	<b>months</b>	<b>months</b>	<b>years</b>	<b>years</b>	<b>Total</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	2,444,748	-	-	-	2,444,748
Cash and placements with financial institutions	6,418	-	-	-	6,418
Investment accounts due from designated financial institution	-	-	-	-	-
Financial investments designated at fair value through profit and loss	183,237	-	145,284	1	328,522
Financial investments at fair value through other comprehensive income	1,359,512	634,105	2,672,293	121,384	4,787,294
Financial investments at amortised cost	-	-	-	104,547	104,547
Islamic derivative financial assets	30,084	-	-	-	30,084
Financing of customers	2,742,664	1,665,895	5,495,034	6,459,400	16,362,993
Statutory deposits with Bank Negara Malaysia	-	-	-	83,286	83,286
Other financial assets	-	73,920	-	-	73,920
<b>Total On-Balance Sheet Exposures</b>	<b>6,766,663</b>	<b>2,373,920</b>	<b>8,312,611</b>	<b>6,768,618</b>	<b>24,221,811</b>
<b>Group</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 December 2019</b>	<b>months</b>	<b>months</b>	<b>years</b>	<b>years</b>	<b>Total</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	1,011,492	-	-	-	1,011,492
Cash and placements with financial institutions	53,925	-	-	-	53,925
Financial investments designated at fair value through profit and loss	56,309	112,800	139,684	-	308,793
Financial investments at fair value through other comprehensive income	866,862	907,482	2,528,637	301,843	4,604,824
Financial investments at amortised cost	-	-	-	103,162	103,162
Islamic derivative financial assets	21,859	-	-	-	21,859
Financing of customers	2,878,082	1,560,184	5,155,270	6,267,702	15,861,238
Statutory deposits with Bank Negara Malaysia	-	-	-	568,768	568,768
Other financial assets	1,381	39,689	600	-	41,670
<b>Total On-Balance Sheet Exposures</b>	<b>4,889,910</b>	<b>2,620,155</b>	<b>7,824,191</b>	<b>7,241,475</b>	<b>22,575,731</b>

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

**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 June 2020</b>	<b>months</b>	<b>months</b>	<b>years</b>	<b>years</b>	<b>Total</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	2,444,748	-	-	-	2,444,748
Cash and placements with financial institutions	6,418	-	-	-	6,418
Investment accounts due from designated financial institution	-	-	-	-	-
Financial investments designated at fair value through profit and loss	183,237	-	145,284	1	328,522
Financial investments at fair value through other comprehensive income	1,359,512	634,105	2,669,844	121,384	4,784,845
Financial investments at amortised cost	-	-	-	104,547	104,547
Islamic derivative financial assets	30,084	-	-	-	30,084
Financing of customers	2,742,664	1,665,895	5,495,034	6,454,447	16,358,040
Statutory deposits with Bank Negara Malaysia	-	-	-	83,286	83,286
Other financial assets	-	73,570	-	-	73,570
<b>Total On-Balance Sheet Exposures</b>	<b>6,766,663</b>	<b>2,373,570</b>	<b>8,310,162</b>	<b>6,763,665</b>	<b>24,214,060</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 December 2019</b>	<b>months</b>	<b>months</b>	<b>years</b>	<b>years</b>	<b>Total</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	1,011,225	-	-	-	1,011,225
Cash and placements with financial institutions	53,925	-	-	-	53,925
Financial investments designated at fair value through profit and loss	56,309	112,800	139,684	-	308,793
Financial investments at fair value through other comprehensive income	866,862	907,482	2,526,212	301,843	4,602,399
Financial investments at amortised cost	-	-	-	103,162	103,162
Islamic derivative financial assets	21,859	-	-	-	21,859
Financing of customers	2,878,082	1,560,184	5,155,269	6,263,808	15,857,343
Statutory deposits with Bank Negara Malaysia	-	-	-	568,768	568,768
Other financial assets	1,328	38,852	600	-	40,780
<b>Total On-Balance Sheet Exposures</b>	<b>4,889,590</b>	<b>2,619,318</b>	<b>7,821,765</b>	<b>7,237,581</b>	<b>22,568,254</b>

Disclosures on Off Balance Sheet Exposures and Counterparty Credit Risk

Table 8: Commitments and contingencies

	Group and Bank					
	30 June 2020			31 December 2019		
The commitments and contingencies constitute the following :	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
<b>Contingent liabilities</b>						
Direct credit substitutes	245,573	245,573	214,502	231,450	231,450	205,352
Trade-related contingencies	30,575	6,115	299	38,679	7,736	1,494
Transaction related contingencies	407,052	203,526	190,411	428,543	214,272	201,091
<b>Commitments</b>						
Credit extension commitment:						
- Maturity within one year	1,285,488	257,098	250,301	879,658	175,932	171,477
- Maturity exceeding one year	1,034,113	517,057	492,475	777,881	388,941	373,034
<b>Islamic Derivative financial instruments</b>						
Foreign exchange related contracts	2,815,631	71,504	42,327	2,965,283	58,660	28,638
- Maturity within one year	2,815,631	71,504	42,327	2,965,283	58,660	28,638
- Maturity exceeding one year	-	-	-	-	-	-
Profit rate related contract	1,275,000	71,075	14,215	1,275,000	71,188	14,238
- Maturity within one year	75,000	75	15	75,000	188	38
- Maturity exceeding one year	1,200,000	71,000	14,200	1,200,000	71,000	14,200
<b>Total off-balance sheet exposures</b>	<b>7,093,432</b>	<b>1,371,948</b>	<b>1,204,530</b>	<b>6,596,494</b>	<b>1,148,179</b>	<b>995,324</b>

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

**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**

<b>Group</b>	<b>Total Exposures Covered by Eligible Financial Collateral</b>		
<b>30 June 2020</b>	<b>Gross Exposures</b>	<b>Eligible Financial Collateral</b>	<b>*Net Exposures</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>Credit Risk</b>			
<b>(a) On Balance sheet exposures</b>			
Sovereign/Central banks	6,769,133	-	6,769,133
Public sector entities	253,466	168	253,298
Banks, Development Financial Institution & MDBs	645,827	-	645,827
Corporates	5,752,797	90,964	5,661,833
Regulatory retail	6,924,214	5,864	6,918,350
Residential real estate	3,583,536	-	3,583,536
Higher risk assets	-	-	-
Other assets	395,517	-	395,517
Defaulted exposure	115,707	-	115,707
	<b>24,440,197</b>	<b>96,996</b>	<b>24,343,201</b>
<b>(b) Off-Balance Sheet Exposures</b>			
Credit-related off-balance sheet exposure	1,229,368	-	1,229,368
Derivative financial instruments	142,580	-	142,580
	<b>1,371,948</b>	<b>-</b>	<b>1,371,948</b>
<b>Total Credit Exposures</b>	<b>25,812,145</b>	<b>96,996</b>	<b>25,715,149</b>

Note:

\* After netting and credit risk mitigation

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

**Credit Risk Mitigation (cont'd)**

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

<b>Group</b>	<b>Total Exposures Covered by</b>		
<b>31 December 2019</b>	<b>Gross Exposures</b>	<b>Eligible Financial Collateral</b>	<b>*Net Exposures</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>Credit Risk</b>			
<b>(a) On Balance sheet exposures</b>			
Sovereign/Central banks	5,769,660	-	5,769,660
Public sector entities	254,601	167	254,434
Banks, Development Financial Institution & MDBs	372,996	-	372,996
Corporates	5,894,965	100,581	5,794,384
Regulatory retail	6,296,749	1,352	6,295,397
Residential real estate	3,746,935	-	3,746,935
Higher risk assets	-	-	-
Other assets	333,973	-	333,973
Defaulted exposure	122,432	-	122,432
	<b>22,792,311</b>	<b>102,100</b>	<b>22,690,211</b>
<b>(b) Off-Balance Sheet Exposures</b>			
Credit-related off-balance sheet exposure	1,018,330	-	1,018,330
Derivative financial instruments	129,847	-	129,847
	<b>1,148,177</b>	<b>-</b>	<b>1,148,176</b>
<b>Total Credit Exposures</b>	<b>23,940,488</b>	<b>102,100</b>	<b>23,838,388</b>

Note:

\* After netting and credit risk mitigation

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

**Credit Risk Mitigation (cont'd)**

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

Bank	Total Exposures Covered by Eligible		
	Gross Exposures RM'000	Financial Collateral RM'000	*Net Exposures RM'000
<b>30 June 2020</b>			
<b>Credit Risk</b>			
<b>(a) On Balance Sheet Exposures</b>			
Sovereign/Central Banks	6,769,133	-	6,769,133
Public Sector Entities	253,466	168	253,298
Banks, Development Financial Institution & MDBs	645,827	-	645,827
Corporates	5,745,395	90,964	5,654,432
Regulatory Retail	6,924,214	5,864	6,918,350
Residential Real Estate	3,583,536	-	3,583,536
Higher Risk Assets	-	-	-
Other Assets	388,737	-	388,737
Defaulted Exposures	115,707	-	115,707
	<b>24,426,015</b>	<b>96,996</b>	<b>24,329,020</b>
<b>(b) Off-Balance Sheet Exposures</b>			
Credit-related Off-Balance Sheet Exposure	1,229,368	-	1,229,368
Derivative Financial Instruments	142,580	-	142,580
	<b>1,371,948</b>	<b>-</b>	<b>1,371,948</b>
<b>Total Credit Exposures</b>	<b>25,797,963</b>	<b>96,996</b>	<b>25,700,968</b>

Note:

\* After netting and credit risk mitigation

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

**Credit Risk Mitigation (cont'd)**

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

<b>Bank</b>	<b>Total Exposures Covered by Eligible</b>		
	<b>Gross Exposures</b>	<b>Financial Collateral</b>	<b>*Net Exposures</b>
<b>31 December 2019</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>Credit Risk</b>			
<b>(a) On Balance Sheet Exposures</b>			
Sovereign/Central Banks	5,769,660	-	5,769,660
Public Sector Entities	254,601	167	254,434
Banks, Development Financial Institution & MDBs	372,996	-	372,996
Corporates	5,888,645	100,581	5,788,064
Regulatory Retail	6,296,749	1,352	6,295,397
Residential Real Estate	3,746,935	-	3,746,935
Higher Risk Assets	-	-	-
Other Assets	326,396	-	326,396
Defaulted Exposures	122,432	-	122,432
	<b>22,778,414</b>	<b>102,100</b>	<b>22,676,314</b>
<b>(b) Off-Balance Sheet Exposures</b>			
Credit-related Off-Balance Sheet Exposure	1,018,330	-	1,018,330
Derivative Financial Instruments	129,847	-	129,847
	<b>1,148,177</b>	<b>-</b>	<b>1,148,177</b>
<b>Total Credit Exposures</b>	<b>23,926,591</b>	<b>102,100</b>	<b>23,824,491</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 June 2020**

Exposure Class	Rating by Approved ECAIS								Unrated	Others	Grand Total
	AAA	AA+	AA	AA-	A	BBB	BB+ TO BB-	P1/MARC1			
	RM'000	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>Credit Exposures - Standardised Approach</b>											
Sovereigns/Central Banks	6,783,812	-	-	-	-	-	-	-	-	-	6,783,812
Public Sector Entities	-	-	-	-	-	-	-	-	266,162	-	266,162
Banks, Development Financial Institutions & MDBs	21,183	-	5,049	-	91,524	-	-	106,930	528,072	-	752,758
Corporates	1,104,228	-	228,787	58,667	422,702	104,547	-	193,276	4,843,096	978	6,956,281
Regulatory Retail	-	-	-	-	-	-	-	-	7,009,175	-	7,009,175
Residential Mortgages	-	-	-	-	-	-	-	-	3,655,221	-	3,655,221
Higher Risk Assets	-	-	-	-	-	-	-	-	-	-	-
Other Assets	-	-	-	-	-	-	-	-	388,736	-	388,736
<b>Total</b>	<b>7,909,223</b>	<b>-</b>	<b>233,836</b>	<b>58,667</b>	<b>514,226</b>	<b>104,547</b>	<b>-</b>	<b>300,206</b>	<b>16,690,462</b>	<b>978</b>	<b>25,812,145</b>

**Group**  
**31 December 2019**

Exposure Class	Rating by Approved ECAIS								Unrated	Others	Grand Total
	AAA	AA+	AA	AA-	A	BBB	BB+ TO BB-	P1/MARC1			
	RM'000	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>Credit Exposures - Standardised Approach</b>											
Sovereigns/Central Banks	5,783,743	-	-	-	-	-	-	-	-	-	5,783,743
Public Sector Entities	-	-	-	-	-	-	-	-	266,451	-	266,451
Banks, Development Financial Institutions & MDBs	40,946	-	55,272	-	98,196	-	-	107,836	178,581	9	480,840
Corporates	1,544,963	5,187	130,374	58,109	380,785	103,162	-	214,136	4,431,898	1,392	6,870,006
Regulatory Retail	-	-	-	-	-	-	-	-	6,392,378	-	6,392,378
Residential Mortgages	-	-	-	-	-	-	-	-	3,820,671	-	3,820,671
Higher Risk Assets	-	-	-	-	-	-	-	-	-	-	-
Other Assets	-	-	-	-	-	-	-	-	326,399	-	326,399
<b>Total</b>	<b>7,369,652</b>	<b>5,187</b>	<b>185,646</b>	<b>58,109</b>	<b>478,981</b>	<b>103,162</b>	<b>-</b>	<b>321,972</b>	<b>15,416,378</b>	<b>1,401</b>	<b>23,940,488</b>

Bank Muamalat Malaysia Berhad  
Basel II Pillar 3 Quantitative Disclosure

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

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

**Bank**  
**30 June 2020**

Exposure Class	Rating by Approved ECAIS										Grand Total
	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	Unrated RM'000	Others RM'000	
<b><u>On and Off Balance-Sheet Exposures</u></b>											
<b><u>Credit Exposures - Standardised Approach</u></b>											
Sovereigns/Central Banks	6,783,812	-	-	-	-	-	-	-	-	-	6,783,812
Public Sector Entities	-	-	-	-	-	-	-	-	266,162	-	266,162
Banks, Development Financial Institutions & MDBs	21,183	-	5,049	-	91,524	-	-	106,930	528,072	-	752,758
Corporates	1,104,228	-	228,787	58,667	422,702	104,547	-	193,276	4,828,915	978	6,942,100
Regulatory Retail	-	-	-	-	-	-	-	-	7,009,175	-	7,009,175
Residential Mortgages	-	-	-	-	-	-	-	-	3,655,221	-	3,655,221
Higher Risk Assets	-	-	-	-	-	-	-	-	-	-	-
Other Assets	-	-	-	-	-	-	-	-	388,735	-	388,735
<b>Total</b>	<b>7,909,223</b>	<b>-</b>	<b>233,836</b>	<b>58,667</b>	<b>514,226</b>	<b>104,547</b>	<b>-</b>	<b>300,206</b>	<b>16,676,280</b>	<b>978</b>	<b>25,797,963</b>

**Bank**  
**31 December 2019**

Exposure Class	Rating by Approved ECAIS										Grand Total
	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	Unrated RM'000	Others RM'000	
<b><u>On and Off Balance-Sheet Exposures</u></b>											
<b><u>Credit Exposures - Standardised Approach</u></b>											
Sovereigns/Central Banks	5,783,743	-	-	-	-	-	-	-	-	-	5,783,743
Public Sector Entities	-	-	-	-	-	-	-	-	266,451	-	266,451
Banks, Development Financial Institutions & MDBs	40,946	-	55,272	-	98,196	-	-	107,836	178,581	9	480,840
Corporates	1,544,963	5,187	130,374	58,109	380,785	103,162	-	214,136	4,418,001	1,392	6,856,109
Regulatory Retail	-	-	-	-	-	-	-	-	6,392,378	-	6,392,378
Residential Mortgages	-	-	-	-	-	-	-	-	3,820,671	-	3,820,671
Higher Risk Assets	-	-	-	-	-	-	-	-	-	-	-
Other Assets	-	-	-	-	-	-	-	-	326,399	-	326,399
<b>Total</b>	<b>7,369,652</b>	<b>5,187</b>	<b>185,646</b>	<b>58,109</b>	<b>478,981</b>	<b>103,162</b>	<b>-</b>	<b>321,972</b>	<b>15,402,481</b>	<b>1,401</b>	<b>23,926,591</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 S&P Fitch RAM MARC RII Inc RM'000	Aaa to Aa3 AAA to AA- AAA to AA- AAA to AA3 AAA to AA- AAA to AA- RM'000	A1 to A3 A+ to A- A+ to A- A to A3 A+ to A- A+ to A- RM'000	Baa1 to Ba3 BBB+ to BB- BBB+ to BB- BBB1 to BB3 BBB+ to BB- BBB+ to BB- RM'000	B1 to C B+ to D B+ to D B to D B+ to D B+ to D RM'000	Unrated Unrated Unrated Unrated Unrated Unrated RM'000

On and Off Balance-Sheet Exposures  
Credit Exposures (Using Corporate Risk Weights)

Group and Bank  
30 June 2020

Public Sector Entities (applicable for entities risk weighted based on their external ratings as corporates)	-	-	-	-	266,162
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-
Corporates	1,391,681	422,702	104,547	-	4,829,892
<b>Total</b>	<b>1,391,681</b>	<b>422,702</b>	<b>104,547</b>	<b>-</b>	<b>5,096,054</b>

Group and Bank  
31 December 2019

Public Sector Entities (applicable for entities risk weighted based on their external ratings as corporates)	-	-	-	-	266,451
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-
Corporates	1,952,769	380,785	103,162	-	4,419,393
<b>Total</b>	<b>1,952,769</b>	<b>380,785</b>	<b>103,162</b>	<b>-</b>	<b>4,685,844</b>

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

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

Exposure Class	Short term Ratings of Banking Institutions and Corporate by Approved ECAs					
	Moody's S&P Fitch RAM MARC Rii Inc	P-1 A-1 F1+,F1 P-1 MARC-1 a-1+,a-1 RM'000	P-2 A-2 2 P-2 MARC-2 a-2 RM'000	P-3 A-3 3 P-3 MARC-3- a-3 RM'000	Others Others B to D NP MARC-4 b,c RM'000	Unrated Unrated Unrated Unrated Unrated Unrated RM'000
<b>On and Off Balance-Sheet Exposures</b>						
<b>Group and Bank</b>						
<b>30 June 2020</b>						
Banks, MDBs and FDIs		106,930	-	-	-	-
<b>Credit Exposures (using Corporate Risk Weights)</b>						
Corporates		-	-	-	-	-
<b>Total</b>		<b>106,930</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Group and Bank</b>						
<b>31 December 2019</b>						
Banks, MDBs and FDIs		107,836	-	-	-	-
<b>Credit Exposures (using Corporate Risk Weights)</b>						
Corporates		-	-	-	-	-
<b>Total</b>		<b>107,836</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 June 2020

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-	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	RM'000
<b>On and Off Balance-Sheet Exposures</b>							
Sovereigns and Central Banks	6,783,812	-	-	-	-	-	-
<b>Total</b>	<b>6,783,812</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

Group and Bank  
 31 December 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-	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	RM'000
<b>On and Off Balance-Sheet Exposures</b>							
Sovereigns and Central Banks	5,783,743	-	-	-	-	-	-
<b>Total</b>	<b>5,783,743</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</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	RM'000
<b>On and Off Balance-Sheet Exposures</b>							
<b>Group and Bank</b>							
<b>30 June 2020</b>							
Banks, MDBs and FDIs		26,232	91,524	-	-	-	528,072
<b>Total</b>		<b>26,232</b>	<b>91,524</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>528,072</b>
<b>Group and Bank</b>							
<b>31 December 2019</b>							
Banks, MDBs and FDIs		96,219	98,196	-	-	-	178,590
<b>Total</b>		<b>96,219</b>	<b>98,196</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>178,590</b>

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

Credit risk disclosure by risk weights (including deducted exposures) as at 30 June 2020, are as follows:

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

**30 June 2020**

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%	6,783,812	-	-	-	-	-	-	-	146,248	6,930,060	-
20%	-	265,994	661,234	1,059,732	-	-	-	-	-	1,986,960	397,392.00
35%	-	-	-	-	-	2,909,309	-	-	-	2,909,309	1,018,258
50%	-	-	91,524	575,445	3,642	528,215	-	-	-	1,198,826	599,413
75%	-	-	-	-	3,404,245	11,815	-	-	-	3,416,060	2,562,045
100%	-	-	-	5,196,662	3,591,254	205,881	-	-	249,269	9,243,066	9,243,070
150%	-	-	-	26,698	4,170	-	-	-	-	30,868	46,297
<b>Total</b>	<b>6,783,812</b>	<b>265,994</b>	<b>752,758</b>	<b>6,858,537</b>	<b>7,003,311</b>	<b>3,655,220</b>	<b>-</b>	<b>-</b>	<b>395,517</b>	<b>25,715,149</b>	<b>13,866,475</b>

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

Credit risk disclosure by risk weights (including deducted exposures) as at 31 December 2019, are as follows: (cont'd)

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

**31 December 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%	5,783,743	-	-	-	-	-	-	-	118,709	5,902,452	-
20%	-	266,284	382,644	1,169,620	-	-	-	-	-	1,818,548	363,710
35%	-	-	-	-	-	3,110,625	-	-	-	3,110,625	1,088,719
50%	-	-	98,196	581,703	2,667	513,050	-	-	-	1,195,616	597,808
75%	-	-	-	-	3,163,608	11,643	-	-	-	3,175,251	2,381,439
100%	-	-	-	4,977,361	3,214,321	185,353	-	-	215,264	8,592,299	8,592,299
150%	-	-	-	33,167	10,430	-	-	-	-	43,597	65,394
<b>Total</b>	<b>5,783,743</b>	<b>266,284</b>	<b>480,840</b>	<b>6,761,851</b>	<b>6,391,026</b>	<b>3,820,671</b>	<b>-</b>	<b>-</b>	<b>333,973</b>	<b>23,838,388</b>	<b>13,089,369</b>

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

Credit risk disclosure by risk weights (including deducted exposures) as at 30 June 2020, are as follows: (cont'd)

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

**30 June 2020**

Bank	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%	6,783,812	-	-	-	-	-	-	-	146,248	6,930,060	-
20%	-	265,994	661,234	1,059,732	-	-	-	-	-	1,986,960	397,392
35%	-	-	-	-	-	2,909,309	-	-	-	2,909,309	1,018,258
50%	-	-	91,524	575,445	3,642	528,215	-	-	-	1,198,826	599,413
75%	-	-	-	-	3,404,245	11,815	-	-	-	3,416,060	2,562,045
100%	-	-	-	5,194,213	3,591,254	205,881	-	-	242,490	9,233,838	9,233,836
150%	-	-	-	21,745	4,170	-	-	-	-	25,915	38,872.50
<b>Total</b>	<b>6,783,812</b>	<b>265,994</b>	<b>752,758</b>	<b>6,851,135</b>	<b>7,003,311</b>	<b>3,655,220</b>	<b>-</b>	<b>-</b>	<b>388,738</b>	<b>25,700,968</b>	<b>13,849,817</b>

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

Credit risk disclosure by risk weights (including deducted exposures) as at 31 December 2019, are as follows: (cont'd)

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

**31 December 2019**

Bank	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%	5,783,743	-	-	-	-	-	-	-	118,709	5,902,452	-
20%	-	266,284	382,644	1,169,620	-	-	-	-	-	1,818,548	363,710
35%	-	-	-	-	-	3,110,625	-	-	-	3,110,625	1,088,719
50%	-	-	98,196	581,703	2,667	513,050	-	-	-	1,195,616	597,808
75%	-	-	-	-	3,163,608	11,643	-	-	-	3,175,251	2,381,439
100%	-	-	-	4,974,936	3,214,321	185,353	-	-	207,688	8,582,298	8,582,297
150%	-	-	-	29,271	10,430	-	-	-	-	39,701	59,551
<b>Total</b>	<b>5,783,743</b>	<b>266,284</b>	<b>480,840</b>	<b>6,755,530</b>	<b>6,391,026</b>	<b>3,820,671</b>	<b>-</b>	<b>-</b>	<b>326,397</b>	<b>23,824,491</b>	<b>13,073,524</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:

Group	Neither past due nor impaired		Past due	Impaired	Total
	Good	Satisfactory	but not	financing	
30 June 2020	RM'000	RM'000	impaired	RM'000	RM'000
Term financing					
- Home financing	4,158,838	120,437	190,295	107,414	4,576,984
- Syndicated financing	564,811	-	-	-	564,811
- Hire purchase receivables	555,721	4,377	10,558	2,620	573,276
- Leasing receivables	-	-	-	-	-
- Other term financing	7,195,252	30,180	54,607	72,101	7,352,140
Other financing	3,414,345	4,228	2,000	57,683	3,478,256
	<b>15,888,967</b>	<b>159,222</b>	<b>257,460</b>	<b>239,818</b>	<b>16,545,467</b>
Less : Allowance for impaired financing					
-Stage 1 - 12 Months ECL	-	-	-	-	(66,041)
-Stage 2 - Lifetime ECL not credit impaired	-	-	-	-	(7,080)
-Stage 3 - Lifetime ECL credit impaired	-	-	-	(109,353)	(109,353)
Total net financing	<b>15,888,967</b>	<b>159,222</b>	<b>257,460</b>	<b>130,465</b>	<b>16,362,993</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</b>	<b>Impaired</b>	<b>Total</b>
	<b>Good</b>	<b>Satisfactory</b>	<b>but not</b>	<b>financing</b>	
<b>31 December 2019</b>	<b>RM'000</b>	<b>RM'000</b>	<b>impaird</b>	<b>RM'000</b>	<b>RM'000</b>
Term financing					
- Home financing	4,059,306	177,617	158,076	111,169	4,506,168
- Syndicated financing	553,402	-	-	-	553,402
- Hire purchase receivables	558,153	7,168	8,914	2,450	576,685
- Leasing receivables	-	-	-	-	-
- Other term financing	6,933,843	37,520	46,147	65,275	7,082,785
Other financing	3,215,395	43,470	4,902	30,272	3,294,039
	<b>15,320,099</b>	<b>265,775</b>	<b>218,039</b>	<b>209,166</b>	<b>16,013,079</b>
Less:					
-Stage 1 - 12 Months ECL	-	-	-	-	(51,342)
-Stage 2 - Lifetime ECL not credit impaired	-	-	-	-	(13,766)
-Stage 3 - Lifetime ECL credit impaired	-	-	-	(86,734)	(86,734)
<b>Total net financing</b>	<b>15,320,099</b>	<b>265,775</b>	<b>218,039</b>	<b>122,432</b>	<b>15,861,237</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)**

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>Good</b>	<b>Satisfactory</b>	<b>but not</b>	<b>financing</b>	
<b>30 June 2020</b>	<b>RM'000</b>	<b>RM'000</b>	<b>impaired</b>	<b>RM'000</b>	<b>RM'000</b>
Term financing					
- Home financing	4,158,838	120,437	190,295	107,414	4,576,984
- Syndicated financing	564,811	-	-	-	564,811
- Hire purchase receivables	555,721	4,377	10,558	2,620	573,276
- Leasing receivables	-	-	-	-	-
- Other term financing	7,190,300	30,180	54,607	72,100	7,347,187
Other financing	3,414,345	4,228	2,000	57,683	3,478,256
	<b>15,884,015</b>	<b>159,222</b>	<b>257,460</b>	<b>239,818</b>	<b>16,540,514</b>
Less : Allowance for impaired financing					
-Stage 1 - 12 Months ECL	-	-	-	-	(66,041)
-Stage 2 - Lifetime ECL not credit impaired	-	-	-	-	(7,080)
-Stage 3 - Lifetime ECL credit impaired	-	-	-	(109,353)	(109,353)
<b>Total net financing</b>	<b>15,884,015</b>	<b>159,222</b>	<b>257,460</b>	<b>130,465</b>	<b>16,358,040</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>Bank</b>	<b>Neither past due nor impaired</b>		<b>Past due</b>	<b>Impaired</b>	<b>Total</b>
	<b>Good</b>	<b>Satisfactory</b>	<b>but not</b>	<b>financing</b>	
<b>31 December 2019</b>	<b>RM'000</b>	<b>RM'000</b>	<b>impaired</b>	<b>RM'000</b>	<b>RM'000</b>
Term financing					
- Home financing	4,059,306	177,617	158,076	111,169	4,506,168
- Syndicated financing	553,402	-	-	-	553,402
- Hire purchase receivables	558,153	7,168	8,914	2,450	576,685
- Leasing receivables	-	-	-	-	-
- Other term financing	6,929,949	37,520	46,147	65,275	7,078,891
Other financing	3,215,395	43,470	4,902	30,272	3,294,039
	<b>15,316,205</b>	<b>265,775</b>	<b>218,039</b>	<b>209,166</b>	<b>16,009,185</b>
Less:					
-Stage 1 - 12 Months ECL	-	-	-	-	(51,342)
-Stage 2 - Lifetime ECL not credit impaired	-	-	-	-	(13,766)
-Stage 3 - Lifetime ECL credit impaired	-	-	-	(86,734)	(86,734)
<b>Total net financing</b>	<b>15,316,205</b>	<b>265,775</b>	<b>218,039</b>	<b>122,432</b>	<b>15,857,343</b>

**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</b>	<b>Less than</b>	<b>1 - 2</b>	<b>&gt;2 - 3</b>	<b>Total</b>
<b>30 June 2020</b>	<b>1 month</b>	<b>months</b>	<b>months</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	-	139,644	50,651	190,295
- Hire purchase				
receivables	-	7,481	3,077	10,558
- Other term financing	-	43,528	11,079	54,607
Other financing	-	654	1,346	2,000
<b>Total</b>	<b>-</b>	<b>191,306</b>	<b>66,153</b>	<b>257,460</b>
<b>31 December 2019</b>	<b>Less than</b>	<b>1 - 2</b>	<b>&gt;2 - 3</b>	<b>Total</b>
	<b>1 month</b>	<b>months</b>	<b>months</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	-	109,593	48,483	158,076
- Hire purchase				
receivables	-	5,023	3,891	8,914
- Other term financing	-	32,619	13,528	46,147
Other financing	-	4,522	380	4,902
<b>Total</b>	<b>-</b>	<b>151,757</b>	<b>66,282</b>	<b>218,039</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 June</b>	<b>31 December</b>
	<b>2020</b>	<b>2019</b>
	<b>RM'000</b>	<b>RM'000</b>
Purchase of transport vehicles	<b>10,558</b>	8,914
Purchase of landed properties of which:		
– residential	<b>186,832</b>	156,458
– non-residential	<b>21,241</b>	11,983
Purchase of fixed assets (excluding landed properties)	-	-
Personal use	<b>31,884</b>	28,035
Construction	-	-
Working capital	<b>303</b>	4,248
Other purpose	<b>6,642</b>	8,401
	<b>257,460</b>	218,039

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

<b>Group and Bank</b>	<b>30 June</b>	<b>31 December</b>
	<b>2020</b>	<b>2019</b>
	<b>RM'000</b>	<b>RM'000</b>
Domestic	<b>257,460</b>	218,039
Labuan Offshore	-	-
	<b>257,460</b>	218,039

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

**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 June 2020						
	Impaired Financing	Individual Assessment Allowance at 1 Jun	Net Charge for the Year	Amounts Written Off/Other Movements	Individual Assessment Allowance at 30 June	Collective Assessment 30 June	Total Impairment Allowances for Financing
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Purchase of securities	-	-	-	-	-	346	346
Purchase of transport vehicles	2,620	14	(14)	-	-	3,770	3,770
Purchase of landed properties of which:							
– residential	104,637	9,479	(572)	-	8,907	41,945	50,851
– non-residential	33,531	2,306	297	-	2,603	3,105	5,707
Purchase of fixed assets (excluding landed properties)	-	-	-	-	-	297	297
Personal use	38,807	448	310	-	757	73,435	74,192
Construction	-	-	-	-	-	2,030	2,030
Working capital	57,143	13,298	18,004	-	31,302	12,664	43,966
Other purpose	3,080	-	-	-	-	1,313	1,313
	<b>239,818</b>	<b>25,545</b>	<b>18,025</b>	<b>-</b>	<b>43,569</b>	<b>138,905</b>	<b>182,474</b>

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

**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 December 2019						Total
	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 December RM'000	Collective Assessment Allowance at 31 December RM'000	Impairment Allowances for Financing RM'000
Purchase of securities	-	-	-	-	-	323	323
Purchase of transport vehicles	2,450	14	(14)	-	-	3,342	3,342
Purchase of landed properties of which:							-
– residential	110,154	9,479	(885)	-	8,594	40,445	49,039
– non-residential	33,638	2,306	104	-	2,409	3,254	5,664
Purchase of fixed assets (excluding landed properties)	-	-	-	-	-	217	217
Personal use	33,883	448	166	-	614	58,069	58,683
Construction	-	-	-	-	-	1,626	1,626
Working capital	28,007	13,298	1,819	-	15,118	16,666	31,784
Other purpose	1,034	-	-	-	-	1,164	1,164
	209,166	25,545	1,190	-	26,735	125,106	151,842

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 June 2020						
	Individual Assessment Allowance, at 1 April	Net Charge for the Year	Amounts Written Off/Other Movements	Individual Assessment Allowance at 30 June	Collective Assessment Allowance at 30 June	Total Impairment Allowances for Financing	
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	
Purchase of securities	-	-	-	-	346	346	
Purchase of transport vehicles	2,620	-	-	-	3,770	3,770	
Purchase of landed properties of which:							
– residential	104,637	8,594	313	8,907	41,945	50,851	
– non-residential	33,531	2,409	193	2,603	3,105	5,707	
Purchase of fixed assets (excluding landed properties)	-	-	-	-	297	297	
Personal use	38,807	614	144	757	73,435	74,192	
Construction	-	15,118	(15,118)	-	2,030	2,030	
Working capital	57,142	-	31,302	31,302	12,664	43,966	
Other purpose	3,079	-	-	-	1,313	1,313	
	<b>239,818</b>	<b>26,735</b>	<b>16,834</b>	<b>-</b>	<b>43,569</b>	<b>138,905</b>	
						<b>182,474</b>	

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 December 2019							
	Impaired Financing	Individual Assessment Allowance, at 1 April	Net Charge for the Year	Amounts Written Off/Other Movements	Individual Assessment Allowance at 31 December	Collective Assessment Allowance at 31 December	Total Impairment Allowances for Financing	
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Purchase of securities	-	-	-	-	-	323	323	
Purchase of transport vehicles	2,450	14	(14)	-	-	3,342	3,342	
Purchase of landed properties of which:								
– residential	110,154	9,479	(885)	-	8,594	40,445	49,039	
– non-residential	33,638	2,306	104	-	2,409	3,254	5,664	
Purchase of fixed assets (excluding landed properties)	-	-	-	-	-	217	217	
Personal use	33,883	448	166	-	614	58,069	58,683	
Construction	-	-	-	-	-	1,626	1,626	
Working capital	28,007	13,298	1,820	-	15,118	16,666	31,784	
Other purpose	1,034	-	-	-	-	1,165	1,165	
	209,166	25,545	1,190	-	26,735	125,107	151,842	

**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 June 2020						
	Individual Assessment	Individual Assessment	Amounts Written	Individual Assessment	Collective Assessment	Total Impairment	
	Impaired Financing	Allowance at 1 April	Net Charge for the Year	Off/Other Movements	Allowance at 30 June	Allowance at 30 June	Allowances for Financing
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Domestic	239,818	25,545	18,024	-	43,569	138,905	182,474
Labuan offshore	-	-	-	-	-	-	-
	<b>239,818</b>	<b>25,545</b>	<b>18,024</b>	<b>-</b>	<b>43,569</b>	<b>138,905</b>	<b>182,474</b>

Group	31 December 2019						
	Individual Assessment	Individual Assessment	Amounts Written	Individual Assessment	Collective Assessment	Total Impairment	
	Impaired Financing	Allowance at 1 April	Net Charge for the Year	Off/Other Movements	Allowance at 31 December	Allowance at 31 December	Allowances for Financing
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Domestic	209,166	-	1,190	-	26,735	125,107	151,842
Labuan offshore	-	-	-	-	-	-	-
	<b>209,166</b>	<b>-</b>	<b>1,190</b>	<b>-</b>	<b>26,735</b>	<b>125,107</b>	<b>151,842</b>

**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.

		30 June 2020					
Bank	Impaired Financing	Individual Assessment Allowance at 1 April	Net Charge for the Year	Amounts Written Off/Other Movements	Individual Assessment Allowance at 30 June	Collective Assessment Allowance at 30 June	Total Impairment Allowances for Financing
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Domestic	239,818	26,735	16,834	-	43,569	138,905	182,474
Labuan offshore	-	-	-	-	-	-	-
	<b>239,818</b>	<b>26,735</b>	<b>16,834</b>	<b>-</b>	<b>43,569</b>	<b>138,905</b>	<b>182,474</b>

		31 December 2019					
Bank	Impaired Financing	Individual Assessment Allowance at 1 April	Net Charge for the Year	Amounts Written Off/Other Movements	Individual Assessment Allowance at 31 December	Collective Assessment Allowance at 31 December	Total Impairment Allowances for Financing
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Domestic	209,166	-	1,190	-	26,735	125,107	151,842
Labuan offshore	-	-	-	-	-	-	-
	<b>209,166</b>	<b>-</b>	<b>1,190</b>	<b>-</b>	<b>26,735</b>	<b>125,107</b>	<b>151,842</b>

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

**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 June 2020</b>				
MYR	(21,261)	21,261	(21,223)	21,223
USD	1,692	(1,692)	1,692	(1,692)
Others*	22	(22)	22	(22)
<b>31 December 2019</b>				
MYR	(8,360)	8,360	(8,360)	8,360
USD	1,587	(1,587)	1,587	(1,587)
Others*	37	(37)	37	(37)
<b>Impact on Equity:</b>				
<b>30 June 2020</b>				
MYR	(38,297)	38,297	(35,859)	(35,859)
USD	390	(390)	390	(390)
Others*	4	(4)	4	(4)
<b>31 December 2019</b>				
MYR	(51,189)	51,189	(51,189)	51,189
USD	376	(376)	376	(376)
Others*	36	(36)	36	(36)

\* 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 June 2020**

	Long Position RM' 000	Short Position RM' 000	Risk weighted Assets RM' 000	Minimum Capital Requirement at 8% RM' 000
Benchmark Rate Risk	1,420	(1,607)	26,581	2,127
Foreign Currency Risk	9,019	(28,742)	28,742	2,299
<b>Total</b>	<b>10,439</b>	<b>(30,349)</b>	<b>55,323</b>	<b>4,426</b>

**Group and Bank  
31 December 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)	14,639	1,171
Foreign Currency Risk	33,621	(54,857)	20,722	1,658
<b>Total</b>	<b>35,218</b>	<b>(56,466)</b>	<b>35,361</b>	<b>2,829</b>

**Table 22: Equity exposures**

**Group and Bank  
30 June 2020**

	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	#REF!	#REF!	(39,031)
<b>Total</b>	<b>#REF!</b>	<b>#REF!</b>	<b>(39,031)</b>

Cumulative realised gains arising from  
sales and liquidations in the reporting period

7,895

**31 December 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	104,077	104,077	(28,216)
<b>Total</b>	<b>104,077</b>	<b>104,077</b>	<b>(28,216)</b>

Cumulative realised gains arising from  
sales and liquidations in the reporting period

1,051

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

**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 June 2020</b>	<b>31 December 2019</b>
Event - 1 plus monthly Nostro interest received (30 June 2020: NIL)	Event - 5 plus monthly Nostro interest received (31 December 2019: RM 61.79)

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.

However, no amount was recorded for the earning prohibited by Shariah and the unidentified fund for the period as at 30 June 2020. (31 December 2019: RM710,864).

**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 June 2020</b>		<b>31 December 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	1,189,319	95,145	1,218,544	97,484
Bank	1,179,446	94,356	1,206,121	96,490

Liquidity and Funding Risk

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

Group 30 June 2020	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	2,092,893	51,198	300,657	-	-	-	-	2,444,748
Cash and placements with financial institutions	-	-	6,418	-	-	-	-	6,418
Financial investments designated at fair value through profit and loss	-	-	-	183,237	-	145,284	1	328,522
Financial investments at fair value through other comprehensive income	5,112	15,348	1,073,884	265,168	634,105	2,672,293	121,384	4,787,294
Financial investments at amortised cost	-	-	-	-	-	-	104,547	104,547
Financing of customers	69,962	605,849	1,065,949	1,000,904	1,665,895	5,495,034	6,459,400	16,362,993
Islamic derivative financial assets	16	14,245	7,726	8,097	-	-	-	30,084
Other assets	-	656	-	-	72,660	43,826	263,229	380,371
<b>TOTAL ASSETS</b>	<b>2,167,983</b>	<b>687,296</b>	<b>2,454,634</b>	<b>1,457,406</b>	<b>2,372,660</b>	<b>8,356,437</b>	<b>6,948,561</b>	<b>24,444,977</b>
<b>LIABILITIES AND EQUITY</b>								
Deposits from customers	9,315,815	3,550,845	2,752,800	2,381,634	1,946,002	456,752	41,593	20,445,441
Deposits and placements of banks and other financial institutions	-	689	98	210	626	52,535	-	54,158
Islamic derivative financial liabilities	15	13,633	4,442	8,333	-	27,288	78,892	132,603
Other liabilities	-	25,822	9,203	4,591	290,600	992,394	-	1,322,610
<b>Total Liabilities</b>	<b>9,315,830</b>	<b>3,590,989</b>	<b>2,766,543</b>	<b>2,394,768</b>	<b>2,237,228</b>	<b>1,528,969</b>	<b>120,485</b>	<b>21,954,812</b>
Equity attributable to shareholders of the Bank	-	-	-	-	-	-	2,490,165	2,490,165
<b>NET MATURITY MISMATCH</b>	<b>(7,147,847)</b>	<b>(2,903,693)</b>	<b>(311,909)</b>	<b>(937,362)</b>	<b>135,432</b>	<b>6,827,468</b>	<b>4,337,911</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 December 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	980,935	30,290	-	-	-	-	-	1,011,225
Cash and placements with financial institutions	-	-	53,925	-	-	-	-	53,925
Financial investments designated at fair value through profit and loss	-	-	-	56,309	112,800	139,684	-	308,793
Financial investments at fair value through other comprehensive income	-	10,200	151,105	705,557	907,482	2,528,637	301,843	4,604,824
Financial investments at amortised cost	-	-	-	-	-	-	103,162	103,162
Islamic derivative financial assets	192	6,639	3,106	11,922	-	-	-	21,859
Financing of customers	49,192	623,981	1,155,182	1,049,727	1,560,184	5,155,270	6,267,703	15,861,239
Other assets	-	1,381	-	-	39,688	62,256	760,459	863,784
<b>TOTAL ASSETS</b>	<b>1,030,319</b>	<b>672,491</b>	<b>1,363,318</b>	<b>1,823,515</b>	<b>2,620,154</b>	<b>7,885,847</b>	<b>7,433,167</b>	<b>22,828,811</b>
<b>LIABILITIES AND EQUITY</b>								
Deposits from customers	8,217,263	4,214,031	3,520,052	1,396,715	1,499,877	51,927	40,687	18,940,552
Deposits and placements of banks and other financial institutions	-	51	142	253	1,017	4,840	-	6,303
Bills and acceptances payable	-	-	8,444	-	-	-	-	8,444
Islamic derivative financial liabilities	1,537	8,451	2,106	11,359	916	10,279	42,898	77,546
Other liabilities	-	15,122	2,577	2,564	52,997	41,209	-	114,469
Recourse obligation on financing sold to Cagamas	-	-	-	-	-	459,633	-	459,633
Subordinated sukuk	-	-	-	637	-	249,895	-	250,532
Senior sukuk	-	-	-	2,765	-	499,752	-	502,517
<b>Total Liabilities</b>	<b>8,218,800</b>	<b>4,237,655</b>	<b>3,533,321</b>	<b>1,414,293</b>	<b>1,554,807</b>	<b>1,317,535</b>	<b>83,585</b>	<b>20,359,996</b>
Equity attributable to shareholders of the Bank	-	-	-	-	-	-	2,468,815	2,468,815
<b>NET MATURITY MISMATCH</b>	<b>(7,188,481)</b>	<b>(3,565,164)</b>	<b>(2,170,003)</b>	<b>409,222</b>	<b>1,065,347</b>	<b>6,568,312</b>	<b>4,880,767</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 30 June 2020	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	2,092,893	51,197	300,658	-	-	-	-	2,444,748
Cash and placements with financial institutions	-	-	6,418	-	-	-	-	6,418
Financial investments designated at fair value through profit and loss	-	-	-	183,237	-	145,284	1	328,522
Financial investments at fair value through other comprehensive income	5,112	15,348	1,073,884	265,168	634,105	2,669,844	121,384	4,784,845
Financial investments at amortised cost	-	-	-	-	-	-	104,547	104,547
Financing of customers	69,962	605,849	1,065,949	1,000,904	1,665,895	5,495,034	6,454,447	16,358,040
Islamic derivative financial assets	16	14,245	7,726	8,097	-	-	-	30,084
Other assets	99	656	-	-	72,215	37,101	276,251	386,322
<b>TOTAL ASSETS</b>	<b>2,168,082</b>	<b>687,295</b>	<b>2,454,635</b>	<b>1,457,406</b>	<b>2,372,215</b>	<b>8,347,263</b>	<b>6,956,630</b>	<b>24,443,526</b>
<b>LIABILITIES AND EQUITY</b>								
Deposits from customers	9,322,538	3,557,701	2,752,770	2,381,612	1,945,975	456,740	41,593	20,458,929
Investment accounts of customers	-	-	-	-	-	-	-	-
Deposits and placements of banks and other financial institutions	-	689	98	210	625	52,536	-	54,158
Islamic derivative financial liabilities	15	13,633	4,442	8,333	-	27,288	78,892	132,603
Other liabilities	-	25,457	9,203	5,023	290,048	984,231	-	1,313,962
<b>Total Liabilities</b>	<b>9,322,553</b>	<b>3,597,480</b>	<b>2,766,513</b>	<b>2,395,178</b>	<b>2,236,648</b>	<b>1,520,795</b>	<b>120,485</b>	<b>21,959,652</b>
Equity attributable to shareholders of the Bank	-	-	-	-	-	-	2,483,874	2,483,874
<b>NET MATURITY MISMATCH</b>	<b>(7,154,471)</b>	<b>(2,910,185)</b>	<b>(311,878)</b>	<b>(937,772)</b>	<b>135,567</b>	<b>6,826,468</b>	<b>4,352,271</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 December 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	980,935	30,290	-	-	-	-	-	1,011,225
Cash and placements with financial institutions	-	-	53,925	-	-	-	-	53,925
Financial investments designated at fair value through profit and loss	-	-	-	56,309	112,800	139,684	-	308,793
Financial investments at fair value through other comprehensive income	-	10,200	151,105	705,557	907,482	2,526,212	301,843	4,602,399
Financial investments at amortised cost	-	-	-	-	-	-	103,162	103,162
Financing of customers	192	6,639	3,106	11,922	-	-	-	21,859
Islamic derivative financial assets	49,192	623,981	1,155,182	1,049,727	1,560,184	5,155,269	6,263,808	15,857,343
Other assets	(53)	1,381	-	-	38,851	55,317	773,481	868,977
<b>TOTAL ASSETS</b>	<b>1,030,266</b>	<b>672,491</b>	<b>1,363,318</b>	<b>1,823,515</b>	<b>2,619,317</b>	<b>7,876,482</b>	<b>7,442,294</b>	<b>22,827,683</b>
<b>LIABILITIES AND EQUITY</b>								
Deposits from customers	8,224,917	4,220,831	3,520,052	1,396,715	1,499,877	51,927	40,687	18,955,006
Deposits and placements of banks and other financial institutions	-	51	142	253	1,017	4,840	-	6,303
Bills and acceptances payable	-	-	8,444	-	-	-	-	8,444
Islamic derivative financial liabilities	1,537	8,451	2,106	11,359	916	10,279	42,898	77,546
Other liabilities	-	14,480	2,577	3,062	52,415	32,877	-	105,411
Recourse obligation on financing sold to Cagamas	-	-	-	-	-	459,633	-	459,633
Subordinated sukuk	-	-	-	637	-	249,895	-	250,532
Senior sukuk	-	-	-	2,765	-	499,752	-	502,517
<b>Total Liabilities</b>	<b>8,226,454</b>	<b>4,243,813</b>	<b>3,533,321</b>	<b>1,414,791</b>	<b>1,554,225</b>	<b>1,309,203</b>	<b>83,585</b>	<b>20,365,392</b>
Equity attributable to shareholders of the Bank	-	-	-	-	-	-	2,462,291	2,462,291
<b>NET MATURITY MISMATCH</b>	<b>(7,196,188)</b>	<b>(3,571,322)</b>	<b>(2,170,003)</b>	<b>408,724</b>	<b>1,065,092</b>	<b>6,567,279</b>	<b>4,896,418</b>	<b>(0)</b>