



BANK MUAMALAT MALAYSIA BERHAD

Company No.196501000376 (6175-W)
(Incorporated in Malaysia)

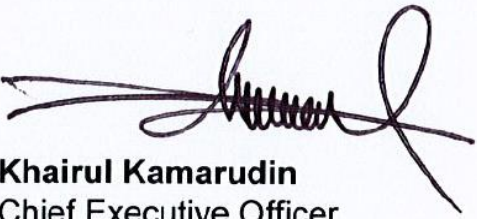
**BASEL II
PILLAR 3 DISCLOSURES**

**FOR THE HALF YEAR ENDED
30 JUNE 2021 (19 ZULKAEDAH 1442H)**

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 2021.



Khairul Kamarudin
Chief Executive Officer

Pillar 3 Disclosure Content

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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 2021 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

	Group		Bank	
	30 June 2021	31 December 2020	30 June 2021	31 December 2020
CET1 capital ratio	14.060%	15.486%	13.966%	15.385%
Total capital ratio	17.864%	17.955%	17.776%	17.858%

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

Table 2: Capital structure

	Group		Bank	
	30 June 2021	31 December 2020	30 June 2021	31 December 2020
	RM'000	RM'000	RM'000	RM'000
Tier-I capital				
Share capital	1,195,000	1,195,000	1,195,000	1,195,000
Retained profits	1,392,969	1,392,969	1,384,857	1,384,856
Other Reserves				
Regulatory reserve	45,411	45,411	45,411	45,411
Unrealised losses on fair value through other comprehensive income ("FVOCI") financial instruments	(337)	18,240	(337)	18,240
Foreign exchange translation reserve	431	(968)	431	(968)
Regulatory Adjustment				
Less: Regulatory reserve	(45,411)	(45,411)	(45,411)	(45,411)
Unrealised losses on fair value through other comprehensive income ("FVOCI") financial instruments	-	(10,032)	-	(10,032)
Less: Investment property gain	(7,496)	(7,496)	(7,496)	(7,496)
Less: Deferred tax assets	(42,782)	(39,422)	(42,407)	(39,070)
Less: Investment in subsidiaries	-	-	(13,159)	(13,159)
Less: Intangible Asset (net of deferred tax liabilities)	(41,308)	(14,293)	(41,040)	(14,080)
Total Tier-I Capital	2,496,477	2,533,998	2,475,849	2,513,291
Tier-II capital				
Subordinated sukuk	500,000	250,000	500,000	250,000
Loss provision and regulatory reserve*	171,980	150,659	171,980	150,659
Add: Investment property gain	3,373	3,373	3,373	3,373
Total Tier-II Capital	675,353	404,032	675,353	404,032
Total Capital Base	3,171,830	2,938,030	3,151,202	2,917,323

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 9 December 2020 and 3 May 2019 respectively. 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 (31 December 2020: 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 June 2021		31 December 2020	
	Risk Weighted Assets	Minimum Capital Requirement at 8%	Risk Weighted Assets	Minimum Capital Requirement at 8%
	RM'000	RM'000	RM'000	RM'000
Group				
Credit Risk	16,439,580	1,315,563	15,081,238	1,206,499
Less: Credit risk absorbed by PSIA	4,396	-	-	-
Market Risk	40,860	3,269	22,546	1,804
Operational Risk	1,279,384	100,745	1,259,314	100,745
Total	17,755,428	1,419,577	16,363,098	1,309,048
	30 June 2021		31 December 2020	
	Risk Weighted Assets	Minimum Capital Requirement at 8%	Risk Weighted Assets	Minimum Capital Requirement at 8%
	RM'000	RM'000	RM'000	RM'000
Bank				
Credit Risk	16,422,013	1,314,157	15,063,327	1,205,066
Less: Credit risk absorbed by PSIA	4,396	-	-	-
Market Risk	40,860	3,269	22,546	1,803
Operational Risk	1,268,732	101,499	1,250,046	100,004
Total	17,727,209	1,418,925	16,335,919	1,306,873

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 30 June 2021	Gross Exposures RM'000	*Net Exposures RM'000	Risk Weighted Assets RM'000	Minimum Capital Requirement at 8% RM'000
(i) Credit Risk (Standardised Approach)				
(a) On Balance Sheet Exposures				
Sovereign/Central Banks	4,811,840	4,811,840	-	-
PSEs	947,812	947,621	190,763	15,162
Banks, Development Financial Institution & MDBs	165,586	165,586	62,788	5,023
Insurance Cos, Securities Firms & Fund Managers	51,826	51,826	10,365	829
Corporates	6,432,697	6,275,569	5,475,927	438,570
Regulator Retail	8,412,544	8,402,673	7,546,849	603,748
Residential Real Estate	4,467,603	4,467,603	1,783,854	142,708
Higher Risk Assets	76,208	76,208	114,312	9,145
Other Assets	350,479	350,479	227,291	18,184
Defaulted Exposures	108,777	108,777	93,325	7,466
	25,825,372	25,658,182	15,505,474	1,240,835
(b) Off-Balance Sheet Exposures**				
Credit-related off-balance sheet exposure	977,087	977,087	883,767	70,701
Derivative financial instruments	116,311	116,311	50,339	4,027
	1,093,398	1,093,398	934,106	74,728
Total Credit Exposures	26,918,770	26,751,580	16,439,580	1,315,563
(c) Credit Risk Absorb by PSIA	4,396	4,396	4,396	-
(ii) Market Risk (Standardised Approach)				
	Long Position	Short Position	Risk Weighted Assets	Capital Requirement
Benchmark Rate Risk	1,319	(1,384)	20,932	1,675
Foreign Currency Risk	7,011	(19,928)	19,928	1,594
			40,860	3,269
(iii) Operational Risk (Basic Indicators Approach)			1,279,384	100,745
(iv) Total RWA and Capital Requirements			17,755,428	1,419,577

* 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)

Group	Gross Exposures RM'000	*Net Exposures RM'000	Risk Weighted Assets RM'000	Minimum Capital Requirement at 8% RM'000
31 December 2020				
(i) Credit Risk (Standardised Approach)				
(a) On Balance Sheet Exposures				
Sovereign/Central Banks	6,058,325	6,058,325	-	-
PSEs	251,982	251,793	50,359	4,029
Banks, Development Financial Institution & MDBs	669,900	669,900	164,563	13,165
Corporates	6,517,329	6,409,389	5,078,644	406,292
Regulator Retail	7,106,909	7,095,842	6,390,952	511,276
Residential Real Estate	4,640,167	4,640,167	1,926,428	154,114
Higher Risk Assets	826	826	1,239	99
Other Assets	447,352	447,351	304,027	24,321
Defaulted Exposures	107,289	107,289	83,954	6,716
	25,800,079	25,680,882	14,000,166	1,120,012
(b) Off-Balance Sheet Exposures**				
Credit-related off-balance sheet exposure	1,115,215	1,115,215	1,029,179	82,334
Derivative financial instruments	148,181	148,181	51,893	4,151
	1,263,396	1,263,396	1,081,072	86,485
Total Credit Exposures	27,063,475	26,944,278	15,081,238	1,206,497
(ii) Market Risk (Standardised Approach)				
Benchmark Rate Risk	1,432	(1,817)	14,850	1,190
Foreign Currency Risk	7,695	(6,075)	7,695	616
			22,545	1,806
(iii) Operational Risk (Basic Indicators Approach)			1,259,315	100,745
(iv) Total RWA and Capital Requirements			16,363,098	1,309,048

* 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)

Bank	Gross Exposures RM'000	*Net Exposures RM'000	Risk Weighted Assets RM'000	Minimum Capital Requirement at 8% RM'000
30 June 2021				
(i) Credit Risk (Standardised Approach)				
(a) On Balance Sheet Exposures				
Sovereign/Central Banks	4,811,840	4,811,840	-	-
PSEs	947,812	947,621	190,763	15,162
Banks, Development Financial Institution & MDBs	165,586	165,586	62,788	5,023
Insurance Cos, Securities Firms & Fund Managers	51,826	51,826	10,365	829
Corporates	6,424,870	6,267,743	5,465,430	437,730
Regulator Retail	8,412,544	8,402,672	7,546,849	603,748
Residential Real Estate	4,467,603	4,467,603	1,783,854	142,708
Higher Risk Assets	76,208	76,208	114,312	9,145
Other Assets	343,410	343,410	220,221	17,618
Defaulted Exposures	108,777	108,777	93,325	7,466
	25,810,476	25,643,286	15,487,907	1,239,429
(b) Off-Balance Sheet Exposures**				
Credit-related off-balance sheet exposure	977,087	977,087	883,767	70,701
Derivative financial instruments	116,311	116,311	50,339	4,027
	1,093,398	1,093,398	934,106	74,728
Total Credit Exposures	26,903,874	26,736,684	16,422,013	1,314,157
(c) Credit Risk Absorb by PSIA	4,396	4,396	4,396	-
(ii) Market Risk (Standardised Approach)				
Benchmark Rate Risk	1,319	(1,384)	20,932	1,675
Foreign Currency Risk	7,011	(19,928)	19,928	1,594
			40,860	3,269
(iii) Operational Risk (Basic Indicators Approach)			1,268,732	101,499
(iv) Total RWA and Capital Requirements			17,727,209	1,418,925

* 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)

Bank	Gross Exposures RM'000	*Net Exposures RM'000	Risk Weighted Assets RM'000	Minimum Capital Requirement at 8% RM'000
31 December 2020				
(i) Credit Risk (Standardised Approach)				
(a) On Balance Sheet Exposures				
Sovereign/Central Banks	6,058,325	6,058,325	-	-
PSEs	251,982	251,793	50,359	4,029
Banks, Development Financial Institution & MDBs	669,900	669,900	164,563	13,165
Corporates	6,509,247	6,401,307	5,067,754	405,420
Regulator Retail	7,106,909	7,095,842	6,390,952	511,276
Residential Real Estate	4,640,167	4,640,167	1,926,428	154,114
Higher Risk Assets	826	826	1,239	99
Other Assets	440,330	440,330	297,006	23,758
Defaulted Exposures	107,289	107,289	83,954	6,716
	25,784,975	25,665,779	13,982,255	1,118,577
(b) Off-Balance Sheet Exposures**				
Credit-related off-balance sheet exposure	1,115,215	1,115,215	1,029,179	82,334
Derivative financial instruments	148,181	148,181	51,893	4,151
	1,263,396	1,263,396	1,081,072	86,485
Total Credit Exposures	27,048,371	26,929,175	15,063,327	1,205,062
(ii) Market Risk (Standardised Approach)				
	Long Position	Short Position	Risk Weighted Assets	Capital Requirement
Benchmark Rate Risk	1,432	(1,817)	14,851	1,190
Foreign Currency Risk	7,695	(6,075)	7,695	616
			22,546	1,806
(iii) Operational Risk (Basic Indicators Approach)			1,250,046	100,004
(iv) Total RWA and Capital Requirements			16,335,919	1,306,872

* After netting and credit risk mitigation

** Credit Risk of off balance sheet items

Bank Muamalat Malaysia Berhad
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Credit Risk Exposures and Credit Risk Concentration

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

Group	Government and statutory bodies RM'000	Finance, takaful and business services RM'000	Agriculture, manufacturing, wholesale, retail and restaurant RM'000	Construction and real estate RM'000	Purchase of transport vehicles RM'000	Household RM'000	Others RM'000	Total RM'000
30 June 2021								
On balance sheet exposures								
Cash and short-term funds	-	827,848	-	-	-	-	-	827,848
Cash and placements with financial institutions	-	14,945	-	-	-	-	-	14,945
Financial investments designated at fair value through profit and loss	-	165,896	-	-	-	-	150,396	316,292
Financial investments at fair value through other comprehensive income	4,124,053	82,118	61,369	31,542	-	-	467,616	4,766,698
Financial investments at amortised cost	-	-	106,566	-	-	-	-	106,566
Islamic derivative financial assets	-	21,827	-	-	-	-	-	21,827
Financing of customers	1,013,969	1,126,625	2,179,799	1,826,270	-	12,678,005	484,959	19,309,627
Statutory deposits with Bank Negara Malaysia	123,353	-	-	-	-	-	-	123,353
Other financial assets	-	-	-	-	-	-	71,469	71,469
	5,261,375	2,239,259	2,347,734	1,857,812	-	12,678,005	1,174,440	25,558,625
Commitments and contingencies								
Contingent liabilities	44,261	219,239	130,446	357,146	3,114	4,615	21,121	779,942
Commitments	12,234	376,081	399,398	158,786	904	232,246	171,264	1,350,913
Other Miscellaneous Commitment and Contingent Liabilities	-	775	1,130	730	250	1,730	-	4,615
Derivative financial instruments	-	3,994,907	-	-	-	-	-	3,994,907
	56,495	4,591,002	530,974	516,662	4,268	238,591	192,385	6,130,377
Total credit exposures	5,317,870	6,830,261	2,878,708	2,374,474	4,268	12,916,596	1,366,825	31,689,002

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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)

Group	Government and statutory bodies RM'000	Finance, takaful and business services RM'000	Agriculture, manufacturing, wholesale, retail and restaurant RM'000	Construction and real estate RM'000	Purchase of transport vehicles RM'000	Household RM'000	Others RM'000	Total RM'000
31 December 2020								
On balance sheet exposures								
Cash and short-term funds	-	2,933,172	-	-	-	-	-	2,933,172
Cash and placements with financial institutions	-	30,417	-	-	-	-	-	30,417
Financial investments at fair value through profit and loss	148,085	165,252	-	-	-	-	-	313,337
Financial investments at fair value through other comprehensive income	2,746,349	437,428	63,083	32,050	-	-	520,055	3,798,965
Financial assets at amortised cost	-	-	105,544	-	-	-	-	105,544
Islamic derivative financial assets	-	47,820	-	-	-	-	-	47,820
Financing of customers	1,042,824	1,057,648	2,136,502	1,753,798	-	11,662,015	463,030	18,115,817
Statutory deposits with Bank Negara Malaysia	95,255	-	-	-	-	-	-	95,255
Other assets	-	-	-	-	-	-	113,170	113,170
	4,032,513	4,671,737	2,305,129	1,785,848	-	11,662,015	1,096,255	25,553,497
Commitments and contingencies								
Contingent liabilities	28,714	238,833	104,814	334,608	4,438	5,006	14,967	731,380
Commitments	18,083	476,073	455,773	369,035	799	164,956	167,760	1,652,479
Other Miscellaneous Commitment and Contingent Liabilities	-	711	3,762	1,130	250	1,249	-	7,102
Islamic derivative financial instruments	-	4,526,523	-	-	-	-	-	4,526,523
	46,797	5,242,140	564,349	704,773	5,487	171,211	182,727	6,917,484
Total credit exposures	4,079,310	9,913,877	2,869,478	2,490,621	5,487	11,833,226	1,278,982	32,470,981

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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)

Bank	Government and statutory bodies RM'000	Finance, takaful and business services RM'000	Agriculture, manufacturing, wholesale, retail and restaurant RM'000	Construction and real estate RM'000	Purchase of transport vehicles RM'000	Household RM'000	Others RM'000	Total RM'000
30 June 2021								
On balance sheet exposures								
Cash and short-term funds	-	827,848	-	-	-	-	-	827,848
Cash and placements with financial institutions	-	14,945	-	-	-	-	-	14,945
Financial investments designated at fair value through profit and loss	-	165,896	-	-	-	-	150,396	316,292
Financial investments at fair value through other comprehensive income	4,124,053	82,118	61,369	31,542	-	-	465,130	4,764,212
Financial investments at amortised cost	-	-	106,566	-	-	-	-	106,566
Islamic derivative financial assets	-	21,827	-	-	-	-	-	21,827
Financing of customers	1,013,969	1,126,625	2,179,799	1,826,270	-	12,678,005	479,618	19,304,286
Statutory deposits with Bank Negara Malaysia	123,353	-	-	-	-	-	-	123,353
Other financial assets	-	-	-	-	-	-	70,341	70,341
	5,261,375	2,239,259	2,347,734	1,857,812	-	12,678,005	1,165,485	25,549,670
Commitments and contingencies								
Contingent liabilities	44,261	219,239	130,446	357,146	3,114	4,615	21,121	779,942
Commitments	12,234	376,081	399,398	158,786	904	232,246	171,264	1,350,913
Other Miscellaneous Commitment and Contingent Liabilities	-	775	1,130	730	250	1,730	-	4,615
Derivative financial instruments	-	3,994,907	-	-	-	-	-	3,994,907
	56,495	4,591,002	530,974	516,662	4,268	238,591	192,385	6,130,377
Total credit exposures	5,317,870	6,830,261	2,878,708	2,374,474	4,268	12,916,596	1,357,870	31,680,047

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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)

Bank	Government and statutory bodies RM'000	Finance, takaful and business services RM'000	Agriculture, manufacturing, wholesale, retail and restaurant RM'000	Construction and real estate RM'000	Purchase of transport vehicles RM'000	Household RM'000	Others RM'000	Total RM'000
31 December 2020								
On balance sheet exposures								
Cash and short-term funds	-	2,933,172	-	-	-	-	-	2,933,172
Cash and placements with financial institutions	-	30,417	-	-	-	-	-	30,417
Financial investments at fair value through profit and loss	148,085	165,252	-	-	-	-	-	313,337
Financial investments at fair value through other comprehensive income	2,746,349	437,428	63,083	32,050	-	-	517,588	3,796,498
Financial assets at amortised cost	-	-	105,544	-	-	-	-	105,544
Islamic derivative financial assets	-	47,820	-	-	-	-	-	47,820
Financing of customers	1,042,824	1,057,649	2,136,502	1,753,798	-	11,662,015	457,414	18,110,202
Statutory deposits with Bank Negara Malaysia	95,255	-	-	-	-	-	-	95,255
Other assets	-	-	-	-	-	-	112,345	112,345
	4,032,513	4,671,738	2,305,129	1,785,848	-	11,662,015	1,087,347	25,544,590
Commitments and contingencies								
Contingent liabilities	28,714	238,833	104,814	334,608	4,438	5,006	14,967	731,380
Commitments	18,083	476,073	455,773	369,035	799	164,956	167,760	1,652,479
Other Miscellaneous Commitment and Contingent Liabilities	-	711	3,762	1,130	250	1,249	-	7,102
Derivative financial instruments	-	4,526,523	-	-	-	-	-	4,526,523
	46,797	5,242,140	564,349	704,773	5,487	171,211	182,727	6,917,484
Total credit exposures	4,079,310	9,913,878	2,869,478	2,490,621	5,487	11,833,226	1,270,074	32,462,074

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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:

	Group		Bank	
	Domestic	Labuan	Domestic	Labuan
	RM'000	RM'000	RM'000	RM'000
30 June 2021				
On Balance Sheet				
Exposures				
Cash and short-term funds	772,026	55,822	772,026	55,822
Cash and placements with financial institutions	14,945	-	14,945	-
Financial investments designated at fair value through profit and loss	150,396	165,896	150,396	165,896
Financial investments at fair value through other comprehensive income	4,766,698	-	4,764,212	-
Financial investments at amortised cost	106,566	-	106,566	-
Islamic derivative financial assets	21,827	-	21,827	-
Financing of customers	19,309,627	-	19,304,286	-
Statutory deposits with Bank Negara Malaysia	123,353	-	123,353	-
Other financial assets	71,466	3	70,338	3
	25,336,904	221,721	25,327,949	221,721
Commitments and contingencies				
Contingent liabilities	779,942	-	779,942	-
Commitments	1,350,913	-	1,350,913	-
Other Miscellaneous Commitment and Contingent Liabilities	4,615		4,615	
Derivative financial instruments	3,994,907	-	3,994,907	-
	6,130,377	-	6,130,377	-
Total credit exposures	31,467,281	221,721	31,458,326	221,721

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:

	Group		Bank	
	Domestic RM'000	Labuan RM'000	Domestic RM'000	Labuan RM'000
31 December 2020				
On Balance Sheet				
Exposures				
Cash and short-term funds	2,794,518	138,654	2,794,518	138,654
Cash and placements with financial institutions	30,417	-	30,417	-
Financial investment designated at fair value through profit and loss	148,085	165,252	148,084	165,252
Financial investments at fair value through other comprehensive income	3,798,965	-	3,796,498	-
Financial investments amortised cost	105,544	-	105,544	-
Islamic derivative financial assets	47,820	-	47,820	-
Financing of customers	18,115,817	-	18,110,202	-
Statutory deposits with Bank Negara Malaysia	95,255	-	95,255	-
Other assets	113,167	3	112,343	3
	<u>25,249,588</u>	<u>303,909</u>	<u>25,240,681</u>	<u>303,909</u>
Commitments and contingencies				
Contingent liabilities	731,381	-	731,381	-
Commitments	1,652,479	-	1,652,479	-
Other Miscellaneous Commitment and Contingent Liabilities	7,102	-	7,102	-
Derivative financial instruments	4,526,523	-	4,526,523	-
	<u>6,917,485</u>	<u>-</u>	<u>6,917,485</u>	<u>-</u>
Total credit exposures	<u>32,167,073</u>	<u>303,909</u>	<u>32,158,166</u>	<u>303,909</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

Group 30 June 2021	Up to 6 months RM'000	> 6 - 12 months RM'000	> 1 - 5 years RM'000	Over 5 years RM'000	Total RM'000
On-Balance Sheet Exposures					
Cash and short-term funds	827,848	-	-	-	827,848
Cash and placements with financial institutions	14,945	-	-	-	14,945
Financial investments designated at fair value through profit and loss	100,945	12,288	203,058	-	316,291
Financial investments at fair value through other comprehensive income	144,379	536,821	3,977,330	108,168	4,766,698
Financial investments at amortised cost	-	-	-	106,566	106,566
Islamic derivative financial assets	21,301	527	-	-	21,828
Financing of customers	3,343,184	1,946,495	6,484,091	7,535,855	19,309,625
Statutory deposits with Bank Negara Malaysia	-	-	-	123,353	123,353
Other financial assets	-	71,469	-	-	71,469
Total On-Balance Sheet Exposures	4,452,602	2,567,600	10,664,479	7,873,942	25,558,622
Group 31 December 2020	Up to 6 months RM'000	> 6 - 12 months RM'000	> 1 - 5 years RM'000	Over 5 years RM'000	Total RM'000
On-Balance Sheet Exposures					
Cash and short-term funds	2,933,172	-	-	-	2,933,172
Cash and placements with financial institutions	30,417	-	-	-	30,417
Financial investments designated at fair value through profit and loss	12,176	-	301,161	-	313,337
Financial investments at fair value through other comprehensive income	917,316	123,899	2,607,258	150,491	3,798,964
Financial investments at amortised cost	-	-	-	105,544	105,544
Islamic derivative financial assets	46,901	919	-	-	47,820
Financing of customers	3,132,750	1,898,467	6,046,320	7,038,280	18,115,817
Statutory deposits with Bank Negara Malaysia	-	-	-	95,255	95,255
Other financial assets	646	112,025	500	-	113,171
Total On-Balance Sheet Exposures	7,073,378	2,135,310	8,955,239	7,389,570	25,553,497

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)

Bank	Up to 6	> 6 - 12	> 1 - 5	Over 5	Total
30 June 2021	months	months	years	years	Total
	RM'000	RM'000	RM'000	RM'000	RM'000
On-Balance Sheet Exposures					
Cash and short-term funds	827,848	-	-	-	827,848
Cash and placements with financial institutions	14,945	-	-	-	14,945
Financial investments designated at fair value through profit and loss	100,945	12,288	203,059	-	316,292
Financial investments at fair value through other comprehensive income	144,379	536,821	3,974,844	108,168	4,764,212
Financial investments at amortised cost	-	-	-	106,566	106,566
Islamic derivative financial assets	21,300	527	-	-	21,827
Financing of customers	3,343,184	1,946,495	6,484,091	7,530,516	19,304,286
Statutory deposits with Bank Negara Malaysia	-	-	-	123,353	123,353
Other financial assets	-	70,341	-	-	70,341
Total On-Balance Sheet Exposures	4,452,601	2,566,472	10,661,994	7,868,603	25,549,670
Bank	Up to 6	> 6 - 12	> 1 - 5	Over 5	Total
31 December 2020	months	months	years	years	Total
	RM'000	RM'000	RM'000	RM'000	RM'000
On-Balance Sheet Exposures					
Cash and short-term funds	2,933,172	-	-	-	2,933,172
Cash and placements with financial institutions	30,417	-	-	-	30,417
Financial investments designated at fair value through profit and loss	12,176	-	301,161	-	313,337
Financial investments at fair value through other comprehensive income	917,316	123,899	2,604,791	150,491	3,796,497
Financial investments at amortised cost	-	-	-	105,544	105,544
Islamic derivative financial assets	46,901	919	-	-	47,820
Financing of customers	3,132,750	1,898,467	6,046,320	7,032,665	18,110,202
Statutory deposits with Bank Negara Malaysia	-	-	-	95,255	95,255
Other financial assets	649	111,197	500	-	112,346
Total On-Balance Sheet Exposures	7,073,381	2,134,482	8,952,772	7,383,955	25,544,590

Disclosures on Off Balance Sheet Exposures and Counterparty Credit Risk

Table 8: Commitments and contingencies

	Group and Bank					
	30 June 2021			31 December 2020		
	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 :						
Contingent liabilities						
Direct credit substitutes	288,428	288,428	269,503	298,114	298,114	277,009
Trade-related contingencies	46,370	9,274	379	29,755	5,951	208
Transaction related contingencies	445,144	222,572	212,000	403,511	201,755	187,023
Commitments						
Credit extension commitment:						
- Maturity within one year	728,856	145,771	143,979	722,818	144,564	137,659
- Maturity exceeding one year	622,057	311,029	257,897	929,662	464,831	427,279
Other miscellaneous commitments & contingencies	4,615	13	10	7,102	-	-
Islamic Derivative financial instruments						
Foreign exchange related contracts	2,794,907	57,311	38,538	3,326,522	89,181	40,093
- Maturity within one year	2,794,907	57,311	38,538	3,326,522	89,181	40,093
- Maturity exceeding one year	-	-	-	-	-	-
Profit rate related contract	1,200,000	59,000	11,800	1,200,000	59,000	11,800
- Maturity within one year	-	-	-	-	-	-
- Maturity exceeding one year	1,200,000	59,000	11,800	1,200,000	59,000	11,800
Total off-balance sheet exposures	6,130,377	1,093,398	934,106	6,917,484	1,263,396	1,081,071

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 June 2021	Total Exposures Covered by Eligible Financial Collateral		
	Gross Exposures	Eligible Financial Collateral	*Net Exposures
	RM'000	RM'000	RM'000
Credit Risk			
(a) On Balance sheet exposures			
Sovereign/Central banks	4,811,840	-	4,811,840
Public sector entities	947,812	191	947,621
Banks, Development Financial Institution & MDBs	165,586	-	165,586
Insurance Cos, Securities Firms & Fund Managers	51,826	-	51,826
Corporates	6,432,697	157,128	6,275,569
Regulatory retail	8,412,544	9,871	8,402,673
Residential real estate	4,467,603	-	4,467,603
Higher risk assets	76,208	-	76,208
Other assets	350,479	-	350,479
Defaulted exposure	108,777	-	108,777
	25,825,372	167,190	25,658,182
(b) Off-Balance Sheet Exposures			
Credit-related off-balance sheet exposure	977,087	-	977,087
Derivative financial instruments	116,311	-	116,311
	1,093,398	-	1,093,398
Total Credit Exposures	26,918,770	167,190	26,751,580

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 December 2020	RM'000	RM'000	RM'000
Credit Risk			
(a) On Balance sheet exposures			
Sovereign/Central banks	6,058,325	-	6,058,325
Public sector entities	251,982	190	251,792
Banks, Development Financial Institution & MDBs	669,900	-	669,900
Corporates	6,517,329	107,940	6,409,389
Regulatory retail	7,106,909	11,067	7,095,842
Residential real estate	4,640,167	-	4,640,167
Higher risk assets	826	-	826
Other assets	447,352	-	447,352
Defaulted exposure	107,289	-	107,289
	25,800,079	119,197	25,680,882
(b) Off-Balance Sheet Exposures			
Credit-related off-balance sheet exposure	1,115,215	-	1,115,215
Derivative financial instruments	148,181	-	148,181
	1,263,396	-	1,263,396
Total Credit Exposures	27,063,475	119,197	26,944,278

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		
30 June 2021	Gross Exposures RM'000	Financial Collateral RM'000	*Net Exposures RM'000
Credit Risk			
(a) On Balance Sheet Exposures			
Sovereign/Central Banks	4,811,840	-	4,811,840
Public Sector Entities	947,812	191	947,621
Banks, Development Financial Institution & MDBs	165,586	-	165,586
Insurance Cos, Securities Firms & Fund Managers	51,826	-	51,826
Corporates	6,424,870	157,128	6,267,743
Regulatory Retail	8,412,544	9,871	8,402,672
Residential Real Estate	4,467,603	-	4,467,603
Higher Risk Assets	76,208	-	76,208
Other Assets	343,410	-	343,410
Defaulted Exposures	108,777	-	108,777
	25,810,476	167,190	25,643,286
(b) Off-Balance Sheet Exposures			
Credit-related Off-Balance Sheet Exposure	977,087	-	977,087
Derivative Financial Instruments	116,311	-	116,311
	1,093,398	-	1,093,398
Total Credit Exposures	26,903,874	167,190	26,736,684

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 December 2020	Gross Exposures RM'000	Financial Collateral RM'000	*Net Exposures RM'000
Credit Risk			
(a) On Balance Sheet Exposures			
Sovereign/Central Banks	6,058,325	-	6,058,325
Public Sector Entities	251,982	190	251,792
Banks, Development Financial Institution & MDBs	669,900	-	669,900
Corporates	6,509,247	107,939	6,401,308
Regulatory Retail	7,106,909	11,067	7,095,842
Residential Real Estate	4,640,167	-	4,640,167
Higher Risk Assets	826	-	826
Other Assets	440,330	-	440,330
Defaulted Exposures	107,289	-	107,289
	25,784,975	119,196	25,665,779
(b) Off-Balance Sheet Exposures			
Credit-related Off-Balance Sheet Exposure	1,115,215	-	1,115,215
Derivative Financial Instruments	148,181	-	148,181
	1,263,396	-	1,263,396
Total Credit Exposures	27,048,371	119,196	26,929,175

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 2021

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	
On and Off Balance-Sheet Exposures											
<u>Credit Exposures - Standardised Approach</u>											
Sovereigns/Central Banks	4,825,424	-	-	-	-	-	-	-	-	-	4,825,424
Public Sector Entities	-	-	-	-	-	-	-	-	957,437	-	957,437
Banks, Development Financial Institutions & MDBs	5,221	-	98,903	-	-	-	-	-	143,520	-	247,644
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	-	-	51,826	-	51,826
Corporates	196,900	127,967	-	-	10,598	106,566	-	-	6,878,544	-	7,320,575
Regulatory Retail	-	-	-	-	-	-	-	-	8,593,151	-	8,593,151
Residential Mortgages	-	-	-	-	-	-	-	-	4,502,817	-	4,502,817
Higher Risk Assets	-	-	-	-	-	-	-	-	76,487	-	76,487
Other Assets	-	-	-	-	-	-	-	-	343,409	-	343,409
Total	5,027,545	127,967	98,903	-	10,598	106,566	-	-	21,547,191	-	26,918,770

Group
31 December 2020

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	
On and Off Balance-Sheet Exposures											
<u>Credit Exposures - Standardised Approach</u>											
Sovereigns/Central Banks	6,073,117	-	-	-	-	-	-	-	-	-	6,073,117
Public Sector Entities	-	-	-	-	-	-	-	-	264,268	-	264,268
Banks, Development Financial Institutions & MDBs	5,283	-	349,370	-	101,944	-	-	-	333,275	-	789,872
Corporates	714,438	12,640	137,102	-	293,375	105,544	-	-	6,295,998	-	7,559,097
Regulatory Retail	-	-	-	-	-	-	-	-	7,259,287	-	7,259,287
Residential Mortgages	-	-	-	-	-	-	-	-	4,676,399	-	4,676,399
Higher Risk Assets	-	-	-	-	-	-	-	-	1,105	-	1,105
Other Assets	-	-	-	-	-	-	-	-	440,330	-	440,330
Total	6,792,838	12,640	486,472	-	395,319	105,544	-	-	19,270,662	-	27,063,475

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

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

Bank
30 June 2021

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	4,825,424	-	-	-	-	-	-	-	-	-	4,825,424
Public Sector Entities	-	-	-	-	-	-	-	-	957,437	-	957,437
Banks, Development Financial Institutions & MDBs	5,221	-	98,903	-	-	-	-	-	143,520	-	247,644
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	-	-	51,826	-	51,826
Corporates	196,900	127,967	-	-	10,598	106,566	-	-	6,863,647	-	7,305,678
Regulatory Retail	-	-	-	-	-	-	-	-	8,593,151	-	8,593,151
Residential Mortgages	-	-	-	-	-	-	-	-	4,502,817	-	4,502,817
Higher Risk Assets	-	-	-	-	-	-	-	-	76,487	-	76,487
Other Assets	-	-	-	-	-	-	-	-	343,410	-	343,410
Total	5,027,545	127,967	98,903	-	10,598	106,566	-	-	21,532,295	-	26,903,874

Bank
31 December 2020

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	6,073,117	-	-	-	-	-	-	-	-	-	6,073,117
Public Sector Entities	-	-	-	-	-	-	-	-	264,268	-	264,268
Banks, Development Financial Institutions & MDBs	5,283	-	349,370	-	101,944	-	-	-	333,275	-	789,872
Corporates	714,438	12,640	137,102	-	293,375	105,544	-	-	6,280,894	-	7,543,993
Regulatory Retail	-	-	-	-	-	-	-	-	7,259,287	-	7,259,287
Residential Mortgages	-	-	-	-	-	-	-	-	4,676,399	-	4,676,399
Higher Risk Assets	-	-	-	-	-	-	-	-	1,105	-	1,105
Other Assets	-	-	-	-	-	-	-	-	440,330	-	440,330
Total	6,792,838	12,640	486,472	-	395,319	105,544	-	-	19,255,558	-	27,048,371

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 June 2021

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

- - - - 957,437

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

Corporates 324,867 10,598 106,566 - 6,863,647

Total 324,867 10,598 106,566 - 7,821,084

Group and Bank

31 December 2020

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

- - - - 264,268

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

Corporates 864,180 293,375 105,544 - 6,280,894

Total 864,180 293,375 105,544 - 6,545,162

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
On and Off Balance-Sheet Exposures						
Group and Bank						
30 June 2021						
Banks, MDBs and FDIs		-	-	-	-	-
Credit Exposures (using Corporate Risk Weights)						
Corporates		-	-	-	-	-
Total		-	-	-	-	-
Group and Bank						
31 December 2020						
Banks, MDBs and FDIs		-	-	-	-	-
Credit Exposures (using Corporate Risk Weights)						
Corporates		-	-	-	-	-
Total		-	-	-	-	-

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 2021

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
On and Off Balance-Sheet Exposures							
Sovereigns and Central Banks		4,825,424	-	-	-	-	-
Total		4,825,424	-	-	-	-	-

Group and Bank
31 December 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- 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
On and Off Balance-Sheet Exposures							
Sovereigns and Central Banks		6,073,117	-	-	-	-	-
Total		6,073,117	-	-	-	-	-

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
On and Off Balance-Sheet Exposures							
Group and Bank							
30 June 2021							
Banks, MDBs and FDIs		104,124	-	-	-	-	143,520
Total		104,124	-	-	-	-	143,520
Group and Bank							
31 December 2020							
Banks, MDBs and FDIs		354,653	101,944	-	-	-	333,275
Total		354,653	101,944	-	-	-	333,275

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

Credit risk disclosure by risk weights (including deducted exposures) as at 30 June 2021, are as follows:

Table 15: Credit risk disclosure by risk weights

30 June 2021

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%	4,825,424	-	-	234,163	-	-	-	-	123,191	5,182,778	-
20%	-	963,441	148,740	456,884	163,711	585,483	51,827	-	-	2,370,086	474,017
35%	-	-	-	-	-	2,918,063	-	-	-	2,918,063	1,021,322
50%	-	-	98,903	438,371	1,473	621,973	-	-	-	1,160,720	580,360
75%	-	-	-	-	3,098,466	95,248	-	-	-	3,193,714	2,395,286
100%	-	-	-	6,015,422	5,316,819	281,937	-	-	227,289	11,841,467	11,841,467
150%	-	-	-	5,341	2,810	114	-	76,487	-	84,752	127,128
Total	4,825,424	963,441	247,643	7,150,181	8,583,279	4,502,818	51,827	76,487	350,480	26,751,580	16,439,580

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

Credit risk disclosure by risk weights (including deducted exposures) as at 31 December 2020, are as follows: (cont'd)

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

31 December 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%	6,073,117	-	-	308,116	-	-	-	-	143,325	6,524,558	-
20%	-	264,078	687,928	958,636	-	-	-	-	-	1,910,642	382,127
35%	-	-	-	-	-	3,732,543	-	-	-	3,732,543	1,306,390
50%	-	-	101,944	606,308	1,626	600,357	-	-	-	1,310,235	655,118
75%	-	-	-	-	2,924,445	16,733	-	-	-	2,941,178	2,205,884
100%	-	-	-	5,565,460	4,315,795	326,647	-	-	304,027	10,511,929	10,511,929
150%	-	-	-	5,615	6,353	120	-	1,105	-	13,193	19,790
Total	6,073,117	264,078	789,872	7,444,135	7,248,219	4,676,400	-	1,105	447,352	26,944,278	15,081,238

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

Credit risk disclosure by risk weights (including deducted exposures) as at 30 June 2021, are as follows: (cont'd)

Table 15: Credit risk disclosure by risk weights

30 June 2021

	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		
Risk-Weights											
0%	4,825,424	-	-	234,163	-	-	-	-	123,191	5,182,778	-
20%	-	963,441	148,740	456,884	163,711	585,483	51,827	-	-	2,370,086	474,017
35%	-	-	-	-	-	2,918,063	-	-	-	2,918,063	1,021,322
50%	-	-	98,903	438,371	1,473	621,973	-	-	-	1,160,720	580,360
75%	-	-	-	-	3,098,466	95,248	-	-	-	3,193,714	2,395,286
100%	-	-	-	6,012,936	5,316,819	281,937	-	-	220,220	11,831,912	11,831,912
150%	-	-	-	-	2,810	114	-	76,487	-	79,411	119,117
Total	4,825,424	963,441	247,643	7,142,354	8,583,279	4,502,818	51,827	76,487	343,411	26,736,684	16,422,013

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

Credit risk disclosure by risk weights (including deducted exposures) as at 31 December 2020, are as follows: (cont'd)

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

31 December 2020

	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		
Risk-Weights											
0%	6,073,117	-	-	308,116	-	-	-	-	143,325	6,524,558	-
20%	-	264,078	687,928	958,636	-	-	-	-	-	1,910,642	382,128
35%	-	-	-	-	-	3,732,543	-	-	-	3,732,543	1,306,390
50%	-	-	101,944	606,308	1,626	600,357	-	-	-	1,310,235	655,118
75%	-	-	-	-	2,924,445	16,733	-	-	-	2,941,178	2,205,884
100%	-	-	-	5,562,993	4,315,795	326,647	-	-	297,006	10,502,441	10,502,441
150%	-	-	-	-	6,353	120	-	1,105	-	7,578	11,366
Total	6,073,117	264,078	789,872	7,436,054	7,248,219	4,676,400	-	1,105	440,331	26,929,175	15,063,327

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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	
	Good	Satisfactory	but not	financing	Total
30 June 2021	RM'000	RM'000	impaired	RM'000	RM'000
			RM'000		
Term financing					
- Home financing	4,996,028	92,909	110,452	86,171	5,285,560
- Syndicated financing	566,471	-	-	-	566,471
- Hire purchase receivables	618,182	3,104	9,065	1,667	632,018
- Other term financing	8,878,447	28,252	46,264	70,446	9,023,409
Other financing	3,964,592	5,693	6,286	51,170	4,027,741
	19,023,720	129,958	172,067	209,454	19,535,199
Less : Allowance for impaired financing					
-Stage 1 - 12 Months ECL	-	-	-	-	(100,912)
-Stage 2 - Lifetime ECL not credit impaired	-	-	-	-	(23,984)
-Stage 3 - Lifetime ECL credit impaired	-	-	-	(100,676)	(100,676)
Total net financing	19,023,720	129,958	172,067	108,778	19,309,627

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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:

Group	Neither past due nor impaired		Past due but not impaired	Impaired financing	Total
31 December 2020	Good	Satisfactory			
	RM'000	RM'000	RM'000	RM'000	RM'000
Term financing					
- Home financing	4,501,078	89,050	184,885	91,069	4,866,082
- Syndicated financing	550,719	-	-	-	550,719
- Hire purchase receivables	621,639	4,405	8,886	1,880	636,810
- Other term financing	8,120,932	26,053	56,289	56,067	8,259,341
Other financing	3,942,335	1,909	4,415	45,695	3,994,354
	<u>17,736,703</u>	<u>121,417</u>	<u>254,475</u>	<u>194,711</u>	<u>18,307,306</u>
Less:					
-Stage 1 - 12 Months ECL	-	-	-	-	(94,984)
-Stage 2 - Lifetime ECL not credit impaired	-	-	-	-	(8,561)
-Stage 3 - Lifetime ECL credit impaired	-	-	-	(87,944)	(87,944)
Total net financing	<u>17,736,703</u>	<u>121,417</u>	<u>254,475</u>	<u>106,767</u>	<u>18,115,817</u>

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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:

Bank	Neither past due nor impaired		Past due	Impaired	Total
30 June 2021	Good	Satisfactory	but not	financing	
	RM'000	RM'000	impaired	RM'000	RM'000
Term financing					
- Home financing	4,996,028	92,909	110,452	86,171	5,285,560
- Syndicated financing	566,471	-	-	-	566,471
- Hire purchase receivables	618,182	3,104	9,065	1,667	632,018
- Other term financing	8,873,106	28,252	46,264	70,446	9,018,068
Other financing	3,964,592	5,693	6,286	51,170	4,027,741
	19,018,379	129,958	172,067	209,454	19,529,858
Less : Allowance for impaired financing					
-Stage 1 - 12 Months ECL	-	-	-	-	(100,912)
-Stage 2 - Lifetime ECL not credit impaired	-	-	-	-	(23,984)
-Stage 3 - Lifetime ECL credit impaired	-	-	-	(100,676)	(100,676)
Total net financing	19,018,379	129,958	172,067	108,778	19,304,286

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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:

Bank	Neither past due nor impaired		Past due but not impaired	Impaired financing	Total
31 December 2020	Good RM'000	Satisfactory RM'000	RM'000	RM'000	RM'000
Term financing					
- Home financing	4,501,078	89,050	184,885	91,069	4,866,082
- Syndicated financing	550,719	-	-	-	550,719
- Hire purchase receivables	621,639	4,405	8,886	1,880	636,810
- Other term financing	8,115,317	26,053	56,289	56,067	8,253,726
Other financing	3,942,335	1,909	4,415	45,695	3,994,354
	17,731,088	121,417	254,475	194,711	18,301,691
Less:					
-Stage 1 - 12 Months ECL	-	-	-	-	(94,984)
-Stage 2 - Lifetime ECL not credit impaired	-	-	-	-	(8,561)
-Stage 3 - Lifetime ECL credit impaired	-	-	-	(87,944)	(87,944)
Total net financing	17,731,088	121,417	254,475	106,767	18,110,202

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:

Group and Bank	Less than	1 - 2	>2 - 3	Total
30 June 2021	1 month	months	months	RM'000
	RM'000	RM'000	RM'000	
Term financing				
- Home financing	-	77,860	32,592	110,452
- Hire purchase				
receivables	-	6,932	2,133	9,065
- Other term financing	-	28,669	17,595	46,264
Other financing	-	5,839	447	6,286
Total	-	119,300	52,767	172,067
31 December 2020	Less than	1 - 2	>2 - 3	Total
	1 month	months	months	RM'000
	RM'000	RM'000	RM'000	
Term financing				
- Home financing	-	102,958	81,928	184,886
- Hire purchase				
receivables	-	5,055	3,831	8,886
- Other term financing	-	33,732	22,557	56,289
Other financing	-	634	3,780	4,414
Total	-	142,379	112,096	254,475

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.

Group and Bank	30 June 2021 RM'000	31 December 2020 RM'000
Purchase of transport vehicles	9,065	8,886
Purchase of landed properties of which:		
– residential	106,810	178,297
– non-residential	9,447	15,644
Personal use	39,592	50,518
Purchase of securities	71	106
Working capital	5,640	199
Other purpose	1,442	825
	172,067	254,475

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

Group and Bank	30 June 2021 RM'000	31 December 2020 RM'000
Domestic	172,067	254,475

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 2021						
	Impaired Financing RM'000	Individual Assessment Allowance at 1 January RM'000	Net Charge for the Year RM'000	Amounts Written Off/Other Movements RM'000	Individual Assessment Allowance at 30 June RM'000	Collective Assessment 30 June RM'000	Total Impairment Allowances for Financing RM'000
Purchase of securities	50	-	-	-	-	347	347
Purchase of transport vehicles	1,667	-	6	-	6	3,380	3,386
Purchase of landed properties of which:							
– residential	84,969	8,450	900	-	9,350	55,983	65,333
– non-residential	26,688	1,511	365	-	1,876	3,108	4,984
Purchase of fixed assets (excluding landed properties)	5	-	-	-	-	335	335
Personal use	52,411	671	(120)	-	552	92,144	92,696
Construction	-	-	-	-	-	1,710	1,710
Working capital	42,744	19,586	203	-	19,789	35,579	55,368
Other purpose	920	-	-	-	-	1,413	1,413
	209,454	30,218	1,354	-	31,573	193,999	225,572

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 2020						
	Impaired Financing RM'000	Individual Assessment Allowance at 1 January 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	Total Impairment Allowances for Financing RM'000
Purchase of securities	-	-	-	-	-	297	297
Purchase of transport vehicles	1,880	14	(14)	-	-	3,547	3,547
Purchase of landed properties of which:							
– residential	89,146	9,479	(1,029)	-	8,450	52,667	61,117
– non-residential	27,109	2,306	(795)	-	1,511	2,975	4,486
Purchase of fixed assets (excluding landed properties)	-	-	-	-	-	358	358
Personal use	32,772	448	224	-	671	71,599	72,270
Construction	-	-	-	-	-	1,816	1,816
Working capital	41,122	13,298	6,287	-	19,586	26,792	46,378
Other purpose	2,682	-	-	-	-	1,220	1,220
	194,711	25,545	4,673	-	30,218	161,271	191,489

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 2021						
		Individual Assessment Allowance, at 1 January	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
Purchase of securities	50	-	-	-	-	347	347
Purchase of transport vehicles	1,667	-	6	-	6	3,380	3,386
Purchase of landed properties of which:							
– residential	84,969	8,594	4,770	4,014	9,350	55,983	65,333
– non-residential	26,688	2,409	(533)	-	1,876	3,108	4,984
Purchase of fixed assets (excluding landed properties)	5	-	-	-	-	335	335
Personal use	52,411	614	(62)	-	552	92,144	92,696
Construction	-	-	-	-	-	1,710	1,710
Working capital	42,744	15,118	16,921	12,250	19,789	35,579	55,368
Other purpose	920	-	-	-	-	1,413	1,413
	209,454	26,735	21,102	16,264	31,573	193,999	225,572

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 2020						
	Impaired Financing RM'000	Individual Assessment Allowance, at 1 January 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	Total Impairment Allowances for Financing RM'000
Purchase of securities	-	-	-	-	-	297	297
Purchase of transport vehicles	1,880	-	-	-	-	3,547	3,547
Purchase of landed properties of which:							
– residential	89,146	8,594	3,870	4,014	8,450	52,667	61,117
– non-residential	27,109	2,409	(898)	-	1,511	2,975	4,486
Purchase of fixed assets (excluding landed properties)	-	-	-	-	-	358	358
Personal use	32,772	614	58	-	671	71,599	72,270
Construction	-	-	-	-	-	1,816	1,816
Working capital	41,122	15,118	16,718	12,250	19,586	26,792	46,378
Other purpose	2,682	-	-	-	-	1,220	1,220
	194,711	26,735	19,748	16,264	30,218	161,271	191,489

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 2021						
	Individual Assessment	Amounts Written	Individual Assessment	Collective Assessment	Total Impairment		
	Impaired Financing RM'000	Allowance at 1 January RM'000	Net Charge for the Year RM'000	Off/Other Movements RM'000	Allowance at 30 June RM'000	Allowance at 30 June RM'000	Allowances for Financing RM'000
Domestic	209,454	30,219	1,355	-	31,572	194,000	225,572
Labuan offshore	-	-	-	-	-	-	-
	209,454	30,219	1,355	-	31,572	194,000	225,572

Group	31 December 2020						
	Individual Assessment	Amounts Written	Individual Assessment	Collective Assessment	Total Impairment		
	Impaired Financing RM'000	Allowance at 1 January RM'000	Net Charge for the Year RM'000	Off/Other Movements RM'000	Allowance at 31 December RM'000	Allowance at 31 December RM'000	Allowances for Financing RM'000
Domestic	194,711	25,545	4,674	-	30,219	161,270	191,489
Labuan offshore	-	-	-	-	-	-	-
	194,711	25,545	4,674	-	30,219	161,270	191,489

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 June 2021						
	Impaired Financing	Individual Assessment Allowance at 1 January	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	209,454	26,735	21,102	16,264	31,572	194,000	225,572
Labuan offshore	-	-	-	-	-	-	-
	209,454	26,735	21,102	16,264	31,572	194,000	225,572

Bank	31 December 2020						
	Impaired Financing	Individual Assessment Allowance at 1 January	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	194,711	26,735	19,748	16,264	30,219	161,270	191,489
Labuan offshore	-	-	-	-	-	-	-
	194,711	26,735	19,748	16,264	30,219	161,270	191,489

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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
Impact on Earnings:				
30 June 2021				
MYR	19,324	(19,324)	19,280	(19,280)
USD	(733)	733	(733)	733
Others*	(9)	9	(9)	9
31 December 2020				
MYR	(21,994)	21,994	(21,937)	21,937
USD	1,851	(1,851)	1,851	(1,851)
Others*	35	(35)	35	(35)
Impact on Equity:				
30 June 2021				
MYR	(40,940)	40,940	(40,962)	40,962
USD	156	(156)	156	(156)
Others*	2	(2)	2	(2)
31 December 2020				
MYR	(30,292)	30,292	(30,284)	30,284
USD	417	(417)	417	(417)
Others*	63	(63)	63	(63)

* 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 2021**

	Long Position RM' 000	Short Position RM' 000	Risk weighted Assets RM' 000	Minimum Capital Requirement at 8% RM' 000
Benchmark Rate Risk	1,319	(1,384)	20,932	1,675
Foreign Currency Risk	7,011	(19,928)	19,928	1,594
Total	8,330	(21,312)	40,860	3,269

**Group and Bank
31 December 2020**

	Long Position RM' 000	Short Position RM' 000	Risk weighted Assets RM' 000	Minimum Capital Requirement at 8% RM' 000
Benchmark Rate Risk	1,432	(1,817)	14,850	1,190
Foreign Currency Risk	7,695	(6,075)	7,695	616
Total	9,127	(7,892)	22,545	1,806

Table 22: Equity exposures

**Group and Bank
30 June 2021**

	Gross Credit Exposure RM'000	Risk Weighted Assets RM'000	Unrealised Gain/(Losses) RM'000
Publicly Traded			
Investment in Unit Trust Funds	-	-	-
Investment in Shares	106,560	106,560	(46,469)
Total	106,560	106,560	(46,469)

Cumulative realised gains arising from
sales and liquidations in the reporting period (1,025)

31 December 2020

	Gross Credit Exposure RM'000	Risk Weighted Assets RM'000	Unrealised Gain/(Losses) RM'000
Publicly Traded			
Investment in Unit Trust Funds	-	-	-
Investment in Shares	105,537	105,537	(37,772)
Total	105,537	105,537	(37,772)

Cumulative realised gains arising from
sales and liquidations in the reporting period 9,583

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 Policy Document on (SGPD), 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

30 June 2021	31 December 2020
Event - 5 Nostro interest received - nil	Event - 2 Nostro interest received - nil

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 2021. (31 December 2020: RM408,927).

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

	30 June 2021		31 December 2020	
	Risk Weighted Assets RM'000	Minimum Capital Requirement at 8% RM'000	Risk Weighted Assets RM'000	Minimum Capital Requirement at 8% RM'000
Group	1,279,384	100,745	1,259,314	100,745
Bank	1,268,732	101,499	1,250,046	100,004

Liquidity and Funding Risk

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

Group 30 June 2021	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
ASSETS								
Cash and short-term funds	786,434	41,414	-	-	-	-	-	827,848
Cash and placements with financial institutions	-	-	14,945	-	-	-	-	14,945
Financial investments designated at fair value through profit and loss	-	-	100,945	-	12,288	203,059	-	316,292
Financial investments at fair value through other comprehensive income	5,113	10,220	52,474	76,572	536,821	3,977,330	108,168	4,766,698
Financial investments at amortised cost	-	-	-	-	-	-	106,566	106,566
Financing of customers	115,228	628,967	1,433,696	1,165,293	1,946,495	6,484,091	7,535,857	19,309,627
Islamic derivative financial assets	2,711	9,180	7,319	2,090	527	-	-	21,827
Other assets	-	282	-	-	70,690	58,535	296,772	426,279
TOTAL ASSETS	909,486	690,063	1,609,379	1,243,955	2,566,821	10,723,015	8,047,363	25,790,082
LIABILITIES AND EQUITY								
Deposits from customers	8,754,281	3,573,028	3,159,921	3,192,264	1,822,502	574,503	66,413	21,142,912
Investment accounts of customers	4,396	-	-	-	-	-	-	4,396
Deposits and placements of banks and other financial institutions	200	16	70	350	466	48,295	189,245	238,642
Islamic derivative financial liabilities	2,646	7,812	5,622	2,014	488	18,793	60,925	98,300
Other liabilities	-	31,482	19,198	507,054	501,831	522,613	7,762	1,589,940
Total Liabilities	8,761,523	3,612,338	3,184,811	3,701,682	2,325,287	1,164,204	324,345	23,074,190
Equity attributable to shareholders of the Bank	-	-	-	-	-	-	2,715,892	2,715,892
NET MATURITY MISMATCH	(7,852,037)	(2,922,275)	(1,575,432)	(2,457,727)	241,534	9,558,811	5,007,126	-

Liquidity and Funding Risk (cont'd)

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

Group 31 December 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
ASSETS								
Cash and short-term funds	2,369,462	563,710	-	-	-	-	-	2,933,172
Cash and placements with financial institutions	-	-	30,417	-	-	-	-	30,417
Financial investments designated at fair value through profit and loss	-	-	-	12,176	-	301,161	-	313,337
Financial investments at fair value through other comprehensive income	-	149,868	635,472	131,976	123,899	2,607,258	150,491	3,798,964
Financial investments at amortised cost	-	-	-	-	-	-	105,544	105,544
Islamic derivative financial assets	6,746	20,059	7,580	12,516	919	-	-	47,820
Financing of customers	59,498	665,038	1,286,412	1,121,802	1,898,467	6,046,320	7,038,278	18,115,815
Other assets	-	646	-	-	112,027	38,598	271,529	422,800
TOTAL ASSETS	2,435,706	1,399,321	1,959,881	1,278,470	2,135,312	8,993,337	7,565,842	25,767,869
LIABILITIES AND EQUITY								
Deposits from customers	9,509,884	4,662,369	3,232,770	2,894,806	725,795	423,546	52,196	21,501,366
Deposits and placements of banks and other financial institutions	-	25	28	283	485	3,062	94,463	98,346
Bills and acceptances payable	-	-	6,310	-	-	-	-	6,310
Islamic derivative financial liabilities	3,772	24,734	19,277	11,827	208	25,447	82,066	167,331
Other liabilities	-	23,084	5,367	943	76,516	40,479	-	146,389
Recourse obligation on financing sold to Cagamas	-	-	-	-	-	444,141	-	444,141
Subordinated sukuk	-	-	-	250,642	-	-	-	250,642
Senior sukuk	-	-	-	2,811	499,881	-	-	502,692
Total Liabilities	9,513,656	4,710,212	3,263,752	3,161,312	1,302,885	936,675	228,725	23,117,217
Equity attributable to shareholders of the Bank	-	-	-	-	-	-	2,650,652	2,650,652
NET MATURITY MISMATCH	(7,077,950)	(3,310,891)	(1,303,871)	(1,882,842)	832,427	8,056,662	4,686,465	-

Liquidity and Funding Risk (cont'd)

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

Bank 30 June 2021	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
ASSETS								
Cash and short-term funds	786,434	41,414	-	-	-	-	-	827,848
Cash and placements with financial institutions	-	-	14,945	-	-	-	-	14,945
Financial investments designated at fair value through profit and loss	-	-	100,945	-	12,288	203,059	-	316,292
Financial investments at fair value through other comprehensive income	5,113	10,220	52,474	76,572	536,821	3,974,844	108,168	4,764,212
Financial investments at amortised cost	-	-	-	-	-	-	106,566	106,566
Financing of customers	115,228	628,967	1,433,696	1,165,293	1,946,495	6,484,091	7,530,516	19,304,286
Islamic derivative financial assets	2,711	9,179	7,319	2,091	527	-	-	21,827
Other assets	8	282	-	-	69,551	52,250	309,634	431,725
TOTAL ASSETS	909,494	690,062	1,609,379	1,243,956	2,565,682	10,714,244	8,054,884	25,787,701
LIABILITIES AND EQUITY								
Deposits from customers	8,761,372	3,580,371	3,159,907	3,192,250	1,822,473	574,492	66,412	21,157,277
Investment accounts of customers	4,396	-	-	-	-	-	-	4,396
Deposits and placements of banks and other financial institutions	200	16	70	350	466	48,295	189,245	238,642
Islamic derivative financial liabilities	2,646	7,812	5,622	2,014	488	18,793	60,925	98,300
Other liabilities	-	31,966	19,489	507,054	65,326	958,542	-	1,582,377
Total Liabilities	8,768,614	3,620,165	3,185,088	3,701,668	1,888,753	1,600,122	316,582	23,080,992
Equity attributable to shareholders of the Bank	-	-	-	-	-	-	2,706,709	2,706,709
NET MATURITY MISMATCH	(7,859,120)	(2,930,103)	(1,575,709)	(2,457,712)	676,929	9,114,122	5,031,593	-

Liquidity and Funding Risk (cont'd)

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

Bank 31 December 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
ASSETS								
Cash and short-term funds	2,369,462	563,710	-	-	-	-	-	2,933,172
Cash and placements with financial institutions	-	-	30,417	-	-	-	-	30,417
Financial investments designated at fair value through profit and loss	-	-	-	12,176	-	301,161	-	313,337
Financial investments at fair value through other comprehensive income	-	149,868	635,472	131,976	123,899	2,604,791	150,491	3,796,497
Financial investments at amortised cost	-	-	-	-	-	-	105,544	105,544
Financing of customers	6,746	20,059	7,580	12,516	919	-	-	47,820
Islamic derivative financial assets	59,498	665,038	1,286,412	1,121,802	1,898,467	6,046,320	7,032,662	18,110,199
Other assets	3	646	-	-	111,198	32,088	284,438	428,373
TOTAL ASSETS	2,435,709	1,399,321	1,959,881	1,278,470	2,134,483	8,984,360	7,573,135	25,765,359
LIABILITIES AND EQUITY								
Deposits from customers	9,514,409	4,670,742	3,232,737	2,894,773	725,772	423,529	52,196	21,514,158
Deposits and placements of banks and other financial institutions	-	25	28	283	485	3,062	94,463	98,346
Bills and acceptances payable	-	-	6,310	-	-	-	-	6,310
Islamic derivative financial liabilities	3,772	24,734	19,277	11,827	208	25,447	82,068	167,333
Other liabilities	-	23,865	5,367	1,305	76,167	32,494	-	139,198
Recourse obligation on financing sold to Cagamas	-	-	-	-	-	444,141	-	444,141
Subordinated sukuk	-	-	-	250,642	-	-	-	250,642
Senior sukuk	-	-	-	2,811	499,881	-	-	502,692
Total Liabilities	9,518,181	4,719,366	3,263,719	3,161,641	1,302,513	928,673	228,727	23,122,820
Equity attributable to shareholders of the Bank	-	-	-	-	-	-	2,642,539	2,642,539
NET MATURITY MISMATCH	(7,082,472)	(3,320,045)	(1,303,838)	(1,883,171)	831,970	8,055,687	4,701,869	-