



BANK MUAMALAT MALAYSIA BERHAD

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

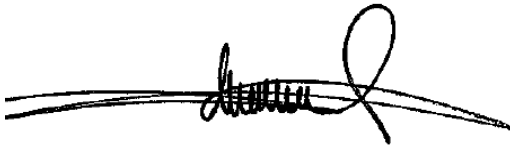
**BASEL II
PILLAR 3 DISCLOSURES**

**FOR THE HALF YEAR ENDED
30 JUNE 2022 (30 ZULKAEDAH 1443H)**

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 2022.

A handwritten signature in black ink, consisting of a series of loops and a long horizontal stroke, positioned above the printed name and title.

Khairul Kamarudin
President / Chief Executive Officer

Pillar 3 Disclosure Content

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Bank Muamalat Malaysia Berhad
Basel II Pillar 3 Quantitative Disclosure

Overview

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

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

This Pillar 3 disclosure should be read in conjunction with the Bank's half year unaudited 30 June 2022 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 2022	31 December 2021	30 June 2022	31 December 2021
CET1 capital ratio	12.511%	13.708%	12.407%	13.590%
Total capital ratio	16.163%	17.349%	16.068%	17.237%

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

Table 2: Capital structure

	Group		Bank	
	30 June 2022	31 December 2021	30 June 2022	31 December 2021
	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	1,569,073	1,569,073	1,554,573	1,554,572
Other Reserves				
Regulatory reserve	60,287	28,079	60,287	28,079
Unrealised losses on fair value through other comprehensive income ("FVOCI") financial instruments	(83,942)	(40,014)	(83,942)	(40,014)
Foreign exchange translation reserve	2,985	649	2,985	650
Regulatory Adjustment				
Less: Regulatory reserve	(60,287)	(28,079)	(60,287)	(28,079)
Less: Investment property gain	(8,171)	(8,171)	(8,171)	(8,171)
Less: Deferred tax assets	(59,731)	(58,170)	(59,731)	(58,170)
Less: Investment in subsidiaries	-	-	(13,159)	(13,159)
Less: Cumulative gains of financing measured at FVTPL	(20,977)	(19,354)	(20,977)	(19,354)
Less: Intangible Asset (net of deferred tax liabilities)	(62,526)	(61,002)	(62,166)	(60,701)
Total Tier-I Capital	2,531,711	2,578,011	2,504,412	2,550,653
Tier-II capital				
Subordinated sukuk	500,000	500,000	500,000	500,000
Collective assessment allowance for non-impaired financing and regulatory reserve	235,308	180,990	235,308	180,990
Add: Investment property gain	3,677	3,677	3,677	3,677
Total Tier-II Capital	738,985	684,667	738,985	684,667
Total Capital Base	3,270,696	3,262,678	3,243,397	3,235,320

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 2021: 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 2022		31 December 2021	
	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				
Credit Risk	18,874,813	1,509,985	17,566,888	1,405,351
Less: Credit risk absorbed by profit-sharing investment account ("PSIA")	148,391	-	98,453	-
Market Risk	73,091	5,847	16,225	1,298
Operational Risk	1,436,067	114,885	1,321,435	105,715
Total	20,235,580	1,630,717	18,806,095	1,512,364
	30 June 2022		31 December 2021	
	Risk Weighted Assets RM'000	Minimum Capital Requirement at 8% RM'000	Risk Weighted Assets RM'000	Minimum Capital Requirement at 8% RM'000
Bank				
Credit Risk	18,853,931	1,508,314	17,549,202	1,403,936
Less: Credit risk absorbed by profit-sharing investment account ("PSIA")	148,391	-	98,453	-
Market Risk	73,091	5,847	16,225	1,298
Operational Risk	1,406,355	112,508	1,302,128	104,170
Total	20,184,986	1,626,669	18,769,102	1,509,404

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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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 30 June 2022	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	4,787,306	4,787,306	-	-
Public Sector Entities	940,264	940,244	188,049	15,044
Banks, Development Financial Institution & MDBs	175,355	175,355	60,195	4,816
Takaful Cos, Securities Firms & Fund Managers	54,963	54,963	10,993	879
Corporates	6,471,952	6,309,925	5,682,093	454,567
Regulator Retail	10,280,050	9,969,550	8,993,337	719,467
Residential Real Estate	5,069,133	5,064,246	2,144,174	171,534
Higher Risk Assets	74,171	74,161	111,257	8,901
Other Assets	306,025	306,025	176,926	14,153
Defaulted Exposures	147,733	147,626	145,924	11,674
	28,306,952	27,829,401	17,512,948	1,401,035
(b) Off-Balance Sheet Exposures**				
Credit-related off-balance sheet exposure	1,548,549	1,548,549	1,316,557	105,325
Derivative financial instruments	53,585	53,585	45,308	3,625
	1,602,134	1,602,134	1,361,865	108,950
Total Credit Exposures	29,909,086	29,431,535	18,874,813	1,509,985
(c) Credit Risk Absorb by PSIA	330,239	330,239	148,391	-
(ii) Market Risk (Standardised Approach)				
Benchmark Rate Risk	763	(785)	10,695	855
Foreign Currency Risk	62,396	-	62,396	4,992
			73,091	5,847
(iii) Operational Risk (Basic Indicators Approach)			1,436,067	114,885
(iv) Total RWA and Capital Requirements			20,235,580	1,630,717

* 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 2021				
(i) Credit Risk (Standardised Approach)				
(a) On Balance Sheet Exposures				
Sovereign/Central Banks	5,576,883	5,576,883	-	-
Public Sector Entities	944,437	944,417	188,883	15,111
Banks, Development Financial Institution & MDBs	154,038	154,038	59,067	4,725
Takaful Cos, Securities Firms & Fund Managers	52,758	52,758	10,552	844
Corporates	6,331,648	6,179,355	5,519,176	441,534
Regulator Retail	9,475,555	9,468,994	8,489,137	679,131
Residential Real Estate	4,610,191	4,610,191	1,901,060	152,085
Higher Risk Assets	75,444	75,444	113,166	9,053
Other Assets	269,709	269,710	132,882	10,630
Defaulted Exposures	95,860	95,860	87,171	6,974
	27,586,523	27,427,650	16,501,094	1,320,087
(b) Off-Balance Sheet Exposures**				
Credit-related off-balance sheet exposure	1,160,991	1,160,991	1,042,399	83,392
Derivative financial instruments	72,443	72,443	23,395	1,872
	1,233,434	1,233,434	1,065,794	85,264
Total Credit Exposures	28,819,957	28,661,084	17,566,888	1,405,351
(c) Credit Risk Absorb by PSIA	98,453	98,453	98,453	-
(ii) Market Risk (Standardised Approach)				
Benchmark Rate Risk	1,319	1,384	4,977	398
Foreign Currency Risk	7,011	19,928	11,248	900
			16,225	1,298
(iii) Operational Risk (Basic Indicators Approach)			1,321,435	105,715
(iv) Total RWA and Capital Requirements			18,806,095	1,512,364

* 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 2022				
(i) Credit Risk (Standardised Approach)				
(a) On Balance Sheet Exposures				
Sovereign/Central Banks	4,787,306	4,787,306	-	-
Public Sector Entities	940,264	940,244	188,049	15,044
Banks, Development Financial Institution & MDBs	175,355	175,355	60,195	4,816
Takaful Cos, Securities Firms & Fund Managers	54,963	54,963	10,993	879
Corporates	6,457,657	6,295,632	5,661,910	452,953
Regulator Retail	10,280,050	9,969,550	8,993,337	719,467
Residential Real Estate	5,069,133	5,064,246	2,144,174	171,534
Higher Risk Assets	74,171	74,161	111,257	8,901
Other Assets	305,325	305,325	176,227	14,096
Defaulted Exposures	147,733	147,625	145,924	11,674
	28,291,957	27,814,407	17,492,066	1,399,364
(b) Off-Balance Sheet Exposures**				
Credit-related off-balance sheet exposure	1,548,549	1,548,549	1,316,557	105,325
Derivative financial instruments	53,585	53,585	45,308	3,625
	1,602,134	1,602,134	1,361,865	108,950
Total Credit Exposures	29,894,091	29,416,541	18,853,931	1,508,314
(c) Credit Risk Absorb by PSIA	330,239	330,239	148,391	-
(ii) Market Risk (Standardised Approach)				
Benchmark Rate Risk	763	(785)	10,695	855
Foreign Currency Risk	62,396	-	62,396	4,992
			73,091	5,847
(iii) Operational Risk (Basic Indicators Approach)			1,406,355	112,508
(iv) Total RWA and Capital Requirements			20,184,986	1,626,669

* 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 2021				
(i) Credit Risk (Standardised Approach)				
(a) On Balance Sheet Exposures				
Sovereign/Central Banks	5,576,883	5,576,883	-	-
Public Sector Entities	944,437	944,417	188,883	15,111
Banks, Development Financial Institution & MDBs	154,038	154,038	59,067	4,725
Takaful Cos, Securities Firms & Fund Managers	52,758	52,758	10,552	844
Corporates	6,319,455	6,167,162	5,502,138	440,173
Regulator Retail	9,475,555	9,468,994	8,489,137	679,131
Residential Real Estate	4,610,191	4,610,191	1,901,060	152,085
Higher Risk Assets	75,444	75,444	113,166	9,053
Other Assets	269,060	269,061	132,234	10,577
Defaulted Exposures	95,860	95,860	87,171	6,974
	27,573,681	27,414,808	16,483,408	1,318,673
(b) Off-Balance Sheet Exposures**				
Credit-related off-balance sheet exposure	1,160,991	1,160,991	1,042,399	83,392
Derivative financial instruments	72,443	72,443	23,395	1,872
	1,233,434	1,233,434	1,065,794	85,264
Total Credit Exposures	28,807,115	28,648,242	17,549,202	1,403,937
(c) Credit Risk Absorb by PSIA	98,453	98,453	98,453	-
(ii) Market Risk (Standardised Approach)				
Benchmark Rate Risk	1,319	1,384	4,977	398
Foreign Currency Risk	7,011	19,928	11,248	900
			16,225	1,298
(iii) Operational Risk (Basic Indicators Approach)			1,302,128	104,169
(iv) Total RWA and Capital Requirements			18,769,102	1,509,404

* After netting and credit risk mitigation

** Credit Risk of off balance sheet items

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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

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	Transport, storage and communication RM'000	Household RM'000	Others RM'000	Total RM'000
30 June 2022								
On balance sheet exposures								
Cash and short-term funds	-	623,276	-	-	-	-	-	623,276
Cash and placements with financial institutions	-	8,051	-	-	-	-	-	8,051
Financial investments designated at fair value through profit and loss	150,223	179,138	-	-	-	-	2,520	331,881
Financial investments at fair value through other comprehensive income	4,168,521	35,423	55,181	5,059	-	-	285,501	4,549,685
Financial investments at amortised cost	-	-	112,981	-	-	-	-	112,981
Islamic derivative financial assets	-	31,828	-	-	-	-	-	31,828
Financing of customers	959,198	1,457,709	2,164,863	1,627,259	64,276	15,135,706	773,174	22,182,185
Statutory deposits with Bank Negara Malaysia	158,858	-	-	-	-	-	-	158,858
Other financial assets	-	-	-	-	-	-	20,011	20,011
	5,436,800	2,335,425	2,333,025	1,632,318	64,276	15,135,706	1,081,206	28,018,756
Commitments and contingencies								
Contingent liabilities	89,784	131,396	170,709	453,024	133,958	-	82,358	1,061,229
Commitments	62,209	227,769	295,736	84,963	73,290	-	1,246,610	1,990,577
Other Miscellaneous Commitment and Contingent Liabilities	-	299	1,186	317	1,923	20,714	23,211	47,650
Derivative financial instruments	-	843,950	891,950	-	-	-	-	1,735,900
	151,993	1,203,414	1,359,581	538,304	209,171	20,714	1,352,179	4,835,356
Total credit exposures	5,588,793	3,538,839	3,692,606	2,170,622	273,447	15,156,420	2,433,385	32,854,112

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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	Transport, storage and communication RM'000	Household RM'000	Others RM'000	Total RM'000
31 December 2021								
On balance sheet exposures								
Cash and short-term funds	-	1,142,291	-	-	-	-	-	1,142,291
Cash and placements with financial institutions	-	31,184	-	-	-	-	-	31,184
Financial investments at fair value through profit and loss	152,891	168,385	-	-	-	-	-	321,276
Financial investments at fair value through other comprehensive income	4,354,427	46,046	53,080	5,118	-	-	408,099	4,866,770
Financial assets at amortised cost	-	-	107,109	-	-	-	-	107,109
Islamic derivative financial assets	-	5,437	-	-	-	-	-	5,437
Financing of customers	992,353	1,361,404	1,980,056	1,698,795	66,666	13,890,033	681,999	20,671,306
Statutory deposits with Bank Negara Malaysia	130,148	-	-	-	-	-	-	130,148
Other assets	-	-	-	-	-	-	17,606	17,606
	5,629,819	2,754,747	2,140,245	1,703,913	66,666	13,890,033	1,107,704	27,293,127
Commitments and contingencies								
Contingent liabilities	38,285	165,515	134,003	374,182	11,957	5,518	92,810	822,270
Commitments	18,210	265,013	326,423	149,305	15,070	335,323	503,798	1,613,142
Other Miscellaneous Commitment and Contingent Liabilities	-	240	1,669	21,518	855	1,357	134	25,773
Islamic derivative financial instruments	-	2,051,516	779,081	-	-	-	-	2,830,597
	56,495	2,482,284	1,241,176	545,005	27,882	342,198	596,742	5,291,782
Total credit exposures	5,686,314	5,237,031	3,381,421	2,248,918	94,548	14,232,231	1,704,446	32,584,909

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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	Transport, storage and communication RM'000	Household RM'000	Others RM'000	Total RM'000
30 June 2022								
On balance sheet exposures								
Cash and short-term funds	-	623,276	-	-	-	-	-	623,276
Cash and placements with financial institutions	-	8,051	-	-	-	-	-	8,051
Financial investments designated at fair value through profit and loss	150,223	179,138	-	-	-	-	-	329,361
Financial investments at fair value through other comprehensive income	4,168,521	35,423	55,181	5,059	-	-	285,501	4,549,685
Financial investments at amortised cost	-	-	112,981	-	-	-	-	112,981
Islamic derivative financial assets	-	31,828	-	-	-	-	-	31,828
Financing of customers	959,198	1,457,709	2,164,864	1,627,259	64,276	15,135,706	761,397	22,170,409
Statutory deposits with Bank Negara Malaysia	158,858	-	-	-	-	-	-	158,858
Other financial assets	-	-	-	-	-	-	19,507	19,507
	5,436,800	2,335,425	2,333,026	1,632,318	64,276	15,135,706	1,066,405	28,003,956
Commitments and contingencies								
Contingent liabilities	89,784	131,396	170,709	453,024	133,958	-	82,358	1,061,229
Commitments	62,209	227,769	295,736	84,963	73,290	-	1,246,610	1,990,577
Other Miscellaneous Commitment and Contingent Liabilities	-	299	1,186	317	1,923	20,714	23,211	47,650
Derivative financial instruments	-	843,950	891,950	-	-	-	-	1,735,900
	151,993	1,203,414	1,359,581	538,304	209,171	20,714	1,352,179	4,835,356
Total credit exposures	5,588,793	3,538,839	3,692,607	2,170,622	273,447	15,156,420	2,418,584	32,839,312

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)

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	Transport, storage and communication RM'000	Household RM'000	Others RM'000	Total RM'000
31 December 2021								
On balance sheet exposures								
Cash and short-term funds	-	1,142,291	-	-	-	-	-	1,142,291
Cash and placements with financial institutions	-	31,184	-	-	-	-	-	31,184
Financial investments at fair value through profit and loss	152,891	168,385	-	-	-	-	-	321,276
Financial investments at fair value through other comprehensive income	4,354,427	46,046	53,080	5,118	-	-	405,593	4,864,264
Financial assets at amortised cost	-	-	107,109	-	-	-	-	107,109
Islamic derivative financial assets	-	5,437	-	-	-	-	-	5,437
Financing of customers	992,353	1,361,404	1,980,056	1,698,795	66,666	13,890,033	672,311	20,661,618
Statutory deposits with Bank Negara Malaysia	130,148	-	-	-	-	-	-	130,148
Other assets	-	-	-	-	-	-	17,058	17,058
	5,629,819	2,754,747	2,140,245	1,703,913	66,666	13,890,033	1,094,962	27,280,385
Commitments and contingencies								
Contingent liabilities	38,285	165,515	134,003	374,182	11,957	5,518	92,810	822,270
Commitments	18,210	265,013	326,423	149,305	15,070	335,323	503,798	1,613,142
Other Miscellaneous Commitment and Contingent Liabilities	-	240	1,669	21,518	855	1,357	134	25,773
Derivative financial instruments	-	2,051,516	779,081	-	-	-	-	2,830,597
	56,495	2,482,284	1,241,176	545,005	27,882	342,198	596,742	5,291,782
Total credit exposures	5,686,314	5,237,031	3,381,421	2,248,918	94,548	14,232,231	1,691,704	32,572,167

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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 RM'000	Labuan RM'000	Domestic RM'000	Labuan RM'000
30 June 2022				
On Balance Sheet				
Exposures				
Cash and short-term funds	606,412	16,864	606,412	16,864
Cash and placements with financial institutions	8,051	-	8,051	-
Financial investments designated at fair value through profit and loss	152,743	179,138	150,223	179,138
Financial investments at fair value through other comprehensive income	4,539,572	10,113	4,539,572	10,113
Financial investments at amortised cost	112,981	-	112,981	-
Islamic derivative financial assets	31,828	-	31,828	-
Financing of customers	22,182,185	-	22,170,409	-
Statutory deposits with Bank Negara Malaysia	158,858	-	158,858	-
Other financial assets	20,008	3	19,504	3
	27,812,638	206,118	27,797,838	206,118
Commitments and contingencies				
Contingent liabilities	1,061,229	-	1,061,229	-
Commitments	1,990,577	-	1,990,577	-
Other Miscellaneous Commitment and Contingent Liabilities	47,650		47,650	
Derivative financial instruments	1,735,900	-	1,735,900	-
	4,835,356	-	4,835,356	-
Total credit exposures	32,647,994	206,118	32,633,194	206,118

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 2021				
On Balance Sheet				
Exposures				
Cash and short-term funds	1,088,191	54,100	1,088,191	54,100
Cash and placements with financial institutions	31,184	-	31,184	-
Financial investment designated at fair value through profit and loss	152,891	168,385	152,891	168,385
Financial investments at fair value through other comprehensive income	4,866,770	-	4,864,264	-
Financial investments amortised cost	107,109	-	107,109	-
Islamic derivative financial assets	5,437	-	5,437	-
Financing of customers	20,671,306	-	20,661,618	-
Statutory deposits with Bank Negara Malaysia	130,148	-	130,148	-
Other assets	17,603	3	17,055	3
	<u>27,070,639</u>	<u>222,488</u>	<u>27,057,897</u>	<u>222,488</u>
Commitments and contingencies				
Contingent liabilities	822,270	-	822,270	-
Commitments	1,613,142	-	1,613,142	-
Other Miscellaneous Commitment and Contingent Liabilities	25,773	-	25,773	-
Derivative financial instruments	2,830,597	-	2,830,597	-
	<u>5,291,782</u>	<u>-</u>	<u>5,291,782</u>	<u>-</u>
Total credit exposures	<u>32,362,421</u>	<u>222,488</u>	<u>32,349,679</u>	<u>222,488</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 2022	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	623,276	-	-	-	623,276
Cash and placements with financial institutions	8,051	-	-	-	8,051
Financial investments designated at fair value through profit and loss	175,728	144,969	11,184	-	331,881
Financial investments at fair value through other comprehensive income	618,800	387,456	3,400,916	142,513	4,549,685
Financial investments at amortised cost	-	-	-	112,981	112,981
Islamic derivative financial assets	31,778	50	-	-	31,828
Financing of customers	3,608,155	1,991,522	7,405,299	9,177,209	22,182,185
Statutory deposits with Bank Negara Malaysia	-	-	-	158,858	158,858
Other financial assets	-	20,011	-	-	20,011
Total On-Balance Sheet Exposures	5,065,788	2,544,008	10,817,399	9,591,561	28,018,756
Group 31 December 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	1,142,291	-	-	-	1,142,291
Cash and placements with financial institutions	31,184	-	-	-	31,184
Financial investments designated at fair value through profit and loss	5,052	168,384	147,840	-	321,276
Financial investments at fair value through other comprehensive income	502,428	669,885	3,587,562	106,895	4,866,770
Financial investments at amortised cost	-	-	-	107,109	107,109
Islamic derivative financial assets	5,437	-	-	-	5,437
Financing of customers	3,529,987	2,005,708	6,809,225	8,326,386	20,671,306
Statutory deposits with Bank Negara Malaysia	-	-	-	130,148	130,148
Other financial assets	400	16,706	500	-	17,606
Total On-Balance Sheet Exposures	5,216,779	2,860,683	10,545,127	8,670,538	27,293,127

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 30 June 2022	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	623,276	-	-	-	623,276
Cash and placements with financial institutions	8,051	-	-	-	8,051
Financial investments designated at fair value through profit and loss	175,728	144,968	8,665	-	329,361
Financial investments at fair value through other comprehensive income	618,800	387,456	3,400,916	142,513	4,549,685
Financial investments at amortised cost	-	-	-	112,981	112,981
Islamic derivative financial assets	31,778	50	-	-	31,828
Financing of customers	3,608,155	1,991,522	7,405,299	9,165,433	22,170,409
Statutory deposits with Bank Negara Malaysia	-	-	-	158,858	158,858
Other financial assets	-	19,507	-	-	19,507
Total On-Balance Sheet Exposures	5,065,788	2,543,503	10,814,880	9,579,785	28,003,956
Bank 31 December 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	1,142,291	-	-	-	1,142,291
Cash and placements with financial institutions	31,184	-	-	-	31,184
Financial investments designated at fair value through profit and loss	5,052	168,384	147,840	-	321,276
Financial investments at fair value through other comprehensive income	502,428	669,885	3,585,057	106,894	4,864,264
Financial investments at amortised cost	-	-	-	107,109	107,109
Islamic derivative financial assets	5,437	-	-	-	5,437
Financing of customers	3,529,987	2,005,708	6,809,225	8,316,698	20,661,618
Statutory deposits with Bank Negara Malaysia	-	-	-	130,148	130,148
Other financial assets	395	16,163	500	-	17,058
Total On-Balance Sheet Exposures	5,216,774	2,860,140	10,542,622	8,660,849	27,280,385

Disclosures on Off Balance Sheet Exposures and Counterparty Credit Risk

Table 8: Commitments and contingencies

	Group and Bank					
	30 June 2022			31 December 2021		
	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	406,830	406,830	386,033	292,802	292,802	268,848
Trade-related contingencies	108,993	21,799	3,827	41,953	8,391	712
Transaction related contingencies	545,406	272,703	262,496	487,515	243,758	233,215
Commitments						
Credit extension commitment:						
- Maturity within one year	507,339	101,468	101,679	635,148	127,029	125,609
- Maturity exceeding one year	1,483,238	741,619	559,424	977,994	488,997	414,004
Other miscellaneous commitments & contingencies	47,650	4,131	3,098	25,773	14	11
Islamic Derivative financial instruments						
Foreign exchange related contracts	1,735,900	53,585	45,307	1,630,597	25,443	13,995
- Maturity within one year	1,735,900	53,585	45,307	1,630,597	25,443	13,995
- Maturity exceeding one year	-	-	-	-	-	-
Profit rate related contract	-	-	-	1,200,000	47,000	9,400
- Maturity within one year	-	-	-	-	-	-
- Maturity exceeding one year	-	-	-	1,200,000	47,000	9,400
Total off-balance sheet exposures	4,835,356	1,602,135	1,361,864	5,291,782	1,233,434	1,065,794

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	Gross Exposures	Total Exposures Covered by Eligible Financial Collateral	*Net Exposures
30 June 2022	RM'000	RM'000	RM'000
Credit Risk			
(a) On Balance sheet exposures			
Sovereign/Central banks	4,787,306	-	4,787,306
Public sector entities	940,264	20	940,244
Banks, Development Financial Institution & MDBs	175,355	-	175,355
Takaful Cos, Securities Firms & Fund Managers	54,963	-	54,963
Corporates	6,471,952	162,027	6,309,925
Regulatory retail	10,280,050	310,500	9,969,550
Residential real estate	5,069,133	4,887	5,064,246
Higher risk assets	74,171	10	74,161
Other assets	306,025	-	306,025
Defaulted exposure	147,733	107	147,626
	28,306,952	477,551	27,829,401
(b) Off-Balance Sheet Exposures			
Credit-related off-balance sheet exposure	1,548,550	-	1,548,549
Derivative financial instruments	53,584	-	53,585
	1,602,134	-	1,602,134
Total Credit Exposures	29,909,086	477,551	29,431,535

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 2021	RM'000	RM'000	RM'000
Credit Risk			
(a) On Balance sheet exposures			
Sovereign/Central banks	5,576,883	-	5,576,883
Public sector entities	944,437	20	944,417
Banks, Development Financial Institution & MDBs	154,038	-	154,038
Takaful Cos, Securities Firms & Fund Managers	52,758	-	52,758
Corporates	6,331,648	152,293	6,179,355
Regulatory retail	9,475,555	6,560	9,468,995
Residential real estate	4,610,191	-	4,610,191
Higher risk assets	75,444	-	75,444
Other assets	269,709	-	269,709
Defaulted exposure	95,860	-	95,860
	27,586,523	158,873	27,427,650
(b) Off-Balance Sheet Exposures			
Credit-related off-balance sheet exposure	1,160,991	-	1,160,991
Derivative financial instruments	72,443	-	72,443
	1,233,434	-	1,233,434
Total Credit Exposures	28,819,957	158,873	28,661,084

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 2022	Gross Exposures RM'000	Financial Collateral RM'000	*Net Exposures RM'000
Credit Risk			
(a) On Balance Sheet Exposures			
Sovereign/Central Banks	4,787,306	-	4,787,306
Public Sector Entities	940,264	20	940,244
Banks, Development Financial Institution & MDBs	175,355	-	175,355
Takaful Cos, Securities Firms & Fund Managers	54,963	-	54,963
Corporates	6,457,657	162,027	6,295,632
Regulatory Retail	10,280,050	310,500	9,969,550
Residential Real Estate	5,069,133	4,887	5,064,246
Higher Risk Assets	74,171	10	74,161
Other Assets	305,325	-	305,325
Defaulted Exposures	147,733	107	147,625
	28,291,957	477,551	27,814,407
(b) Off-Balance Sheet Exposures			
Credit-related Off-Balance Sheet Exposure	1,548,549	-	1,548,549
Derivative Financial Instruments	53,585	-	53,585
	1,602,134	-	1,602,134
Total Credit Exposures	29,894,091	477,551	29,416,541

Note:

* After netting and credit risk mitigation

Credit Risk Mitigation (cont'd)

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

Bank	Gross Exposures RM'000	Total Exposures Covered by Eligible Financial Collateral RM'000	*Net Exposures RM'000
31 December 2021			
Credit Risk			
(a) On Balance Sheet Exposures			
Sovereign/Central Banks	5,576,883	-	5,576,883
Public Sector Entities	944,437	20	944,417
Banks, Development Financial Institution & MDBs	52,758	-	52,758
Takaful Cos, Securities Firms & Fund Managers	154,038	-	154,038
Corporates	6,319,455	152,293	6,167,162
Regulatory Retail	9,475,555	6,560	9,468,995
Residential Real Estate	4,610,191	-	4,610,191
Higher Risk Assets	75,444	-	75,444
Other Assets	269,060	-	269,060
Defaulted Exposures	95,860	-	95,860
	27,573,681	158,873	27,414,808
(b) Off-Balance Sheet Exposures			
Credit-related Off-Balance Sheet Exposure	1,160,991	-	1,160,991
Derivative Financial Instruments	72,443	-	72,443
	1,233,434	-	1,233,434
Total Credit Exposures	28,807,115	158,873	28,648,242

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 2022

30 June 2022

Exposure Class	Rating by Approved ECAIS								Unrated RM'000	Others RM'000	Grand Total RM'000
	AAA RM'000	AA+ RM'000	AA RM'000	AA- RM'000	A RM'000	BBB RM'000	BB+ TO BB- RM'000	P1/MARC1 RM'000			
<u>On and Off Balance-Sheet Exposures</u>											
<u>Credit Exposures - Standardised Approach</u>											
Sovereigns/Central Banks	4,836,367	-	-	-	-	-	-	-	-	-	4,836,367
Public Sector Entities	-	-	-	-	-	-	-	-	946,979	-	946,979
Banks, Development Financial Institutions & MDBs	5,115	-	-	-	-	-	-	10,328	170,248	10	185,701
Takaful Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	-	-	54,963	-	54,963
Corporates	160,496	68,202	47,693	25,449	229,855	-	102,839	66,281	6,532,075	331,484	7,564,374
Regulatory Retail	-	-	-	-	-	-	-	-	10,836,945	-	10,836,945
Residential Mortgages	-	-	-	-	-	-	-	-	5,101,900	-	5,101,900
Higher Risk Assets	-	-	-	-	-	-	-	-	76,532	-	76,532
Other Assets	-	-	-	-	-	-	-	-	305,325	-	305,325
Total	5,001,978	68,202	47,693	25,449	229,855	-	102,839	76,609	24,024,967	331,494	29,909,086

Group
31 December 2021

31 December 2021

Exposure Class	Rating by Approved ECAIS								Unrated RM'000	Others RM'000	Grand Total RM'000
	AAA RM'000	AA+ RM'000	AA RM'000	AA- RM'000	A RM'000	BBB RM'000	BB+ TO BB- RM'000	P1/MARC1 RM'000			
<u>On and Off Balance-Sheet Exposures</u>											
<u>Credit Exposures - Standardised Approach</u>											
Sovereigns/Central Banks	5,592,032	-	-	-	-	-	-	-	-	-	5,592,032
Public Sector Entities	-	-	-	-	-	-	-	-	948,552	-	948,552
Banks, Development Financial Institutions & MDBs	29,992	-	22,200	-	94,199	-	-	14,311	54,647	-	215,349
Takaful Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	-	-	52,758	-	52,758
Corporates	382,643	15,260	73,191	24,377	159,278	107,109	-	53,106	6,224,725	280,859	7,320,548
Regulatory Retail	-	-	-	-	-	-	-	-	9,711,064	-	9,711,064
Residential Mortgages	-	-	-	-	-	-	-	-	4,634,870	-	4,634,870
Higher Risk Assets	-	-	-	-	-	-	-	-	75,722	-	75,722
Other Assets	-	-	-	-	-	-	-	-	269,062	-	269,062
Total	6,004,667	15,260	95,391	24,377	253,477	107,109	-	67,417	21,971,400	280,859	28,819,957

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

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

Bank
30 June 2022

30 June 2022

Exposure Class	Rating by Approved ECAIS								Unrated RM'000	Others RM'000	Grand Total RM'000
	AAA RM'000	AA+ RM'000	AA RM'000	AA- RM'000	A RM'000	BBB RM'000	BB+ TO BB- RM'000	P1/MARC1 RM'000			
<u>On and Off Balance-Sheet Exposures</u>											
<u>Credit Exposures - Standardised Approach</u>											
Sovereigns/Central Banks	4,836,367	-	-	-	-	-	-	-	-	-	4,836,367
Public Sector Entities	-	-	-	-	-	-	-	-	946,979	-	946,979
Banks, Development Financial Institutions & MDBs	5,115	-	-	-	-	-	-	10,328	170,248	10	185,701
Takaful Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	-	-	54,963	-	54,963
Corporates	160,496	68,202	47,693	25,449	229,855	-	102,839	66,281	6,517,080	331,484	7,549,379
Regulatory Retail	-	-	-	-	-	-	-	-	10,836,945	-	10,836,945
Residential Mortgages	-	-	-	-	-	-	-	-	5,101,900	-	5,101,900
Higher Risk Assets	-	-	-	-	-	-	-	-	76,532	-	76,532
Other Assets	-	-	-	-	-	-	-	-	305,325	-	305,325
Total	5,001,978	68,202	47,693	25,449	229,855	-	102,839	76,609	24,009,972	331,494	29,894,091

Bank
31 December 2021

31 December 2021

Exposure Class	Rating by Approved ECAIS								Unrated RM'000	Others RM'000	Grand Total RM'000
	AAA RM'000	AA+ RM'000	AA RM'000	AA- RM'000	A RM'000	BBB RM'000	BB+ TO BB- RM'000	P1/MARC1 RM'000			
<u>On and Off Balance-Sheet Exposures</u>											
<u>Credit Exposures - Standardised Approach</u>											
Sovereigns/Central Banks	5,592,032	-	-	-	-	-	-	-	-	-	5,592,032
Public Sector Entities	-	-	-	-	-	-	-	-	948,552	-	948,552
Banks, Development Financial Institutions & MDBs	29,992	-	22,200	-	94,199	-	-	14,311	54,647	-	215,349
Takaful Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	-	-	52,758	-	52,758
Corporates	382,643	15,260	73,191	24,377	159,278	107,109	-	53,106	6,211,884	280,859	7,307,707
Regulatory Retail	-	-	-	-	-	-	-	-	9,711,064	-	9,711,064
Residential Mortgages	-	-	-	-	-	-	-	-	4,634,870	-	4,634,870
Higher Risk Assets	-	-	-	-	-	-	-	-	75,723	-	75,723
Other Assets	-	-	-	-	-	-	-	-	269,060	-	269,060
Total	6,004,667	15,260	95,391	24,377	253,477	107,109	-	67,417	21,958,558	280,859	28,807,115

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 2022

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

- - - - 946,979

Takaful Companies, Securities Firms & Fund Managers - - - - -

Corporates 301,840 229,855 1,770 101,069 6,848,564

Total 301,840 229,855 1,770 101,069 7,795,543

Group and Bank

31 December 2021

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

- - - - 948,552

Takaful Companies, Securities Firms & Fund Managers - - - - -

Corporates 495,471 159,278 107,109 - 6,492,743

Total 495,471 159,278 107,109 - 7,441,295

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	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 2022						
Banks, MDBs and FDIs		10,328	-	-	-	-
Credit Exposures (using Corporate Risk Weights)						
Corporates		66,281	-	-	-	-
Total		76,609	-	-	-	-
Group and Bank						
31 December 2021						
Banks, MDBs and FDIs		14,311	-	-	-	-
Credit Exposures (using Corporate Risk Weights)						
Corporates		53,106	-	-	-	-
Total		67,417	-	-	-	-

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 2022

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		4,836,367	-	-	-	-	-
Total		4,836,367	-	-	-	-	-

Group and Bank
31 December 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		5,592,032	-	-	-	-	-
Total		5,592,032	-	-	-	-	-

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 2022							
Banks, MDBs and FDIs		5,115	-	-	-	-	170,258
Total		5,115	-	-	-	-	170,258
Group and Bank							
31 December 2021							
Banks, MDBs and FDIs		52,192	94,199	-	-	-	54,647
Total		52,192	94,199	-	-	-	54,647

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

Credit risk disclosure by risk weights (including deducted exposures) as at 30 June 2022, are as follows:

Table 15: Credit risk disclosure by risk weights

30 June 2022

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	Fund Managers Exposures RM'000	Higher Risk Assets RM'000	Other Assets RM'000	RM'000	RM'000
Risk-Weights											
0%	4,836,367	-	-	76,677	50,330	-	-	-	129,098	5,092,472	-
20%	-	946,959	101,956	372,264	581,528	1,028,995	54,963	-	-	3,086,665	617,710
35%	-	-	-	-	-	2,656,620	-	-	-	2,656,620	930,612
50%	-	-	83,745	573,668	7,165	688,376	-	-	-	1,352,954	676,693
75%	-	-	-	-	3,405,017	139,733	-	-	-	3,544,750	2,850,031
100%	-	-	-	6,367,164	6,470,174	583,118	-	-	176,928	13,597,384	13,640,299
150%	-	-	-	11,775	12,228	165	-	76,522	-	100,690	159,468
Total	4,836,367	946,959	185,701	7,401,548	10,526,442	5,097,007	54,963	76,522	306,026	29,431,535	18,874,813

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

Credit risk disclosure by risk weights (including deducted exposures) as at 31 December 2021, are as follows: (cont'd)

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

31 December 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	Fund Managers Exposures RM'000	Higher Risk Assets RM'000	Other Assets RM'000	RM'000	RM'000
Risk-Weights											
0%	5,592,032	-	-	134,609	-	-	-	-	136,827	5,863,468	-
20%	-	948,532	121,150	426,384	230,239	706,388	52,758	-	-	2,485,451	497,089
35%	-	-	-	-	-	2,787,359	-	-	-	2,787,359	975,576
50%	-	-	94,199	442,424	1,974	631,847	-	-	-	1,170,444	585,222
75%	-	-	-	-	3,456,207	108,487	-	-	-	3,564,694	2,673,520
100%	-	-	-	6,154,503	6,010,010	400,650	-	-	132,882	12,698,045	12,698,046
150%	-	-	-	9,688	6,074	139	-	75,722	-	91,623	137,435
Total	5,592,032	948,532	215,349	7,167,608	9,704,504	4,634,870	52,758	75,722	269,709	28,661,084	17,566,888

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

Credit risk disclosure by risk weights (including deducted exposures) as at 30 June 2022, are as follows: (cont'd)

Table 15: Credit risk disclosure by risk weights

30 June 2022

	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	Fund Managers Exposures RM'000	Higher Risk Assets RM'000	Other Assets RM'000	RM'000	RM'000
Risk-Weights											
0%	4,836,367	-	-	76,677	50,330	-	-	-	129,098	5,092,472	-
20%	-	946,959	101,956	372,264	581,528	1,028,995	54,963	-	-	3,086,665	617,710
35%	-	-	-	-	-	2,656,620	-	-	-	2,656,620	930,612
50%	-	-	83,745	573,668	7,165	688,376	-	-	-	1,352,954	676,693
75%	-	-	-	-	3,405,017	139,733	-	-	-	3,544,750	2,850,031
100%	-	-	-	6,364,645	6,470,174	583,118	-	-	176,228	13,594,165	13,637,080
150%	-	-	-	-	12,228	165	-	76,522	-	88,915	141,805
Total	4,836,367	946,959	185,701	7,387,254	10,526,442	5,097,007	54,963	76,522	305,326	29,416,541	18,853,931

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

Credit risk disclosure by risk weights (including deducted exposures) as at 31 December 2021, are as follows: (cont'd)

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

31 December 2021

	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	Fund Managers Exposures RM'000	Higher Risk Assets RM'000	Other Assets RM'000	RM'000	RM'000
Risk-Weights											
0%	5,592,032	-	-	134,609	-	-	-	-	136,827	5,863,468	-
20%	-	948,532	121,150	426,384	230,239	706,388	52,758	-	-	2,485,451	497,090
35%	-	-	-	-	-	2,787,359	-	-	-	2,787,359	975,576
50%	-	-	94,199	442,424	1,974	631,847	-	-	-	1,170,444	585,222
75%	-	-	-	-	3,456,207	108,487	-	-	-	3,564,694	2,673,520
100%	-	-	-	6,151,997	6,010,010	400,650	-	-	132,234	12,694,891	12,694,891
150%	-	-	-	-	6,074	139	-	75,722	-	81,935	122,903
Total	5,592,032	948,532	215,349	7,155,414	9,704,504	4,634,870	52,758	75,722	269,061	28,648,242	17,549,202

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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 but not impaired	Impaired financing	Total
30 June 2022	Good	Satisfactory	RM'000	RM'000	RM'000
	RM'000	RM'000			
Term financing					
- Home financing	6,261,838	84,391	104,927	65,911	6,517,067
- Syndicated financing	544,180	-	-	-	544,180
- Hire purchase receivables	704,707	3,534	5,482	1,333	715,056
- Other term financing	10,462,371	49,326	58,820	76,355	10,646,872
Other financing	3,926,305	2,911	1,984	68,651	3,999,851
	21,899,401	140,162	171,213	212,250	22,423,026
Less : Allowance for impaired financing					
-Stage 1 - 12 Months ECL	-	-	-	-	(121,439)
-Stage 2 - Lifetime ECL not credit impaired	-	-	-	-	(19,119)
-Stage 3 - Lifetime ECL credit impaired	-	-	-	(100,283)	(100,283)
Total net financing	21,899,401	140,162	171,213	111,967	22,182,185

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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 2021	Good	Satisfactory			
	RM'000	RM'000	RM'000	RM'000	RM'000
Term financing					
- Home financing	5,579,616	132,386	18,714	68,345	5,799,061
- Syndicated financing	561,017	-	-	-	561,017
- Hire purchase receivables	636,718	8,013	4,360	1,384	650,475
- Other term financing	9,660,937	101,443	16,301	60,821	9,839,502
Other financing	3,975,628	30,669	379	41,523	4,048,199
	<u>20,413,916</u>	<u>272,511</u>	<u>39,754</u>	<u>172,073</u>	<u>20,898,254</u>
Less:					
-Stage 1 - 12 Months ECL	-	-	-	-	(116,768)
-Stage 2 - Lifetime ECL not credit impaired	-	-	-	-	(34,046)
-Stage 3 - Lifetime ECL credit impaired	-	-	-	(76,134)	(76,134)
Total net financing	<u>20,413,916</u>	<u>272,511</u>	<u>39,754</u>	<u>95,939</u>	<u>20,671,306</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 2022	Good	Satisfactory	but not	financing	
	RM'000	RM'000	impaired	RM'000	RM'000
Term financing					
- Home financing	6,261,838	84,391	104,927	65,911	6,517,067
- Syndicated financing	544,180	-	-	-	544,180
- Hire purchase receivables	704,707	3,534	5,482	1,333	715,056
- Other term financing	10,450,595	49,326	58,820	76,355	10,635,096
Other financing	3,926,305	2,911	1,984	68,651	3,999,851
	21,887,625	140,162	171,213	212,250	22,411,250
Less : Allowance for impaired financing					
-Stage 1 - 12 Months ECL	-	-	-	-	(121,439)
-Stage 2 - Lifetime ECL not credit impaired	-	-	-	-	(19,119)
-Stage 3 - Lifetime ECL credit impaired	-	-	-	(100,283)	(100,283)
Total net financing	21,887,625	140,162	171,213	111,967	22,170,409

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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 2021	Good RM'000	Satisfactory RM'000	RM'000	RM'000	RM'000
Term financing					
- Home financing	5,579,616	132,386	18,714	68,345	5,799,061
- Syndicated financing	561,017	-	-	-	561,017
- Hire purchase receivables	636,718	8,013	4,360	1,384	650,475
- Other term financing	9,651,249	101,443	16,301	60,821	9,829,814
Other financing	3,975,628	30,669	379	41,523	4,048,199
	<u>20,404,228</u>	<u>272,511</u>	<u>39,754</u>	<u>172,073</u>	<u>20,888,566</u>
Less:					
-Stage 1 - 12 Months ECL	-	-	-	-	(116,768)
-Stage 2 - Lifetime ECL not credit impaired	-	-	-	-	(34,046)
-Stage 3 - Lifetime ECL credit impaired	-	-	-	(76,134)	(76,134)
Total net financing	<u>20,404,228</u>	<u>272,511</u>	<u>39,754</u>	<u>95,939</u>	<u>20,661,618</u>

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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 2022	1 month	months	months	RM'000
	RM'000	RM'000	RM'000	RM'000
Term financing				
- Home financing	-	104,766	161	104,927
- Hire purchase				
receivables	-	5,328	154	5,482
- Other term financing	-	56,889	1,931	58,820
Other financing	-	1,984	-	1,984
Total	-	168,967	2,246	171,213
31 December 2021	Less than	1 - 2	>2 - 3	Total
	1 month	months	months	RM'000
	RM'000	RM'000	RM'000	RM'000
Term financing				
- Home financing	-	14,430	4,284	18,714
- Hire purchase				
receivables	-	2,807	1,553	4,360
- Other term financing	-	9,309	6,992	16,301
Other financing	-	160	219	379
Total	-	26,706	13,048	39,754

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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 2022 RM'000	31 December 2021 RM'000
Purchase of transport vehicles	5,482	4,360
Purchase of landed properties of which:		
– residential	101,403	18,498
– non-residential	12,504	515
Personal use	45,789	14,890
Construction	-	1,092
Purchase of securities	227	-
Working capital	5,421	160
Other purpose	387	239
	171,213	39,754

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

Group and Bank	30 June 2022 RM'000	31 December 2021 RM'000
Domestic	171,213	39,754

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.

	30 June 2022						
Group	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	532	-	-	-	-	145	145
Purchase of transport vehicles	1,333	23	75	34	64	1,642	1,706
Purchase of landed properties of which:							
– residential	62,964	13,096	1,606	-	14,702	43,298	58,000
– non-residential	25,021	1,454	1,321	-	2,775	1,360	4,135
Purchase of fixed assets (excluding landed properties)	-	-	-	-	-	1,137	1,137
Personal use	47,396	402	623	-	1,025	89,945	90,970
Construction	-	-	-	-	-	1,597	1,597
Working capital	65,895	18,771	19,518	-	38,288	24,266	62,554
Other purpose	9,109	-	7,022	-	7,022	13,575	20,597
	212,250	33,746	30,165	34	63,876	176,965	240,841

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.

	31 December 2021						
Group	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	4	-	-	-	-	145	145
Purchase of transport vehicles	1,384	-	23	-	23	1,673	1,696
Purchase of landed properties of which:							
– residential	67,385	8,450	4,646	-	13,096	55,707	68,803
– non-residential	22,955	1,511	(58)	-	1,454	1,989	3,443
Purchase of fixed assets (excluding landed properties)	-	-	-	-	-	1,090	1,090
Personal use	38,085	671	(269)	-	402	75,956	76,358
Construction	-	-	-	-	-	1,879	1,879
Working capital	41,797	19,586	(820)	-	18,771	40,042	58,813
Other purpose	463	-	-	-	-	14,721	14,721
	172,073	30,218	3,522	-	33,746	193,202	226,948

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 2022						
		Individual Assessment Allowance, at	Net Charge	Amounts Written Off/Other	Individual Assessment Allowance at	Collective Assessment Allowance at	Total Impairment
	RM'000	1 January RM'000	for the Year RM'000	Movements RM'000	30 June RM'000	30 June RM'000	Allowances for Financing RM'000
Purchase of securities	532	-	-	-	-	145	145
Purchase of transport vehicles	1,333	23	75	34	64	1,642	1,706
Purchase of landed properties of which:							
– residential	62,964	13,096	1,606	-	14,702	43,298	58,000
– non-residential	25,021	1,454	1,321	-	2,775	1,360	4,135
Purchase of fixed assets (excluding landed properties)	-	-	-	-	-	1,137	1,137
Personal use	47,396	402	623	-	1,025	89,945	90,970
Construction	-	-	-	-	-	1,597	1,597
Working capital	65,895	18,771	19,518	-	38,288	24,266	62,554
Other purpose	9,109	-	7,022	-	7,022	13,575	20,597
	212,250	33,746	30,165	34	63,876	176,965	240,841

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 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 31 December RM'000	Collective Assessment Allowance at 31 December RM'000	Total Impairment Allowances for Financing RM'000
Purchase of securities	4	-	-	-	-	145	145
Purchase of transport vehicles	1,384	-	23	-	23	1,673	1,696
Purchase of landed properties of which:							
– residential	67,385	8,450	4,646	-	13,096	55,707	68,803
– non-residential	22,955	1,511	(58)	-	1,454	1,989	3,443
Purchase of fixed assets (excluding landed properties)	-	-	-	-	-	1,090	1,090
Personal use	38,085	671	(269)	-	402	75,956	76,358
Construction	-	-	-	-	-	1,879	1,879
Working capital	41,797	19,586	(820)	-	18,771	40,042	58,813
Other purpose	463	-	-	-	-	14,721	14,721
	172,073	30,218	3,522	-	33,746	193,203	226,948

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 2022						
	Individual Assessment	Amounts Written	Individual Assessment	Collective Assessment	Total		
	Impaired Financing	Allowance at 1 January	Net Charge for the Year	Off/Other Movements	Allowance at 30 June	Allowance at 30 June	Impairment Allowances for Financing
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Domestic	212,250	33,745	30,165	34	63,876	176,965	240,841

Group	31 December 2021						
	Individual Assessment	Amounts Written	Individual Assessment	Collective Assessment	Total		
	Impaired Financing	Allowance at 1 January	Net Charge for the Year	Off/Other Movements	Allowance at 31 December	Allowance at 31 December	Impairment Allowances for Financing
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Domestic	172,073	30,218	3,522	-	33,746	193,202	226,948

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 2022						
	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	212,250	33,745	30,165	34	63,876	176,965	240,841

Bank	31 December 2021						
	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	172,073	30,218	3,522	-	33,746	193,202	226,948

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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 2022				
MYR	(24,146)	24,146	(22,519)	22,519
USD	800	(800)	800	(800)
Others*	9	(9)	9	(9)
31 December 2021				
MYR	(22,711)	22,711	(22,657)	22,657
USD	560	(560)	560	(560)
Others*	9	(9)	9	(9)
Impact on Equity:				
30 June 2022				
MYR	55,082	(55,082)	54,997	(54,997)
USD	(77)	77	(77)	77
Others*	(2)	2	(2)	2
31 December 2021				
MYR	35,896	(35,896)	35,893	(35,893)
USD	(66)	66	(66)	66
Others*	(2)	2	(2)	2

* 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 2022**

	Long Position RM' 000	Short Position RM' 000	Risk weighted Assets RM' 000	Minimum Capital Requirement at 8% RM' 000
Benchmark Rate Risk	763	(785)	10,695	855
Foreign Currency Risk	62,396	-	62,396	4,992
Total	63,159	(785)	73,091	5,847

**Group and Bank
31 December 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	4,977	398
Foreign Currency Risk	7,011	19,928	11,248	900
Total	8,330	21,312	16,225	1,298

Table 22: Equity exposures

**Group and Bank
30 June 2022**

	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	184,443	184,443	(59,349)
Total	184,443	184,443	(59,349)

Cumulative realised gains arising from
sales and liquidations in the reporting period (471)

31 December 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	107,103	107,103	(53,077)
Total	107,103	107,103	(53,077)

Cumulative realised gains arising from
sales and liquidations in the reporting period (287)

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 2022	31 December 2021
Event - 3 Nostro interest received - nil	Event - 6 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 2022. (31 December 2021: nil).

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 2022		31 December 2021	
	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	1,436,067	114,885	1,321,435	105,715
Bank	1,406,355	112,508	1,302,128	104,170

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Liquidity and Funding Risk

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

Group	Up to	>7 Days -	>1-3	>3-6	>6-12	>1 - 5	Over 5	
30 June 2022	7 Days	1 Month	Months	Months	Months	Years	Years	Total
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
ASSETS								
Cash and short-term funds	568,415	54,861	-	-	-	-	-	623,276
Cash and placements with financial institutions	-	-	8,051	-	-	-	-	8,051
Financial investments designated at fair value through profit and loss	-	-	62,924	112,804	144,969	11,184	-	331,881
Financial investments at fair value through other comprehensive income	-	519,878	46,508	52,414	387,456	3,400,916	142,513	4,549,685
Financial investments at amortised cost	-	-	-	-	-	-	112,981	112,981
Financing of customers	123,463	813,642	1,425,248	1,245,802	1,991,522	7,405,299	9,177,209	22,182,185
Islamic derivative financial assets	5,048	6,368	19,865	497	50	-	-	31,828
Other assets	-	524	-	-	32,699	79,602	341,475	454,300
TOTAL ASSETS	696,926	1,395,273	1,562,596	1,411,517	2,556,696	10,897,001	9,774,178	28,294,187
LIABILITIES AND EQUITY								
Deposits from customers	9,823,657	3,559,233	3,998,006	3,450,580	1,688,948	888,148	97,810	23,506,382
Investment accounts of customers	330,107	-	-	-	-	-	-	330,107
Deposits and placements of banks and other financial institutions	74,939	111	-	-	700	50,080	245,436	371,266
Islamic derivative financial liabilities	4,981	6,582	19,178	206	-	-	-	30,947
Other liabilities	-	43,071	20,222	3,865	62,931	1,123,330	-	1,253,419
Total Liabilities	10,233,684	3,608,997	4,037,406	3,454,651	1,752,579	2,061,558	343,246	25,492,121
Equity attributable to shareholders of the Bank	-	-	-	-	-	-	2,802,066	2,802,066
NET MATURITY MISMATCH	(9,536,758)	(2,213,724)	(2,474,810)	(2,043,134)	804,117	8,835,443	6,628,866	-

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Liquidity and Funding Risk (cont'd)

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

Group	Up to	>7 Days -	>1-3	>3-6	>6-12	>1 - 5	Over 5	
31 December 2021	7 Days	1 Month	Months	Months	Months	Years	Years	Total
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
ASSETS								
Cash and short-term funds	1,119,053	23,238	-	-	-	-	-	1,142,291
Cash and placements with financial institutions	-	-	31,184	-	-	-	-	31,184
Financial investments designated at fair value through profit and loss	-	-	-	5,052	168,384	147,840	-	321,276
Financial investments at fair value through other comprehensive income	-	-	215,530	286,898	669,885	3,587,562	106,895	4,866,770
Financial investments at amortised cost	-	-	-	-	-	-	107,109	107,109
Islamic derivative financial assets	424	1,375	2,523	1,115	-	-	-	5,437
Financing of customers	79,347	772,577	1,375,858	1,302,205	2,005,708	6,809,225	8,326,386	20,671,306
Other assets	-	404	-	-	32,796	72,427	315,391	421,018
TOTAL ASSETS	1,198,824	797,594	1,625,095	1,595,270	2,876,773	10,617,054	8,855,781	27,566,391
LIABILITIES AND EQUITY								
Deposits from customers	10,347,655	3,685,222	3,241,319	3,741,358	875,146	1,141,056	81,410	23,113,166
Investment accounts of customers	216,978	-	-	-	-	-	-	216,978
Deposits and placements of banks and other financial institutions	-	46	54	84	113	50,753	240,816	291,866
Bills and acceptances payable	-	-	7,755	-	-	-	-	7,755
Islamic derivative financial liabilities	426	451	2,399	891	-	12,563	44,813	61,543
Other liabilities	-	75,855	876	1,844	91,943	24,436	-	194,954
Recourse obligation on financing sold to Cagamas	-	-	-	427,466	-	-	-	427,466
Subordinated sukuk	-	-	-	1,051	-	498,825	-	499,876
Total Liabilities	10,565,059	3,761,574	3,252,403	4,172,694	967,202	1,727,633	367,039	24,813,604
Equity attributable to shareholders of the Bank	-	-	-	-	-	-	2,752,787	2,752,787
NET MATURITY MISMATCH	(9,366,235)	(2,963,980)	(1,627,308)	(2,577,424)	1,909,571	8,889,421	5,735,955	-

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Liquidity and Funding Risk (cont'd)

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

Bank	Up to	>7 Days -	>1-3	>3-6	>6-12	>1 - 5	Over 5	
30 June 2022	7 Days	1 Month	Months	Months	Months	Years	Years	Total
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
ASSETS								
Cash and short-term funds	568,416	54,860	-	-	-	-	-	623,276
Cash and placements with financial institutions	-	-	8,051	-	-	-	-	8,051
Financial investments designated at fair value through profit and loss	-	-	62,924	112,804	144,968	8,665	-	329,361
Financial investments at fair value through other comprehensive income	-	519,878	46,508	52,414	387,456	3,400,916	142,513	4,549,685
Financial investments at amortised cost	-	-	-	-	-	-	112,981	112,981
Financing of customers	123,463	813,642	1,425,248	1,245,802	1,991,522	7,405,299	9,165,433	22,170,409
Islamic derivative financial assets	5,048	6,369	19,865	496	50	-	-	31,828
Other assets	-	531	-	-	32,053	79,602	354,213	466,399
TOTAL ASSETS	696,927	1,395,280	1,562,596	1,411,516	2,556,049	10,894,482	9,775,140	28,291,990
LIABILITIES AND EQUITY								
Deposits from customers	9,832,197	3,567,072	3,997,990	3,450,562	1,688,935	888,138	97,811	23,522,705
Investment accounts of customers	330,107	-	-	-	-	-	-	330,107
Deposits and placements of banks and other financial institutions	74,939	111	-	-	700	50,080	245,436	371,266
Islamic derivative financial liabilities	4,981	6,582	19,178	206	-	-	-	30,947
Other liabilities	-	42,645	20,222	3,865	61,153	1,123,330	-	1,251,215
Total Liabilities	10,242,224	3,616,410	4,037,390	3,454,633	1,750,788	2,061,548	343,247	25,506,240
Equity attributable to shareholders of the Bank	-	-	-	-	-	-	2,785,750	2,785,750
NET MATURITY MISMATCH	(9,545,297)	(2,221,130)	(2,474,794)	(2,043,117)	805,261	8,832,934	6,646,143	-

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Liquidity and Funding Risk (cont'd)

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

Bank	Up to	>7 Days -	>1-3	>3-6	>6-12	>1 - 5	Over 5	
31 December 2021	7 Days	1 Month	Months	Months	Months	Years	Years	Total
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
ASSETS								
Cash and short-term funds	1,119,053	23,238	-	-	-	-	-	1,142,291
Cash and placements with financial institutions	-	-	31,184	-	-	-	-	31,184
Financial investments designated at fair value through profit and loss	-	-	-	5,052	168,384	147,840	-	321,276
Financial investments at fair value through other comprehensive income	-	-	215,530	286,898	669,885	3,585,057	106,894	4,864,264
Financial investments at amortised cost	-	-	-	-	-	-	107,109	107,109
Financing of customers	424	1,375	2,523	1,115	-	-	-	5,437
Islamic derivative financial assets	79,347	772,577	1,375,858	1,302,205	2,005,708	6,809,225	8,316,698	20,661,618
Other assets	-	395	-	-	32,207	72,427	328,199	433,228
TOTAL ASSETS	1,198,824	797,585	1,625,095	1,595,270	2,876,184	10,614,549	8,858,900	27,566,407
LIABILITIES AND EQUITY								
Deposits from customers	10,355,435	3,693,089	3,241,297	3,741,324	875,129	1,141,034	81,409	23,128,717
Investment accounts of customers	216,978	-	-	-	-	-	-	216,978
Deposits and placements of banks and other financial institutions	-	46	54	84	113	50,753	240,816	291,866
Bills and acceptances payable	-	-	7,755	-	-	-	-	7,755
Islamic derivative financial liabilities	426	451	2,399	891	-	12,563	44,813	61,543
Other liabilities	-	75,581	876	1,844	91,182	24,436	-	193,919
Recourse obligation on financing sold to Cagamas	-	-	-	427,466	-	-	-	427,466
Subordinated sukuk	-	-	-	1,051	-	498,825	-	499,876
Senior sukuk	-	-	-	-	-	-	-	-
Total Liabilities	10,572,839	3,769,167	3,252,381	4,172,660	966,424	1,727,611	367,038	24,828,120
Equity attributable to shareholders of the Bank	-	-	-	-	-	-	2,738,287	2,738,287
NET MATURITY MISMATCH	(9,374,015)	(2,971,582)	(1,627,286)	(2,577,390)	1,909,760	8,886,938	5,753,575	-