

Registration No: 197301000792 (14389-U)

Affin Hwang Investment Bank Berhad
(Incorporated in Malaysia)

PILLAR 3 DISCLOSURES
for the financial period ended 30 June 2022

Affin Hwang Investment Bank Berhad

(Incorporated in Malaysia)

PILLAR 3 DISCLOSURES

The following table depicts the risk-weighted assets ("RWA") and the corresponding regulatory capital requirements:

Table 1: Risk-Weighted Assets and Capital Requirements

The Group

As at 30 June 2022	Gross exposures	Net exposures	Risk Weighted Assets	Capital requirements
(i) Credit risk	RM'000	RM'000	RM'000	RM'000
Exposure Class				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	3,179,842	3,179,842	-	-
Banks, Development Financial Institutions ("DFIs")	1,057,612	1,057,611	217,808	17,425
Insurance Companies, Securities Firms & Fund Managers	104,939	104,939	104,939	8,395
Corporates	2,052,485	1,146,936	619,884	49,591
Regulatory Retail	134,606	1,050	1,107	89
Other Assets	393,889	393,889	388,603	31,088
Defaulted Exposures	43,476	36,545	54,817	4,385
Total for on-balance sheet exposures	6,966,849	5,920,812	1,387,158	110,973
<u>Off-Balance Sheet Exposures</u>				
Over-the-counter ("OTC") derivatives	346,467	346,467	235,187	18,815
Off-Balance sheet exposures other than OTC derivatives	30,548	30,548	22,531	1,802
Total for off-balance sheet exposures	377,015	377,015	257,718	20,617
Total credit risk exposures	7,343,864	6,297,827	1,644,876	131,590
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(ii) Large exposures risk requirements	-	-	-	-
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(iii) Market risk	Gross exposures	Net exposures	Risk Weighted Assets	Capital requirements
	RM'000	RM'000	RM'000	RM'000
	Long Position	Short Position		
	RM'000	RM'000		
Interest rate risk	11,798,843	11,723,176	75,667	103,902
Foreign currency risk	4,468,223	4,473,149	(4,926)	50,057
Equity risk	29,942	364	29,578	82,336
Option risk	10,170	-	10,170	13,984
Total market risk exposures	16,307,178	16,196,689	110,489	250,279
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(iv) Operational risk			Risk Weighted Assets	Capital requirements
			RM'000	RM'000
Operational risk			1,153,038	92,243
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Total risk-weighted assets and capital requirements			3,048,193	243,856

Affin Hwang Investment Bank Berhad

(Incorporated in Malaysia)

PILLAR 3 DISCLOSURES

Table 1: Risk-Weighted Assets and Capital Requirements (Continued)

The Bank

As at 30 June 2022	Gross exposures	Net exposures	Risk Weighted Assets	Capital requirements
(i) Credit risk	RM'000	RM'000	RM'000	RM'000
Exposure Class				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	3,179,842	3,179,842	-	-
Banks, Development Financial Institutions ("DFIs")	704,091	704,091	147,104	11,768
Insurance Companies, Securities Firms & Fund Managers	104,939	104,939	104,939	8,395
Corporates	1,950,461	1,044,913	517,861	41,429
Regulatory Retail	134,606	1,050	1,107	89
Other Assets	249,269	249,269	243,985	19,519
Defaulted Exposures	43,476	36,545	54,817	4,385
Total for on-balance sheet exposures	6,366,684	5,320,649	1,069,813	85,585
<u>Off-Balance Sheet Exposures</u>				
Over-the-counter ("OTC") derivatives	345,978	345,978	234,993	18,799
Off-Balance sheet exposures other than OTC derivatives	30,548	30,548	22,532	1,803
Total for off-balance sheet exposures	376,526	376,526	257,525	20,602
Total credit risk exposures	6,743,210	5,697,175	1,327,338	106,187
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(ii) Large exposures risk requirements	-	-	-	-
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(iii) Market risk	Gross exposures	Net exposures	Risk Weighted Assets	Capital requirements
	RM'000	RM'000	RM'000	RM'000
	Long Position	Short Position		
	RM'000	RM'000		
Interest rate risk	11,787,508	11,711,827	75,682	103,901
Foreign currency risk	4,419,104	4,461,799	(42,696)	65,043
Equity risk	29,942	364	29,578	82,336
Option risk	10,170	-	10,170	13,984
Total market risk exposures	16,246,724	16,173,990	72,734	265,264
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(iv) Operational risk			Risk Weighted Assets	Capital requirements
			RM'000	RM'000
Operational risk			515,876	41,270
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Total risk-weighted assets and capital requirements			2,108,478	168,678

Affin Hwang Investment Bank Berhad

(Incorporated in Malaysia)

PILLAR 3 DISCLOSURES

Table 1: Risk-Weighted Assets and Capital Requirements (Continued)

The Group

As at 31 December 2021	Gross exposures RM'000	Net exposures RM'000	Risk Weighted Assets RM'000	Capital requirements RM'000
(i) Credit risk				
Exposure Class				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	3,123,072	3,123,072	-	-
Banks, Development Financial Institutions ("DFIs")	2,021,267	2,021,267	417,453	33,396
Insurance Companies, Securities Firms & Fund Managers	18,994	18,994	18,993	1,519
Corporates	1,635,672	912,962	618,080	49,446
Regulatory Retail	125,057	854	1,146	92
Other Assets	361,892	361,892	361,858	28,949
Defaulted Exposures	49,776	37,166	55,128	4,410
Total for on-balance sheet exposures	7,335,730	6,476,207	1,472,658	117,812
<u>Off-Balance Sheet Exposures</u>				
Over-the-counter ("OTC") derivatives	325,072	325,072	176,220	14,098
Off-Balance sheet exposures other than OTC derivatives	39,312	39,312	30,670	2,454
Total for off-balance sheet exposures	364,384	364,384	206,890	16,552
Total credit risk exposures	7,700,114	6,840,591	1,679,548	134,364
(ii) Large exposures risk requirements				
	-	-	-	-
(iii) Market risk				
	Gross exposures RM'000	Net exposures RM'000	Risk Weighted Assets RM'000	Capital requirements RM'000
	Long Position RM'000	Short Position RM'000		
Interest rate risk	14,013,340	14,014,593	(1,254)	117,480
Foreign currency risk	5,461,661	5,473,166	(11,505)	43,460
Equity risk	29,489	2,844	26,645	81,809
Option risk	-	-	-	-
Total market risk exposures	19,504,490	19,490,603	13,886	242,749
(iv) Operational risk				
Operational risk			1,121,552	89,724
Total risk-weighted assets and capital requirements			3,043,849	243,508

Affin Hwang Investment Bank Berhad

(Incorporated in Malaysia)

PILLAR 3 DISCLOSURES

Table 1: Risk-Weighted Assets and Capital Requirements (Continued)

The Bank

As at 31 December 2021	Gross exposures RM'000	Net exposures RM'000	Risk Weighted Assets RM'000	Capital requirements RM'000
(i) Credit risk				
Exposure Class				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	3,123,072	3,123,072	-	-
Banks, Development Financial Institutions ("DFIs")	1,288,345	1,288,345	270,868	21,669
Insurance Companies, Securities Firms & Fund Managers	18,994	18,994	18,993	1,519
Corporates	1,507,338	784,628	490,553	39,244
Regulatory Retail	125,057	854	1,146	92
Other Assets	183,089	183,089	183,057	14,645
Defaulted Exposures	49,776	37,166	55,128	4,410
Total for on-balance sheet exposures	6,295,671	5,436,148	1,019,745	81,579
<u>Off-Balance Sheet Exposures</u>				
Over-the-counter ("OTC") derivatives	324,003	324,003	175,829	14,066
Off-Balance sheet exposures other than OTC derivatives	39,312	39,312	30,670	2,454
Total for off-balance sheet exposures	363,315	363,315	206,499	16,520
Total credit risk exposures	6,658,986	5,799,463	1,226,244	98,099
(ii) Large exposures risk requirements				
	-	-	-	-
(iii) Market risk				
	Gross exposures RM'000	Net exposures RM'000	Risk Weighted Assets RM'000	Capital requirements RM'000
	Long Position RM'000	Short Position RM'000		
Interest rate risk	13,973,038	13,974,529	(1,491)	116,006
Foreign currency risk	5,419,953	5,433,102	(13,149)	38,144
Equity risk	29,417	2,844	26,573	81,612
Option risk	-	-	-	-
Total market risk exposures	19,422,408	19,410,475	11,933	235,762
(iv) Operational risk				
Operational risk			Risk Weighted Assets RM'000	Capital requirements RM'000
			514,584	41,167
Total risk-weighted assets and capital requirements			1,976,590	158,127

Affin Hwang Investment Bank Berhad

(Incorporated in Malaysia)

PILLAR 3 DISCLOSURES

Table 2: Constituents of Eligible Capital and Capital Adequacy Ratios

	The Group		The Bank	
	30.06.2022 RM'000	31.12.2021 RM'000	30.06.2022 RM'000	31.12.2021 RM'000
Common Equity Tier (CET) 1 Capital :				
Share capital	999,800	999,800	999,800	999,800
Other reserves	(88,737)	(88,737)	-	-
Retained profits	502,476	499,301	463,326	460,151
Foreign exchange translation reserves	39	39	-	-
Unrealised (losses)/gains on FVOCI instruments	(122,956)	(50,927)	(123,011)	(50,982)
	<u>1,290,622</u>	<u>1,359,476</u>	<u>1,340,115</u>	<u>1,408,969</u>
Less : Regulatory adjustments				
Goodwill and other Intangible assets	(324,271)	(323,624)	(314,880)	(314,667)
Investment in associates/subsidiaries	-	-	(133,184)	(133,184)
Regulatory reserves	(13,736)	(12,894)	(13,736)	(12,894)
55% of cumulative gains on FVOCI instruments	-	-	-	-
Deferred tax assets	(93,317)	(89,557)	(78,418)	(65,860)
Other CET1 regulatory adjustments specified by BNM	21,055	23,166	20,872	22,957
Total CET 1 Capital	<u>880,353</u>	<u>956,567</u>	<u>820,769</u>	<u>905,321</u>
Additional Tier 1 Capital				
Qualifying non-controlling interests	27,834	32,933	-	-
Total Tier 1 Capital	<u>908,187</u>	<u>989,500</u>	<u>820,769</u>	<u>905,321</u>
Tier 2 capital				
Qualifying loss provisions	20,561	15,808	16,592	15,328
Total Tier 2 capital	<u>20,561</u>	<u>15,808</u>	<u>16,592</u>	<u>15,328</u>
Total Capital				
	<u>928,748</u>	<u>1,005,308</u>	<u>837,361</u>	<u>920,649</u>
Proposed dividends	-	-	-	-
Capital Ratio				
Before deducting proposed dividend:				
<u>With transitional arrangements:</u>				
CET 1 Capital Ratio	28.881%	31.426%	38.927%	45.802%
Tier 1 Capital Ratio	29.794%	32.508%	38.927%	45.802%
Total Capital Ratio	30.469%	33.028%	39.714%	46.578%
<u>Before transitional arrangements:</u>				
CET 1 Capital Ratio	28.190%	30.665%	37.937%	44.641%
Tier 1 Capital Ratio	29.104%	31.747%	37.937%	44.641%
Total Capital Ratio	29.778%	32.437%	38.724%	45.416%
After deducting proposed dividend:				
<u>With transitional arrangements:</u>				
CET 1 Capital Ratio	28.881%	31.426%	38.927%	45.802%
Tier 1 Capital Ratio	29.794%	32.508%	38.927%	45.802%
Total Capital Ratio	30.469%	33.028%	39.714%	46.578%
<u>Before transitional arrangements:</u>				
CET 1 Capital Ratio	28.190%	30.665%	37.937%	44.641%
Tier 1 Capital Ratio	29.104%	31.747%	37.937%	44.641%
Total Capital Ratio	29.778%	32.437%	38.724%	45.416%
Credit risk	1,644,876	1,679,548	1,327,338	1,226,244
Market risk	250,279	242,749	265,264	235,762
Operational risk	1,153,038	1,121,552	515,876	514,584
Total RWA	<u>3,048,193</u>	<u>3,043,849</u>	<u>2,108,478</u>	<u>1,976,590</u>

Affin Hwang Investment Bank Berhad

(Incorporated in Malaysia)

PILLAR 3 DISCLOSURES

4.1 Distribution of Credit Exposures

- (i) The following table depicts the geographical distribution of the Bank's gross credit exposures, based on the

Table 3: Gross Credit Exposures by Geographical Distribution

The Group			
As at 30 June 2022	Malaysia	Other Countries	Total
Exposure Class	RM'000	RM'000	RM'000
<u>On-Balance Sheet Exposures</u>			
Sovereign / Central Banks	3,179,842	-	3,179,842
Banks, DFIs & MDBs	1,057,544	68	1,057,612
Insurance Companies, Securities Firms & Fund Managers	104,939	-	104,939
Corporates	2,024,287	28,198	2,052,485
Regulatory Retail	134,606	-	134,606
Other assets	393,889	-	393,889
Defaulted Exposures	43,476	-	43,476
Total On-Balance Sheet Exposures	6,938,583	28,266	6,966,849
<u>Off-Balance Sheet Exposures</u>			
OTC Derivatives	346,399	68	346,467
Off-Balance sheet exposures other than OTC derivatives	30,548	-	30,548
Total Off-Balance Sheet Exposures	376,947	68	377,015
Total Gross Credit Exposures	7,315,530	28,334	7,343,864
The Bank			
As at 30 June 2022	Malaysia	Other Countries	Total
Exposure Class	RM'000	RM'000	RM'000
<u>On-Balance Sheet Exposures</u>			
Sovereign / Central Banks	3,179,842	-	3,179,842
Banks, DFIs & MDBs	704,023	68	704,091
Insurance Companies, Securities Firms & Fund Managers	104,939	-	104,939
Corporates	1,922,263	28,198	1,950,461
Regulatory Retail	134,606	-	134,606
Other assets	249,269	-	249,269
Defaulted Exposures	43,476	-	43,476
Total On-Balance Sheet Exposures	6,338,418	28,266	6,366,684
<u>Off-Balance Sheet Exposures</u>			
OTC Derivatives	345,910	68	345,978
Off-Balance sheet exposures other than OTC derivatives	30,548	-	30,548
Total Off-Balance Sheet Exposures	376,458	68	376,526
Total Gross Credit Exposures	6,714,876	28,334	6,743,210

Affin Hwang Investment Bank Berhad

(Incorporated in Malaysia)

PILLAR 3 DISCLOSURES

Table 3: Gross Credit Exposures by Geographical Distribution (Continued)

The Group			
As at 31 December 2021	Malaysia	Other Countries	Total
Exposure Class	RM'000	RM'000	RM'000
<u>On-Balance Sheet Exposures</u>			
Sovereign / Central Banks	3,123,072	-	3,123,072
Banks, DFIs & MDBs	2,021,267	-	2,021,267
Insurance Companies, Securities Firms & Fund Managers	18,994	-	18,994
Corporates	1,608,591	27,081	1,635,672
Regulatory Retail	125,057	-	125,057
Other assets	361,892	-	361,892
Defaulted Exposures	49,776	-	49,776
Total On-Balance Sheet Exposures	7,308,649	27,081	7,335,730
<u>Off-Balance Sheet Exposures</u>			
OTC Derivatives	325,072	-	325,072
Off-Balance sheet exposures other than OTC derivatives	39,312	-	39,312
Total Off-Balance Sheet Exposures	364,384	-	364,384
Total Gross Credit Exposures	7,673,033	27,081	7,700,114
The Bank			
As at 31 December 2021	Malaysia	Other Countries	Total
Exposure Class	RM'000	RM'000	RM'000
<u>On-Balance Sheet Exposures</u>			
Sovereign / Central Banks	3,123,072	-	3,123,072
Banks, DFIs & MDBs	1,288,345	-	1,288,345
Insurance Companies, Securities Firms & Fund Managers	18,994	-	18,994
Corporates	1,480,257	27,081	1,507,338
Regulatory Retail	125,057	-	125,057
Other assets	183,089	-	183,089
Defaulted Exposures	49,776	-	49,776
Total On-Balance Sheet Exposures	6,268,590	27,081	6,295,671
<u>Off-Balance Sheet Exposures</u>			
OTC Derivatives	324,003	-	324,003
Off-Balance sheet exposures other than OTC derivatives	39,312	-	39,312
Total Off-Balance Sheet Exposures	363,315	-	363,315
Total Gross Credit Exposures	6,631,905	27,081	6,658,986

Affin Hwang Investment Bank Berhad

(Incorporated in Malaysia)

PILLAR 3 DISCLOSURES

(ii) The following table depicts the Bank's gross credit exposures by sector analysis or industrial distribution:

Table 4: Gross Credit Exposures by Sectorial Analysis or Industrial Distribution

The Group	Primary Agriculture	Manufacturing (including Agro-based)	Electricity, Gas and Water Supply	Construction	Wholesale, Retail Trade, Restaurants and Hotels	Transport, Storage and Communication	Finance, Insurance and Business Activities	Real Estate	Education, Health and Others	Household	Others	Total
As at 30 June 2022	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<u>On-Balance Sheet Exposures</u>												
Sovereign/Central Banks	-	-	50,884	356,211	-	331,145	2,149,544	-	148,695	-	143,363	3,179,842
Banks, DFIs & MDBs	-	-	-	-	-	-	1,057,612	-	-	-	-	1,057,612
Insurance Companies, Securities Firms & Fund Managers	-	-	-	-	-	-	104,939	-	-	-	-	104,939
Corporates	83,958	42,989	71,505	189,998	109,548	92,610	648,558	150,055	7,798	531,022	124,444	2,052,485
Regulatory Retail	-	88	-	51	2,151	-	1,292	-	-	131,024	-	134,606
Other assets	-	-	-	-	-	-	23,374	-	64,143	-	306,372	393,889
Defaulted Exposures	-	-	-	36,545	-	-	-	6,931	-	-	-	43,476
Total On-Balance Sheet Exposures	83,958	43,077	122,389	582,805	111,699	423,755	3,985,319	156,986	220,636	662,046	574,179	6,966,849
<u>Off-Balance Sheet Exposures</u>												
OTC Derivatives	-	-	-	-	-	-	346,467	-	-	-	-	346,467
Off-Balance sheet exposures other than OTC derivatives	-	-	-	21,243	-	1,823	378	-	-	7,104	-	30,548
Total Off-Balance Sheet Exposures	-	-	-	21,243	-	1,823	346,845	-	-	7,104	-	377,015
Total Gross Credit Exposures	83,958	43,077	122,389	604,048	111,699	425,578	4,332,164	156,986	220,636	669,150	574,179	7,343,864

Affin Hwang Investment Bank Berhad

(Incorporated in Malaysia)

PILLAR 3 DISCLOSURES

Table 4: Gross Credit Exposures by Sectorial Analysis or Industrial Distribution (Continued)

The Bank	Primary Agriculture	Manufacturing (including Agro- based)	Electricity, Gas and Water Supply	Construction	Wholesale, Retail Trade, Restaurants and Hotels	Transport, Storage and Communication	Finance, Insurance and Business Activities	Real Estate	Education, Health and Others	Household	Others	Total
As at 30 June 2022	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<u>On-Balance Sheet Exposures</u>												
Sovereign/Central Banks	-	-	50,884	356,211	-	331,145	2,149,544	-	148,695	-	143,363	3,179,842
Banks, DFIs & MDBs	-	-	-	-	-	-	704,091	-	-	-	-	704,091
Insurance Companies, Securities Firms & Fund Managers	-	-	-	-	-	-	104,939	-	-	-	-	104,939
Corporates	83,958	42,989	71,505	189,998	109,548	92,610	546,534	150,055	7,798	531,022	124,444	1,950,461
Regulatory Retail	-	88	-	51	2,151	-	1,292	-	-	131,024	-	134,606
Other assets	-	-	-	-	-	-	23,374	-	64,143	-	161,752	249,269
Defaulted Exposures	-	-	-	36,545	-	-	-	6,931	-	-	-	43,476
Total On-Balance Sheet Exposures	83,958	43,077	122,389	582,805	111,699	423,755	3,529,774	156,986	220,636	662,046	429,559	6,366,684
<u>Off-Balance Sheet Exposures</u>												
OTC Derivatives	-	-	-	-	-	-	345,978	-	-	-	-	345,978
Off-Balance sheet exposures other than OTC derivatives	-	-	-	21,243	-	1,823	378	-	-	7,104	-	30,548
Total Off-Balance Sheet Exposures	-	-	-	21,243	-	1,823	346,356	-	-	7,104	-	376,526
Total Gross Credit Exposures	83,958	43,077	122,389	604,048	111,699	425,578	3,876,130	156,986	220,636	669,150	429,559	6,743,210

Affin Hwang Investment Bank Berhad

(Incorporated in Malaysia)

PILLAR 3 DISCLOSURES

Table 4: Gross Credit Exposures by Sectorial Analysis or Industrial Distribution (Continued)

The Group	Primary Agriculture	Manufacturing (including Agro-based)	Electricity, Gas and Water Supply	Construction	Wholesale, Retail Trade, Restaurants and Hotels	Transport, Storage and Communication	Finance, Insurance and Business Activities	Real Estate	Education, Health and Others	Household	Others	Total
As at 31 December 2021	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<u>On-Balance Sheet Exposures</u>												
Sovereign/Central Banks	-	-	51,788	339,436	-	337,484	2,114,301	-	143,632	-	136,431	3,123,072
Banks, DFIs & MDBs	-	-	-	-	-	-	2,021,267	-	-	-	-	2,021,267
Insurance Companies, Securities												
Firms & Fund Managers	-	-	-	-	-	-	18,994	-	-	-	-	18,994
Corporates	45,227	33,099	72,535	118,715	110,782	78,902	601,239	101,661	7,801	380,663	85,048	1,635,672
Regulatory Retail	-	87	-	-	2,174	-	1,485	-	-	121,311	-	125,057
Other assets	-	-	-	-	-	-	26,697	-	66,004	-	269,191	361,892
Defaulted Exposures	-	-	-	36,545	-	621	-	12,610	-	-	-	49,776
Total On-Balance Sheet Exposures	45,227	33,186	124,323	494,696	112,956	417,007	4,783,983	114,271	217,437	501,974	490,670	7,335,730
<u>Off-Balance Sheet Exposures</u>												
OTC Derivatives	-	-	-	-	-	-	325,072	-	-	-	-	325,072
Off-Balance sheet exposures other than OTC derivatives	-	10,000	-	19,928	-	1,500	1,719	-	-	6,165	-	39,312
Total Off-Balance Sheet Exposures	-	10,000	-	19,928	-	1,500	326,791	-	-	6,165	-	364,384
Total Gross Credit Exposures	45,227	43,186	124,323	514,624	112,956	418,507	5,110,774	114,271	217,437	508,139	490,670	7,700,114

Affin Hwang Investment Bank Berhad

(Incorporated in Malaysia)

PILLAR 3 DISCLOSURES

Table 4: Gross Credit Exposures by Sectorial Analysis or Industrial Distribution (Continued)

The Bank	Primary Agriculture	Manufacturing (including Agro- based)	Electricity, Gas and Water Supply	Construction	Wholesale, Retail Trade, Restaurants and Hotels	Transport, Storage and Communication	Finance, Insurance and Business Activities	Real Estate	Education, Health and Others	Household	Others	Total
As at 31 December 2021	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<u>On-Balance Sheet Exposures</u>												
Sovereign/Central Banks	-	-	51,788	339,436	-	337,484	2,114,301	-	143,632	-	136,431	3,123,072
Banks, DFIs & MDBs	-	-	-	-	-	-	1,288,345	-	-	-	-	1,288,345
Insurance Companies, Securities Firms & Fund Managers	-	-	-	-	-	-	18,994	-	-	-	-	18,994
Corporates	45,227	33,099	72,535	118,715	110,782	78,902	472,905	101,661	7,801	380,663	85,048	1,507,338
Regulatory Retail	-	87	-	-	2,174	-	1,485	-	-	121,311	-	125,057
Other assets	-	-	-	-	-	-	26,697	-	66,004	-	90,388	183,089
Defaulted Exposures	-	-	-	36,545	-	621	-	12,610	-	-	-	49,776
Total On-Balance Sheet Exposures	45,227	33,186	124,323	494,696	112,956	417,007	3,922,727	114,271	217,437	501,974	311,867	6,295,671
<u>Off-Balance Sheet Exposures</u>												
OTC Derivatives	-	-	-	-	-	-	324,003	-	-	-	-	324,003
Off-Balance sheet exposures other than OTC derivatives	-	10,000	-	19,928	-	1,500	1,719	-	-	6,165	-	39,312
Total Off-Balance Sheet Exposures	-	10,000	-	19,928	-	1,500	325,722	-	-	6,165	-	363,315
Total Gross Credit Exposures	45,227	43,186	124,323	514,624	112,956	418,507	4,248,449	114,271	217,437	508,139	311,867	6,658,986

Affin Hwang Investment Bank Berhad

(Incorporated in Malaysia)

PILLAR 3 DISCLOSURES

- (iii) The following table depicts the Bank's gross credit exposures analysed by residual contractual maturity analysis:

Table 5: Gross Credit Exposures by Residual Contractual Maturity Analysis

The Group

As at 30 June 2022 Exposure class	< 1 year RM'000	> 1 - 5 years RM'000	Over 5 years RM'000	No specific maturity RM'000	Total RM'000
<u>On-Balance Sheet Exposures</u>					
Sovereign/Central Banks	505	1,839,434	1,320,117	19,786	3,179,842
Banks, DFIs & MDBs	1,037,138	20,474	-	-	1,057,612
Insurance Companies, Securities Firms & Fund Managers	99,562	5,377	-	-	104,939
Corporates	1,180,154	645,919	124,506	101,906	2,052,485
Regulatory Retail	133,304	965	337	-	134,606
Other assets	-	-	-	393,889	393,889
Defaulted Exposures	11,931	-	31,545	-	43,476
Total On-Balance Sheet Exposures	2,462,594	2,512,169	1,476,505	515,581	6,966,849
<u>Off-Balance Sheet Exposures</u>					
OTC Derivatives	217,021	129,446	-	-	346,467
Off-Balance sheet exposures other than OTC derivatives	30,461	-	87	-	30,548
Total Off-Balance Sheet Exposures	247,482	129,446	87	-	377,015
Total Gross Credit Exposures	2,710,076	2,641,615	1,476,592	515,581	7,343,864

The Bank

As at 30 June 2022 Exposure class	< 1 year RM'000	> 1 - 5 years RM'000	Over 5 years RM'000	No specific maturity RM'000	Total RM'000
<u>On-Balance Sheet Exposures</u>					
Sovereign/Central Banks	505	1,839,434	1,320,117	19,786	3,179,842
Banks, DFIs & MDBs	683,617	20,474	-	-	704,091
Insurance Companies, Securities Firms & Fund Managers	99,562	5,377	-	-	104,939
Corporates	1,180,036	645,919	124,506	-	1,950,461
Regulatory Retail	133,304	965	337	-	134,606
Other assets	-	-	-	249,269	249,269
Defaulted Exposures	11,931	-	31,545	-	43,476
Total On-Balance Sheet Exposures	2,108,955	2,512,169	1,476,505	269,055	6,366,684
<u>Off-Balance Sheet Exposures</u>					
OTC Derivatives	216,532	129,446	-	-	345,978
Off-Balance sheet exposures other than OTC derivatives	30,461	-	87	-	30,548
Total Off-Balance Sheet Exposures	246,993	129,446	87	-	376,526
Total Gross Credit Exposures	2,355,948	2,641,615	1,476,592	269,055	6,743,210

Affin Hwang Investment Bank Berhad

(Incorporated in Malaysia)

PILLAR 3 DISCLOSURES

Table 5: Gross Credit Exposures by Residual Contractual Maturity Analysis (Continued)

The Group

As at 31 December 2021 Exposure class	< 1 year RM'000	> 1 - 5 years RM'000	Over 5 years RM'000	No specific maturity RM'000	Total RM'000
<u>On-Balance Sheet Exposures</u>					
Sovereign/Central Banks	56,376	1,770,406	1,286,055	10,235	3,123,072
Banks, DFIs & MDBs	1,988,778	32,489	-	-	2,021,267
Insurance Companies, Securities Firms & Fund Managers	18,804	190	-	-	18,994
Corporates	877,197	560,863	69,396	128,216	1,635,672
Regulatory Retail	123,610	1,447	-	-	125,057
Other assets	-	-	-	361,892	361,892
Defaulted Exposures	13,231	-	36,545	-	49,776
Total On-Balance Sheet Exposures	3,077,996	2,365,395	1,391,996	500,343	7,335,730
<u>Off-Balance Sheet Exposures</u>					
OTC Derivatives	194,653	130,419	-	-	325,072
Off-Balance sheet exposures other than OTC derivatives	39,312	-	-	-	39,312
Total Off-Balance Sheet Exposures	233,965	130,419	-	-	364,384
Total Gross Credit Exposures	3,311,961	2,495,814	1,391,996	500,343	7,700,114

The Bank

As at 31 December 2021 Exposure class	< 1 year RM'000	> 1 - 5 years RM'000	Over 5 years RM'000	No specific maturity RM'000	Total RM'000
<u>On-Balance Sheet Exposures</u>					
Sovereign/Central Banks	56,376	1,770,406	1,286,055	10,235	3,123,072
Banks, DFIs & MDBs	1,255,856	32,489	-	-	1,288,345
Insurance Companies, Securities Firms & Fund Managers	18,804	190	-	-	18,994
Corporates	877,079	560,863	69,396	-	1,507,338
Regulatory Retail	123,610	1,447	-	-	125,057
Other assets	-	-	-	183,089	183,089
Defaulted Exposures	13,231	-	36,545	-	49,776
Total On-Balance Sheet Exposures	2,344,956	2,365,395	1,391,996	193,324	6,295,671
<u>Off-Balance Sheet Exposures</u>					
OTC Derivatives	193,584	130,419	-	-	324,003
Off-Balance sheet exposures other than OTC derivatives	39,312	-	-	-	39,312
Total Off-Balance Sheet Exposures	232,896	130,419	-	-	363,315
Total Gross Credit Exposures	2,577,852	2,495,814	1,391,996	193,324	6,658,986

Affin Hwang Investment Bank Berhad

(Incorporated in Malaysia)

PILLAR 3 DISCLOSURES

- (i) The sectorial analysis of loans, advances and financing and the expected credit loss by sectors are depicted below:

Table 6: Loans, Advances and Financing by Sectorial Analysis

The Group and The Bank As at 30 June 2022 By Sector	< ----- Gross Carrying Amount ----- >			
	<u>Past Due But Not Credit-impaired</u>		<u>Impaired</u>	
	12 Month ECL Stage 1 RM'000	Lifetime ECL Non Credit Impaired Stage 2 RM'000	Lifetime ECL Credit Impaired Stage 3 RM'000	Total RM'000
Mining and Quarrying	-	-	2,131	2,131
Manufacturing (including Agro-based)	-	-	6,269	6,269
Construction	-	-	36,545	36,545
Transport, Storage and Communication	-	-	-	-
Real Estate	-	-	28,397	28,397
Household	2	-	-	2
Total	2	-	73,342	73,344

Affin Hwang Investment Bank Berhad

(Incorporated in Malaysia)

PILLAR 3 DISCLOSURES

Table 6: Loans, Advances and Financing by Sectorial Analysis (Continued)

The Group and The Bank As at 30 June 2022 By Sector	< ----- Expected Credit Losses (ECL) ----- >			
	12 Month ECL Stage 1	Lifetime ECL Non Credit Impaired Stage 2	Lifetime ECL Credit Impaired Stage 3	Total
	RM'000	RM'000	RM'000	RM'000
Primary Agriculture	110	-	-	110
Mining and Quarrying	-	-	2,131	2,131
Manufacturing (including Agro-based)	-	22,790	6,269	29,059
Construction	360	-	-	360
Wholesale, Retail Trade, Restaurants and Hotels	-	1,873	-	1,873
Transport, Storage and Communication	47	4,755	-	4,802
Finance, Insurance and Business Activities	53	-	-	53
Real Estate	226	-	21,466	21,692
Education, Health and Others	2	-	-	2
Household	136	-	-	136
Total	934	29,418	29,866	60,218

Affin Hwang Investment Bank Berhad

(Incorporated in Malaysia)

PILLAR 3 DISCLOSURES

Table 6: Loans, Advances and Financing by Sectorial Analysis (Continued)

	< ----- Gross Carrying Amount ----- >			
	<u>Past Due But Not Credit-impaired</u>	<u>Impaired</u>		
The Group and The Bank	12 Month ECL Stage 1 RM'000	Lifetime ECL Non Credit Impaired Stage 2 RM'000	Lifetime ECL Credit Impaired Stage 3 RM'000	
As at 31 December 2021				
By Sector				
Mining and Quarrying	-	-	2,139	2,139
Manufacturing (including Agro-based)	-	-	6,669	6,669
Construction	-	-	36,545	36,545
Transport, Storage and Communication	-	-	5,099	5,099
Real Estate	-	-	32,076	32,076
Total	-	-	82,528	82,528

Affin Hwang Investment Bank Berhad

(Incorporated in Malaysia)

PILLAR 3 DISCLOSURES

Table 6: Loans, Advances and Financing by Sectorial Analysis (Continued)

The Group and The Bank As at 31 December 2021 By Sector	< ----- Expected Credit Losses (ECL) ----- >			
	12 Month ECL Stage 1 RM'000	Lifetime ECL Non Credit Impaired Stage 2 RM'000	Lifetime ECL Credit Impaired Stage 3 RM'000	Total RM'000
Primary Agriculture	145	-	-	145
Mining and Quarrying	-	-	2,139	2,139
Manufacturing (including Agro-based)	-	15,676	6,669	22,345
Construction	435	-	-	435
Wholesale, Retail Trade, Restaurants and Hotels	-	1,873	-	1,873
Transport, Storage and Communication	27	4,755	4,478	9,260
Finance, Insurance and Business Activities	48	-	-	48
Real Estate	281	-	19,466	19,747
Education, Health and Others	2	-	-	2
Household	107	-	-	107
Total	1,045	22,304	32,752	56,101

Affin Hwang Investment Bank Berhad

(Incorporated in Malaysia)

PILLAR 3 DISCLOSURES

- (ii) The geographic analysis of loans, advances and financing and the expected credit loss by geographical distribution can be analysed as follows:

Table 7: Loans, Advances And Financing By Geographic Distribution

	< ----- Gross Carrying Amount ----- >				
	<u>Past Due But Not Credit-impaired</u>		<u>Impaired</u>		
The Group and The Bank	Lifetime ECL Non		Lifetime ECL Credit		
	12 Month ECL	Credit Impaired	Impaired	Stage 3	Total
As at 30 June 2022	Stage 1	Stage 2			
By Geographic Distribution	RM'000	RM'000	RM'000		RM'000
Malaysia	2	-	73,342		73,344
Other Countries	-	-	-		-
Total	2	-	73,342		73,344

	< ----- Expected Credit Losses (ECL) ----- >				
The Group and The Bank	Lifetime ECL Non		Lifetime ECL Credit		
	12 Month ECL	Credit Impaired	Impaired	Stage 3	Total
As at 30 June 2022	Stage 1	Stage 2			
By Geographical Distribution	RM'000	RM'000	RM'000		RM'000
Malaysia	934	29,418	29,866		60,218
Other Countries	-	-	-		-
Total	934	29,418	29,866		60,218

Affin Hwang Investment Bank Berhad

(Incorporated in Malaysia)

PILLAR 3 DISCLOSURES

Table 7: Loans, Advances And Financing By Geographic Distribution (Continued)

	< ----- Gross Carrying Amount ----- >				
	<u>Past Due But Not Credit-impaired</u>		<u>Impaired</u>		
The Group and The Bank	12 Month ECL	Lifetime ECL Non Credit Impaired	Lifetime ECL Credit Impaired	Stage 3	Total
As at 31 December 2021	Stage 1	Stage 2			
By Geographic Distribution	RM'000	RM'000	RM'000		RM'000
Malaysia	-	-	82,528		82,528
Other Countries	-	-	-		-
Total	-	-	82,528		82,528

	< ----- Expected Credit Losses (ECL) ----- >				
The Group and The Bank	12 Month ECL	Lifetime ECL Non Credit Impaired	Lifetime ECL Credit Impaired	Stage 3	Total
As at 31 December 2021	Stage 1	Stage 2			
By Geographical Distribution	RM'000	RM'000	RM'000		RM'000
Malaysia	1,045	22,304	32,752		56,101
Other Countries	-	-	-		-
Total	1,045	22,304	32,752		56,101

Affin Hwang Investment Bank Berhad

(Incorporated in Malaysia)

PILLAR 3 DISCLOSURES

(iii) The table below depicts the movement of expected credit losses:

Table 8: Movement in expected credit loss for Loans, Advances & Financing

The Group and the Bank	12 months	Lifetime	Lifetime	Total
	ECL	ECL Non	ECL Credit	
	Stage 1	Credit Impaired Stage 2	Impaired Stage 3	
	30.06.2022	30.06.2022	30.06.2022	30.06.2022
	RM'000	RM'000	RM'000	RM'000
Expected credit loss				
At beginning of the financial year	1,045	22,304	32,752	56,101
Total transfer between stages	-	-	-	-
Loans/Financing derecognised during the financial year (other than write-offs)	(14)	-	(4,670)	(4,684)
New loans/financing originated or purchased	22	-	-	22
Changes due to change in credit risk	(119)	7,114	1,784	8,779
At the end of the financial year	934	29,418	29,866	60,218

The Group and the Bank	12 months	Lifetime	Lifetime	Total
	ECL	ECL Non	ECL Credit	
	Stage 1	Credit Impaired Stage 2	Impaired Stage 3	
	31.12.2021	31.12.2021	31.12.2021	31.12.2021
	RM'000	RM'000	RM'000	RM'000
Expected credit loss				
At beginning of the financial year	1,781	8,150	21,052	30,983
Total transfer between stages	(741)	741	-	-
Loans/Financing derecognised during the financial year (other than write-offs)	(192)	-	(2,514)	(2,706)
New loans/financing originated or purchased	65	-	-	65
Changes due to change in credit risk	132	13,413	14,214	27,759
At the end of the financial year	1,045	22,304	32,752	56,101

Affin Hwang Investment Bank Berhad

(Incorporated in Malaysia)

PILLAR 3 DISCLOSURES

4.3 Credit Risk Assessment Under Standardised Approach

(i) Credit Exposure By Risk Weights

The following table depicts the credit risk exposure of the Bank by risk weight:

Table 9: Credit Risk Exposure by Risk Weight

The Group As at 30 June 2022	Exposure after netting and credit risk mitigation										Total Risk Weighted Assets RM'000	
	Sovereign / Central Banks	Banks, DFIs & MDBs	Insurance Companies, Securities Firms & Fund Managers	Corporates	Regulatory Retail	Other Assets	Default (On Balance Sheet)	OTC Derivatives	Off-Balance sheet exposures other than OTC derivatives	Total Exposures after Netting & Credit Risk Mitigation		
Risk Weights	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	
0%	3,179,842	-	-	-	-	34	-	-	-	-	3,179,876	-
20%	-	1,036,659	-	661,905	-	6,565	-	89,461	-	-	1,794,590	358,918
50%	-	20,952	-	10,046	-	-	-	79,422	-	-	110,420	55,210
75%	-	-	-	-	1,772	-	-	-	87	-	1,859	1,394
100%	-	-	104,939	482,481	-	387,290	-	177,584	22,243	-	1,174,537	1,174,537
150%	-	-	-	-	-	-	36,545	-	-	-	36,545	54,817
Total	3,179,842	1,057,611	104,939	1,154,432	1,772	393,889	36,545	346,467	22,330	6,297,827	1,644,876	
Deduction from total capital	-	-	-	-	-	-	-	-	-	-	-	-
Average risk weight												26%

Affin Hwang Investment Bank Berhad

(Incorporated in Malaysia)

PILLAR 3 DISCLOSURES

Table 9: Credit Risk Exposure by Risk Weight (Continued)

Exposure after netting and credit risk mitigation												
The Bank	Sovereign /		Insurance				Default (On	Off-Balance		Total	Total Risk	
As at 30 June	Central	Banks, DFIs	Companies,	Regulatory	Other	Balance	OTC	sheet	Exposures	& Credit	Weighted	
2022	Banks	& MDBs	Securities	Retail	Assets	Sheet)	Derivatives	exposures	after Netting	Risk	Assets	
Risk Weights	RM'000	RM'000	Firms & Fund Managers	Corporates	RM'000	RM'000	RM'000	other than OTC derivatives	RM'000	Mitigation	RM'000	
0%	3,179,842	-	-	-	-	31	-	-	-	-	3,179,873	-
20%	-	683,139	-	661,906	-	6,565	-	89,091	-	-	1,440,701	288,140
50%	-	20,952	-	10,046	-	-	-	79,422	-	-	110,420	55,210
75%	-	-	-	-	1,772	-	-	-	87	-	1,859	1,394
100%	-	-	104,939	380,457	-	242,673	-	177,465	22,243	-	927,777	927,777
150%	-	-	-	-	-	-	36,545	-	-	-	36,545	54,817
Total	3,179,842	704,091	104,939	1,052,409	1,772	249,269	36,545	345,978	22,330	5,697,175	1,327,338	
Deduction from total capital	-	-	-	-	-	133,184	-	-	-	-	133,184	-
Average risk weight												23%

Affin Hwang Investment Bank Berhad

(Incorporated in Malaysia)

PILLAR 3 DISCLOSURES

Table 9: Credit Risk Exposure by Risk Weight (Continued)

The Group As at 31 December 2021 Risk Weights	Exposure after netting and credit risk mitigation										Total Risk Weighted Assets RM'000
	Sovereign / Central Banks RM'000	Banks, DFIs & MDBs RM'000	Insurance Companies, Securities Firms & Fund Managers RM'000	Corporates RM'000	Regulatory Retail RM'000	Other Assets RM'000	Default (On Balance Sheet) RM'000	OTC Derivatives RM'000	Off-Balance sheet exposures other than OTC derivatives RM'000	Total Exposures after Netting & Credit Risk Mitigation RM'000	
0%	3,123,072	-	-	-	-	34	-	-	-	3,123,106	-
20%	-	1,977,270	-	372,111	-	-	-	126,846	-	2,476,227	495,246
50%	-	43,997	-	10,161	-	-	621	94,750	-	149,529	74,764
75%	-	-	-	-	1,528	-	-	-	322	1,850	1,387
100%	-	-	18,994	538,578	-	361,858	-	103,476	30,428	1,053,334	1,053,334
150%	-	-	-	-	-	-	36,545	-	-	36,545	54,817
Total	3,123,072	2,021,267	18,994	920,850	1,528	361,892	37,166	325,072	30,750	6,840,591	1,679,548
Deduction from total capital	-	-	-	-	-	-	-	-	-	-	-
Average risk weight											25%

Affin Hwang Investment Bank Berhad

(Incorporated in Malaysia)

PILLAR 3 DISCLOSURES

Table 9: Credit Risk Exposure by Risk Weight (Continued)

Exposure after netting and credit risk mitigation											
The Bank	Sovereign /		Insurance				Default (On	Off-Balance		Total	Total Risk
As at 31	Central	Banks, DFIs	Companies,	Regulatory	Other	Balance	OTC	sheet	Exposures		Weighted
December 2021	Banks	& MDBs	Firms & Fund	Retail	Assets	Sheet)	Derivatives	exposures	after Netting	Risk	Assets
Risk Weights	RM'000	RM'000	Managers	Corporates	RM'000	RM'000	RM'000	other than	& Credit	Mitigation	RM'000
			RM'000	RM'000	RM'000	RM'000	RM'000	OTC	RM'000	RM'000	RM'000
								derivatives	RM'000	RM'000	
0%	3,123,072	-	-	-	-	31	-	-	-	3,123,103	-
20%	-	1,244,348	-	371,103	-	-	-	125,999	-	1,741,450	348,290
50%	-	43,997	-	10,161	-	-	621	94,750	-	149,529	74,764
75%	-	-	-	-	1,528	-	-	-	322	1,850	1,387
100%	-	-	18,994	411,252	-	183,058	-	103,254	30,428	746,986	746,986
150%	-	-	-	-	-	-	36,545	-	-	36,545	54,817
Total	3,123,072	1,288,345	18,994	792,516	1,528	183,089	37,166	324,003	30,750	5,799,463	1,226,244
Deduction from total capital	-	-	-	-	-	133,184	-	-	-	133,184	-
Average risk weight											21%

Affin Hwang Investment Bank Berhad

(Incorporated in Malaysia)

PILLAR 3 DISCLOSURES

(ii) Credit Exposure By Risk Weight (Long Term Rating)

The following is a summary of the prescribed rules governing the Standardised Approach for rated, unrated and preferential / special risk weight of the exposures.

Table 10A: Long Term Credit Rating Category by ECAs under Standardised Approach

Rating Category	External Credit Assessment Institutions (ECAIs)					
	S&P	Moody's	Fitch	R&I	RAM	MARC
1	AAA to AA-	Aaa to Aa3	AAA to AA-	AAA to AA-	AAA to AA3	AAA to AA-
2	A+ to A-	A1 to A3	A+ to A-	A+ to A-	A1 to A3	A+ to A-
3	BBB+ to BBB-	Baa1 to Baa3	BBB+ to BBB-	BBB+ to BBB-	BBB1 to BBB3	BBB+ to BBB-
4	BB+ to B-	Ba1 to B3	BB+ to B-	BB+ to B-	BB1 to B3	BB+ to B-
5	CCC+ to D	Caa1 to C	CCC+ to D	CCC+ to C	C1 to D	C+ to D
Unrated	Unrated					

Table 10B: Long term Credit Rating Risk Weight Category by ECAs under Standardised Approach for Banking Institution, Corporate and Sovereign & Central Bank

Rating Category	Risk weights based on Credit Ratings of the Counterparty Exposure Class		
	Corporate	Banking Institutions	Sovereign & Central Bank
1	20%	20%	0%
2	50%	50%	20%
3	100%	50%	50%
4	150%	100%	100%
5	150%	150%	150%
Unrated	100%	50%	100%

Affin Hwang Investment Bank Berhad

(Incorporated in Malaysia)

PILLAR 3 DISCLOSURES

Table 11: Preferential / Special Risk Weight Allocation under Standardised Approach (for Long Term & Short Term)

	Exposure Category	Risk Weight
1	Exposures including debts securities issued by or guaranteed by Federal Government of Malaysia and/or BNM denominated and funded in Ringgit Malaysia	0%
2	Cash & Gold	0%
3	Investment in the ABF Malaysia Bond Index Fund	0%
4	Exposure on Bank for International Settlements, International Monetary Fund, European Central Bank & European Community	0%
5	Exposure to Multilateral Development Banks specified by Basel Committee of Banking Supervision	0%
6	Exposures including debts securities issued by or guaranteed by Federal Government and/or Central Bank denominated and funded in foreign currency	20%
7	Exposure to local Stock Exchange & Clearing House	20%
8	Unit Trust & Property Trust Fund	100%
9	Publicly Traded Equity Investment in Banking Book	100%
10	Equity held for socio-economic purpose	100%

Affin Hwang Investment Bank Berhad

(Incorporated in Malaysia)

PILLAR 3 DISCLOSURES

The following table shows rated and unrated exposure to Banking Institution, Corporate and Sovereign and Central Banks using of long term ratings by the ECAIs and Preferential Risk Weight.

Table 12: Gross Credit Risk Exposure (Long Term)

The Group As at 30 June 2022	Risk Weighted Allocation														Total	
	Rated						Preferential / Special Risk			Unrated						
Risk Weights	0%	20%	50%	75%	100%	150%	0%	20%	100%	20%	50%	75%	100%	150%	RM'000	
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	
<u>Categories of Exposure</u>																
<u>On and Off-Balance Sheet Exposures</u>																
Sovereign and Central Banks	-	-	-	-	-	-	3,179,842	-	-	-	-	-	-	-	-	3,179,842
Banks, DFIs and MDBs	-	1,124,295	100,374	-	-	-	-	-	-	1,827	-	-	-	-	-	1,226,496
<u>Credit Exposures (using Corporate Risk Weights)</u>																
Insurance Companies, Securities																
Firms & Fund Managers	-	-	-	-	-	-	-	-	-	-	-	-	282,404	-	-	282,404
Corporates	-	661,907	10,046	-	-	-	-	-	-	-	-	-	1,410,389	-	-	2,082,342
Regulatory Retail	-	-	-	-	-	-	-	-	-	-	-	135,415	-	-	-	135,415
Other Assets	-	-	-	-	-	-	31	-	-	6,565	-	-	387,293	-	-	393,889
Defaulted Exposures	-	-	-	-	-	-	-	-	-	-	6,931	-	-	36,545	-	43,476
Total	-	1,786,202	110,420	-	-	-	3,179,873	-	-	8,392	6,931	135,415	2,080,086	36,545	-	7,343,864

Affin Hwang Investment Bank Berhad

(Incorporated in Malaysia)

PILLAR 3 DISCLOSURES

Table 12: Gross Credit Risk Exposure (Long Term) (Continued)

The Bank As at 30 June 2022	Risk Weighted Allocation															
	Rated						Preferential / Special Risk			Unrated					Total RM'000	
Risk Weights	0%	20%	50%	75%	100%	150%	0%	20%	100%	20%	50%	75%	100%	150%		
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	
<u>Categories of Exposure</u>																
<u>On and Off-Balance Sheet Exposures</u>																
Sovereign and Central Banks	-	-	-	-	-	-	3,179,842	-	-	-	-	-	-	-	-	3,179,842
Banks, DFIs and MDBs	-	770,404	100,374	-	-	-	-	-	-	1,827	-	-	-	-	-	872,605
<u>Credit Exposures (using Corporate Risk Weights)</u>																
Insurance Companies, Securities																
Firms & Fund Managers	-	-	-	-	-	-	-	-	-	-	-	-	282,404	-	-	282,404
Corporates	-	661,906	10,046	-	-	-	-	-	-	-	-	-	1,308,247	-	-	1,980,199
Regulatory Retail	-	-	-	-	-	-	-	-	-	-	-	135,415	-	-	-	135,415
Other Assets	-	-	-	-	-	-	31	-	-	6,565	-	-	242,673	-	-	249,269
Defaulted Exposures	-	-	-	-	-	-	-	-	-	-	6,931	-	-	36,545	-	43,476
Total	-	1,432,310	110,420	-	-	-	3,179,873	-	-	8,392	6,931	135,415	1,833,324	36,545	-	6,743,210

Affin Hwang Investment Bank Berhad

(Incorporated in Malaysia)

PILLAR 3 DISCLOSURES

Table 12: Gross Credit Risk Exposure (Long Term) (Continued)

The Group As at 31 December 2021 Risk Weights	Risk Weighted Allocation															
	Rated						Preferential / Special Risk			Unrated					Total RM'000	
	0% RM'000	20% RM'000	50% RM'000	75% RM'000	100% RM'000	150% RM'000	0% RM'000	20% RM'000	100% RM'000	20% RM'000	50% RM'000	75% RM'000	100% RM'000	150% RM'000		
Categories of Exposure																
<u>On and Off-Balance Sheet Exposures</u>																
Sovereign and Central Banks	-	-	-	-	-	-	3,123,072	-	-	-	-	-	-	-	-	3,123,072
Banks, DFIs and MDBs	-	2,104,116	138,747	-	-	-	-	-	-	-	-	-	-	-	-	2,242,863
<u>Credit Exposures (using Corporate Risk Weights)</u>																
Insurance Companies, Securities																
Firms & Fund Managers	-	-	-	-	-	-	-	-	-	-	-	-	122,248	-	-	122,248
Corporates	-	352,167	10,160	-	-	-	-	-	-	-	-	-	1,301,911	-	-	1,664,238
Regulatory Retail	-	-	-	-	-	-	-	-	-	-	-	126,053	-	-	-	126,053
Other Assets	-	-	-	-	-	-	31	-	-	-	-	-	-	361,861	-	361,892
Defaulted Exposures	-	-	-	-	-	-	-	-	-	-	-	13,231	-	-	36,545	49,776
Total	-	2,456,283	148,907	-	-	-	3,123,103	-	-	-	-	13,231	126,053	1,786,020	36,545	7,690,142

Affin Hwang Investment Bank Berhad

(Incorporated in Malaysia)

PILLAR 3 DISCLOSURES

Table 12: Gross Credit Risk Exposure (Long Term) (Continued)

The Bank As at 31 December 2021	Risk Weighted Allocation															
	Rated						Preferential / Special Risk			Unrated					Total RM'000	
Risk Weights	0%	20%	50%	75%	100%	150%	0%	20%	100%	20%	50%	75%	100%	150%		
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	
<u>Categories of Exposure</u>																
<u>On and Off-Balance Sheet Exposures</u>																
Sovereign and Central Banks	-	-	-	-	-	-	3,123,072	-	-	-	-	-	-	-	-	3,123,072
Banks, DFIs and MDBs	-	1,370,347	138,747	-	-	-	-	-	-	-	-	-	-	-	-	1,509,094
<u>Credit Exposures (using Corporate Risk Weights)</u>																
Insurance Companies, Securities																
Firms & Fund Managers	-	-	-	-	-	-	-	-	-	-	-	-	122,248	-	-	122,248
Corporates	-	351,159	10,160	-	-	-	-	-	-	-	-	-	1,174,363	-	-	1,535,682
Regulatory Retail	-	-	-	-	-	-	-	-	-	-	-	126,053	-	-	-	126,053
Other Assets	-	-	-	-	-	-	31	-	-	-	-	-	-	183,058	-	183,089
Defaulted Exposures	-	-	-	-	-	-	-	-	-	-	13,231	-	-	36,545	-	49,776
Total	-	1,721,506	148,907	-	-	-	3,123,103	-	-	-	13,231	126,053	1,479,669	36,545	-	6,649,014

Affin Hwang Investment Bank Berhad

(Incorporated in Malaysia)

PILLAR 3 DISCLOSURES

(iii) Credit Exposure By Risk Weight (Short Term Rating)

The following is summary of the prescribed rules governing the Standardised Approach for rated, unrated and preferential risk weight of the exposures.

Table 13: Short term Credit Rating Category by ECAs under Standardised Approach

Rating Category	External Credit Assessment Institutions (ECAs)					
	S&P	Moody's	Fitch	R&I	RAM	MARC
1	A-1	P-1	F1+. F1	a-1+, a-1	P-1	MARC-1
2	A-2	P-2	F2	a-2	P-2	MARC-2
3	A-3	P-3	F3	a-3	P-3	MARC-3
4	Others	Others	B to D	b, c	NP	MARC-4

Table 14: Short term Credit Rating Risk Weight Category by ECAs under Standardised Approach for Banking Institution and Corporate

Rating Category	Risk weights based on Credit Ratings of the Counterparty Exposure Class	
	Corporate	Banking Institutions
1	20%	20%
2	50%	50%
3	100%	100%
4	150%	150%

Affin Hwang Investment Bank Berhad

(Incorporated in Malaysia)

PILLAR 3 DISCLOSURES

The following table shows rated and unrated exposure to Banking Institution, Corporate and Sovereign and Central Banks using of short term ratings by the external credit assessment institutions (ECAIs) and Preferential Risk Weight / Special Risk Weight.

Table 15: Rated and Unrated Gross Credit Risk Exposure (Short Term Rating)

The Group and the Bank	Risk Weighted Allocation										
	Rated					Preferential / Special Risk Weight			Unrated		Total
As at 30 June 2022	0%	20%	50%	100%	150%	0%	20%	100%	50%	100%	
Risk Weights	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Categories of Exposure											
<u>On and Off-Balance Sheet Exposures</u>											
Sovereign and Central Banks	-	-	-	-	-	-	-	-	-	-	-
Banks, DFIs and MDBs	-	-	-	-	-	-	-	-	-	-	-
<u>Credit Exposures (using Corporate Risk</u>											
Public Sector Entities	-	-	-	-	-	-	-	-	-	-	-
Insurance Companies, Securities Firms & Managers	-	-	-	-	-	-	-	-	-	-	-
Corporates	-	-	-	-	-	-	-	-	-	-	-
Regulatory Retail	-	-	-	-	-	-	-	-	-	-	-
Other Assets	-	-	-	-	-	-	-	-	-	-	-
Securitisation	-	-	-	-	-	-	-	-	-	-	-
Defaulted Exposures	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-	-	-	-

Affin Hwang Investment Bank Berhad

(Incorporated in Malaysia)

PILLAR 3 DISCLOSURES

Table 15: Rated and Unrated Gross Credit Risk Exposure (Short Term Rating) (Continued)

The Group and the Bank	Risk Weighted Allocation										
	Rated					Preferential / Special Risk Weight			Unrated		Total
As at 31 December 2021	0%	20%	50%	100%	150%	0%	20%	100%	50%	100%	
Risk Weights	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Categories of Exposure											
<u>On and Off-Balance Sheet Exposures</u>											
Sovereign and Central Banks	-	-	-	-	-	-	-	-	-	-	-
Banks, DFIs and MDBs	-	-	-	-	-	-	-	-	-	-	-
<u>Credit Exposures (using Corporate Risk</u>											
Public Sector Entities	-	-	-	-	-	-	-	-	-	-	-
Insurance Companies, Securities Firms & Managers	-	-	-	-	-	-	-	-	-	-	-
Corporates	-	9,972	-	-	-	-	-	-	-	-	9,972
Regulatory Retail	-	-	-	-	-	-	-	-	-	-	-
Other Assets	-	-	-	-	-	-	-	-	-	-	-
Securitisation	-	-	-	-	-	-	-	-	-	-	-
Defaulted Exposures	-	-	-	-	-	-	-	-	-	-	-
Total	-	9,972	-	-	-	-	-	-	-	-	9,972

Affin Hwang Investment Bank Berhad

(Incorporated in Malaysia)

PILLAR 3 DISCLOSURES

The following table depicts the Bank's exposures covered by guarantees and collaterals:

Table 16: Exposures Covered by Credit Risk Mitigation

The Group	Exposures before CRM	Exposures Covered by Guarantees	Exposures Covered by Eligible Financial Collateral	Exposures Covered by Other Eligible Collateral
As at 30 June 2022	RM'000	RM'000	RM'000	RM'000
Exposure Class				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	3,179,842	-	-	-
Banks, DFIs and MDBs	1,057,612	-	-	-
Insurance Companies, Securities Firms & Fund Managers	104,939	-	-	-
Corporates	2,052,485	-	905,547	-
Regulatory Retail	134,606	-	133,555	-
Other assets	393,889	-	-	-
Defaulted exposures	43,476	-	6,932	-
Total On-Balance Sheet Exposures	6,966,849	-	1,046,034	-
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	346,467	-	-	-
Off-Balance sheet exposures other than OTC derivatives	30,548	-	-	-
Total Off-Balance Sheet Exposures	377,015	-	-	-
Total Gross Credit Exposures	7,343,864	-	1,046,034	-
The Bank				
As at 30 June 2022	Exposures before CRM	Exposures Covered by Guarantees	Exposures Covered by Eligible Financial Collateral	Exposures Covered by Other Eligible Collateral
	RM'000	RM'000	RM'000	RM'000
Exposure Class				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	3,179,842	-	-	-
Banks, DFIs and MDBs	704,091	-	-	-
Insurance Companies, Securities Firms & Fund Managers	104,939	-	-	-
Corporates	1,950,461	-	905,547	-
Regulatory Retail	134,606	-	133,555	-
Other assets	249,269	-	-	-
Defaulted exposures	43,476	-	6,932	-
Total On-Balance Sheet Exposures	6,366,684	-	1,046,034	-
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	345,978	-	-	-
Off-Balance sheet exposures other than OTC derivatives	30,548	-	-	-
Total Off-Balance Sheet Exposures	376,526	-	-	-
Total Gross Credit Exposures	6,743,210	-	1,046,034	-

Affin Hwang Investment Bank Berhad

(Incorporated in Malaysia)

PILLAR 3 DISCLOSURES

Table 16: Exposures Covered by Credit Risk Mitigation (Continued)

The Group	Exposures before CRM	Exposures Covered by Guarantees	Exposures Covered by Eligible Financial Collateral	Exposures Covered by Other Eligible Collateral
As at 31 December 2021	RM'000	RM'000	RM'000	RM'000
Exposure Class				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	3,123,072	-	-	-
Banks, DFIs and MDBs	2,021,267	-	-	-
Insurance Companies, Securities Firms & Fund Managers	18,994	-	-	-
Corporates	1,635,672	-	722,710	-
Regulatory Retail	125,057	-	124,203	-
Other assets	361,892	-	-	-
Defaulted exposures	49,776	-	12,610	-
Total On-Balance Sheet Exposures	7,335,730	-	859,523	-
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	325,072	-	-	-
Off-Balance sheet exposures other than OTC derivatives	39,312	-	-	-
Total Off-Balance Sheet Exposures	364,384	-	-	-
Total Gross Credit Exposures	7,700,114	-	859,523	-
The Bank				
As at 31 December 2021	Exposures before CRM	Exposures Covered by Guarantees	Exposures Covered by Eligible Financial Collateral	Exposures Covered by Other Eligible Collateral
	RM'000	RM'000	RM'000	RM'000
Exposure Class				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	3,123,072	-	-	-
Banks, DFIs and MDBs	1,288,345	-	-	-
Insurance Companies, Securities Firms & Fund Managers	18,994	-	-	-
Corporates	1,507,338	-	722,710	-
Regulatory Retail	125,057	-	124,203	-
Other assets	183,089	-	-	-
Defaulted exposures	49,776	-	12,610	-
Total On-Balance Sheet Exposures	6,295,671	-	859,523	-
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	324,003	-	-	-
Off-Balance sheet exposures other than OTC derivatives	39,312	-	-	-
Total Off-Balance Sheet Exposures	363,315	-	-	-
Total Gross Credit Exposures	6,658,986	-	859,523	-

Affin Hwang Investment Bank Berhad

(Incorporated in Malaysia)

PILLAR 3 DISCLOSURES

4.5 Off-Balance Sheet Exposure and Counterparty Credit Risk

The following table depicts disclosure of off-balance sheet and counterparty credit risk:

Table 17: Off-Balance Sheet and Counterparty Credit Risk

The Group		Positive Fair		
As at 30 June 2022	Principal	Value of	Credit	Risk
Description	Amount	Derivative	Equivalent	Weighted
	RM'000	Contracts	Amount	Assets
		RM'000	RM'000	RM'000
Transaction related contingent Items	64,606	-	19,928	19,928
Foreign exchange related contracts				
Less than one year	8,629,129	98,321	209,908	158,981
One year to less than five years	892,885	11,683	74,677	49,414
Interest rate related contracts				
Less than one year	1,070,000	4,932	7,187	3,080
One year to less than five years	1,810,000	14,095	54,695	23,711
Irrevocable commitments to extend credit				
Maturity less than one year	20,379	-	4,076	2,381
Maturity more than one year	13,087	-	6,544	223
Any commitments that are unconditionally cancelled at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness	1,160,988	-	-	-
Total	13,661,074	129,031	377,015	257,718

Affin Hwang Investment Bank Berhad

(Incorporated in Malaysia)

PILLAR 3 DISCLOSURES

Table 17: Off-Balance Sheet and Counterparty Credit Risk (Continued)

The Bank		Positive Fair		
As at 30 June 2022	Principal	Value of	Credit	Risk
Description	Amount	Derivative	Equivalent	Weighted
	RM'000	Contracts	Amount	Assets
	RM'000	RM'000	RM'000	RM'000
Transaction related contingent Items	64,606	-	19,928	19,928
Foreign exchange related contracts				
Less than one year	8,572,885	98,069	209,419	158,788
One year to less than five years	892,885	11,683	74,677	49,414
Interest rate related contracts				
Less than one year	1,070,000	4,932	7,187	3,080
One year to less than five years	1,810,000	14,095	54,695	23,711
Irrevocable commitments to extend credit				
Maturity less than one year	20,379	-	4,076	2,381
Maturity more than one year	13,087	-	6,544	223
Any commitments that are unconditionally cancelled at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness	1,160,988	-	-	-
Total	13,604,830	128,779	376,526	257,525

Affin Hwang Investment Bank Berhad

(Incorporated in Malaysia)

PILLAR 3 DISCLOSURES

Table 17: Off-Balance Sheet and Counterparty Credit Risk (Continued)

The Group	Principal	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk Weighted Assets
As at 31 December 2021	Amount	RM'000	RM'000	RM'000
Description	RM'000	RM'000	RM'000	RM'000
Transaction related contingent Items	85,606	-	30,428	30,428
Foreign exchange related contracts				
Less than one year	11,043,848	42,221	191,106	106,762
One year to less than five years	814,323	11,532	68,080	41,194
Interest rate related contracts				
Less than one year	780,000	2,442	3,462	1,570
One year to less than five years	2,150,000	21,125	62,425	26,694
Irrevocable commitments to extend credit				
Maturity less than one year	5,697	-	1,139	242
Maturity more than one year	15,489	-	7,744	-
Any commitments that are unconditionally cancelled at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness	1,116,522	-	-	-
Total	16,011,485	77,320	364,384	206,890

Affin Hwang Investment Bank Berhad

(Incorporated in Malaysia)

PILLAR 3 DISCLOSURES

Table 17: Off-Balance Sheet and Counterparty Credit Risk (Continued)

The Bank		Positive Fair		
As at 31 December 2021	Principal	Value of	Credit	Risk
Description	Amount	Derivative	Equivalent	Weighted
	RM'000	Contracts	Amount	Assets
		RM'000	RM'000	RM'000
Transaction related contingent Items	85,606	-	30,428	30,428
Foreign exchange related contracts				
Less than one year	10,996,530	41,862	190,037	106,371
One year to less than five years	814,323	11,532	68,080	41,194
Interest rate related contracts				
Less than one year	780,000	2,442	3,462	1,570
One year to less than five years	2,150,000	21,125	62,425	26,694
Irrevocable commitments to extend credit				
Maturity less than one year	5,697	-	1,139	242
Maturity more than one year	15,489	-	7,744	-
Any commitments that are unconditionally cancelled at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness	1,116,522	-	-	-
Total	15,964,167	76,961	363,315	206,499

Affin Hwang Investment Bank Berhad

(Incorporated in Malaysia)

PILLAR 3 DISCLOSURES

The following table depicts the fair value and risk weighted assets of and gains and losses on equity/CIS investments under banking book:

Table 18: Equities under Banking Book

The Group		Risk Weighted
As at 30 June 2022	Fair Value	Assets
Type of Equity Investments	RM'000	RM'000
Publicly traded	74,830	74,830
Privately held	114,758	114,758
Total	189,588	189,588

	RM'000
Cumulative realised gains/(losses) from sales and liquidations of equity investments	1,254
Total unrealised gains/(losses) in other comprehensive income	(16,766)

The Bank		Risk Weighted
As at 30 June 2022	Fair Value	Assets
Type of Equity Investments	RM'000	RM'000
Publicly traded	498	498
Privately held	87,185	87,185
Total	87,683	87,683

	RM'000
Cumulative realised gains/(losses) from sales and liquidations of equity investments	-
Total unrealised gains/(losses) in other comprehensive income	(4,966)

Affin Hwang Investment Bank Berhad

(Incorporated in Malaysia)

PILLAR 3 DISCLOSURES

Table 18: Equities under Banking Book (Continued)

The Group		Risk Weighted
As at 31 December 2021	Fair Value	Assets
Type of Equity Investments	RM'000	RM'000
Publicly traded	74,710	74,710
Privately held	145,198	145,198
Total	219,908	219,908

	RM'000
Cumulative realised gains/(losses) from sales and liquidations of equity investments	2,226

Total unrealised gains/(losses) in other comprehensive income	(2,507)
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The Bank		Risk Weighted
As at 31 December 2021	Fair Value	Assets
Type of Equity Investments	RM'000	RM'000
Publicly traded	378	378
Privately held	92,323	92,323
Total	92,701	92,701

	RM'000
Cumulative realised gains/(losses) from sales and liquidations of equity investments	(5,478)

Total unrealised gains/(losses) in other comprehensive income	691
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Affin Hwang Investment Bank Berhad

(Incorporated in Malaysia)

PILLAR 3 DISCLOSURES

10 INTEREST RATE RISK IN THE BANKING BOOK

The following table depicts the sensitivity shocks on earnings and economic value of the Bank's positions in banking book, to a parallel interest rate shock of +/- 100 basis points ("bps"):

Table 19: Sensitivity of the banking book to interest rate changes

	The Group		The Bank	
	Increase / (Decrease) in RM'000		Increase / (Decrease) in RM'000	
As at 30 June 2022	+100 bps	-100 bps	+100 bps	-100 bps
Impact on Earnings *				
MYR	(24,799)	24,799	(24,799)	24,799
USD	34	(34)	34	(34)
SGD	139	(139)	139	(139)
Others	-	-	-	-
Total	(24,626)	24,626	(24,626)	24,626
Impact on Economic Value #				
MYR	(156,816)	156,816	(156,816)	156,816
USD	(52)	52	(52)	52
SGD	(104)	104	(104)	104
Others	-	-	-	-
Total	(156,973)	156,973	(156,973)	156,973
As at 31 December 2021	+100 bps	-100 bps	+100 bps	-100 bps
Impact on Earnings *				
MYR	(16,297)	16,297	(16,297)	16,297
USD	(829)	829	(829)	829
SGD	24	(24)	24	(24)
Others	-	-	-	-
Total	(17,103)	17,103	(17,103)	17,103
Impact on Economic Value #				
MYR	(147,831)	147,831	(147,831)	147,831
USD	(11)	11	(11)	11
SGD	(201)	201	(201)	201
Others	-	-	-	-
Total	(148,042)	148,042	(148,042)	148,042

* The earnings approach focuses on the impact of interest rate movement on the Bank's near term earnings (within 1 year).

The economic value approach provides a more comprehensive view of the impact of interest rate movement on the economic value of the Bank's overall positions.