Company No: 197301000792 (14389-U)

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for the financial period ended 30 June 2020

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 2020	Gross exposures	Net exposures	Risk Weighted Assets	Capital requirements
(i) Credit risk	**RM'000**	**RM'000**	**RM'000**	**RM'000**
Exposure Class				
On-Balance Sheet Exposures				
Sovereigns/Central Banks	2,254,972	2,254,972	-	-
Banks, Development Financial Institutions ("DFIs") & Multilateral Development Banks ("MDBs")	1,860,558	1,860,558	375,709	30,057
Insurance Companies, Securities Firms & Fund Managers	1,675	1,675	1,675	134
Corporates	1,162,011	1,140,525	768,155	61,452
Regulatory Retail	502,759	16,943	12,707	1,017
Other Assets	278,350	278,350	246,472	19,718
Defaulted Exposures	82,069	82,069	116,504	9,320
Total for on-balance sheet exposures	**6,142,394**	**5,635,092**	**1,521,222**	**121,698**
Off-Balance Sheet Exposures				
Over-the-counter ("OTC") derivatives	309,386	309,386	132,352	10,588
Non-OTC Derivatives	39,256	39,256	39,256	3,140
Total for off-balance sheet exposures	**348,642**	**348,642**	**171,608**	**13,728**
Total credit risk exposures	**6,491,036**	**5,983,734**	**1,692,830**	**135,426**
(ii) Large exposures risk requirements	-	-	-	-

(iii) Market risk	Gross exposures		Net exposures	Risk Weighted Assets	Capital requirements
	RM'000		RM'000	RM'000	RM'000
	Long Position RM'000	Short Position RM'000			
Interest rate risk	8,593,124	8,598,960	(5,837)	119,902	9,592
Foreign currency risk	3,341,104	3,347,896	(6,792)	27,637	2,211
Equity risk	43,481	59	43,422	119,399	9,552
Option risk	5,250	-	5,250	7,219	578
Total market risk exposures	**11,982,959**	**11,946,915**	**36,043**	**274,157**	**21,933**

(iv) Operational risk	Risk Weighted Assets	Capital requirements
	RM'000	RM'000
Operational risk	989,473	79,158
Total risk-weighted assets and capital requirements	**2,956,460**	**236,517**

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

The Bank

As at 30 June 2020	**Gross exposures**	**Net exposures**	**Risk Weighted Assets**	**Capital requirements**
(i) Credit risk	**RM'000**	**RM'000**	**RM'000**	**RM'000**
Exposure Class				
On-Balance Sheet Exposures				
Sovereigns/Central Banks	2,254,972	2,254,972	-	-
Banks, Development Financial Institutions ("DFIs") & Multilateral Development Banks ("MDBs")	1,480,333	1,480,333	296,226	23,698
Insurance Companies, Securities Firms & Fund Managers	1,675	1,675	1,675	134
Corporates	1,061,169	1,039,683	674,097	53,928
Regulatory Retail	502,759	16,943	12,707	1,017
Other Assets	125,288	125,288	93,414	7,473
Defaulted Exposures	82,069	82,069	116,504	9,320
Total for on-balance sheet exposures	**5,508,265**	**5,000,963**	**1,194,623**	**95,570**
Off-Balance Sheet Exposures				
Over-the-counter ("OTC") derivatives	309,386	309,386	132,352	10,588
Non-OTC Derivatives	39,256	39,256	39,256	3,140
Total for off-balance sheet exposures	**348,642**	**348,642**	**171,608**	**13,728**
Total credit risk exposures	**5,856,907**	**5,349,605**	**1,366,231**	**109,298**
(ii) Large exposures risk requirements	-	-	-	-

(iii) Market risk	**Gross exposures RM'000**		**Net exposures**	**Risk Weighted Assets**	**Capital requirements**
	Long Position RM'000	**Short Position RM'000**	**RM'000**	**RM'000**	**RM'000**
Interest rate risk	8,590,983	8,596,816	(5,834)	119,902	9,592
Foreign currency risk	3,272,479	3,345,752	(73,273)	81,079	6,486
Equity risk	43,481	59	43,422	119,399	9,552
Option risk	5,250	-	5,250	7,219	578
Total market risk exposures	**11,912,193**	**11,942,627**	**(30,435)**	**327,599**	**26,208**

(iv) Operational risk	**Risk Weighted Assets RM'000**	**Capital requirements RM'000**
Operational risk	501,935	40,155
Total risk-weighted assets and capital requirements	**2,195,765**	**175,661**

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

As at 31 December 2019	**Gross exposures**	**Net exposures**	**Risk Weighted Assets**	**Capital requirements**
(i) Credit risk	**RM'000**	**RM'000**	**RM'000**	**RM'000**
Exposure Class				
On-Balance Sheet Exposures				
Sovereigns/Central Banks	3,670,407	3,670,407	4,259	341
Banks, Development Financial Institutions ("DFIs") & Multilateral Development Banks ("MDBs")	824,475	824,475	167,138	13,371
Insurance Companies, Securities Firms & Fund Managers	307	307	307	25
Corporates	2,136,764	2,109,442	1,285,310	102,825
Regulatory Retail	509,540	6,054	4,541	363
Other Assets	362,308	362,308	362,271	28,982
Defaulted Exposures	88,175	88,175	119,425	9,554
Total for on-balance sheet exposures	**7,591,976**	**7,061,168**	**1,943,251**	**155,461**
Off-Balance Sheet Exposures				
Over-the-counter ("OTC") derivatives	208,149	208,149	87,484	6,999
Non-OTC Derivatives	37,599	37,599	37,591	3,007
Total for off-balance sheet exposures	**245,748**	**245,748**	**125,075**	**10,006**
Total credit risk exposures	**7,837,724**	**7,306,916**	**2,068,326**	**165,467**
(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	7,049,729	6,909,741	139,988	159,562	12,765
Foreign currency risk	2,623,559	2,666,834	(43,275)	60,559	4,845
Equity risk	47,527	4,289	43,238	133,326	10,666
Option risk	-	-	-	-	-
Total market risk exposures	**9,720,815**	**9,580,864**	**139,951**	**353,447**	**28,276**

(iv) Operational risk	**Risk Weighted Assets RM'000**	**Capital requirements RM'000**
Operational risk	926,744	74,140
Total risk-weighted assets and capital requirements	**3,348,517**	**267,883**

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

As at 31 December 2019	Gross exposures	Net exposures	Risk Weighted Assets	Capital requirements
(i) Credit risk	**RM'000**	**RM'000**	**RM'000**	**RM'000**
Exposure Class				
On-Balance Sheet Exposures				
Sovereigns/Central Banks	3,670,407	3,670,407	4,259	341
Banks, Development Financial Institutions ("DFIs") & Multilateral Development Banks ("MDBs")	334,712	334,712	66,942	5,355
Insurance Companies, Securities Firms & Fund Managers	307	307	307	25
Corporates	2,039,250	2,011,927	1,194,571	95,566
Regulatory Retail	509,540	6,054	4,541	363
Other Assets	82,300	82,300	82,265	6,581
Defaulted Exposures	88,175	88,175	119,425	9,554
Total for on-balance sheet exposures	**6,724,691**	**6,193,882**	**1,472,310**	**117,785**
Off-Balance Sheet Exposures				
Over-the-counter ("OTC") derivatives	208,149	208,149	87,484	6,999
Non-OTC Derivatives	37,599	37,599	37,591	3,007
Total for off-balance sheet exposures	**245,748**	**245,748**	**125,075**	**10,006**
Total credit risk exposures	**6,970,439**	**6,439,630**	**1,597,385**	**127,791**

(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	6,993,278	6,854,295	138,983	158,220	12,658
Foreign currency risk	2,551,516	2,611,388	(59,872)	62,731	5,018
Equity risk	47,527	4,289	43,244	133,321	10,666
Option risk	-	-	-	-	-
Total market risk exposures	**9,592,321**	**9,469,972**	**122,355**	**354,272**	**28,342**

(iv) Operational risk	Risk Weighted Assets RM'000	Capital requirements RM'000
Operational risk	457,202	36,576
Total risk-weighted assets and capital requirements	**2,408,859**	**192,709**

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Table 2: Constituents of Eligible Capital and Capital Adequacy Ratios

	The Group		The Bank	
	30.06.2020	**31.12.2019**	**30.06.2020**	**31.12.2019**
	RM'000	**RM'000**	**RM'000**	**RM'000**
Common Equity Tier (CET) 1 Capital :				
Share capital	999,800	999,800	999,800	999,800
Foreign exchange translation reserve	135	135	-	-
Retained profits	499,352	539,352	466,507	506,507
Other reserve	(61,010)	(61,010)	-	-
Unrealised gains on FVOCI instruments	53,828	77,210	53,773	77,155
	1,492,105	1,555,487	1,520,080	1,583,462
Less : Regulatory adjustment				
Goodwill and other Intangible assets	(323,268)	(323,194)	(315,933)	(316,243)
Investment in associates/subsidiaries	(3,062)	(3,594)	(133,184)	(131,384)
Regulatory reserve	(15,665)	(23,731)	(15,665)	(23,731)
55% of cummulative gains on FVOCI instruments	(29,606)	(42,466)	(29,575)	(42,435)
Deferred tax assets	(15,313)	(9,533)	(8,018)	-
Total CET 1 Capital	1,105,191	1,152,969	1,017,705	1,069,669
Additional Tier 1 Capital				
Qualifying non-controlling interests	21,084	25,241	-	-
Tier 1 Capital	1,126,275	1,178,210	1,017,705	1,069,669
Tier 2 capital				
Expected Credit Loss	21,160	25,854	17,078	19,967
Total Tier 2 capital	21,160	25,854	17,078	19,967
Total Capital	1,147,435	1,204,064	1,034,783	1,089,636
Proposed dividends	-	40,000	-	40,000
Capital Ratio				
CET 1 capital ratio	37.382%	34.432%	46.349%	44.406%
Tier 1 capital ratio	38.095%	35.186%	46.349%	44.406%
Total capital ratio	38.811%	35.958%	47.126%	45.235%
CET 1 capital ratio (net of proposed dividends)	37.382%	33.238%	46.349%	42.745%
Tier 1 capital ratio (net of proposed dividends)	38.095%	33.991%	46.349%	42.745%
Total capital ratio (net of proposed dividends)	38.811%	34.764%	47.126%	43.574%
Credit risk	1,692,830	2,068,326	1,366,231	1,597,385
Market risk	274,157	353,447	327,599	354,272
Operational risk	989,473	926,744	501,935	457,202
Total RWA	2,956,460	3,348,517	2,195,765	2,408,859

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4.1 Distribution of Credit Exposures

(i) The following table depicts the geographical distribution of the Bank's gross credit exposures, based on the country of incorporation or residence:

Table 3: Gross Credit Exposures by Geographical Distribution

The Group

As at 30 June 2020	**Malaysia**	**Other Countries**	**Total**
Exposure Class	**RM'000**	**RM'000**	**RM'000**
On-Balance Sheet Exposures			
Sovereign / Central Banks	2,254,972	-	**2,254,972**
Banks, DFIs & MDBs	1,855,480	5,078	**1,860,558**
Insurance Companies, Securities Firms & Fund Managers	1,675	-	**1,675**
Corporates	1,093,563	68,448	**1,162,011**
Regulatory Retail	502,759	-	**502,759**
Other assets	278,350	-	**278,350**
Defaulted Exposures	82,069	-	**82,069**
Total On-Balance Sheet Exposures	**6,068,868**	**73,526**	**6,142,394**
Off-Balance Sheet Exposures			
OTC Derivatives	309,385	1	**309,386**
Non-OTC Derivatives	39,256	-	**39,256**
Total Off-Balance Sheet Exposures	**348,641**	**1**	**348,642**
Total Gross Credit Exposures	**6,417,509**	**73,527**	**6,491,036**

The Bank

As at 30 June 2020	**Malaysia**	**Other Countries**	**Total**
Exposure Class	**RM'000**	**RM'000**	**RM'000**
On-Balance Sheet Exposures			
Sovereign / Central Banks	2,254,972	-	**2,254,972**
Banks, DFIs & MDBs	1,480,332	1	**1,480,333**
Insurance Companies, Securities Firms & Fund Managers	1,675	-	**1,675**
Corporates	1,014,130	47,039	**1,061,169**
Regulatory Retail	502,759	-	**502,759**
Other assets	125,288	-	**125,288**
Defaulted Exposures	82,069	-	**82,069**
Total On-Balance Sheet Exposures	**5,461,225**	**47,040**	**5,508,265**
Off-Balance Sheet Exposures			
OTC Derivatives	309,385	1	**309,386**
Non-OTC Derivatives	39,256	-	**39,256**
Total Off-Balance Sheet Exposures	**348,641**	**1**	**348,642**
Total Gross Credit Exposures	**5,809,866**	**47,041**	**5,856,907**

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

The Group

As at 31 December 2019 **Exposure Class**	**Malaysia** **RM'000**	**Other Countries** **RM'000**	**Total** **RM'000**
On-Balance Sheet Exposures			
Sovereign / Central Banks	3,670,407	-	**3,670,407**
Banks, DFIs & MDBs	819,373	5,102	**824,475**
Insurance Companies, Securities Firms & Fund Managers	307	-	**307**
Corporates	2,067,532	69,232	**2,136,764**
Regulatory Retail	509,540	-	**509,540**
Other assets	362,308	-	**362,308**
Defaulted Exposures	88,175	-	**88,175**
Total On-Balance Sheet Exposures	**7,517,642**	**74,334**	**7,591,976**
Off-Balance Sheet Exposures			
OTC Derivatives	208,124	25	**208,149**
Non-OTC Derivatives	37,599	-	**37,599**
Total Off-Balance Sheet Exposures	**245,723**	**25**	**245,748**
Total Gross Credit Exposures	**7,763,365**	**74,359**	**7,837,724**

The Bank

As at 31 December 2019 **Exposure Class**	**Malaysia** **RM'000**	**Other Countries** **RM'000**	**Total** **RM'000**
On-Balance Sheet Exposures			
Sovereign / Central Banks	3,670,407	-	**3,670,407**
Banks, DFIs & MDBs	334,687	25	**334,712**
Insurance Companies, Securities Firms & Fund Managers	307	-	**307**
Corporates	1,991,427	47,823	**2,039,250**
Regulatory Retail	509,540	-	**509,540**
Other assets	82,300	-	**82,300**
Defaulted Exposures	88,175	-	**88,175**
Total On-Balance Sheet Exposures	**6,676,843**	**47,848**	**6,724,691**
Off-Balance Sheet Exposures			
OTC Derivatives	208,124	25	**208,149**
Non-OTC Derivatives	37,599	-	**37,599**
Total Off-Balance Sheet Exposures	**245,723**	**25**	**245,748**
Total Gross Credit Exposures	**6,922,566**	**47,873**	**6,970,439**

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(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 As at 30 June 2020	Primary Agriculture	Mining and Quarrying	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
Exposure class	**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**
On-Balance Sheet Exposures													
Sovereign/Central Banks	-	-	-	26,834	63,712	-	282,756	1,352,511	-	350,138	-	179,021	**2,254,972**
Banks, DFIs & MDBs	-	-	-	-	-	-	-	1,860,558	-	-	-	-	**1,860,558**
Insurance Companies, Securities Firms & Fund Managers	-	-	-	-	-	-	-	1,675	-	-	-	-	**1,675**
Corporates	91,180	1,672	60,684	85,477	160,608	113,946	85,472	329,597	55,944	42,313	36,200	98,918	**1,162,011**
Regulatory Retail	-	-	8,035	-	4,968	156	29,108	202,380	69,368	9,649	179,095	-	**502,759**
Other assets	-	-	-	-	-	-	-	-	-	-	-	278,350	**278,350**
Defaulted Exposures	-	-	-	-	36,545	-	8,249	3,115	30,676	3,484	-	-	**82,069**
Total On-Balance Sheet Exposures	**91,180**	**1,672**	**68,719**	**112,311**	**265,833**	**114,102**	**405,585**	**3,749,836**	**155,988**	**405,584**	**215,295**	**556,289**	**6,142,394**
Off-Balance Sheet Exposures													
OTC Derivatives	-	-	-	-	-	-	-	309,386	-	-	-	-	**309,386**
Non-OTC Derivatives	-	-	10,000	2,250	23,657	-	600	24	-	-	2,725	-	**39,256**
Total Off-Balance Sheet Exposures	**-**	**-**	**10,000**	**2,250**	**23,657**	**-**	**600**	**309,410**	**-**	**-**	**2,725**	**-**	**348,642**
Total Gross Credit Exposures	**91,180**	**1,672**	**78,719**	**114,561**	**289,490**	**114,102**	**406,185**	**4,059,246**	**155,988**	**405,584**	**218,020**	**556,289**	**6,491,036**

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

The Bank As at 30 June 2020 Exposure class	Primary Agriculture RM'000	Mining and Quarrying RM'000	Manufacturing (including Agro-based) RM'000	Electricity, Gas and Water Supply RM'000	Construction RM'000	Wholesale, Retail Trade, Restaurants and Hotels RM'000	Transport, Storage and Communication RM'000	Finance, Insurance and Business Activities RM'000	Real Estate RM'000	Education, Health and Others RM'000	Household RM'000	Others RM'000	Total RM'000
On-Balance Sheet Exposures													
Sovereign/Central Banks	-	-	-	26,834	63,712	-	282,756	1,352,511	-	350,138	-	179,021	**2,254,972**
Banks, DFIs & MDBs	-	-	-	-	-	-	-	1,480,333	-	-	-	-	**1,480,333**
Insurance Companies, Securities Firms & Fund Managers	-	-	-	-	-	-	-	1,675	-	-	-	-	**1,675**
Corporates	91,180	-	58,123	82,831	159,771	113,946	82,061	239,882	55,944	42,313	36,200	98,918	**1,061,169**
Regulatory Retail	-	-	8,035	-	4,968	156	29,108	202,380	69,368	9,649	179,095	-	**502,759**
Other assets	-	-	-	-	-	-	-	-	-	-	-	125,288	**125,288**
Defaulted Exposures	-	-	-	-	36,545	-	8,249	3,115	30,676	3,484	-	-	**82,069**
Total On-Balance Sheet Exposures	**91,180**	**-**	**66,158**	**109,665**	**264,996**	**114,102**	**402,174**	**3,279,896**	**155,988**	**405,584**	**215,295**	**403,227**	**5,508,265**
Off-Balance Sheet Exposures													
OTC Derivatives	-	-	-	-	-	-	-	309,386	-	-	-	-	**309,386**
Non-OTC Derivatives	-	-	10,000	2,250	23,657	-	600	24	-	-	2,725	-	**39,256**
Total Off-Balance Sheet Exposures	**-**	**-**	**10,000**	**2,250**	**23,657**	**-**	**600**	**309,410**	**-**	**-**	**2,725**	**-**	**348,642**
Total Gross Credit Exposures	**91,180**	**-**	**76,158**	**111,915**	**288,653**	**114,102**	**402,774**	**3,589,306**	**155,988**	**405,584**	**218,020**	**403,227**	**5,856,907**

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

The Group As at 31 December 2019 Exposure class	Primary Agriculture RM'000	Mining and Quarrying RM'000	Manufacturing (including Agro-based) RM'000	Electricity, Gas and Water Supply RM'000	Construction RM'000	Wholesale, Retail Trade, Restaurants and Hotels RM'000	Transport, Storage and Communication RM'000	Finance, Insurance and Business Activities RM'000	Real Estate RM'000	Education, Health and Others RM'000	Household RM'000	Others RM'000	Total RM'000
On-Balance Sheet Exposures													
Sovereign/Central Banks	-	-	-	167,546	372,926	-	134,088	1,976,965	-	867,065	-	151,817	**3,670,407**
Banks, DFIs & MDBs	-	-	-	-	-	-	-	824,475	-	-	-	-	**824,475**
Insurance Companies, Securities Firms & Fund Managers	-	-	-	-	-	-	-	307	-	-	-	-	**307**
Corporates	108,826	17,284	118,724	237,602	333,027	126,110	136,331	631,123	222,957	165,129	39,651	-	**2,136,764**
Regulatory Retail	7,647	-	15,351	-	4,961	29,553	28,122	49,996	168,069	-	159,166	46,675	**509,540**
Other assets	-	-	-	-	-	-	-	-	-	-	-	362,308	**362,308**
Defaulted Exposures	-	1,051	14,909	-	36,545	-	9,784	4,220	14,100	7,566	-	-	**88,175**
Total On-Balance Sheet Exposures	**116,473**	**18,335**	**148,984**	**405,148**	**747,459**	**155,663**	**308,325**	**3,487,086**	**405,126**	**1,039,760**	**198,817**	**560,800**	**7,591,976**
Off-Balance Sheet Exposures													
OTC Derivatives	-	-	-	-	-	-	-	208,149	-	-	-	-	**208,149**
Non-OTC Derivatives	500	600	10,000	24,022	-	-	400	24	-	-	2,053	-	**37,599**
Total Off-Balance Sheet Exposures	**500**	**600**	**10,000**	**24,022**	**-**	**-**	**400**	**208,173**	**-**	**-**	**2,053**	**-**	**245,748**
Total Gross Credit Exposures	**116,973**	**18,935**	**158,984**	**429,170**	**747,459**	**155,663**	**308,725**	**3,695,259**	**405,126**	**1,039,760**	**200,870**	**560,800**	**7,837,724**

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

The Bank As at 31 December 2019	Primary Agriculture	Mining and Quarrying	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
Exposure class	**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**
On-Balance Sheet Exposures													
Sovereign/Central Banks	-	-	-	167,546	372,926	-	134,088	1,976,965	-	867,065	-	151,817	**3,670,407**
Banks, DFIs & MDBs	-	-	-	-	-	-	-	334,712	-	-	-	-	**334,712**
Insurance Companies, Securities Firms & Fund Managers	-	-	-	-	-	-	-	307	-	-	-	-	**307**
Corporates	108,826	15,612	116,163	234,956	332,190	126,110	132,920	544,736	222,957	165,129	39,651	-	**2,039,250**
Regulatory Retail	7,647	-	15,351	-	4,961	29,553	28,122	49,996	168,069	-	159,166	46,675	**509,540**
Other assets	-	-	-	-	-	-	-	-	-	-	-	82,300	**82,300**
Defaulted Exposures	-	1,051	14,909	-	36,545	-	9,784	4,220	14,100	7,566	-	-	**88,175**
Total On-Balance Sheet Exposures	**116,473**	**16,663**	**146,423**	**402,502**	**746,622**	**155,663**	**304,914**	**2,910,936**	**405,126**	**1,039,760**	**198,817**	**280,792**	**6,724,691**
Off-Balance Sheet Exposures													
OTC Derivatives	-	-	-	-	-	-	-	208,149	-	-	-	-	**208,149**
Non-OTC Derivatives	500	600	10,000	24,022	-	-	400	24	-	-	2,053	-	**37,599**
Total Off-Balance Sheet Exposures	**500**	**600**	**10,000**	**24,022**	**-**	**-**	**400**	**208,173**	**-**	**-**	**2,053**	**-**	**245,748**
Total Gross Credit Exposures	**116,973**	**17,263**	**156,423**	**426,524**	**746,622**	**155,663**	**305,314**	**3,119,109**	**405,126**	**1,039,760**	**200,870**	**280,792**	**6,970,439**

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(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 2020 **Exposure class**	**< 1 year** **RM'000**	**> 1 - 5 years** **RM'000**	**Over 5 years** **RM'000**	**No specific maturity** **RM'000**	**Total** **RM'000**
On-Balance Sheet Exposures					
Sovereign/Central Banks	236,206	731,372	1,273,539	13,855	**2,254,972**
Banks, DFIs & MDBs	1,796,719	62,156	1,683	-	**1,860,558**
Insurance Companies, Securities Firms & Fund Managers	1,675	-	-	-	**1,675**
Corporates	334,116	661,653	67,847	98,395	**1,162,011**
Regulatory Retail	496,618	3,557	2,584	-	**502,759**
Other assets	-	-	-	278,350	**278,350**
Defaulted Exposures	38,085	11,909	32,075	-	**82,069**
Total On-Balance Sheet Exposures	**2,903,419**	**1,470,647**	**1,377,728**	**390,600**	**6,142,394**
Off-Balance Sheet Exposures					
OTC Derivatives	115,421	193,965	-	-	**309,386**
Non-OTC Derivatives	35,266	3,990	-	-	**39,256**
Total Off-Balance Sheet Exposures	**150,687**	**197,955**	**-**	**-**	**348,642**
Total Gross Credit Exposures	**3,054,106**	**1,668,602**	**1,377,728**	**390,600**	**6,491,036**

The Bank

As at 30 June 2020 **Exposure class**	**< 1 year** **RM'000**	**> 1 - 5 years** **RM'000**	**Over 5 years** **RM'000**	**No specific maturity** **RM'000**	**Total** **RM'000**
On-Balance Sheet Exposures					
Sovereign/Central Banks	236,206	731,372	1,273,539	13,855	**2,254,972**
Banks, DFIs & MDBs	1,420,753	59,580	-	-	**1,480,333**
Insurance Companies, Securities Firms & Fund Managers	1,675	-	-	-	**1,675**
Corporates	330,832	648,963	56,601	24,773	**1,061,169**
Regulatory Retail	496,618	3,557	2,584	-	**502,759**
Other assets	-	-	-	125,288	**125,288**
Defaulted Exposures	38,085	11,909	32,075	-	**82,069**
Total On-Balance Sheet Exposures	**2,524,169**	**1,455,381**	**1,364,799**	**163,916**	**5,508,265**
Off-Balance Sheet Exposures					
OTC Derivatives	115,421	193,965	-	-	**309,386**
Non-OTC Derivatives	35,266	3,990	-	-	**39,256**
Total Off-Balance Sheet Exposures	**150,687**	**197,955**	**-**	**-**	**348,642**
Total Gross Credit Exposures	**2,674,856**	**1,653,336**	**1,364,799**	**163,916**	**5,856,907**

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

The Group

As at 31 December 2019 Exposure class	< 1 year RM'000	> 1 - 5 years RM'000	Over 5 years RM'000	No specific maturity RM'000	Total RM'000
On-Balance Sheet Exposures					
Sovereign/Central Banks	5,065	500,650	3,012,875	151,817	**3,670,407**
Banks, DFIs & MDBs	798,377	23,358	2,740	-	**824,475**
Insurance Companies, Securities Firms & Fund Managers	307	-	-	-	**307**
Corporates	532,156	1,147,755	163,363	293,490	**2,136,764**
Regulatory Retail	503,831	3,399	2,310	-	**509,540**
Other assets	-	-	-	362,308	**362,308**
Defaulted Exposures	69,682	18,493	-	-	**88,175**
Total On-Balance Sheet Exposures	**1,909,418**	**1,693,655**	**3,181,288**	**807,615**	**7,591,976**
Off-Balance Sheet Exposures					
OTC Derivatives	75,420	130,172	2,557	-	**208,149**
Non-OTC Derivatives	35,922	1,677	-	-	**37,599**
Total Off-Balance Sheet Exposures	**111,342**	**131,849**	**2,557**	**-**	**245,748**
Total Gross Credit Exposures	**2,020,760**	**1,825,504**	**3,183,845**	**807,615**	**7,837,724**

The Bank

As at 31 December 2019 Exposure class	< 1 year RM'000	> 1 - 5 years RM'000	Over 5 years RM'000	No specific maturity RM'000	Total RM'000
On-Balance Sheet Exposures					
Sovereign/Central Banks	5,065	500,650	3,012,875	151,817	**3,670,407**
Banks, DFIs & MDBs	312,873	20,782	1,057	-	**334,712**
Insurance Companies, Securities Firms & Fund Managers	307	-	-	-	**307**
Corporates	528,873	1,135,065	152,117	223,195	**2,039,250**
Regulatory Retail	503,831	3,399	2,310	-	**509,540**
Other assets	-	-	-	82,300	**82,300**
Defaulted Exposures	69,682	18,493	-	-	**88,175**
Total On-Balance Sheet Exposures	**1,420,631**	**1,678,389**	**3,168,359**	**457,312**	**6,724,691**
Off-Balance Sheet Exposures					
OTC Derivatives	75,420	130,172	2,557	-	**208,149**
Non-OTC Derivatives	35,922	1,677	-	-	**37,599**
Total Off-Balance Sheet Exposures	**111,342**	**131,849**	**2,557**	**-**	**245,748**
Total Gross Credit Exposures	**1,531,973**	**1,810,238**	**3,170,916**	**457,312**	**6,970,439**

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

Table 6: Past Due and Impaired Loans, Advances and Financing by Sectorial Analysis

	< ------------------------ Gross Carrying Amount			------------------------ >	
	Past Due But Not Credit-impaired		**Impaired**		
The Group and The Bank		**Lifetime ECL non**	**Lifetime ECL**		
	12 Month ECL	**Credit Impaired**	**Credit Impaired**		
As at 30 June 2020	**Stage 1**	**Stage 2**	**Stage 3**	**Total**	**Written-off**
By Sector	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**
Primary Agriculture	-	-	-	**-**	-
Mining and Quarrying	-	-	2,374	**2,374**	-
Manufacturing (including Agro-based)	-	-	12,849	**12,849**	-
Construction	-	-	36,545	**36,545**	-
Wholesale, Retail Trade, Restaurants and Hotels	-	-	-	**-**	-
Transport, Storage and Communication	-	-	8,423	**8,423**	-
Real Estate	-	-	38,068	**38,068**	-
Education, Health and Others	-	-	20,626	**20,626**	-
Household	-	-	527	**527**	-
Total	**-**	**-**	**119,412**	**119,412**	**-**

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

The Group and The Bank	< -------------------- Expected Credit Losses (ECL) -------------------- >				
As at 30 June 2020	**12 Month ECL Stage 1**	**Lifetime ECL non Credit Impaired Stage 2**	**Lifetime ECL Credit Impaired Stage 3**	**Total**	**Written-off**
By Sector	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**
Primary Agriculture	182	-	-	**182**	-
Mining and Quarrying	-	-	2,374	**2,374**	-
Manufacturing (including Agro-based)	-	1,116	12,849	**13,965**	-
Construction	120	-	-	**120**	-
Wholesale, Retail Trade, Restaurants and Hotels	24	-	-	**24**	-
Transport, Storage and Communication	80	1,849	174	**2,103**	-
Finance, Insurance and Business Activities	21	-	-	**21**	-
Real Estate	199	1	7,393	**7,593**	-
Education, Health and Others	-	-	17,142	**17,142**	-
Household	52	-	527	**579**	-
Total	**678**	**2,966**	**40,459**	**44,103**	**-**

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

	< ------------------------ Gross Carrying Amount				------------------------ >
	Past Due But Not Credit-impaired		Impaired		
The Group and The Bank		**Lifetime ECL non**	**Lifetime ECL**		
	12 Month ECL	**Credit Impaired**	**Credit Impaired**		
As at 31 December 2019	**Stage 1**	**Stage 2**	**Stage 3**	**Total**	**Written-off**
By Sector	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**
Primary Agriculture	-	-	-	**-**	-
Mining and Quarrying	-	-	2,581	**2,581**	-
Manufacturing (including Agro-based)	-	-	14,952	**14,952**	-
Construction	-	-	36,545	**36,545**	-
Wholesale, Retail Trade, Restaurants and Hotels	-	-	-	**-**	(94)
Transport, Storage and Communication	-	-	9,958	**9,958**	-
Real Estate	-	-	14,119	**14,119**	-
Education, Health and Others	-	-	20,626	**20,626**	-
Household	-	-	1	**1**	(1)
Total	**-**	**-**	**98,782**	**98,782**	**(95)**

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

The Group and The Bank	< ---------------------	Expected Credit Losses (ECL)	--------------------- >		
As at 31 December 2019	**12 Month ECL Stage 1**	**Lifetime ECL non Credit Impaired Stage 2**	**Lifetime ECL Credit Impaired Stage 3**	**Total**	**Written-off**
By Sector	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**
Primary Agriculture	175	-	-	**175**	-
Mining and Quarrying	-	-	1,530	**1,530**	-
Manufacturing (including Agro-based)	255	676	43	**974**	-
Construction	230	-	-	**230**	-
Wholesale, Retail Trade, Restaurants and Hotels	49	-	-	**49**	(94)
Transport, Storage and Communication	686	-	174	**860**	-
Finance, Insurance and Business Activities	18	-	-	**18**	-
Real Estate	555	-	20	**575**	-
Education, Health and Others	-	-	13,059	**13,059**	-
Household	39	-	1	**40**	(1)
Total	**2,007**	**676**	**14,827**	**17,510**	**(95)**

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

Table 7: Past Due And Impaired Loans, Advances And Financing By Geographic Distribution

Past Due And Impaired Loans, Advances And Financing

	< ------------ Gross Carrying Amount	------------ >			
	Past Due But Not Credit-impaired		Impaired		
The Group and The Bank	12 Month ECL	Lifetime ECL non Credit Impaired	Lifetime ECL Credit Impaired		
As at 30 June 2020	Stage 1	Stage 2	Stage 3	Total	Written-off
By Geographic Distribution	RM'000	RM'000	RM'000	RM'000	
Malaysia	-	-	119,412	**119,412**	-
Other Countries	-	-	-	**-**	-
Total	**-**	**-**	**119,412**	**119,412**	**-**

	< ------------ Expected Credit Losses (ECL)	------------ >			
The Group and The Bank	12 Month ECL	Lifetime ECL non Credit Impaired	Lifetime ECL Credit Impaired		
As at 30 June 2020	Stage 1	Stage 2	Stage 3	Total	Written-off
By Geographical Distribution	RM'000	RM'000	RM'000	RM'000	
Malaysia	678	2,966	40,459	**44,103**	-
Other Countries	-	-	-	**-**	-
Total	**678**	**2,966**	**40,459**	**44,103**	**-**

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

Past Due And Impaired Loans, Advances And Financing

	< ----------------------------- Gross Carrying Amount			----------------------------- >	
	Past Due But Not Credit-impaired		Impaired		
The Group and The Bank		**Lifetime ECL non**	**Lifetime ECL**		
	12 Month ECL	**Credit Impaired**	**Credit Impaired**		
As at 31 December 2019	**Stage 1**	**Stage 2**	**Stage 3**	**Total**	**Written-off**
By Geographic Distribution	**RM'000**	**RM'000**	**RM'000**	**RM'000**	
Malaysia	-	-	98,782	**98,782**	(95)
Other Countries	-	-	-	**-**	-
Total	**-**	**-**	**98,782**	**98,782**	**(95)**

	< ------------------------- Expected Credit Losses (ECL)			------------------------- >	
The Group and The Bank		**Lifetime ECL non**	**Lifetime ECL**		
	12 Month ECL	**Credit Impaired**	**Credit Impaired**		
As at 31 December 2019	**Stage 1**	**Stage 2**	**Stage 3**	**Total**	**Written-off**
By Geographical Distribution	**RM'000**	**RM'000**	**RM'000**	**RM'000**	
Malaysia	2,007	676	14,827	**17,510**	(95)
Other Countries	-	-	-	**-**	-
Total	**2,007**	**676**	**14,827**	**17,510**	**(95)**

(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	Total	12 months ECL Stage 1	Lifetime ECL non Credit Impaired Stage 2	Lifetime ECL Credit Impaired Stage 3
	30.06.2020 RM'000	30.06.2020 RM'000	30.06.2020 RM'000	30.06.2020 RM'000
Expected credit loss				
At beginning of the financial year	**17,510**	2,007	676	14,827
Total transfer between stages	**-**	116	1,035	(1,151)
Loans/Financing derecognised during the financial year (other than write-offs)	**(128)**	(107)	(21)	-
New loans/financing originated or purchased	**3**	3	-	-
Changes due to change in credit risk	**26,708**	(1,374)	1,299	26,783
Changes in models/risk parameters	**-**	-	-	-
Write-off	**-**	-	-	-
Other adjustments:				
- Foreign exchange and other adjustments	**10**	33	(23)	-
At the end of the financial year	**44,103**	**678**	**2,966**	**40,459**

The Group and the Bank	Total	12 months ECL Stage 1	Lifetime ECL non Credit Impaired Stage 2	Lifetime ECL Credit Impaired Stage 3
	31.12.2019 RM'000	31.12.2019 RM'000	31.12.2019 RM'000	31.12.2019 RM'000
Expected credit loss				
At beginning of the financial year	**9,861**	4,065	223	5,573
Total transfer between stages	**-**	(292)	55	237
(other than write-offs)	**(316)**	(316)	-	-
New loans/financing originated or purchased	**92**	92	-	-
Changes due to change in credit risk	**7,883**	(1,624)	395	9,112
Changes in models/risk parameters	**93**	90	3	-
Write-off	**(95)**	-	-	(95)
Other adjustments:				
- Foreign exchange and other adjustments	**(8)**	(8)	-	-
At the end of the financial year	**17,510**	**2,007**	**676**	**14,827**

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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

Exposure after netting and credit risk mitigation

The Group As at 30 June 2020	Sovereign / Central Banks	Banks, DFIs & MDBs	Insurance Companies, Securities Firms & Fund Managers	Corporates	Regulatory Retail	Other Assets	Default (On Balance Sheet)	OTC Derivatives	Non-OTC Derivatives	Total Exposures after Netting & Credit Risk Mitigation	Total Risk Weighted Assets
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%	2,254,972	-	-	-	-	38	-	-	-	2,255,010	-
20%	-	1,851,373	-	403,107	-	39,799	-	218,386	-	2,512,665	502,533
50%	-	7,502	-	99,770	-	-	6,599	4,650	-	118,521	59,260
75%	-	-	-	-	16,943	-	-	-	-	16,943	12,707
100%	-	1,683	1,675	637,648	-	238,513	-	86,350	39,256	1,005,125	1,005,125
150%	-	-	-	-	-	-	75,470	-	-	75,470	113,205
Total	**2,254,972**	**1,860,558**	**1,675**	**1,140,525**	**16,943**	**278,350**	**82,069**	**309,386**	**39,256**	**5,983,734**	**1,692,830**
Deduction from total capital	-	-	-	-	-	3,062	-	-	-	3,062	-
Average risk weight											**28%**

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

Exposure after netting and credit risk mitigation

The Bank **As at 30 June 2020**	**Sovereign / Central Banks**	**Banks, DFIs & MDBs**	**Insurance Companies, Securities Firms & Fund Managers**	**Corporates**	**Regulatory Retail**	**Other Assets**	**Default (On Balance Sheet)**	**OTC Derivatives**	**Non-OTC Derivatives**	**Total Exposures after Netting & Credit Risk Mitigation**	**Total Risk Weighted Assets**
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%	2,254,972	-	-	-	-	36	-	-	-	2,255,008	-
20%	-	1,479,802	-	402,084	-	39,798	-	218,386	-	2,140,070	428,014
50%	-	531	-	87,839	-	-	6,599	4,650	-	99,619	49,810
75%	-	-	-	-	16,943	-	-	-	-	16,943	12,707
100%	-	-	1,675	549,760	-	85,454	-	86,350	39,256	762,495	762,495
150%	-	-	-	-	-	-	75,470	-	-	75,470	113,205
Total	**2,254,972**	**1,480,333**	**1,675**	**1,039,683**	**16,943**	**125,288**	**82,069**	**309,386**	**39,256**	**5,349,605**	**1,366,231**
Deduction from total capital	-	-	-	-	-	133,184	-	-	-	133,184	-
Average risk weight											**26%**

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

Exposure after netting and credit risk mitigation

The Group As at 31 December 2019 Risk Weights	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	Non-OTC Derivatives RM'000	Total Exposures after Netting & Credit Risk Mitigation RM'000	Total Risk Weighted Assets RM'000
0%	3,649,110	-	-	-	-	38	-	-	-	3,649,148	-
20%	21,297	819,803	-	960,496	-	-	-	147,347	-	1,948,943	389,789
50%	-	2,989	-	111,472	-	-	12,837	5,575	-	132,873	66,437
75%	-	-	-	-	6,054	-	-	-	30	6,084	4,563
100%	-	1,683	307	1,037,474	-	362,270	-	55,227	37,569	1,494,530	1,494,530
150%	-	-	-	-	-	-	75,338	-	-	75,338	113,007
Total	**3,670,407**	**824,475**	**307**	**2,109,442**	**6,054**	**362,308**	**88,175**	**208,149**	**37,599**	**7,306,916**	**2,068,326**
Deduction from total capital	-	-	-	-	-	3,594	-	-	-	3,594	-
Average risk weight											**28%**

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

Exposure after netting and credit risk mitigation

The Bank As at 31 December 2019	Sovereign / Central Banks	Banks, DFIs & MDBs	Insurance Companies, Securities Firms & Fund Managers	Corporates	Regulatory Retail	Other Assets	Default (On Balance Sheet)	OTC Derivatives	Non-OTC Derivatives	Total Exposures after Netting & Credit Risk Mitigation	Total Risk Weighted Assets
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%	3,649,110	-	-	-	-	35	-	-	-	3,649,145	-
20%	21,297	334,712	-	959,483	-	-	-	147,347	-	1,462,839	292,568
50%	-	-	-	99,541	-	-	12,837	5,575	-	117,953	58,976
75%	-	-	-	-	6,054	-	-	-	30	6,084	4,563
100%	-	-	307	952,903	-	82,265	-	55,227	37,569	1,128,271	1,128,271
150%	-	-	-	-	-	-	75,338	-	-	75,338	113,007
Total	**3,670,407**	**334,712**	**307**	**2,011,927**	**6,054**	**82,300**	**88,175**	**208,149**	**37,599**	**6,439,630**	**1,597,385**
Deduction from total capital	-	-	-	-	-	131,384	-	-	-	131,384	-
Average risk weight											**25%**

(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 ECAIs 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 ECAIs under Standardised Approach for Banking Institution, Corporate and Sovereign & Central Bank

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

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	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%
11	Investment in Subsidiaries (other commercial entities)	1250%

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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						**Risk Weighted Allocation**								
As at 30 June 2020			**Rated**			**Preferential / Special Risk Weight**					**Unrated**			
Risk Weights	**0% RM'000**	**20% RM'000**	**50% 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**	**Total RM'000**
Categories of Exposure														
<u>On and Off-Balance Sheet Exposures</u>														
Sovereign and Central Banks	64,719	-	-	-	-	2,190,253	-	-	-	-	-	-	-	**2,254,972**
Banks, DFIs and MDBs	-	2,069,759	12,152	-	-	-	-	-	-	-	-	1,683	-	**2,083,594**
<u>Credit Exposures (using Corporate Risk Weights)</u>														
Insurance Companies, Securities Firms & Fund Managers	-	-	-	-	-	-	-	-	-	-	-	6,800	-	**6,800**
Corporates	-	403,106	99,769	11,116	-	-	-	-	-	-	-	768,501	-	**1,282,492**
Regulatory Retail	-	-	-	-	-	-	-	-	-	-	502,759	-	-	**502,759**
Other Assets	-	-	-	-	-	36	-	-	39,799	-	-	238,515	-	**278,350**
Defaulted Exposures	-	-	-	-	-	-	-	-	-	6,599	-	-	75,470	**82,069**
Total	**64,719**	**2,472,865**	**111,921**	**11,116**	**-**	**2,190,289**	**-**	**-**	**39,799**	**6,599**	**502,759**	**1,015,499**	**75,470**	**6,491,036**

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

The Bank						**Risk Weighted Allocation**									
As at 30 June 2020			**Rated**			**Preferential / Special Risk Weight**					**Unrated**				
Risk Weights	**0% RM'000**	**20% RM'000**	**50% 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**	**Total RM'000**
Categories of Exposure														
On and Off-Balance Sheet Exposures														
Sovereign and Central Banks	64,719	-	-	-	-	2,190,253	-	-	-	-	-	-	-	**2,254,972**
Banks, DFIs and MDBs	-	1,698,188	5,181	-	-	-	-	-	-	-	-	-	-	**1,703,369**
Credit Exposures (using Corporate Risk Weights)														
Insurance Companies, Securities Firms & Fund Managers	-	-	-	-	-	-	-	-	-	-	-	6,800	-	**6,800**
Corporates	-	402,083	87,839	-	-	-	-	-	-	-	-	691,728	-	**1,181,650**
Regulatory Retail	-	-	-	-	-	-	-	-	-	-	502,759	-	-	**502,759**
Other Assets	-	-	-	-	-	36	-	-	39,799	-	-	85,453	-	**125,288**
Defaulted Exposures	-	-	-	-	-	-	-	-	-	6,599	-	-	75,470	**82,069**
Total	**64,719**	**2,100,271**	**93,020**	**-**	**-**	**2,190,289**	**-**	**-**	**39,799**	**6,599**	**502,759**	**783,981**	**75,470**	**5,856,907**

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

The Group						**Risk Weighted Allocation**								
As at 31 December 2019	**Rated**					**Preferential / Special Risk Weight**			**Unrated**					
Risk Weights	**0%**	**20%**	**50%**	**100%**	**150%**	**0%**	**20%**	**100%**	**20%**	**50%**	**75%**	**100%**	**150%**	**Total**
	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**
Categories of Exposure														
On and Off-Balance Sheet Exposures														
Sovereign and Central Banks	-	21,297	-	-	-	3,649,110	-	-	-	-	-	-	-	**3,670,407**
Banks, DFIs and MDBs	-	967,150	8,564	-	-	-	-	-	-	-	-	1,683	-	**977,397**
Credit Exposures (using Corporate Risk Weights)														
Insurance Companies, Securities Firms & Fund Managers	-	-	-	-	-	-	-	-	-	-	-	4,705	-	**4,705**
Corporates	-	960,497	111,471	11,116	-	-	-	-	-	-	-	1,142,078	-	**2,225,162**
Regulatory Retail	-	-	-	-	-	-	-	-	-	-	509,570	-	-	**509,570**
Other Assets	-	-	-	-	-	35	-	-	-	-	-	362,273	-	**362,308**
Defaulted Exposures	-	-	-	-	-	-	-	-	-	12,837	-	-	75,338	**88,175**
Total	**-**	**1,948,944**	**120,035**	**11,116**	**-**	**3,649,145**	**-**	**-**	**-**	**12,837**	**509,570**	**1,510,739**	**75,338**	**7,837,724**

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

The Bank						**Risk Weighted Allocation**								
As at 31 December 2019	**Rated**					**Preferential / Special Risk Weight**			**Unrated**					
Risk Weights	**0% RM'000**	**20% RM'000**	**50% 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**	**Total RM'000**
Categories of Exposure														
On and Off-Balance Sheet Exposures														
Sovereign and Central Banks	-	21,297	-	-	-	3,649,110	-	-	-	-	-	-	-	**3,670,407**
Banks, DFIs and MDBs	-	482,059	5,575	-	-	-	-	-	-	-	-	-	-	**487,634**
Credit Exposures (using Corporate Risk Weights)														
Insurance Companies, Securities Firms & Fund Managers	-	-	-	-	-	-	-	-	-	-	-	4,705	-	**4,705**
Corporates	-	959,483	99,541	-	-	-	-	-	-	-	-	1,068,624	-	**2,127,648**
Regulatory Retail	-	-	-	-	-	-	-	-	-	-	509,570	-	-	**509,570**
Other Assets	-	-	-	-	-	35	-	-	-	-	-	82,265	-	**82,300**
Defaulted Exposures	-	-	-	-	-	-	-	-	-	12,837	-	-	75,338	**88,175**
Total	**-**	**1,462,839**	**105,116**	**-**	**-**	**3,649,145**	**-**	**-**	**-**	**12,837**	**509,570**	**1,155,594**	**75,338**	**6,970,439**

(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 ECAIs under Standardised Approach

Rating Category	External Credit Assessment Institutions (ECAIs)					
	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 ECAIs under Standardised Approach for Banking Institution and Corporate

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

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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**										
As at 30 June 2020	**Rated**					**Preferential / Special Risk Weight**			**Unrated**		
Risk Weights	**0%**	**20%**	**50%**	**100%**	**150%**	**0%**	**20%**	**100%**	**50%**	**100%**	**Total**
	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 Weights)</u>											-
Insurance Companies, Securities Firms & Fund											-
Managers	-	-	-	-	-	-	-	-	-	-	-
Corporates	-	-	-	-	-	-	-	-	-	-	-
Regulatory Retail	-	-	-	-	-	-	-	-	-	-	-
Other Assets	-	-	-	-	-	-	-	-	-	-	-
Defaulted Exposures	-	-	-	-	-	-	-	-	-	-	-
Total	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**

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

The Group and the Bank

	Risk Weighted Allocation										
As at 31 December 2019	**Rated**					**Preferential / Special Risk Weight**			**Unrated**		
Risk Weights	**0%**	**20%**	**50%**	**100%**	**150%**	**0%**	**20%**	**100%**	**50%**	**100%**	**Total**
	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											
On and Off-Balance Sheet Exposures											
Sovereign and Central Banks	-	-	-	-	-	-	-	-	-	-	-
Banks, DFIs and MDBs	-	-	-	-	-	-	-	-	-	-	-
Credit Exposures (using Corporate Risk Weights)											-
Insurance Companies, Securities Firms & Fund											-
Managers	-	-	-	-	-	-	-	-	-	-	-
Corporates	-	-	-	-	-	-	-	-	-	-	-
Regulatory Retail	-	-	-	-	-	-	-	-	-	-	-
Other Assets	-	-	-	-	-	-	-	-	-	-	-
Defaulted Exposures	-	-	-	-	-	-	-	-	-	-	-
Total	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**

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

Table 16: Exposures Covered by Credit Risk Mitigation

The Group **As at 30 June 2020**	**Exposures before CRM** **RM'000**	**Exposures Covered by Guarantees** **RM'000**	**Exposures Covered by Eligible Financial Collateral** **RM'000**	**Exposures Covered by Other Eligible Collateral** **RM'000**
Exposure Class				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	2,254,972	-	-	-
Banks, DFIs and MDBs	1,860,558	-	-	-
Insurance Companies, Securities Firms & Fund Managers	1,675	-	-	-
Corporates	1,162,011	-	21,486	-
Regulatory Retail	502,759	-	485,816	-
Other assets	278,350	-	-	-
Defaulted exposures	82,069	-	-	-
Total On-Balance Sheet Exposures	**6,142,394**	**-**	**507,302**	**-**
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	309,386	-	-	-
Non-OTC Derivatives	39,256	-	-	-
Total Off-Balance Sheet Exposures	**348,642**	**-**	**-**	**-**
Total Gross Credit Exposures	**6,491,036**	**-**	**507,302**	**-**

The Bank **As at 30 June 2020**	**Exposures before CRM** **RM'000**	**Exposures Covered by Guarantees** **RM'000**	**Exposures Covered by Eligible Financial Collateral** **RM'000**	**Exposures Covered by Other Eligible Collateral** **RM'000**
Exposure Class				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	2,254,972	-	-	-
Banks, DFIs and MDBs	1,480,333	-	-	-
Insurance Companies, Securities Firms & Fund Managers	1,675	-	-	-
Corporates	1,061,169	-	21,486	-
Regulatory Retail	502,759	-	485,816	-
Other assets	125,288	-	-	-
Defaulted exposures	82,069	-	-	-
Total On-Balance Sheet Exposures	**5,508,265**	**-**	**507,302**	**-**
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	309,386	-	-	-
Non-OTC Derivatives	39,256	-	-	-
Total Off-Balance Sheet Exposures	**348,642**	**-**	**-**	**-**
Total Gross Credit Exposures	**5,856,907**	**-**	**507,302**	**-**

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

The Group **As at 31 December 2019**	**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				
On-Balance Sheet Exposures				
Sovereigns/Central Banks	3,670,407	-	-	-
Banks, DFIs and MDBs	824,475	-	-	-
Insurance Companies, Securities Firms & Fund Managers	307	-	-	-
Corporates	2,136,764	-	27,322	-
Regulatory Retail	509,540	-	503,486	-
Other assets	362,308	-	-	-
Defaulted exposures	88,175	-	-	-
Total On-Balance Sheet Exposures	**7,591,976**	**-**	**530,808**	**-**
Off-Balance Sheet Exposures				
OTC Derivatives	208,149	-	-	-
Non-OTC Derivatives	37,599	-	-	-
Total Off-Balance Sheet Exposures	**245,748**	**-**	**-**	**-**
Total Gross Credit Exposures	**7,837,724**	**-**	**530,808**	**-**

The Bank **As at 31 December 2019**	**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				
On-Balance Sheet Exposures				
Sovereigns/Central Banks	3,670,407	-	-	-
Banks, DFIs and MDBs	334,712	-	-	-
Insurance Companies, Securities Firms & Fund Managers	307	-	-	-
Corporates	2,039,250	-	27,322	-
Regulatory Retail	509,540	-	503,486	-
Other assets	82,300	-	-	-
Defaulted exposures	88,175	-	-	-
Total On-Balance Sheet Exposures	**6,724,691**	**-**	**530,808**	**-**
Off-Balance Sheet Exposures				
OTC Derivatives	208,149	-	-	-
Non-OTC Derivatives	37,599	-	-	-
Total Off-Balance Sheet Exposures	**245,748**	**-**	**-**	**-**
Total Gross Credit Exposures	**6,970,439**	**-**	**530,808**	**-**

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 As at 30 June 2020	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk Weighted Assets
Description	**RM'000**	**RM'000**	**RM'000**	**RM'000**
Transaction related contingent Items	89,106	-	32,178	32,178
Foreign exchange related contracts				
One year or less	4,648,104	43,848	111,788	59,593
Over one year to five years	876,459	13,097	76,302	47,104
Interest rate related contracts				
One year or less	560,000	2,833	3,633	772
Over one year to five years	2,780,000	53,963	117,663	24,883
Over five years	-	-	-	-
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	7,994	-	3,990	3,990
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	15,441	-	3,088	3,088
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	623,102	-	-	-
Total	**9,600,206**	**113,741**	**348,642**	**171,608**

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

The Bank **As at 30 June 2020** **Description**	**Principal Amount** **RM'000**	**Positive Fair Value of Derivative Contracts** **RM'000**	**Credit Equivalent Amount** **RM'000**	**Risk Weighted Assets** **RM'000**
Transaction related contingent Items	89,106	-	32,178	32,178
Foreign exchange related contracts				
One year or less	4,648,104	42,922	111,788	59,593
Over one year to five years	876,459	13,097	76,302	47,104
Over five years	-	-	-	-
Interest rate related contracts				
One year or less	560,000	2,833	3,633	772
Over one year to five years	2,780,000	53,963	117,663	24,883
Over five years	-	-	-	-
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	7,994	-	3,990	3,990
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	15,441	-	3,088	3,088
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	623,102	-	-	-
Total	**9,600,206**	**112,815**	**348,642**	**171,608**

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

The Group **As at 31 December 2019**	**Principal Amount**	**Positive Fair Value of Derivative Contracts**	**Credit Equivalent Amount**	**Risk Weighted Assets**
Description	**RM'000**	**RM'000**	**RM'000**	**RM'000**
Transaction related contingent Items	91,106	-	33,178	33,178
Forward Asset Purchases	-	-	-	-
Foreign exchange related contracts				
One year or less	3,407,478	24,556	73,505	35,208
Over one year to five years	720,391	12,686	58,953	35,465
Interest rate related contracts				
One year or less	850,000	565	1,915	495
Over one year to five years	2,230,000	13,719	71,219	15,804
Over five years	30,000	1,057	2,557	511
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	3,361	-	1,677	1,677
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	13,721	-	2,744	2,737
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	507,889	-	-	-
Total	**7,853,946**	**52,583**	**245,748**	**125,075**

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

The Bank **As at 31 December 2019** **Description**	**Principal Amount RM'000**	**Positive Fair Value of Derivative Contracts RM'000**	**Credit Equivalent Amount RM'000**	**Risk Weighted Assets RM'000**
Transaction related contingent Items	91,106	-	33,178	33,178
Forward Asset Purchases	-	-	-	-
Foreign exchange related contracts				
One year or less	3,407,478	23,558	73,505	35,208
Over one year to five years	720,391	12,686	58,953	35,465
Interest rate related contracts				
One year or less	850,000	565	1,915	495
Over one year to five years	2,230,000	13,719	71,219	15,804
Over five years	30,000	1,057	2,557	511
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	3,361	-	1,677	1,677
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	13,721	-	2,744	2,737
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	507,889	-	-	-
Total	**7,853,946**	**51,585**	**245,748**	**125,075**

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 **As at 30 June 2020** **Type of Equity Investments**	**Fair Value** **RM'000**	**Risk Weighted Assets** **RM'000**
Publicly traded	37,697	37,697
Privately held	59,675	59,675
Total	**97,372**	**97,372**

	RM'000
Cumulative realised gains/(losses) from sales and liquidations of equity investments	4,560
Total unrealised gains/(losses) in other comprehensive income	(253)

The Bank **As at 30 June 2020** **Type of Equity Investments**	**Fair Value** **RM'000**	**Risk Weighted Assets** **RM'000**
Publicly traded	114	114
Privately held	24,660	24,660
Total	**24,774**	**24,774**

	RM'000
Cumulative realised gains/(losses) from sales and liquidations of equity investments	4,088
Total unrealised gains/(losses) in other comprehensive income	(383)

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Table 18: Equities under Banking Book (Continued)

The Group **As at 31 December 2019** **Type of Equity Investments**	**Fair Value** **RM'000**	**Risk Weighted Assets** **RM'000**
Publicly traded	37,697	113
Privately held	254,779	254,779
Total	**292,476**	**254,892**

	RM'000
Cumulative realised gains/(losses) from sales and liquidations of equity investments	8,833
Total unrealised gains/(losses) in other comprehensive income	8,149

The Bank **As at 31 December 2019** **Type of Equity Investments**	**Fair Value** **RM'000**	**Risk Weighted Assets** **RM'000**
Publicly traded	113	113
Privately held	223,082	223,082
Total	**223,195**	**223,195**

	RM'000
Cumulative realised gains/(losses) from sales and liquidations of equity investments	6,409
Total unrealised gains/(losses) in other comprehensive income	4,291

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 Increase / (Decrease) in RM'000		The Bank Increase / (Decrease) in RM'000	
As at 30 June 2020	**+100 bps**	**-100 bps**	**+100 bps**	**-100 bps**
***Impact on Earnings**				
MYR	(1,461)	1,461	(1,461)	1,461
USD	(158)	158	(167)	167
SGD	474	(474)	474	(474)
Others	-	-	-	-
Total	**(1,146)**	**1,146**	**(1,155)**	**1,155**
~Impact on Economic Value				
MYR	109,114	(109,114)	109,099	(109,099)
USD	1,351	(1,351)	36	(36)
SGD	698	(698)	698	(698)
Others	-	-	-	-
Total	**111,163**	**(111,163)**	**109,834**	**(109,834)**

	The Group Increase / (Decrease) in RM'000		The Bank Increase / (Decrease) in RM'000	
As at 31 December 2019	**+100 bps**	**-100 bps**	**+100 bps**	**-100 bps**
***Impact on Earnings**				
MYR	(26,233)	26,233	(26,233)	26,233
USD	(2,063)	2,063	(2,089)	2,089
SGD	167	(167)	167	(167)
Others	-	-	-	-
Total	**(28,129)**	**28,129**	**(28,155)**	**28,155**
~Impact on Economic Value				
MYR	245,775	(245,775)	245,752	(245,752)
USD	2,874	(2,874)	1,376	(1,376)
SGD	1,728	(1,728)	1,728	(1,728)
Others	-	-	-	-
Total	**250,377**	**(250,377)**	**248,855**	**(248,855)**

** 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.