

Company No: 197301000792 (14389-U)

Affin Hwang Investment Bank Berhad
(Incorporated in Malaysia)

PILLAR 3 DISCLOSURES
for the financial period ended 30 June 2021

Affin Hwang Investment Bank Berhad

(Incorporated in Malaysia)

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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 2021	Gross exposures	Net exposures	Risk Weighted Assets	Capital requirements	
	RM'000	RM'000	RM'000	RM'000	
(i) Credit risk					
Exposure Class					
<u>On-Balance Sheet Exposures</u>					
Sovereigns/Central Banks	2,779,736	2,779,736	2,075	166	
Banks, Development Financial Institutions ("DFIs") & Multilateral Development Banks ("MDBs")	1,740,188	1,740,188	368,467	29,477	
Insurance Companies, Securities Firms & Fund Managers	62,505	62,505	62,505	5,000	
Corporates	1,562,348	919,545	638,051	51,044	
Regulatory Retail	118,513	4,313	3,820	306	
Other Assets	650,219	650,219	650,183	52,015	
Defaulted Exposures	59,729	41,750	57,420	4,594	
Total for on-balance sheet exposures	6,973,238	6,198,256	1,782,521	142,602	
<u>Off-Balance Sheet Exposures</u>					
Over-the-counter ("OTC") derivatives	377,203	377,203	232,416	18,593	
Off-Balance sheet exposures other than OTC derivatives	103,947	103,947	38,222	3,058	
Total for off-balance sheet exposures	481,150	481,150	270,638	21,651	
Total credit risk exposures	7,454,388	6,679,406	2,053,159	164,253	
(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	Short Position			
	RM'000	RM'000			
Interest rate risk	15,341,922	15,001,028	340,895	214,403	17,152
Foreign currency risk	5,958,799	5,869,099	89,700	126,084	10,087
Equity risk	41,754	149	41,606	114,223	9,138
Option risk	-	-	-	-	-
Total market risk exposures	21,342,475	20,870,276	472,201	454,710	36,377
(iv) Operational risk					
			Risk Weighted Assets	Capital requirements	
			RM'000	RM'000	
Operational risk			1,075,352	86,028	
Total risk-weighted assets and capital requirements			3,583,221	286,658	

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

The Bank

As at 30 June 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	2,776,244	2,776,244	-	-	
Banks, Development Financial Institutions ("DFIs") & Multilateral Development Banks ("MDBs")	1,254,439	1,254,439	266,951	21,356	
Insurance Companies, Securities Firms & Fund Managers	62,505	62,505	62,505	5,000	
Corporates	1,407,185	764,381	494,751	39,580	
Regulatory Retail	118,513	4,313	3,820	306	
Other Assets	342,567	342,567	342,533	27,403	
Defaulted Exposures	59,729	41,750	57,420	4,594	
Total for on-balance sheet exposures	6,021,182	5,246,199	1,227,980	98,239	
<u>Off-Balance Sheet Exposures</u>					
Over-the-counter ("OTC") derivatives	377,203	377,203	232,416	18,593	
Off-Balance sheet exposures other than OTC derivatives	103,947	103,947	38,222	3,058	
Total for off-balance sheet exposures	481,150	481,150	270,638	21,651	
Total credit risk exposures	6,502,332	5,727,349	1,498,618	119,890	
(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	Short Position			
	RM'000	RM'000			
Interest rate risk	15,339,478	14,998,583	340,895	214,404	17,152
Foreign currency risk	5,847,577	5,866,654	(19,077)	54,678	4,374
Equity risk	41,754	149	41,606	114,223	9,138
Option risk	-	-	-	-	-
Total market risk exposures	21,228,809	20,865,386	363,424	383,305	30,664
(iv) Operational risk					
			Risk Weighted Assets	Capital requirements	
			RM'000	RM'000	
Operational risk			507,312	40,585	
Total risk-weighted assets and capital requirements			2,389,235	191,139	

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

The Group

As at 31 December 2020	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	3,523,696	3,523,696	2,075	166	
Banks, Development Financial Institutions ("DFIs") & Multilateral Development Banks ("MDBs")	1,008,159	1,008,158	206,801	16,544	
Insurance Companies, Securities Firms & Fund Managers	5,232	5,232	5,232	419	
Corporates	1,262,367	1,227,174	912,367	72,989	
Regulatory Retail	607,739	5,771	4,329	346	
Other Assets	384,789	384,789	384,752	30,780	
Defaulted Exposures	70,318	70,318	103,399	8,272	
Total for on-balance sheet exposures	6,862,300	6,225,138	1,618,955	129,516	
<u>Off-Balance Sheet Exposures</u>					
Over-the-counter ("OTC") derivatives	389,936	389,936	161,521	12,922	
Off-Balance sheet exposures other than OTC derivatives	38,173	38,173	38,172	3,054	
Total for off-balance sheet exposures	428,109	428,109	199,693	15,976	
Total credit risk exposures	7,290,409	6,653,247	1,818,648	145,492	
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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	11,351,547	11,346,780	4,767	127,911	10,233
Foreign currency risk	3,897,207	3,906,077	(8,870)	37,326	2,986
Equity risk	110,998	404	110,594	304,472	24,358
Option risk	17,792	-	17,792	24,464	1,957
Total market risk exposures	15,377,544	15,253,261	124,283	494,173	39,534
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(iv) Operational risk			Risk Weighted Assets	Capital requirements	
			RM'000	RM'000	
Operational risk			1,026,536	82,123	
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Total risk-weighted assets and capital requirements			3,339,357	267,149	

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

The Bank

As at 31 December 2020

	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	3,520,204	3,520,204	-	-
Banks, Development Financial Institutions ("DFIs") & Multilateral Development Banks ("MDBs")	540,605	540,605	108,225	8,658
Insurance Companies, Securities Firms & Fund Managers	5,232	5,232	5,232	419
Corporates	1,115,037	1,079,843	776,906	62,152
Regulatory Retail	607,739	5,771	4,329	346
Other Assets	89,639	89,639	89,605	7,168
Defaulted Exposures	70,318	70,318	103,399	8,272
Total for on-balance sheet exposures	5,948,774	5,311,612	1,087,696	87,015
<u>Off-Balance Sheet Exposures</u>				
Over-the-counter ("OTC") derivatives	389,936	389,936	161,521	12,922
Off-Balance sheet exposures other than OTC derivatives	38,173	38,173	38,172	3,054
Total for off-balance sheet exposures	428,109	428,109	199,693	15,976
Total credit risk exposures	6,376,883	5,739,721	1,287,389	102,991

(ii) Large exposures risk requirements

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(iii) Market risk

	Gross exposures		Net exposures RM'000	Risk Weighted Assets RM'000	Capital requirements RM'000
	RM'000				
	Long Position RM'000	Short Position RM'000			
Interest rate risk	11,251,519	11,249,133	2,386	124,757	9,981
Foreign currency risk	3,802,134	3,818,314	(16,180)	38,602	3,088
Equity risk	110,941	404	110,546	304,308	24,345
Option risk	17,792	-	17,792	24,464	1,957
Total market risk exposures	15,182,386	15,067,851	114,544	492,131	39,371

(iv) Operational risk

	Risk Weighted Assets RM'000	Capital requirements RM'000
Operational risk	509,161	40,733

Total risk-weighted assets and capital requirements

2,288,681 **183,095**

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Table 2: Constituents of Eligible Capital and Capital Adequacy Ratios

	The Group		The Bank	
	30.06.2021 RM'000	31.12.2020 RM'000	30.06.2021 RM'000	31.12.2020 RM'000
Common Equity Tier (CET) 1 Capital :				
Share capital	999,800	999,800	999,800	999,800
Other reserves	(65,909)	(65,909)	-	-
Foreign exchange reserves	(205)	(205)	-	-
Retained profits	587,596	580,490	591,987	521,880
Unrealised gains on FVOCI instruments	(6,829)	76,991	(6,884)	76,936
	<u>1,514,453</u>	<u>1,591,167</u>	<u>1,584,903</u>	<u>1,598,616</u>
Less : Regulatory adjustment				
Goodwill and other Intangible assets	(324,181)	(324,861)	(314,994)	(315,375)
Investment in associates/subsidiaries	(4,108)	(4,108)	(133,184)	(133,184)
Regulatory reserve	(10,578)	(10,972)	(10,578)	(10,972)
55% of cumulative gains on FVOCI instruments	-	(42,345)	-	(42,315)
Deferred tax assets	(66,461)	(46,205)	(53,082)	(29,713)
Other CET1 regulatory adjustments specified by BNM	13,835	10,063	13,637	10,000
Total CET 1 Capital	<u>1,122,960</u>	<u>1,172,739</u>	<u>1,086,702</u>	<u>1,077,057</u>
Additional Tier 1 Capital				
Qualifying non-controlling interests	32,458	31,015	-	-
Tier 1 Capital	<u>1,155,418</u>	<u>1,203,754</u>	<u>1,086,702</u>	<u>1,077,057</u>
Tier 2 capital				
Qualifying loss provisions	13,492	13,886	13,466	13,860
Total Tier 2 capital	<u>13,492</u>	<u>13,886</u>	<u>13,466</u>	<u>13,860</u>
Total Capital				
	<u>1,168,910</u>	<u>1,217,640</u>	<u>1,100,168</u>	<u>1,090,917</u>
Proposed dividends	<u>100,000</u>	<u>35,000</u>	<u>100,000</u>	<u>35,000</u>
Capital Ratio				
<u>With transitional arrangements:</u>				
CET 1 capital ratio	31.339%	35.119%	45.483%	47.060%
Tier 1 capital ratio	32.245%	36.047%	45.483%	47.060%
Total capital ratio	32.622%	36.463%	46.047%	47.666%
CET 1 capital ratio (net of proposed dividends)	28.549%	34.071%	41.298%	45.531%
Tier 1 capital ratio (net of proposed dividends)	29.454%	34.999%	41.298%	45.531%
Total capital ratio (net of proposed dividends)	29.831%	35.415%	41.861%	46.136%
<u>Before transitional arrangements:</u>				
CET 1 capital ratio	30.953%	34.817%	44.912%	46.623%
Tier 1 capital ratio	31.859%	35.746%	44.912%	46.623%
Total capital ratio	32.575%	36.427%	45.697%	47.326%
CET 1 capital ratio (net of proposed dividends)	28.163%	33.769%	40.727%	45.094%
Tier 1 capital ratio (net of proposed dividends)	29.068%	34.698%	40.727%	45.094%
Total capital ratio (net of proposed dividends)	29.785%	35.379%	41.511%	45.797%
Credit risk	2,053,159	1,818,648	1,498,618	1,287,389
Market risk	454,710	494,173	383,305	492,131
Operational risk	1,075,352	1,026,536	507,312	509,161
Total RWA	<u>3,583,221</u>	<u>3,339,357</u>	<u>2,389,235</u>	<u>2,288,681</u>

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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 2021	Malaysia	Other Countries	Total
Exposure Class	RM'000	RM'000	RM'000
<u>On-Balance Sheet Exposures</u>			
Sovereign / Central Banks	2,776,244	3,492	2,779,736
Banks, DFIs & MDBs	1,730,655	9,533	1,740,188
Insurance Companies, Securities Firms & Fund Managers	62,505	-	62,505
Corporates	1,503,801	58,547	1,562,348
Regulatory Retail	118,513	-	118,513
Other assets	650,219	-	650,219
Defaulted Exposures	59,729	-	59,729
Total On-Balance Sheet Exposures	6,901,666	71,572	6,973,238
<u>Off-Balance Sheet Exposures</u>			
OTC Derivatives	377,201	2	377,203
Off-Balance sheet exposures other than OTC derivatives	103,947	-	103,947
Total Off-Balance Sheet Exposures	481,148	2	481,150
Total Gross Credit Exposures	7,382,814	71,574	7,454,388
The Bank			
As at 30 June 2021	Malaysia	Other Countries	Total
Exposure Class	RM'000	RM'000	RM'000
<u>On-Balance Sheet Exposures</u>			
Sovereign / Central Banks	2,776,244	-	2,776,244
Banks, DFIs & MDBs	1,254,437	2	1,254,439
Insurance Companies, Securities Firms & Fund Managers	62,505	-	62,505
Corporates	1,380,104	27,081	1,407,185
Regulatory Retail	118,513	-	118,513
Other assets	342,567	-	342,567
Defaulted Exposures	59,729	-	59,729
Total On-Balance Sheet Exposures	5,994,099	27,083	6,021,182
<u>Off-Balance Sheet Exposures</u>			
OTC Derivatives	377,201	2	377,203
Off-Balance sheet exposures other than OTC derivatives	103,947	-	103,947
Total Off-Balance Sheet Exposures	481,148	2	481,150
Total Gross Credit Exposures	6,475,247	27,085	6,502,332

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

The Group			
As at 31 December 2020	Malaysia	Other Countries	Total
Exposure Class	RM'000	RM'000	RM'000
<u>On-Balance Sheet Exposures</u>			
Sovereign / Central Banks	3,520,204	3,492	3,523,696
Banks, DFIs & MDBs	998,626	9,533	1,008,159
Insurance Companies, Securities Firms & Fund Managers	5,232	-	5,232
Corporates	1,206,483	55,884	1,262,367
Regulatory Retail	607,739	-	607,739
Other assets	384,789	-	384,789
Defaulted Exposures	70,318	-	70,318
Total On-Balance Sheet Exposures	6,793,391	68,909	6,862,300
<u>Off-Balance Sheet Exposures</u>			
OTC Derivatives	389,934	2	389,936
Off-Balance sheet exposures other than OTC derivatives	38,173	-	38,173
Total Off-Balance Sheet Exposures	428,107	2	428,109
Total Gross Credit Exposures	7,221,498	68,911	7,290,409
The Bank			
As at 31 December 2020	Malaysia	Other Countries	Total
Exposure Class	RM'000	RM'000	RM'000
<u>On-Balance Sheet Exposures</u>			
Sovereign / Central Banks	3,520,204	-	3,520,204
Banks, DFIs & MDBs	540,603	2	540,605
Insurance Companies, Securities Firms & Fund Managers	5,232	-	5,232
Corporates	1,090,619	24,418	1,115,037
Regulatory Retail	607,739	-	607,739
Other assets	89,639	-	89,639
Defaulted Exposures	70,318	-	70,318
Total On-Balance Sheet Exposures	5,924,354	24,420	5,948,774
<u>Off-Balance Sheet Exposures</u>			
OTC Derivatives	389,934	2	389,936
Off-Balance sheet exposures other than OTC derivatives	38,173	-	38,173
Total Off-Balance Sheet Exposures	428,107	2	428,109
Total Gross Credit Exposures	6,352,461	24,422	6,376,883

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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	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
As at 30 June 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	RM'000
<u>On-Balance Sheet Exposures</u>													
Sovereign/Central Banks	-	-	-	52,679	180,333	-	284,796	2,052,550	-	199,883	-	9,495	2,779,736
Banks, DFIs & MDBs	-	-	-	-	-	-	-	1,740,188	-	-	-	-	1,740,188
Insurance Companies, Securities Firms & Fund Managers	-	-	-	-	-	-	-	62,505	-	-	-	-	62,505
Corporates	59,497	862	36,628	109,957	146,020	112,666	86,146	445,251	166,004	7,800	315,840	75,677	1,562,348
Regulatory Retail	-	-	-	-	-	1,167	-	1,489	-	5	115,852	-	118,513
Other assets	-	-	-	-	-	-	-	25,319	-	192,349	-	432,551	650,219
Defaulted Exposures	-	-	2,078	-	36,545	-	3,127	-	17,979	-	-	-	59,729
Total On-Balance Sheet Exposures	59,497	862	38,706	162,636	362,898	113,833	374,069	4,327,302	183,983	400,037	431,692	517,723	6,973,238
<u>Off-Balance Sheet Exposures</u>													
OTC Derivatives	-	-	-	-	-	-	-	377,203	-	-	-	-	377,203
Off-Balance sheet exposures other than OTC derivatives	-	-	10,000	-	26,464	191	1,500	60,560	-	-	5,232	-	103,947
Total Off-Balance Sheet Exposures	-	-	10,000	-	26,464	191	1,500	437,763	-	-	5,232	-	481,150
Total Gross Credit Exposures	59,497	862	48,706	162,636	389,362	114,024	375,569	4,765,065	183,983	400,037	436,924	517,723	7,454,388

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

The Bank	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
As at 30 June 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	RM'000
<u>On-Balance Sheet Exposures</u>													
Sovereign/Central Banks	-	-	-	52,679	180,333	-	284,796	2,049,058	-	199,883	-	9,495	2,776,244
Banks, DFIs & MDBs	-	-	-	-	-	-	-	1,254,439	-	-	-	-	1,254,439
Insurance Companies, Securities													
Firms & Fund Managers	-	-	-	-	-	-	-	62,505	-	-	-	-	62,505
Corporates	59,497	-	33,233	98,490	142,203	112,666	80,033	322,363	159,383	7,800	315,840	75,677	1,407,185
Regulatory Retail	-	-	-	-	-	1,167	-	1,489	-	5	115,852	-	118,513
Other assets	-	-	-	-	-	-	-	25,319	-	192,349	-	124,899	342,567
Defaulted Exposures	-	-	2,078	-	36,545	-	3,127	-	17,979	-	-	-	59,729
Total On-Balance Sheet Exposures	59,497	-	35,311	151,169	359,081	113,833	367,956	3,715,173	177,362	400,037	431,692	210,071	6,021,182
<u>Off-Balance Sheet Exposures</u>													
OTC Derivatives	-	-	-	-	-	-	-	377,203	-	-	-	-	377,203
Off-Balance sheet exposures other than OTC derivatives	-	-	10,000	-	26,464	191	1,500	60,560	-	-	5,232	-	103,947
Total Off-Balance Sheet Exposures	-	-	10,000	-	26,464	191	1,500	437,763	-	-	5,232	-	481,150
Total Gross Credit Exposures	59,497	-	45,311	151,169	385,545	114,024	369,456	4,152,936	177,362	400,037	436,924	210,071	6,502,332

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

The Group	Primary	Mining and	Manufacturing	Electricity, Gas and	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 2020	Agriculture	Quarrying	(including Agro- based)	Water Supply									
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
<u>On-Balance Sheet Exposures</u>													
Sovereign/Central Banks	-	-	-	26,957	185,071	-	313,701	2,380,312	-	434,000	-	183,655	3,523,696
Banks, DFIs & MDBs	-	-	-	-	-	-	-	1,008,159	-	-	-	-	1,008,159
Insurance Companies, Securities Firms & Fund Managers	-	-	-	-	-	-	-	5,232	-	-	-	-	5,232
Corporates	68,683	862	36,724	88,865	133,232	115,061	84,089	468,170	63,123	41,812	48,156	113,590	1,262,367
Regulatory Retail	-	-	-	-	4,911	146	29,603	192,157	64,582	9,616	306,724	-	607,739
Other assets	-	-	-	-	-	-	-	-	-	-	-	384,789	384,789
Defaulted Exposures	-	-	-	-	36,545	-	7,747	2,077	23,949	-	-	-	70,318
Total On-Balance Sheet Exposures	68,683	862	36,724	115,822	359,759	115,207	435,140	4,056,107	151,654	485,428	354,880	682,034	6,862,300
<u>Off-Balance Sheet Exposures</u>													
OTC Derivatives	-	-	-	-	-	-	-	389,936	-	-	-	-	389,936
Off-Balance sheet exposures other than OTC derivatives	-	-	9,400	1,000	22,618	289	600	113	-	-	4,153	-	38,173
Total Off-Balance Sheet Exposures	-	-	9,400	1,000	22,618	289	600	390,049	-	-	4,153	-	428,109
Total Gross Credit Exposures	68,683	862	46,124	116,822	382,377	115,496	435,740	4,446,156	151,654	485,428	359,033	682,034	7,290,409

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

The Bank				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 2020	Primary Agriculture	Mining and Quarrying	Manufacturing (including Agro- based)	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
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
<u>On-Balance Sheet Exposures</u>													
Sovereign/Central Banks	-	-	-	26,957	185,071	-	313,701	2,376,820	-	434,000	-	183,655	3,520,204
Banks, DFIs & MDBs	-	-	-	-	-	-	-	540,605	-	-	-	-	540,605
Insurance Companies, Securities													
Firms & Fund Managers	-	-	-	-	-	-	-	5,232	-	-	-	-	5,232
Corporates	68,683	-	33,329	77,398	129,415	115,061	77,976	353,115	56,502	41,812	48,156	113,590	1,115,037
Regulatory Retail	-	-	-	-	4,911	146	29,603	192,157	64,582	9,616	306,724	-	607,739
Other assets	-	-	-	-	-	-	-	-	-	-	-	89,639	89,639
Defaulted Exposures	-	-	-	-	36,545	-	7,747	2,077	23,949	-	-	-	70,318
Total On-Balance Sheet Exposures	68,683	-	33,329	104,355	355,942	115,207	429,027	3,470,006	145,033	485,428	354,880	386,884	5,948,774
<u>Off-Balance Sheet Exposures</u>													
OTC Derivatives	-	-	-	-	-	-	-	389,936	-	-	-	-	389,936
Off-Balance sheet exposures other than OTC derivatives	-	-	9,400	1,000	22,618	289	600	113	-	-	4,153	-	38,173
Total Off-Balance Sheet Exposures	-	-	9,400	1,000	22,618	289	600	390,049	-	-	4,153	-	428,109
Total Gross Credit Exposures	68,683	-	42,729	105,355	378,560	115,496	429,627	3,860,055	145,033	485,428	359,033	386,884	6,376,883

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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 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	117,259	1,150,693	1,502,289	9,495	2,779,736
Banks, DFIs & MDBs	1,689,103	45,301	5,784	-	1,740,188
Insurance Companies, Securities Firms & Fund Managers	61,916	589	-	-	62,505
Corporates	822,997	538,573	89,193	111,585	1,562,348
Regulatory Retail	113,432	5,081	-	-	118,513
Other assets	-	-	-	650,219	650,219
Defaulted Exposures	5,205	17,979	36,545	-	59,729
Total On-Balance Sheet Exposures	2,809,912	1,758,216	1,633,811	771,299	6,973,238
<u>Off-Balance Sheet Exposures</u>					
OTC Derivatives	234,569	142,634	-	-	377,203
Off-Balance sheet exposures other than OTC derivatives	31,853	72,094	-	-	103,947
Total Off-Balance Sheet Exposures	266,422	214,728	-	-	481,150
Total Gross Credit Exposures	3,076,334	1,972,944	1,633,811	771,299	7,454,388

The Bank

As at 30 June 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	117,259	1,149,806	1,499,684	9,495	2,776,244
Banks, DFIs & MDBs	1,213,754	40,685	-	-	1,254,439
Insurance Companies, Securities Firms & Fund Managers	61,916	589	-	-	62,505
Corporates	821,366	523,316	62,503	-	1,407,185
Regulatory Retail	113,432	5,081	-	-	118,513
Other assets	-	-	-	342,567	342,567
Defaulted Exposures	5,205	17,979	36,545	-	59,729
Total On-Balance Sheet Exposures	2,332,932	1,737,456	1,598,732	352,062	6,021,182
<u>Off-Balance Sheet Exposures</u>					
OTC Derivatives	234,569	142,634	-	-	377,203
Off-Balance sheet exposures other than OTC derivatives	31,853	72,094	-	-	103,947
Total Off-Balance Sheet Exposures	266,422	214,728	-	-	481,150
Total Gross Credit Exposures	2,599,354	1,952,184	1,598,732	352,062	6,502,332

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

The Group

As at 31 December 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
<u>On-Balance Sheet Exposures</u>					
Sovereign/Central Banks	250,445	997,925	2,256,042	19,284	3,523,696
Banks, DFIs & MDBs	935,691	66,684	5,784	-	1,008,159
Insurance Companies, Securities Firms & Fund Managers	5,232	-	-	-	5,232
Corporates	232,772	614,472	88,649	326,474	1,262,367
Regulatory Retail	601,800	2,467	3,472	-	607,739
Other assets	-	-	-	384,789	384,789
Defaulted Exposures	5,090	7,747	57,481	-	70,318
Total On-Balance Sheet Exposures	2,031,030	1,689,295	2,411,428	730,547	6,862,300
<u>Off-Balance Sheet Exposures</u>					
OTC Derivatives	204,598	185,338	-	-	389,936
Off-Balance sheet exposures other than OTC derivatives	35,421	2,752	-	-	38,173
Total Off-Balance Sheet Exposures	240,019	188,090	-	-	428,109
Total Gross Credit Exposures	2,271,049	1,877,385	2,411,428	730,547	7,290,409

The Bank

As at 31 December 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
<u>On-Balance Sheet Exposures</u>					
Sovereign/Central Banks	250,445	997,038	2,253,437	19,284	3,520,204
Banks, DFIs & MDBs	478,537	62,068	-	-	540,605
Insurance Firms, Securities Firms & Fund Managers	5,232	-	-	-	5,232
Corporates	231,141	599,215	61,959	222,722	1,115,037
Regulatory Retail	601,800	2,467	3,472	-	607,739
Other assets	-	-	-	89,639	89,639
Defaulted Exposures	5,090	7,747	57,481	-	70,318
Total On-Balance Sheet Exposures	1,572,245	1,668,535	2,376,349	331,645	5,948,774
<u>Off-Balance Sheet Exposures</u>					
OTC Derivatives	204,598	185,338	-	-	389,936
Off-Balance sheet exposures other than OTC derivatives	35,421	2,752	-	-	38,173
Total Off-Balance Sheet Exposures	240,019	188,090	-	-	428,109
Total Gross Credit Exposures	1,812,264	1,856,625	2,376,349	331,645	6,376,883

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- (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 ----- >						
The Group and The Bank	<u>Past Due But Not Credit-impaired</u>		<u>Impaired</u>		Total RM'000	Written-off RM'000
	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		
As at 30 June 2021						
By Sector						
Mining and Quarrying	-	-	2,364	2,364	-	
Manufacturing (including Agro-based)	-	-	7,034	7,034	-	
Construction	-	-	36,545	36,545	-	
Transport, Storage and Communication	-	-	6,255	6,255	-	
Real Estate	-	-	34,740	34,740	-	
Education, Health and Others	-	-	-	-	-	
Total	-	-	86,938	86,938	-	

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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) ----- >				
	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	Written-off RM'000
As at 30 June 2021					
By Sector					
Primary Agriculture	176	-	-	176	-
Mining and Quarrying	-	-	2,364	2,364	-
Manufacturing (including Agro-based)	-	6,467	7,034	13,501	-
Construction	432	-	-	432	-
Wholesale, Retail Trade, Restaurants and Hotels	-	1,873	-	1,873	-
Transport, Storage and Communication	58	4,755	3,128	7,941	-
Finance, Insurance and Business Activities	34	-	-	34	-
Real Estate	235	-	16,761	16,996	-
Education, Health and Others	2	-	-	2	-
Household	551	-	-	551	-
Total	1,488	13,095	29,287	43,870	-

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Table 6: Past Due and Impaired 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	Lifetime ECL non Credit Impaired	Lifetime ECL Credit Impaired		
As at 31 December 2020	Stage 1	Stage 2	Stage 3	Total	Written-off
By Sector	RM'000	RM'000	RM'000	RM'000	RM'000
Mining and Quarrying	-	-	2,369	2,369	-
Manufacturing (including Agro-based)	-	-	7,369	7,369	-
Construction	-	-	36,545	36,545	-
Transport, Storage and Communication	-	-	7,920	7,920	-
Real Estate	-	-	35,089	35,089	-
Education, Health and Others	-	-	-	-	(20,626)
Total	-	-	89,292	89,292	(20,626)

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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) ----- >				
	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	Written-off RM'000
As at 31 December 2020					
By Sector					
Primary Agriculture	195	-	-	195	-
Mining and Quarrying	-	-	2,369	2,369	-
Manufacturing (including Agro-based)	-	3,467	7,369	10,836	-
Construction	423	-	-	423	-
Wholesale, Retail Trade, Restaurants and Hotels	748	-	-	748	-
Transport, Storage and Communication	47	4,676	174	4,897	-
Finance, Insurance and Business Activities	39	-	-	39	-
Real Estate	231	7	11,140	11,378	-
Education, Health and Others	2	-	-	2	(20,626)
Household	96	-	-	96	-
Total	1,781	8,150	21,052	30,983	(20,626)

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- (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 ----- >						
The Group and The Bank	<u>Past Due But Not Credit-impaired</u>		<u>Impaired</u>		Total	Written-off
	12 Month ECL	Lifetime ECL non	Lifetime ECL			
	Stage 1	Credit Impaired	Credit Impaired	Stage 3		
As at 30 June 2021	RM'000	RM'000	RM'000	RM'000		
By Geographic Distribution						
Malaysia	-	-	86,938	86,938	-	-
Other Countries	-	-	-	-	-	-
Total	-	-	86,938	86,938	-	-

< ----- Expected Credit Losses (ECL) ----- >						
The Group and The Bank	Lifetime ECL non		Lifetime ECL		Total	Written-off
	12 Month ECL	Credit Impaired	Credit Impaired			
	Stage 1	Stage 2	Stage 3	Stage 3		
As at 30 June 2021	RM'000	RM'000	RM'000	RM'000		
By Geographical Distribution						
Malaysia	1,488	13,095	29,287	43,870	-	-
Other Countries	-	-	-	-	-	-
Total	1,488	13,095	29,287	43,870	-	-

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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 ----- >

The Group and The Bank	<u>Past Due But Not Credit-impaired</u>		<u>Impaired</u>	Total	Written-off
	12 Month ECL	Lifetime ECL non Credit Impaired	Lifetime ECL Credit Impaired		
As at 31 December 2020	Stage 1	Stage 2	Stage 3		
By Geographical Distribution	RM'000	RM'000	RM'000	RM'000	
Malaysia	-	-	89,292	89,292	(20,626)
Other Countries	-	-	-	-	-
Total	-	-	89,292	89,292	(20,626)

< ----- Expected Credit Losses (ECL) ----- >

The Group and The Bank	Lifetime ECL non Credit Impaired		Lifetime ECL Credit Impaired	Total	Written-off
	12 Month ECL	Stage 2	Stage 3		
As at 31 December 2020	Stage 1	Stage 2	Stage 3		
By Geographical Distribution	RM'000	RM'000	RM'000	RM'000	
Malaysia	1,781	8,150	21,052	30,983	(20,626)
Other Countries	-	-	-	-	-
Total	1,781	8,150	21,052	30,983	(20,626)

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(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 ECL	Lifetime ECL non Credit Impaired	Lifetime ECL Credit Impaired
	Total	Stage 1	Stage 2	Stage 3
	30.06.2021	30.06.2021	30.06.2021	30.06.2021
	RM'000	RM'000	RM'000	RM'000
Expected credit loss				
At beginning of the financial year	30,983	1,781	8,150	21,052
Total transfer between stages	-	(741)	741	-
Loans/Financing derecognised during the financial year (other than write-offs)	(68)	(65)	-	(3)
New loans/financing originated or purchased	35	35	-	-
Changes due to change in credit risk	12,766	478	4,050	8,238
Changes in models/risk parameters	-	-	-	-
Write-off	-	-	-	-
Other adjustments:				
- Foreign exchange and other adjustments	154	-	154	-
At the end of the financial year	43,870	1,488	13,095	29,287

The Group and the Bank

		12 months ECL	Lifetime ECL non Credit Impaired	Lifetime ECL Credit Impaired
	Total	Stage 1	Stage 2	Stage 3
	31.12.2020	31.12.2020	31.12.2020	31.12.2020
	RM'000	RM'000	RM'000	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)	(319)	(143)	(27)	(149)
New loans/financing originated or purchased	43	43	-	-
Changes due to change in credit risk	34,514	(321)	6,684	28,151
Changes in models/risk parameters	47	47	-	-
Write-off	(20,626)	-	-	(20,626)
Other adjustments:				
- Foreign exchange and other adjustments	(186)	32	(218)	-
At the end of the financial year	30,983	1,781	8,150	21,052

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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

The Group	Exposure after netting and credit risk mitigation										Total Exposures after Netting & Credit Risk Mitigation	Total Risk Weighted Assets
	Sovereign / Central Banks	Banks, DFIs & MDBs	Insurance Companies, Securities Firms & Fund Managers	Regulatory Corporates	Regulatory Retail	Other Assets	Default (On Balance Sheet)	OTC Derivatives	Off-Balance sheet exposures other than OTC derivatives			
As at 30 June 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
Risk Weights												
0%	2,776,244	-	-	-	-	36	-	-	35,000		2,811,280	-
20%	1,771	1,676,245	-	327,804	-	-	-	117,682	30,000		2,153,502	430,700
50%	-	61,449	-	50,219	-	-	5,205	101,283	-		218,156	109,078
75%	-	-	-	-	5,094	-	-	-	343		5,437	4,078
100%	1,721	2,494	62,505	547,381	-	650,183	-	158,238	31,964		1,454,486	1,454,486
150%	-	-	-	-	-	-	36,545	-	-		36,545	54,817
Total	2,779,736	1,740,188	62,505	925,404	5,094	650,219	41,750	377,203	97,307		6,679,406	2,053,159
Deduction from total capital	-	-	-	-	-	4,108	-	-	-		4,108	-
Average risk weight												31%

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

Exposure after netting and credit risk mitigation												
The Bank	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	Total Risk Weighted Assets
As at 30 June 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
Risk Weights												
0%	2,776,244	-	-	-	-	-	33	-	-	35,000	2,811,277	-
20%	-	1,200,896	-	321,943	-	-	-	117,682	30,000	1,670,521	334,104	
50%	-	53,543	-	35,869	-	-	-	5,205	101,283	195,900	97,950	
75%	-	-	-	-	-	5,094	-	-	-	343	5,437	4,078
100%	-	-	62,505	412,428	-	342,534	-	158,238	31,964	1,007,669	1,007,669	
150%	-	-	-	-	-	-	-	36,545	-	36,545	54,817	
Total	2,776,244	1,254,439	62,505	770,240	5,094	342,567	41,750	377,203	97,307	5,727,349	1,498,618	
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	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	Total Risk Weighted Assets
As at 31 December 2020	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Risk Weights												
0%	3,520,204	-	-	-	-	-	37	-	-	-	3,520,241	-
20%	1,771	995,084	-	358,841	-	-	-	-	283,206	-	1,638,902	327,780
50%	-	10,580	-	55,466	-	-	-	2,078	3,700	-	71,824	35,912
75%	-	-	-	-	-	5,771	-	-	-	6	5,777	4,333
100%	1,721	2,494	5,232	812,867	-	384,752	-	103,030	38,167	-	1,348,263	1,348,263
150%	-	-	-	-	-	-	-	68,240	-	-	68,240	102,360
Total	3,523,696	1,008,158	5,232	1,227,174	5,771	384,789	70,318	389,936	38,173	6,653,247	1,818,648	
Deduction from total capital	-	-	-	-	-	-	4,108	-	-	-	4,108	-
Average risk weight												27%

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

Exposure after netting and credit risk mitigation												
The Bank	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	Total Risk Weighted Assets
As at 31 December 2020	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Risk Weights												
0%	3,520,204	-	-	-	-	-	34	-	-	-	3,520,238	-
20%	-	540,258	-	352,974	-	-	-	283,206	-	-	1,176,438	235,288
50%	-	347	-	41,115	-	-	-	2,078	3,700	-	47,240	23,620
75%	-	-	-	-	-	5,771	-	-	-	6	5,777	4,333
100%	-	-	5,232	685,754	-	-	89,605	-	103,030	38,167	921,788	921,788
150%	-	-	-	-	-	-	-	68,240	-	-	68,240	102,360
Total	3,520,204	540,605	5,232	1,079,843	5,771	89,639	70,318	389,936	38,173	5,739,721	1,287,389	
Deduction from total capital	-	-	-	-	-	-	133,184	-	-	-	133,184	-
Average risk weight												22%

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(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%

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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 As at 30 June 2021 Risk Weights	Rated					Risk Weighted Allocation Preferential / Special Risk Weight			Unrated					Total RM'000
	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	
Categories of Exposure														
<u>On and Off-Balance Sheet Exposures</u>														
Sovereign and Central Banks	-	1,771	-	1,721	-	2,811,244	-	-	-	-	-	-	-	2,814,736
Banks, DFIs and MDBs	-	1,773,651	183,008	865	-	-	-	-	-	-	-	1,629	-	1,959,153
<u>Credit Exposures (using Corporate Risk Weights)</u>														
Insurance Companies, Securities	-	-	-	-	-	-	-	-	-	-	-	220,743	-	220,743
Firms & Fund Managers	-	-	-	-	-	-	-	-	-	-	-	220,743	-	220,743
Corporates	-	357,802	50,219	21,890	-	-	-	-	-	-	-	1,200,259	-	1,630,170
Regulatory Retail	-	-	-	-	-	-	-	-	-	-	119,638	-	-	119,638
Other Assets	-	-	-	-	-	33	-	-	-	-	-	650,186	-	650,219
Defaulted Exposures	-	-	-	-	-	-	-	-	-	5,205	-	17,979	36,545	59,729
Total	-	2,133,224	233,227	24,476	-	2,811,277	-	-	-	5,205	119,638	2,090,796	36,545	7,454,388

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

The Bank As at 30 June 2021 Risk Weights	Rated					Risk Weighted Allocation Preferential / Special Risk Weight			Unrated					Total RM'000	
	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		
Categories of Exposure															
<u>On and Off-Balance Sheet Exposures</u>															
Sovereign and Central Banks	-	-	-	-	-	2,811,244	-	-	-	-	-	-	-	-	2,811,244
Banks, DFIs and MDBs	-	1,298,302	175,102	-	-	-	-	-	-	-	-	-	-	-	1,473,404
<u>Credit Exposures (using Corporate Risk Weights)</u>															
Insurance Companies, Securities Firms & Fund Managers	-	-	-	-	-	-	-	-	-	-	-	220,743	-	-	220,743
Corporates	-	351,943	35,869	-	-	-	-	-	-	-	-	1,087,195	-	-	1,475,007
Regulatory Retail	-	-	-	-	-	-	-	-	-	-	119,638	-	-	-	119,638
Other Assets	-	-	-	-	-	33	-	-	-	-	-	342,534	-	-	342,567
Defaulted Exposures	-	-	-	-	-	-	-	-	-	5,205	-	17,979	36,545	-	59,729
Total	-	1,650,245	210,971	-	-	2,811,277	-	-	-	5,205	119,638	1,668,451	36,545	-	6,502,332

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

The Group As at 31 December 2020 Risk Weights	Rated					Risk Weighted Allocation Preferential / Special Risk Weight			Unrated					Total RM'000
	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	
Categories of Exposure														
<u>On and Off-Balance Sheet Exposures</u>														
Sovereign and Central Banks	-	-	-	-	-	3,520,204	1,771	1,721	-	-	-	-	-	3,523,696
Banks, DFIs and MDBs	-	1,278,291	14,280	865	-	-	-	-	-	-	-	1,629	-	1,295,065
<u>Credit Exposures (using Corporate Risk Weights)</u>														
Insurance Companies, Securities Firms & Fund Managers	-	-	-	-	-	-	-	-	-	-	-	15,243	-	15,243
Corporates	-	358,842	55,465	21,890	-	-	-	-	-	-	3,738	953,618	-	1,393,553
Regulatory Retail	-	-	-	-	-	-	-	-	-	-	607,745	-	-	607,745
Other Assets	-	-	-	-	-	37	-	-	-	-	-	384,752	-	384,789
Defaulted Exposures	-	-	-	-	-	-	-	-	-	2,078	-	-	68,240	70,318
Total	-	1,637,133	69,745	22,755	-	3,520,241	1,771	1,721	-	2,078	611,483	1,355,242	68,240	7,290,409

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

The Bank As at 31 December 2020 Risk Weights	Rated					Risk Weighted Allocation Preferential / Special Risk Weight			Unrated					Total RM'000	
	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		
Categories of Exposure															
<u>On and Off-Balance Sheet Exposures</u>															
Sovereign and Central Banks	-	-	-	-	-	3,520,204	-	-	-	-	-	-	-	-	3,520,204
Banks, DFIs and MDBs	-	823,464	4,047	-	-	-	-	-	-	-	-	-	-	-	827,511
<u>Credit Exposures (using Corporate Risk Weights)</u>															
Insurance Companies, Securities Firms & Fund Managers	-	-	-	-	-	-	-	-	-	-	-	15,243	-	-	15,243
Corporates	-	352,974	41,115	-	-	-	-	-	-	-	3,738	848,396	-	-	1,246,223
Regulatory Retail	-	-	-	-	-	-	-	-	-	-	607,745	-	-	-	607,745
Other Assets	-	-	-	-	-	34	-	-	-	-	-	89,605	-	-	89,639
Defaulted Exposures	-	-	-	-	-	-	-	-	-	2,078	-	-	68,240	-	70,318
Total	-	1,176,438	45,162	-	-	3,520,238	-	-	-	2,078	611,483	953,244	68,240	-	6,376,883

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(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	
	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										
	Rated					Preferential / Special Risk Weight			Unrated		Total
	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 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										
	Rated					Preferential / Special Risk Weight			Unrated		Total
	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
As at 31 December 2020											
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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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 2021	RM'000	RM'000	RM'000	RM'000
Exposure Class				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	2,779,736	-	-	-
Banks, DFIs and MDBs	1,740,188	-	-	-
Insurance Companies, Securities Firms & Fund Managers	62,505	-	-	-
Corporates	1,562,348	-	642,803	-
Regulatory Retail	118,513	-	114,200	-
Other assets	650,219	-	-	-
Defaulted exposures	59,729	-	17,979	-
Total On-Balance Sheet Exposures	6,973,238	-	774,982	-
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	377,203	-	-	-
Off-Balance sheet exposures other than OTC derivatives	103,947	-	-	-
Total Off-Balance Sheet Exposures	481,150	-	-	-
Total Gross Credit Exposures	7,454,388	-	774,982	-
The Bank	Exposures before CRM	Exposures Covered by Guarantees	Exposures Covered by Eligible Financial Collateral	Exposures Covered by Other Eligible Collateral
As at 30 June 2021	RM'000	RM'000	RM'000	RM'000
Exposure Class				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	2,776,244	-	-	-
Banks, DFIs and MDBs	1,254,439	-	-	-
Insurance Companies, Securities Firms & Fund Managers	62,505	-	-	-
Corporates	1,407,185	-	642,804	-
Regulatory Retail	118,513	-	114,200	-
Other assets	342,567	-	-	-
Defaulted exposures	59,729	-	17,979	-
Total On-Balance Sheet Exposures	6,021,182	-	774,983	-
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	377,203	-	-	-
Off-Balance sheet exposures other than OTC derivatives	103,947	-	-	-
Total Off-Balance Sheet Exposures	481,150	-	-	-
Total Gross Credit Exposures	6,502,332	-	774,983	-

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

The Group	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
As at 31 December 2020				
Exposure Class				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	3,523,696	-	-	-
Banks, DFIs and MDBs	1,008,159	-	-	-
Insurance Companies, Securities Firms & Fund Managers	5,232	-	-	-
Corporates	1,262,367	-	35,194	-
Regulatory Retail	607,739	-	601,968	-
Other assets	384,789	-	-	-
Defaulted exposures	70,318	-	-	-
Total On-Balance Sheet Exposures	6,862,300	-	637,162	-
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	389,936	-	-	-
Off-Balance sheet exposures other than OTC derivatives	38,173	-	-	-
Total Off-Balance Sheet Exposures	428,109	-	-	-
Total Gross Credit Exposures	7,290,409	-	637,162	-
The Bank				
As at 31 December 2020				
Exposure Class				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	3,520,204	-	-	-
Banks, DFIs and MDBs	540,605	-	-	-
Insurance Companies, Securities Firms & Fund Managers	5,232	-	-	-
Corporates	1,115,037	-	35,194	-
Regulatory Retail	607,739	-	601,968	-
Other assets	89,639	-	-	-
Defaulted exposures	70,318	-	-	-
Total On-Balance Sheet Exposures	5,948,774	-	637,162	-
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	389,936	-	-	-
Off-Balance sheet exposures other than OTC derivatives	38,173	-	-	-
Total Off-Balance Sheet Exposures	428,109	-	-	-
Total Gross Credit Exposures	6,376,883	-	637,162	-

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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	Principal	Positive Fair	Credit	Risk
As at 30 June 2021	Amount	Value of	Equivalent	Weighted
Description	RM'000	Derivative	Amount	Assets
		Contracts	RM'000	RM'000
Transaction related contingent Items	86,606	-	30,928	30,928
Forward Asset Purchases	65,000	-	65,000	6,000
Foreign exchange related contracts				
Less than one year	11,491,225	66,897	230,897	153,203
One year to less than five years	860,362	8,882	70,942	46,256
Interest rate related contracts				
Less than one year	730,000	2,255	3,735	1,363
One year to less than five years	2,210,000	32,329	71,629	31,593
Irrevocable commitments to extend credit				
Maturity less than one year	4,626	-	925	259
Maturity more than one year	14,189	-	7,094	1,036
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	930,500	-	-	-
Total	16,392,508	110,363	481,150	270,638

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

The Bank		Positive Fair Value of	Credit	Risk
As at 30 June 2021	Principal	Derivative	Equivalent	Weighted
Description	Amount	Contracts	Amount	Assets
	RM'000	RM'000	RM'000	RM'000
Transaction related contingent Items	86,606	-	30,928	30,928
Forward Asset Purchases	65,000	-	65,000	6,000
Foreign exchange related contracts				
Less than one year	11,491,225	64,495	230,897	153,203
One year to less than five years	860,362	8,882	70,942	46,256
Interest rate related contracts				
Less than one year	730,000	2,255	3,735	1,363
One year to less than five years	2,210,000	32,329	71,629	31,593
Irrevocable commitments to extend credit				
Maturity less than one year	4,626	-	925	259
Maturity more than one year	14,189	-	7,094	1,036
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	930,500	-	-	-
Total	16,392,508	107,961	481,150	270,638

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

The Group	Principal	Positive Fair	Credit	Risk
As at 31 December 2020	Amount	Value of	Equivalent	Weighted
Description	RM'000	Derivative	Amount	Assets
		Contracts	RM'000	RM'000
Transaction related contingent Items	86,606	-	30,328	30,328
Forward Asset Purchases	-	-	-	-
Foreign exchange related contracts				
Less than one year	7,827,363	96,757	202,934	96,521
One year to less than five years	812,309	12,585	77,673	42,025
Interest rate related contracts				
Less than one year	390,000	930	1,665	333
One year to less than five years	2,550,000	50,064	107,664	22,643
Irrevocable commitments to extend credit				
Maturity less than one year	25,464	-	5,093	5,091
Maturity more than one year	5,569	-	2,752	2,752
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	783,018	-	-	-
Total	12,480,329	160,336	428,109	199,693

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

The Bank	Principal	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk Weighted Assets
As at 31 December 2020	Amount	RM'000	RM'000	RM'000
Description	RM'000	RM'000	RM'000	RM'000
Transaction related contingent Items	86,606	-	30,328	30,328
Forward Asset Purchases	-	-	-	-
Foreign exchange related contracts				
Less than one year	7,827,363	94,329	202,934	96,521
One year to less than five years	812,309	12,585	77,673	42,025
Interest rate related contracts				
Less than one year	390,000	930	1,665	333
One year to less than five years	2,550,000	50,064	107,664	22,643
Irrevocable commitments to extend credit				
Maturity less than one year	25,464	-	5,093	5,091
Maturity more than one year	5,569	-	2,752	2,752
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	783,018	-	-	-
Total	12,480,329	157,908	428,109	199,693

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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 2021	Fair Value	Assets
Type of Equity Investments	RM'000	RM'000
Publicly traded	71,690	71,690
Privately held	256,547	256,547
Total	328,237	328,237

	RM'000
Cumulative realised gains/(losses) from sales and liquidations of equity investments	615
Total unrealised gains/(losses) in other comprehensive income	(3,822)

The Bank		Risk Weighted
As at 30 June 2021	Fair Value	Assets
Type of Equity Investments	RM'000	RM'000
Publicly traded	1,051	1,051
Privately held	216,617	216,617
Total	217,668	217,668

	RM'000
Cumulative realised gains/(losses) from sales and liquidations of equity investments	36
Total unrealised gains/(losses) in other comprehensive income	(5,870)

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Table 18: Equities under Banking Book (Continued)

The Group	Fair Value	Risk Weighted
As at 31 December 2020		Assets
Type of Equity Investments	RM'000	RM'000
Publicly traded	70,752	70,752
Privately held	254,697	254,697
Total	325,449	325,449

	RM'000
Cumulative realised gains/(losses) from sales and liquidations of equity investments	5,892
Total unrealised gains/(losses) in other comprehensive income	3,515

The Bank	Fair Value	Risk Weighted
As at 31 December 2020		Assets
Type of Equity Investments	RM'000	RM'000
Publicly traded	113	113
Privately held	222,609	222,609
Total	222,722	222,722

	RM'000
Cumulative realised gains/(losses) from sales and liquidations of equity investments	4,088
Total unrealised gains/(losses) in other comprehensive income	(3,677)

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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

As at 30 June 2021	The Group		The Bank	
	Increase / (Decrease) in RM'000		Increase / (Decrease) in RM'000	
	+100 bps	-100 bps	+100 bps	-100 bps
*Impact on Earnings				
MYR	(13,633)	13,633	(13,633)	13,633
USD	(1,039)	1,039	(1,039)	1,039
SGD	(51)	51	(51)	51
Others	-	-	-	-
Total	(14,723)	14,723	(14,723)	14,723

~Impact on Economic Value				
MYR	(150,015)	150,015	(150,015)	150,015
USD	(31)	31	(31)	31
SGD	(395)	395	(395)	395
Others	-	-	-	-
Total	(150,442)	150,442	(150,442)	150,442

As at 31 December 2020	The Group		The Bank	
	Increase / (Decrease) in RM'000		Increase / (Decrease) in RM'000	
	+100 bps	-100 bps	+100 bps	-100 bps
*Impact on Earnings				
MYR	(21,603)	21,603	(21,603)	21,603
USD	(921)	921	(930)	930
SGD	(80)	80	(80)	80
Others	-	-	-	-
Total	(22,604)	22,604	(22,612)	22,612

~Impact on Economic Value				
MYR	(200,406)	200,406	(200,392)	200,392
USD	(2,916)	2,916	100	(100)
SGD	(344)	344	(344)	344
Others	-	-	-	-
Total	(203,666)	203,666	(200,637)	200,637

* 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.