AmInvestment Bank Berhad
Pillar 3 Disclosure

30 September 2024

Registration No.197501002220 (23742-V)

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Contents

1.0 Scope of Application

The Risk Weighted Capital Adequacy Framework (Basel II) - Disclosure Requirements (Pillar 3) policy document issued by Bank Negara Malaysia (“BNM”) aim to enhance the transparency of disclosures on the risk management practices and capital adequacy of banking institutions. The policy document is applicable to AmInvestment Bank ("the Bank") which is licensed under the Financial Services Act 2013 (“FSA”).

The information in this Pillar 3 Disclosure of the Bank and its subsidiaries ("the Group") has been verified by the Group internal auditors and certified by the Chief Executive Officer.

Capital Adequacy

BNM’s guidelines on capital adequacy seek to ensure that risk exposures of financial institutions are supported by adequate level of capital to withstand losses which may result from credit and other risks associated with its business operations.

The capital adequacy ratios of the Group and the Bank are computed in accordance with BNM's policy document on Capital Adequacy Framework (Capital Components) issued on 14 June 2024 and Capital Adequacy Framework (Basel II – Risk Weighted Assets) issued on 18 December 2023.

Pursuant to BNM's policy document on Capital Adequacy Framework (Capital Components), financial institutions are required to maintain minimum Common Equity Tier 1 (“CET1”) Capital Ratio of 4.5%, Tier 1 Capital Ratio of 6.0% and Total Capital Ratio of 8.0% at all times. In addition, a financial institution is also required to maintain capital buffers which comprise the sum of the following:

(a) a Capital Conservation Buffer ("CCB") of 2.5%;
(b) a Countercyclical Capital Buffer ("CCyB") determined as the weighted-average of the prevailing CCyB rates applied in the jurisdictions in which the financial institution has credit exposures. BNM will communicate any decision on the CCyB rate by up to 12 months before the date from which the rate applies; and
(c) a Higher Loss Absorbency ("HLA") requirement for a financial institution that is designated as a domestic systemically important bank ("DSIB").

The Group and the Bank have adopted the Standardised Approach for Credit and Market Risks and the Basic Indicator Approach for Operational Risk, based on BNM's Guidelines on Capital Adequacy Framework (Basel II - Risk Weighted Assets).

Frequency of Disclosure

Full disclosure requirements under the BNM guidelines are made on an annual and semi-annual basis except for disclosures under paragraph 10.1 of the guidelines and all qualitative disclosures which are made on an annual basis if there are no material changes in the interim reporting periods.

Medium and Location of Disclosure

The Pillar 3 disclosure of the Group is available on the Group’s corporate website at www.ambankgroup.com/home.

1.1 Basis of Consolidation

For statutory accounting purposes, the consolidated financial statements of the Bank comprise the financial statements of the Bank and the financial statements of all its controlled entities (individually referred to as “group entities”) where it is determined that there is a capacity to control. An investor controls an investee when it is exposed, or has rights, to variable returns from its involvement with the investee and has the ability to affect those returns through its power over the investee.

For the purposes of this Pillar 3 Disclosure, the consolidation basis used is the same as that used for regulatory capital adequacy purposes. The following table shows the differences between the scope of statutory and regulatory consolidation.

Type of entity	Accounting treatment	
	Statutory reporting	Basel III regulatory reporting
Subsidiaries licensed under FSA or IFSA or engaged in financial activities	Fully consolidated	Deducted from capital at the Bank level; Consolidated in the calculation of capital adequacy at the consolidated level
Subsidiaries engaged in non-financial activities	Fully consolidated	Risk weighted at the Bank level; Consolidated in the calculation of capital adequacy at the consolidated level
Associates and jointly controlled entities which are licensed under FSA or IFSA or engaged in financial activities	Equity accounted	Deducted in the calculation of capital
Associates and jointly controlled entities which are not licensed under FSA or IFSA and not engaged in financial activities	Equity accounted	Risk weighted

1.1 Basis of Consolidation (Cont'd.)

Apart from regulatory requirements and statutory constraints, there is no current or foreseen material, practical or legal impediments to the transfer of funds or regulatory capital within the Group.

Any such transfers would require the approvals of the respective Boards of Directors ("Board"), as well as the concurrence of BNM.

2.0 Capital Management

The Group's capital management approach is focused on maintaining an optimal capital position that supports the Group's strategic objectives and risk appetite. In line with the Group's annual 3-year strategy plan, a capital plan is developed to ensure that adequate level of capital and an optimum capital structure is maintained to meet regulatory requirements, the Group's strategic objectives and stakeholders' expectations.

The Group uses internal models and other quantitative techniques in its internal risk and capital assessment. They help to estimate potential future losses arising from credit, market and other material risks, and supplement the regulatory formulae to simulate the amount of capital required to support them.

Stress testing is used to ensure that the Group’s internal capital assessment considers the impact of extreme but probable scenarios on its risk profile and capital position. They provide an insight into the potential impact of significant adverse events on the Group and how these events could be mitigated. The Group’s target capital levels are set taking into account its risk appetite and its risk profile under future expected and stressed economic scenarios.

The Group’s assessment of risk appetite is closely integrated with the Group’s strategy, business planning and capital assessment processes, and is used to inform senior management’s views on the level of capital required to support the Group’s business activities.

The capital that the Group is required to hold is determined by its risk exposures after applying collaterals and other risk mitigants.

The Group has in place processes and controls to monitor and manage capital adequacy across the organisation. The Group Asset and Liability Committee (“GALCO”) is responsible for overseeing and managing the Group’s capital and liquidity positions.

A strong governance and process framework is embedded in the capital planning and assessment methodology. Overall responsibility for the effective management of risk rests with the Board. The Risk Management Committee (“RMC”) is specifically delegated the task of reviewing all risk management issues including oversight of the Group’s capital position and any actions impacting the capital levels.

2.0 Capital Management (Cont'd.)

Table 2.1: Capital Adequacy Ratios

(a) As at 31 March 2024, the Capital Adequacy Ratios were computed based on BNM's policy document on Capital Adequacy Framework (Capital Components) issued on 15 December 2023, where the Group and the Bank had applied transitional arrangements on provision for Expected Credit Loss (“ECL"). Under the transitional arrangements, the Group and the Bank are allowed to add back a portion of loss allowance for non-credit-impaired exposure (i.e. Stage 1 and Stage 2 provisions) to CET1 Capital from financial year 2021 to financial year 2024.

The capital adequacy ratios with transitional arrangements of the Group and the Bank are as follows:

	31.03.2024*	
	Group	Bank
CET1 Capital Ratio	28.271%	27.952%
Tier 1 Capital Ratio	28.271%	27.952%
Total Capital Ratio	29.010%	28.846%

(b) Effective 1 April 2024, the transitional arrangements have ended.

The capital adequacy ratios without transitional arrangements of the Group and the Bank are as follows:

	30.09.2024		31.03.2024*	
	Group	Bank	Group	Bank
Before deducting proposed dividends:				
CET1 Capital Ratio	37.835%	43.220%	28.270%	27.951%
Tier 1 Capital Ratio	37.835%	43.220%	28.270%	27.951%
Total Capital Ratio	38.543%	44.089%	29.010%	28.846%
After deducting proposed dividends:				
CET1 Capital Ratio	35.663%	40.448%	28.270%	27.951%
Tier 1 Capital Ratio	35.663%	40.448%	28.270%	27.951%
Total Capital Ratio	36.372%	41.317%	29.010%	28.846%

* No dividend was proposed for the financial year ended 31 March 2024.

3.0 Capital Structure

The capital structure of the Group and the Bank are made up of:
- CET1 Capital; and
- Tier 2 Capital

3.1 CET1 Capital

CET1 Capital consists of the following:

(a) Ordinary Shares
Issued and paid-up capital that represents the most subordinated claim in liquidation of the financial institution.

(b) Retained Earnings
Retained earnings are included in CET1 Capital net of any interim and final dividend declared, and net of any interim losses. Quarterly interim profits that are reviewed or audited by external auditors are included in the computation of CET1 Capital.

(c) Other Disclosed Reserves
Other disclosed reserves comprise the following:

(i) Capital Reserve
Capital reserve is in respect of dilution and accretion in net attributable assets of the Group arising from capitalisation of subsidiaries' bonus issues in prior years.

(ii) Merger Reserve
Merger reserve represents reserve arising from the acquisition of certain subsidiaries which was accounted for using the merger accounting method in prior years.

(iii) Fair value Reserve
The fair value reserve comprises fair value gains (net of fair value losses) on financial investments measured at fair value through other comprehensive income ("FVOCI"). In addition, the loss allowance arising from the recognition of expected credit losses on financial investments measured at FVOCI are accumulated in fair value reserve instead of reducing the carrying amount of the assets. To the extent the balance in the fair value reserve is a net credit position, the Bank can recognise 45% of the balance as part of CET1 Capital. Where the balance is a net debit position, the entire balance is deducted from CET1 Capital.

(iv) Regulatory Reserve
Regulatory reserve is maintained in accordance with paragraph 10.5 of the BNM's Policy Document on Financial Reporting as an additional credit risk absorbent. The amount of the regulatory reserve is deducted from the calculation of CET 1 Capital.

3.2 Additional Tier 1 Capital

The Group and the Bank do not have any Additional Tier 1 Capital in issue.

3.3 Tier 2 Capital

The main components of Tier 2 capital are Stage 1 and Stage 2 loss allowances and regulatory reserves (subject to a maximum of 1.25% of total credit risk-weighted assets determined under the Standardised Approach). The Bank does not have any Tier 2 Capital instruments in issue.

Table 3.4: Capital Structure

The components of CET1 Capital, Tier 2 Capital, and Total Capital of the Group and the Bank are as follows:

	Group		Bank	
	30.09.2024	**31.03.2024**	**30.09.2024**	**31.03.2024**
	RM'000	**RM'000**	**RM'000**	**RM'000**
CET1 Capital				
Ordinary shares	330,000	330,000	330,000	330,000
Retained earnings	223,489	193,432	259,003	191,226
Fair value reserve	1,880	1,912	1,880	1,912
Regulatory reserve	10,745	13,682	10,745	13,682
Capital reserve	2,815	2,815	-	-
Merger reserve	82,115	82,115	-	-
Less:				
Regulatory adjustments applied on CET1 capital				
Goodwill	(36,442)	(36,442)	-	-
Other intangible assets	(4,590)	(4,039)	(3,724)	(3,068)
Deferred tax assets	(34,661)	(44,792)	(32,049)	(40,964)
55% of fair value reserve	(1,034)	(1,052)	(1,034)	(1,052)
Regulatory reserve	(10,745)	(13,682)	(10,745)	(13,682)
Investments in capital instruments of unconsolidated financial entities	-	-	(49,809)	(49,809)
Other CET1 regulatory adjustments specified by BNM ^	-	9	-	9
CET1 Capital	**563,572**	**523,958**	**504,267**	**428,254**
Tier 2 Capital				
General provisions*	10,553	13,694	10,141	13,694
Tier 2 Capital	**10,553**	**13,694**	**10,141**	**13,694**
Total Capital	**574,125**	**537,652**	**514,408**	**441,948**

The breakdown of risk weighted assets ("RWA") of the Group and the Bank in the various risk categories are as follows:

	Group		Bank	
	30.09.2024	**31.03.2024**	**30.09.2024**	**31.03.2024**
	RM'000	**RM'000**	**RM'000**	**RM'000**
Credit risk RWA	844,205	1,196,440	811,304	1,164,364
Market risk RWA	11,905	25,608	1,255	15,539
Operational risk RWA	633,459	631,315	354,185	352,208
Total RWA	1,489,569	1,853,363	1,166,744	1,532,111

^ Refers to adjustments on transitional arrangement as per Table 2.1 (a).

* Consists of Stage 1 and Stage 2 loss allowances and regulatory reserve subject to maximum 1.25% of total credit RWA.

Table 3.5: Risk-Weighted Assets and Capital Requirements

The breakdown of RWA by exposures in major risk category of the Group is as follows:

		30.09.2024			
Exposure class	**RM'000**	**Gross exposures/ Exposure at default (“EAD”) before credit risk mitigation (“CRM”) RM'000**	**Net exposures/ EAD after CRM RM'000**	**Risk weighted assets RM'000**	**Minimum capital requirement at 8% RM'000**
1. **Credit risk**					
On balance sheet exposures					
Sovereigns/Central banks		44,417	44,417	-	-
Public Sector Entities ("PSEs")		17,163	17,163	3,433	275
Banks, development financial institutions ("DFIs") and multilateral development banks ("MDBs")		664,483	664,483	132,897	10,632
Insurance companies, securities firms and fund managers		308	308	308	25
Corporates		742,726	224,893	149,430	11,954
Regulatory retail		100,408	5,071	4,060	325
Other assets		671,245	671,245	536,326	42,906
Equity exposures		2,740	2,740	2,740	219
Defaulted exposures		10,703	10,703	10,483	839
Total for on balance sheet exposures		2,254,193	1,641,023	839,677	67,175
Off-balance sheet exposures:					
Off-balance sheet exposures other than over the counter ("OTC") derivatives or credit derivatives		38,466	4,987	4,528	362
Total for off-balance sheet exposures		38,466	4,987	4,528	362
Total on and off-balance sheet exposures		2,292,659	1,646,010	844,205	67,537
2. **Market risk**	**Long Position**	**Short Position**			
Interest rate risk					
- General interest rate risk	1,206	1,210		-	-
Foreign currency risk	11,905	-		11,905	952
Total	13,111	1,210		11,905	952
3. **Operational risk**				633,459	50,677
4. **Total RWA and capital requirements**				1,489,569	119,166

Table 3.5: Risk-Weighted Assets and Capital Requirements (Cont'd.)

The breakdown of RWA by exposures in major risk category of the Group is as follows (Cont'd.):

	31.03.2024				
Exposure class	**RM'000**	**Gross exposures/ Exposure at default ("EAD") before credit risk mitigation ("CRM") RM'000**	**Net exposures/ EAD after CRM RM'000**	**Risk weighted assets RM'000**	**Minimum capital requirement at 8% RM'000**
1. **Credit risk**					
On balance sheet exposures					
Sovereigns/Central banks		195,924	195,924	-	-
Public Sector Entities ("PSEs")		5,369	5,369	1,074	86
Banks, DFIs and MDBs		1,261,847	1,261,847	375,707	30,056
Corporates		791,153	235,433	159,981	12,798
Regulatory retail		148,418	9,251	7,194	576
Other assets		872,994	872,994	625,066	50,005
Equity exposures		2,794	2,794	2,794	224
Defaulted exposures		13,632	13,632	13,412	1,073
Total for on balance sheet exposures		3,292,131	2,597,244	1,185,228	94,818
Off-balance sheet exposures:					
Over the counter ("OTC") derivatives		5,400	5,400	5,400	432
Off-balance sheet exposures other than OTC derivatives or credit derivatives		42,342	6,249	5,812	465
Total for off-balance sheet exposures		47,742	11,649	11,212	897
Total on and off-balance sheet exposures		3,339,873	2,608,893	1,196,440	95,715
2. **Market risk**	**Long Position**	**Short Position**			
Interest rate risk					
- General interest rate risk	341	341		-	-
Foreign currency risk	11,345	-		11,345	908
Option risk	10,373	-		14,263	1,141
Total	22,059	341		25,608	2,049
3. **Operational risk**				631,315	50,505
4. **Total RWA and capital requirements**				1,853,363	148,269

4.0 General Risk Management

The Risk Management Framework takes its lead from the Board's Approved Risk Appetite Framework that forms the foundation of the Group to set its risk/reward profile.

The Risk Appetite Framework is reviewed and approved annually by the Board taking into account the Group's desired external rating and targeted profitability/return on capital employed ("ROCE") and is reviewed periodically throughout the financial year by both the executive management and the Board to consider any fine tuning/enhancements taking into consideration the prevailing or in anticipation of challenge to the environment that the Group operates in.

The Risk Appetite Framework provides portfolio limits/triggers for Credit Risk, Traded Market Risk, Non-Traded Market Risk, Operational Risk and Technology Risk incorporating, inter alia, limits/triggers for countries, industries, single counterparty group, products, value at risk, stop loss, stable funding ratio, liquidity and Operational Risk Management ("ORM") tools.

AmInvestment Bank Risk Direction

AMMB Holdings Berhad ("AMMB") Group's FY2025 to FY2029 Strategy blueprint is to focus and reconstruct on 8 key areas, namely, (1) Path to Return on Equity (ROE) of ≥10%, (2) Sharpening Our Segment Play, (3) Holistic Customer Value Proposition ("CVP") Leveraging A Collaboration Culture and Partnerships, (4) Pushing Capital-Light Revenue, (5) Ramping Up the Next Wave of Digital Initiatives, (6) Future Proofing The Workforce, (7) Integrating Environmental, Social, and Governance ("ESG") Considerations and (8) The Digital Bank.

1. The Bank aspires to have a minimum financial institution external rating of AA2 based on reference ratings by RAM Rating Services Berhad ("RAM").
   The Bank will maintain the professional conduct of the Bank and ensure fair dealing with our clients in all business undertakings.
   The Bank will remain vigilant in the following areas to protect its reputation and business franchise:
   - keeping up and complying with regulatory changes; and
   - risk identification and management of risks arising from new client and/or mandate (including for advisory businesses).
2. The Bank aims to maintain its Capital Ratios at the Group's Internal Capital Target under normal conditions.
3. The Bank aims to maintain Available Financial Resources in excess of the capital requirements as estimated in the Internal Capital Adequacy Assessment Process ("ICAAP").
4. The Bank recognises the importance of funding its own business. It aims to maintain the following:
   a. Liquidity Coverage Ratio ("LCR") (both consolidated and entity level) at least 10 percentage point above prevailing regulatory minimum;
   b. Stressed LCR (both consolidated and entity level) above the regulatory requirement; and
   c. Net Stable Funding Ratio ("NSFR") (Financial Holding Company ("FHC") level) above the prevailing regulatory minimum (effective from July 2020).
5. The Bank aims to maintain adequate controls for all key businesses to manage operational risks (including but not limited to regulatory, compliance, technology, conduct and reputational risks).
   a. Keep operational losses and regulatory penalties below 0.8% of Profit After Tax.
   b. Remains vigilant in risk identification and management to protect its reputation and business franchise.
6. The Bank aims to manage its exposures to Greenhouse Gas ("GHG") emission intensive sectors while continuing to engage and assist our customers onto sustainability pathways toward the bank's ultimate target of net zero, in line with the country aspiration by financial year 2050.

Risk Management Governance

The Board is ultimately accountable for the management of risks within the Group. The RMC is formed to assist the Board in discharging its duties in overseeing the overall management of all risks including but not limited to market risk, liquidity risk, credit risk, operational risk, technology and cyber risk.

The Board has also established Management Committees to assist in managing the risks and businesses of the Group. The Management Committees address all classes of risk within its Board delegated mandate: credit risk, legal risk, operational risk, technology risk, market risk, liquidity risk, compliance risk, reputational risk, product and business risk, Information Technology ("IT") risk, climate related risk and sustainability (covering ESG) risk.

AMMB Group has an independent risk management function, headed by Group Chief Risk Officer who:

- is responsible for establishing an enterprise wide risk management framework in all areas including credit, market, operational, reputational, security, technology, emerging risks, climate related risk and sustainability risks;
- essentially champions and embeds a positive risk culture across AMMB Group to ensure that risk taking activities across AMMB Group are aligned to AMMB Group's risk appetite and strategies; and
- through the RMC, has access to AMMB Board and the Boards of the respective banking entities to facilitate suitable escalation of issues of concern across the organisation.

5.0 Credit Risk Management

The credit risk management process is depicted in the table below:

Identification	• Identify/recognise credit risk on transactions and/or positions • Select asset and portfolio mix
Assessment/ Measurement	• Internal credit rating system • Probability of default ("PD") • Loss given default ("LGD") • Exposure at default ("EAD") • Expected Loss ("EL") • Gross Impaired Loans ("GIL")
Control/ Mitigation	• Portfolio Limits, Counterparty Limits • Non-Retail Pricing • Collateral and tailored facility structures
Monitoring/ Review	• Monitor and report portfolio mix • Review Classified Accounts • Review Rescheduled and Restructured Accounts • Undertake post-mortem credit review • Annual refresh of customers' credit risk rating

Credit risk is the risk of loss due to the inability or unwillingness of a counterparty to meet its payment obligations. Exposure to credit risk arises from lending, securities and derivative exposures. The identification of credit risk is done by assessing the potential impact of internal and external factors on the Group's transactions and/or positions.

The primary objective of credit risk management is to maintain accurate risk recognition - identification and measurement, to ensure that credit risk exposure is in line with AMMB Group's Risk Appetite Framework ("GRAF") and related credit policies.

For non-retail credit, risk assessment is a combination of both qualitative and quantitative assessment (including the financial standing of the customer or counterparty using the Bank's credit rating model where the scores are translated into rating grade) on the customer or counterparty. The assigned credit rating grade forms a crucial part of the credit analysis undertaken for each of the Bank's credit exposures and the overall credit assessment is conducted either through a program lending or discretionary lending approach.

To support credit risk management, our rating models for major portfolios have been continuously monitored and implemented to facilitate:

- improvement in the accuracy of individual obligor risk ratings;
- enhancement to pricing models;
- credit decisioning process;
- stress-testing; and
- enhancement to portfolio management.

5.0 Credit Risk Management (Cont'd.)

Lending activities are guided by internal credit policies and GRAF that are approved by the Board supplemented by credit guidelines and Management-level GRAF settings approved by the Management. The GRAF is refreshed at least annually and with regard to credit risk, provides direction as to portfolio management strategies and internal limits designed to deliver the Group's optimal portfolio mix. Credit risk portfolio management strategies include, amongst others:

- Concentration threshold/review triggers:
  - single counterparty credit exposure;
  - industry sector exposure; and
  - country risk exposure.
- Non-Retail Credit Policy ("NRCP") which sets out the credit principles and requirements for managing credit risk in the Wholesale Banking ("WB") and Business Banking ("BB") portfolios;
- Classified Account Management requirements are in place for the non-retail model related portfolio, this sets out the identification and management (including monitoring requirements) of customers that exhibit significant increase in credit risk or show symptoms of potential credit issues.
- Rescheduled and Restructured ("R&R") Account Management (embedded within the NRCP for WB and BB) sets out the controls in managing R&R loans.

Exposure outside the approval discretions of individual Credit Approval Delegations ("CAD") holders are escalated to higher approving authority or Credit and Commitments Committee ("CACC") for approval. In the event such exposure exceeds a stipulated customer group threshold within AMMB Group, the letter of offer shall not be issued until the credit is reviewed by the Board Credit Committee ("BCC"). Portfolio credit risk is reported to the relevant management and board committees.

The Group Management Risk Committee ("GMRC") regularly meets to review the quality and diversification of the Group's loans portfolio and review the portfolio risk profile against the GRAF and recommend or approve new and amended credit risk policies or guidelines.

Group Risk Management prepares monthly Risk Reports which detail important portfolio composition and trend analysis incorporating asset growth, asset quality, impairment, flow rates of loan delinquency buckets and exposures by industry sectors are reported monthly to executive management and to all meetings of the Board.

Table 5.0.1: Distribution of gross credit exposures by sector

The distribution of credit exposures by sector of the Group are as follows:

	30.09.2024											
	Mining and Quarrying RM'000	Construction RM'000	Wholesale, Retail Trade, Restaurant and Hotel RM'000	Transport, Storage and Communication RM'000	Finance and Insurance RM'000	Government and Central Banks RM'000	Real Estate RM'000	Business Activities RM'000	Education and Health RM'000	Household RM'000	Others RM'000	Total RM'000
On balance sheet exposures												
Sovereigns/Central banks	-	-	-	-	-	44,417	-	-	-	-	-	44,417
PSEs	-	-	-	-	17,163	-	-	-	-	-	-	17,163
Banks, DFIs and MDBs	-	-	-	-	664,483	-	-	-	-	-	-	664,483
Insurance companies, securities firms and fund managers	-	-	-	-	308	-	-	-	-	-	-	308
Corporates	-	75,463	3,393	5,190	-	-	-	1,917	28,180	628,515	68	742,726
Regulatory retail	-	-	-	-	-	-	-	-	-	100,408	-	100,408
Other assets	1,602	-	-	-	3,675	-	48	103,183	-	94,225	468,512	671,245
Equity exposures	-	-	-	-	-	-	-	-	-	-	2,740	2,740
Defaulted exposures	-	-	-	-	-	-	-	-	-	10,703	-	10,703
Total for on balance sheet exposures	1,602	75,463	3,393	5,190	685,629	44,417	48	105,100	28,180	833,851	471,320	2,254,193
Off-balance sheet exposures												
Off-balance sheet exposures other than OTC derivatives or credit derivatives	-	-	-	-	1,420	-	-	17	2,520	34,509	-	38,466
Total for off-balance sheet exposures	-	-	-	-	1,420	-	-	17	2,520	34,509	-	38,466
Total on and off-balance sheet exposures	**1,602**	**75,463**	**3,393**	**5,190**	**687,049**	**44,417**	**48**	**105,117**	**30,700**	**868,360**	**471,320**	**2,292,659**

Table 5.0.1: Distribution of gross credit exposures by sector (Cont'd.)

The distribution of credit exposures by sector of the Group are as follows (Cont'd.):

	31.03.2024									
	Construction RM'000	Transport, Storage and Communication RM'000	Finance and Insurance RM'000	Government and Central Banks RM'000	Real Estate RM'000	Business Activities RM'000	Education and Health RM'000	Household RM'000	Others RM'000	Total RM'000
On balance sheet exposures										
Sovereigns/Central banks	-	-	-	195,924	-	-	-	-	-	195,924
PSEs	-	-	5,369	-	-	-	-	-	-	5,369
Banks, DFIs and MDBs	-	-	1,261,847	-	-	-	-	-	-	1,261,847
Corporates	75,454	6,220	-	-	-	1,876	34,538	672,852	213	791,153
Regulatory retail	-	-	-	-	-	-	-	148,418	-	148,418
Other assets	-	-	230,461	-	8	25,967	-	83,610	532,948	872,994
Equity exposures	-	-	-	-	-	-	-	-	2,794	2,794
Defaulted exposures	-	-	-	-	-	-	-	13,632	-	13,632
Total for on balance sheet exposures	75,454	6,220	1,497,677	195,924	8	27,843	34,538	918,512	535,955	3,292,131
Off-balance sheet exposures										
OTC derivatives	5,400	-	-	-	-	-	-	-	-	5,400
Off-balance sheet exposures other than OTC derivatives or credit derivatives	-	-	664	-	-	25	2,534	39,119	-	42,342
Total for off-balance sheet exposures	5,400	-	664	-	-	25	2,534	39,119	-	47,742
Total on and off-balance sheet exposures	**80,854**	**6,220**	**1,498,341**	**195,924**	**8**	**27,868**	**37,072**	**957,631**	**535,955**	**3,339,873**

Table 5.0.2: Geographical distribution of credit exposures

The geographic distribution of credit exposures of the Group is as follows:

	30.09.2024		
	In Malaysia RM'000	Outside Malaysia RM'000	Total RM'000
On balance sheet exposures			
Sovereigns/Central banks	44,417	-	44,417
PSEs	17,163	-	17,163
Banks, DFIs and MDBs	663,714	769	664,483
Insurance companies, securities firms and fund managers	308	-	308
Corporates	742,726	-	742,726
Regulatory retail	100,408	-	100,408
Other assets	671,245	-	671,245
Equity exposures	2,707	33	2,740
Defaulted exposures	10,703	-	10,703
Total for on balance sheet exposures	2,253,391	802	2,254,193
Off-balance sheet exposures			
Off-balance sheet exposures other than OTC derivatives or credit derivatives	38,466	-	38,466
Total for off-balance sheet exposures	38,466	-	38,466
Total on and off-balance sheet exposures	**2,291,857**	**802**	**2,292,659**

	31.03.2024		
	In Malaysia RM'000	Outside Malaysia RM'000	Total RM'000
On balance sheet exposures			
Sovereigns/Central banks	195,924	-	195,924
PSEs	5,369	-	5,369
Banks, DFIs and MDBs	1,260,942	905	1,261,847
Corporates	791,153	-	791,153
Regulatory retail	148,418	-	148,418
Other assets	872,994	-	872,994
Equity exposures	2,766	28	2,794
Defaulted exposures	13,632	-	13,632
Total for on balance sheet exposures	3,291,198	933	3,292,131
Off-balance sheet exposures			
OTC derivatives	5,400	-	5,400
Off-balance sheet exposures other than OTC derivatives or credit derivatives	42,342	-	42,342
Total for off-balance sheet exposures	47,742	-	47,742
Total on and off-balance sheet exposures	**3,338,940**	**933**	**3,339,873**

Table 5.0.3: Residual contractual maturity by major types of credit exposure

The residual contractual maturity by major types of gross credit exposures of the Group are as follows:

30.09.2024	Up to 1 month RM'000	>1 month to 3 months RM'000	>3 months to 6 months RM'000	>6 months to 12 months RM'000	>1 year to 3 years RM'000	>3 years to 5 years RM'000	> 5 years RM'000	No maturity specified RM'000	Total RM'000
On balance sheet exposures									
Sovereigns/Central banks	-	-	-	-	-	30,892	13,525	-	44,417
PSEs	17,163	-	-	-	-	-	-	-	17,163
Banks, DFIs and MDBs	664,483	-	-	-	-	-	-	-	664,483
Insurance companies, securities firms and fund managers	308	-	-	-	-	-	-	-	308
Corporates	667,190	-	-	6	-	75,463	67	-	742,726
Regulatory retail	272	52	68	96,380	69	9	3,558	-	100,408
Other assets	641,603	-	-	-	-	-	-	29,642	671,245
Equity exposures	-	-	-	-	-	-	-	2,740	2,740
Defaulted exposures	9,943	-	-	760	-	-	-	-	10,703
Total for on balance sheet exposures	2,000,962	52	68	97,146	69	106,364	17,150	32,382	2,254,193
Off-balance sheet exposures									
Off-balance sheet exposures other than OTC derivatives or credit derivatives	-	508	623	35,915	-	-	1,420	-	38,466
Total for off-balance sheet exposures	-	508	623	35,915	-	-	1,420	-	38,466
Total on and off-balance sheet exposures	**2,000,962**	**560**	**691**	**133,061**	**69**	**106,364**	**18,570**	**32,382**	**2,292,659**

31.03.2024	Up to 1 month RM'000	>1 month to 3 months RM'000	>3 months to 6 months RM'000	>6 months to 12 months RM'000	>1 year to 3 years RM'000	>3 years to 5 years RM'000	> 5 years RM'000	No maturity specified RM'000	Total RM'000
On balance sheet exposures									
Sovereigns/Central banks	150,037	-	-	-	-	30,813	15,074	-	195,924
PSEs	-	-	-	-	-	-	-	5,369	5,369
Banks, DFIs and MDBs	750,429	511,418	-	-	-	-	-	-	1,261,847
Corporates	715,370	-	116	-	-	75,454	213	-	791,153
Regulatory retail	321	25	-	142,006	22	72	5,972	-	148,418
Other assets	837,427	-	-	-	-	-	-	35,567	872,994
Equity exposures	-	-	-	-	-	-	-	2,794	2,794
Defaulted exposures	12,872	-	-	760	-	-	-	-	13,632
Total for on balance sheet exposures	2,466,456	511,443	116	142,766	22	106,339	21,259	43,730	3,292,131
Off-balance sheet exposures									
OTC derivatives	5,400	-	-	-	-	-	-	-	5,400
Off-balance sheet exposures other than OTC derivatives or credit derivatives	162	153	777	41,250	-	-	-	-	42,342
Total for off-balance sheet exposures	5,562	153	777	41,250	-	-	-	-	47,742
Total on and off-balance sheet exposures	**2,472,018**	**511,596**	**893**	**184,016**	**22**	**106,339**	**21,259**	**43,730**	**3,339,873**

5.1 Impairment

The relevant governance for the respective Line of Businesses are established to align with the Malaysian Financial Reporting Standards ("MFRS") and related BNM's standards/guidelines. In general, an asset is considered impaired when:

(a) The obligor has breached its contractual payment obligations and past due for more than 90 days; or

(b) As soon as default occurs where the principal and/or interest repayments are scheduled on intervals of 3 months or longer; or

(c) Other impairment indicators stipulated in the relevant guidelines.

Impaired accounts which undergo restructuring/rescheduling will continue to be impaired for at least 6 months.

5.1.1 Group Provisioning Methodology

The Group's provisioning methodology complies with MFRS 9 where the Group recognises Expected Credit Loss ("ECL") at all times to reflect changes in the credit risk of a financial instrument. The methodology incorporates historical, current and forecasted information into ECL estimation. Consequently, more timely information is required to be provided about ECL.

MFRS 9 applies to all financial assets classified as amortised cost and FVOCI, lease receivables, trade receivables, and commitments to lend money and financial guarantee contracts.

Under MFRS 9, financial instruments are segregated into 3 stages depending on the changes in credit quality since initial recognition. The Group calculates 12-month ECL for Stage 1 and lifetime ECL for Stage 2 and Stage 3 exposures.

i. Stage 1
For performing financial instruments which credit risk had not been significantly increased since initial recognition.

ii. Stage 2
For underperforming financial instruments which credit risk had significantly increased since initial recognition.

iii. Stage 3
For financial instruments which are credit impaired.

The following diagram summarises the impairment requirements under MFRS 9 (other than purchased or originated credit-impaired financial assets):

Change in credit quality since initial recognition

Stage 1	Stage 2	Stage 3
(Initial recognition)	(Significant increase in credit risk since initial recognition)	(Credit-impaired assets)
12-month expected credit losses	Lifetime expected credit losses	Lifetime expected credit losses

ECL can be assessed individually or collectively. Financial assets that are not individually significant or not individually credit impaired are collectively assessed. For financial assets that are individually significant, an assessment is performed to determine whether objective evidence of impairment exists individually.

Individual assessment is divided into two main processes - trigger assessment and measurement of impairment loss. Financial assets which are triggered by the impairment triggers will be measured for evidence of high likelihood of impairment, i.e. estimated recoveries (based on the discounted cash flow projection method and taking into account economic conditions) is less than carrying value.

Table 5.1.2: Impaired and past due loans and advances and impairment allowances by sector

The amounts of impaired loans and advances and impairment allowances during the financial year by sector of the Group are as follows:

	30.09.2024	
	Household RM'000	Total RM'000
Impaired loans and advances	20,733	20,733
Allowance for expected credit losses		
- Individual allowance	10,030	10,030
- Collective allowance	1	1

	31.03.2024	
	Household RM'000	Total RM'000
Impaired loans and advances	25,348	25,348
Allowance for expected credit losses		
- Individual allowance	11,717	11,717
- Collective allowance	1	1

Table 5.1.3: Geographical distribution of impaired and past due loans and advances and impairment allowances

The amounts of impaired loans and advances and impairment allowances of the Group which reside in Malaysia are as follows:

	30.09.2024 Total RM'000
Impaired loans and advances	20,733
Allowance for expected credit losses	
- Individual allowance	10,030
- Collective allowance	1

	31.03.2024 Total RM'000
Impaired loans and advances	25,348
Allowance for expected credit losses	
- Individual allowance	11,717
- Collective allowance	1

Table 5.1.4: Reconciliation of changes to loan impairment allowances

The disclosure on reconciliation of loan loss allowances can be found in Note 12 of the interim financial statements. Recoveries that have been taken up directly to the statement of profit or loss are as follows:

	30.09.2024 Total RM'000	31.03.2024 Total RM'000
Individual allowance recoveries during the financial period/year	-	359

5.2 Credit Risk Mitigation

Table 5.2.1: Credit Risk Mitigation

The exposures and eligible guarantees, credit derivatives and collateral of the Group are as follows:

	30.09.2024	
Exposures	**Exposures before CRM RM'000**	**Exposures covered by Eligible Financial Collateral RM'000**
Credit risk		
On balance sheet exposures		
Sovereigns/Central banks	44,417	-
PSEs	17,163	-
Banks, DFIs and MDBs	664,483	-
Insurance companies, securities firms and fund managers	308	-
Corporates	742,726	644,959
Regulatory retail	100,408	99,071
Other assets	671,245	-
Equity exposures	2,740	-
Defaulted exposures	10,703	-
Total for on balance sheet exposures	2,254,193	744,030
Off-balance sheet exposures		
Off-balance sheet exposures other than OTC derivatives or credit derivatives	38,466	34,346
Total for off-balance sheet exposures	38,466	34,346
Total on and off-balance sheet exposures	**2,292,659**	**778,376**

	31.03.2024	
Exposures	**Exposures before CRM RM'000**	**Exposures covered by Eligible Financial Collateral RM'000**
Credit risk		
On balance sheet exposures		
Sovereigns/Central banks	195,924	-
PSEs	5,369	-
Banks, DFIs and MDBs	1,261,847	-
Corporates	791,153	641,216
Regulatory retail	148,418	145,194
Other assets	872,994	-
Equity exposures	2,794	-
Defaulted exposures	13,632	-
Total for on balance sheet exposures	3,292,131	786,410
Off-balance sheet exposures		
OTC derivatives	5,400	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	42,342	38,180
Total for off-balance sheet exposures	47,742	38,180
Total on and off-balance sheet exposures	**3,339,873**	**824,590**

5.3 Credit Risk Exposure under Standardised Approach

The Group uses external ratings for credit exposures to assign risk-weights under the Standardised Approach where relevant. The ratings from the following external credit assessment institutions ("ECAIs") are used:

• Moody's Investors Service ("Moody's")
• Fitch Rating ("Fitch")
• RAM Rating Services Berhad ("RAM")
• Malaysian Rating Corporation Berhad ("MARC")

Table 5.3.1: Credit exposures by risk weights under the Standardised Approach

The breakdown of credit risk exposures by risk weights of the Group is as follows:

	30.09.2024									
	Exposures after netting and credit risk mitigation									
Risk Weights	Sovereigns/ Central banks RM'000	PSEs RM'000	Banks, DFIs and MDBs RM'000	Insurance companies, securities firms and fund managers RM'000	Corporates RM'000	Regulatory retail RM'000	Other assets RM'000	Equity exposures RM'000	Total Exposures after Netting and CRM RM'000	Total Risk Weighted Assets RM'000
0%	44,417	-	-	-	75,464	-	1	-	119,882	-
20%	-	17,163	664,508	-	-	-	168,647	-	850,318	170,064
50%	-	-	-	-	-	439	-	-	439	220
75%	-	-	-	-	-	5,801	-	-	5,801	4,351
100%	-	-	-	308	162,415	1,510	502,597	2,740	669,570	669,570
Total	44,417	17,163	664,508	308	237,879	7,750	671,245	2,740	1,646,010	844,205

	31.03.2024									
	Exposures after netting and credit risk mitigation									
Risk Weights	Sovereigns/ Central banks RM'000	PSEs RM'000	Banks, DFIs and MDBs RM'000	Insurance companies, securities firms and fund managers RM'000	Corporates RM'000	Regulatory retail RM'000	Other assets RM'000	Equity exposures RM'000	Total Exposures after Netting and CRM RM'000	Total Risk Weighted Assets RM'000
0%	195,924	-	-	-	75,454	-	1	-	271,379	-
20%	-	5,369	850,720	-	-	-	309,908	-	1,165,997	233,199
50%	-	-	411,127	-	-	439	-	-	411,566	205,783
75%	-	-	-	-	-	9,974	-	-	9,974	7,481
100%	-	-	-	-	182,661	1,437	563,085	2,794	749,977	749,977
Total	195,924	5,369	1,261,847	-	258,115	11,850	872,994	2,794	2,608,893	1,196,440

Table 5.3.2: Rated Exposures according to Ratings by ECAIs

	30.09.2024					
	Ratings of Sovereigns and Central Banks by Approved ECAIs					
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Ba3	B1 to C	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	RAM	AAA to AA3	A to A3	BBB1 to BB3	B1 to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
Exposure Class	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
On and off-balance exposures						
Credit exposures (using corporate risk weights)						
PSEs (applicable for entities risk weighted based on their external ratings as corporates)	17,163	-	-	-	-	17,163
Insurance companies, securities firms and fund managers	308	-	-	-	-	308
Corporates	775,014	-	-	-	-	775,014
Total	**792,485**	**-**	**-**	**-**	**-**	**792,485**

	31.03.2024					
	Ratings of Sovereigns and Central Banks by Approved ECAIs					
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Ba3	B1 to C	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	RAM	AAA to AA3	A to A3	BBB1 to BB3	B1 to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
Exposure Class	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
On and off-balance exposures						
Credit exposures (using corporate risk weights)						
PSEs (applicable for entities risk weighted based on their external ratings as corporates)	5,369	-	-	-	-	5,369
Corporates	833,692	-	-	-	-	833,692
Total	**839,061**	**-**	**-**	**-**	**-**	**839,061**

Table 5.3.2: Rated Exposures according to Ratings by ECAIs (Cont'd.)

	30.9.2024				
	Ratings of Sovereigns and Central Banks by Approved ECAIs				
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	Unrated
Exposure Class	RM'000	RM'000	RM'000	RM'000	RM'000
On and off-balance sheet exposures					
Sovereigns/Central banks	44,417	-	-	44,417	-
Total	**44,417**	-	-	44,417	-

	31.03.2024				
	Ratings of Sovereigns and Central Banks by Approved ECAIs				
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	Unrated
Exposure Class	RM'000	RM'000	RM'000	RM'000	RM'000
On and off-balance sheet exposures					
Sovereigns/Central banks	195,924	-	-	195,924	-
Total	**195,924**	**-**	**-**	**195,924**	**-**

	30.9.2024				
	Ratings of Banking Institutions by Approved ECAIs				
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	Unrated
	RAM	AAA to AA3	A1 to A3	BBB1 to BBB3	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BBB-	Unrated
Exposure class	RM'000	RM'000	RM'000	RM'000	RM'000
On and off-balance sheet exposures					
Banks, DFIs and MDBs	665,903	252,694	378,681	7,028	27,500
Total	**665,903**	**252,694**	**378,681**	**7,028**	**27,500**

	31.03.2024				
	Ratings of Banking Institutions by Approved ECAIs				
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	Unrated
	RAM	AAA to AA3	A1 to A3	BBB1 to BBB3	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BBB-	Unrated
Exposure class	RM'000	RM'000	RM'000	RM'000	RM'000
On and off-balance sheet exposures					
Banks, DFIs and MDBs	1,261,847	175,070	1,065,881	5,167	15,729
Total	**1,261,847**	**175,070**	**1,065,881**	**5,167**	**15,729**

6.0 Off-Balance Sheet exposures and Counterparty Credit Risk

6.1 Off-Balance Sheet Exposures

The Group off-balance sheet exposures consist of 3 main categories as follows:

(1) Credit related exposures, e.g. guarantees given on behalf of customers, obligation under underwriting agreement and irrevocable commitment to extend credit.

(2) Derivative Financial Instruments, e.g. forward exchange contracts (forward exchange contracts and cross currency swaps) and equity related contracts (option and futures).

(3) Other treasury-related exposures, e.g. forward purchase commitment.

Off balance-sheet exposure is mitigated by setting of credit limit for the respective counterparty and exposure limit for industry sectors which are governed under the GRAF.

6.2 Counterparty Credit Risk

Market related credit risk is present in market instruments (derivatives and forward contracts), and comprises counterparty risk (default at the end of contract) and pre-settlement risk (default at any time during the life of contract). Market related credit risk requires a different method in calculating the pre-settlement risk because actual and potential market movements impact the Bank's exposure. The market-related credit risk covered by this treatment for transactions entered by the Bank includes foreign exchange and equities.

For each individual contract, the pre-settlement risk exposure is normally calculated based on the sum of the marked-to-market ("MTM") value of exposure, plus the notional principal multiplied by the potential credit risk exposure ("PCRE") factor; if the sum of each individual contract is negative, the pre settlement risk exposure for this contract is deemed to be zero.

Pre-settlement risk exposure = MTM + PCRE factor (or known as add-on factor) x Notional Principal

- The MTM is essentially the current replacement cost of the contract, and can be positive or negative. Where it is positive, i.e. in the money, the Group has credit exposure against the counterparty; if it is negative, i.e. out of the money, the negative value will be used.

- The PCRE factors recognise that prices change over the remaining period to maturity, and that risk increases with time. The PCRE factors are mandated for regulatory capital purposes.

- Variation to the above generic methodology is allowed for specific product.

Maximum pay out method is used for back to back and structured products where the underlying instrument structures are dynamic i.e. not confined to a standardised underlying instruments. Where the maximum payout is known, it is taken as the pre-settlement risk amount. However, in situations where the maximum payout is not observable, a Monte Carlo simulation method is used.

Exposure to the counterparty is governed by the counterparty credit limit under the GRAF.

Other than credit limit setting and related duration setting of such limits, the Bank's primary tool to mitigate counterparty credit risk is by taking collateral.

For derivative exposures, collateral is generally managed via standard market documentation which governs the amount of collateral required and the re-margining frequency between counterparties, including the impact on collateral requirements should either the Bank's or the counterparty's credit risk rating be upgraded or downgraded.

6.0 Off-Balance Sheet exposures and Counterparty Credit Risk (Cont'd.)

Table 6.3: Off-Balance Sheet Exposures

The off-balance sheet and counterparty credit risk of the Group are as follows:

	30.09.2024			
	Principal Amount RM'000	Positive Fair Value of Derivative Contracts RM'000	Credit Equivalent Amount RM'000	Risk Weighted Assets RM'000
Lending of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo-style transactions	1,284		1,420	5
Foreign exchange related contracts				
One year or less	271	-	-	-
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	185,229		37,046	4,523
Total	**186,784**	**-**	**38,466**	**4,528**

	31.03.2024			
	Principal Amount RM'000	Positive Fair Value of Derivative Contracts RM'000	Credit Equivalent Amount RM'000	Risk Weighted Assets RM'000
Foreign exchange related contracts				
One year or less	38	1	-	-
Equity and commodity related contracts				
One year or less	66,620	1,402	5,400	5,400
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	211,710		42,342	5,812
Total	**278,368**	**1,403**	**47,742**	**11,212**

Table 6.4 : Credit Derivatives Counterparty Credit Risk (“CCR”)

As at 30 September 2024 and 31 March 2024, the Group does not have any credit derivatives.

7.0 Securitisation

The Group did not have any securitisation exposure in its trading and banking books nor did it undertake any securitisation activities during the financial period ended 30 September 2024 and financial year ended 31 March 2024.

8.0 Non-Traded Market Risk ("NTMR")

Table 8.1 : Market Risk Sensitivity-Interest Rate Risk in the Banking Book (IRRBB)

The aggregated IRRBB sensitivity for the Group is as follows:

Impact on Profit Before Tax

	30.09.2024		31.03.2024	
Currency	**Interest Rate + 100 bps (RM'000)**	**Interest Rate - 100 bps (RM'000)**	**Interest Rate + 100 bps (RM'000)**	**Interest Rate - 100 bps (RM'000)**
MYR	**3,195**	**(3,195)**	**8,158**	**(8,158)**

Impact on Equity

	30.09.2024		31.03.2024	
Currency	**Interest Rate + 100 bps (RM'000)**	**Interest Rate - 100 bps (RM'000)**	**Interest Rate + 100 bps (RM'000)**	**Interest Rate - 100 bps (RM'000)**
MYR	**(1,845)**	**1,944**	**3,525**	**(3,476)**

9.0 Equities (Banking Book Positions)

Measurement of equity securities - management has elected at initial recognition to irrevocably designate certain equity investment not held for trading at FVOCI. When this election is used, fair value gains and losses are recognised in other comprehensive income.

Table 9.1: Equity investments and capital requirement

An analysis of equity investments by appropriate equity groupings and risk weighted assets of the Group are as follows:

	30.09.2024 RM'000	31.03.2024 RM'000
Non traded equity investments		
Value of unquoted (privately held) equities	2,740	2,794
Net realised and unrealised losses		
Total unrealised losses	(54)	(192)
Risk Weighted Assets		
Equity investments subject to a 100% risk weight	2,740	2,794
Total	2,740	2,794
Total minimum capital requirement (8%)	219	224

10.0 Liquidity Risk and Funding Management

The liquidity risk management of the Bank is aligned to the Liquidity Coverage Ratio ("LCR") policy and Net Stable Funding Ratio ("NSFR") policy issued by BNM.