

Registration No: 197301000792 (14389-U)

Affin Hwang Investment Bank Berhad
(Incorporated in Malaysia)

PILLAR 3 DISCLOSURES
for the financial period ended 30 June 2024

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 2024	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	3,403,502	3,403,502	-	-
Banks, Development Financial Institutions ("DFIs") & Multilateral Development Banks ("MDBs")	715,231	715,231	166,593	13,327
Insurance Companies, Securities Firms & Fund Managers	44,160	44,161	28,010	2,241
Corporates	3,284,274	2,049,070	1,078,376	86,270
Regulatory Retail	308,833	6,853	5,140	411
Other Assets	211,834	211,834	143,650	11,492
Defaulted Exposures	40,294	37,875	38,539	3,083
Total for on-balance sheet exposures	8,008,128	6,468,526	1,460,308	116,824
<u>Off-Balance Sheet Exposures</u>				
Over-the-counter ("OTC") derivatives	195,272	195,272	91,826	7,346
Off-Balance sheet exposures other than OTC derivatives	74,304	56,886	47,285	3,783
Total for off-balance sheet exposures	269,576	252,158	139,111	11,129
Total credit risk exposures	8,277,704	6,720,684	1,599,419	127,953

(ii) Large exposures risk requirements

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(iii) Market risk	Gross exposures RM'000		Net exposures RM'000	Risk Weighted Assets RM'000	Capital requirements RM'000
	Long Position RM'000	Short Position RM'000			
Interest rate risk	8,483,809	8,482,306	1,503	312,588	25,007
Foreign currency risk	1,993,509	1,864,589	128,919	166,204	13,296
Equity risk	221,007	3	221,004	690,980	55,278
Option risk	45	112,585	(112,540)	1,936	155
Total market risk exposures	10,698,370	10,459,483	238,886	1,171,708	93,736

(iv) Operational risk	Risk Weighted Assets RM'000	Capital requirements RM'000
Operational risk	682,832	54,627
Total risk-weighted assets and capital requirements	3,453,959	276,316

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

The Bank

As at 30 June 2024	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	3,403,502	3,403,502	-	-
Banks, Development Financial Institutions ("DFIs") & Multilateral Development Banks ("MDBs")	711,949	711,949	165,936	13,275
Insurance Companies, Securities Firms & Fund Managers	44,160	44,161	28,010	2,241
Corporates	3,284,274	2,049,070	1,078,376	86,270
Regulatory Retail	308,833	6,853	5,140	411
Other Assets	210,572	210,572	142,389	11,391
Defaulted Exposures	40,294	37,875	38,539	3,083
Total for on-balance sheet exposures	8,003,584	6,463,982	1,458,390	116,671
<u>Off-Balance Sheet Exposures</u>				
Over-the-counter ("OTC") derivatives	195,272	195,272	91,826	7,346
Off-Balance sheet exposures other than OTC derivatives	74,304	56,886	47,285	3,783
Total for off-balance sheet exposures	269,576	252,158	139,111	11,129
Total credit risk exposures	8,273,160	6,716,140	1,597,501	127,800

(ii) Large exposures risk requirements

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(iii) Market risk	Gross exposures RM'000		Net exposures RM'000	Risk Weighted Assets RM'000	Capital requirements RM'000
	Long Position RM'000	Short Position RM'000			
Interest rate risk	8,483,809	8,482,306	1,503	312,588	25,007
Foreign currency risk	1,993,509	1,864,589	128,919	166,204	13,296
Equity risk	221,007	3	221,004	690,980	55,278
Option risk	45	112,585	(112,540)	1,936	155
Total market risk exposures	10,698,370	10,459,483	238,886	1,171,708	93,736

(iv) Operational risk	Risk Weighted Assets RM'000	Capital requirements RM'000
Operational risk	442,396	35,392
Total risk-weighted assets and capital requirements	3,211,605	256,928

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

The Group

As at 31 December 2023	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	3,987,855	3,987,855	-	-	
Banks, Development Financial Institutions ("DFIs") & Multilateral Development Banks ("MDBs")	1,031,495	1,031,495	223,473	17,878	
Insurance Companies, Securities Firms & Fund Managers	37,218	37,218	21,065	1,685	
Corporates	3,058,129	1,932,079	955,744	76,460	
Regulatory Retail	302,680	8,216	5,749	460	
Other Assets	149,662	149,662	128,481	10,278	
Defaulted Exposures	38,965	36,545	36,545	2,924	
Total for on-balance sheet exposures	8,606,004	7,183,070	1,371,057	109,685	
<u>Off-Balance Sheet Exposures</u>					
Over-the-counter ("OTC") derivatives	399,378	399,378	145,321	11,626	
Off-Balance sheet exposures other than OTC derivatives	48,599	31,610	31,884	2,551	
Total for off-balance sheet exposures	447,977	430,988	177,205	14,177	
Total credit risk exposures	9,053,981	7,614,058	1,548,262	123,862	
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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	14,354,363	14,292,183	62,181	237,297	18,984
Foreign currency risk	2,402,636	2,375,597	27,040	65,546	5,244
Equity risk	89,122	976	88,146	252,365	20,189
Option risk	625	7,687	(7,062)	113	9
Total market risk exposures	16,846,746	16,676,443	170,305	555,321	44,426
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(iv) Operational risk			Risk Weighted Assets	Capital requirements	
			RM'000	RM'000	
Operational risk			828,299	66,264	
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Total risk-weighted assets and capital requirements			2,931,882	234,552	

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

The Bank

As at 31 December 2023	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	3,987,855	3,987,855	-	-
Banks, Development Financial Institutions ("DFIs") & Multilateral Development Banks ("MDBs")	1,028,945	1,028,945	222,963	17,837
Insurance Companies, Securities Firms & Fund Managers	37,218	37,218	21,065	1,685
Corporates	3,058,129	1,932,079	955,744	76,460
Regulatory Retail	302,680	8,216	5,749	460
Other Assets	148,796	148,796	127,616	10,209
Defaulted Exposures	38,965	36,545	36,545	2,924
Total for on-balance sheet exposures	8,602,588	7,179,654	1,369,682	109,575
<u>Off-Balance Sheet Exposures</u>				
Over-the-counter ("OTC") derivatives	399,378	399,378	145,321	11,626
Off-Balance sheet exposures other than OTC derivatives	48,599	31,610	31,884	2,551
Total for off-balance sheet exposures	447,977	430,988	177,205	14,177
Total credit risk exposures	9,050,565	7,610,642	1,546,887	123,752

(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	14,354,363	14,292,183	62,181	237,297	18,984
Foreign currency risk	2,402,636	2,375,597	27,040	65,546	5,244
Equity risk	89,122	976	88,146	252,365	20,189
Option risk	625	7,687	(7,062)	113	9
Total market risk exposures	16,846,746	16,676,443	170,305	555,321	44,426

(iv) Operational risk	Risk Weighted Assets	Capital requirements
	RM'000	RM'000
Operational risk	461,829	36,946

Total risk-weighted assets and capital requirements **2,564,037** **205,124**

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Table 2: Constituents of Eligible Capital and Capital Adequacy Ratios

	The Group		The Bank	
	30.06.2024 RM'000	31.12.2023 RM'000	30.06.2024 RM'000	31.12.2023 RM'000
Common Equity Tier (CET) 1 Capital :				
Share capital	999,800	999,800	999,800	999,800
Other reserves	20,728	20,728	20,728	20,728
Retained profits	428,718	428,718	428,723	428,723
Unrealised losses on FVOCI instruments	(15,253)	(26,516)	(15,253)	(26,516)
	<u>1,433,993</u>	<u>1,422,730</u>	<u>1,433,998</u>	<u>1,422,735</u>
Less : Regulatory adjustments				
Goodwill and other Intangible assets	(306,946)	(307,321)	(306,934)	(307,285)
Investment in subsidiaries/associates	-	-	(2,166)	(2,166)
Regulatory reserves	(29,426)	(20,728)	(29,426)	(20,728)
Deferred tax assets	(35,715)	(27,652)	(35,715)	(27,652)
Other CET1 regulatory adjustments specified by BNM	-	8,101	-	8,113
Total CET 1 capital/Total Tier 1 Capital (a)	<u>1,061,906</u>	<u>1,075,130</u>	<u>1,059,757</u>	<u>1,073,017</u>
Tier 2 capital				
Qualifying loss provisions	19,993	19,353	19,969	19,336
Total Tier 2 capital	<u>19,993</u>	<u>19,353</u>	<u>19,969</u>	<u>19,336</u>
Total Capital	<u>1,081,899</u>	<u>1,094,483</u>	<u>1,079,726</u>	<u>1,092,353</u>

Breakdown of risk-weighted assets in the various categories of risk-weights:

Credit risk	1,599,419	1,548,262	1,597,501	1,546,887
Market risk	1,171,708	555,321	1,171,708	555,321
Operational risk	682,832	828,299	442,396	461,829
Total Risk-Weighted Assets	<u>3,453,959</u>	<u>2,931,882</u>	<u>3,211,605</u>	<u>2,564,037</u>

Capital Ratios

Before deducting proposed dividend:

With transitional arrangements:

CET 1 Capital Ratio	N/A	36.670%	N/A	41.849%
Tier 1 Capital Ratio	N/A	36.670%	N/A	41.849%
Total Capital Ratio	N/A	37.330%	N/A	42.603%

Before transitional arrangements:

CET 1 Capital Ratio	30.745%	36.394%	32.998%	41.532%
Tier 1 Capital Ratio	30.745%	36.394%	32.998%	41.532%
Total Capital Ratio	31.323%	37.054%	33.620%	42.286%

The total capital and capital adequacy ratios of the Bank are computed in accordance with BNM Capital Adequacy Framework (Capital Components) Policy updated on 14 June 2024.

The Bank has opted to apply BNM's transitional arrangement for the financial years spanning from 1 January 2020 to 31 December 2023. Under this transitional arrangement, financial institutions are permitted to add-back the amount of loss allowance measured at an amount equal to 12-month ECL and Lifetime ECL to the extent they are ascribed to non-credit impaired exposures (which is Stage 1 and Stage 2 provisions) to their CET 1 capital. This strategic move aligns with the ongoing shift toward sustainable financial practices and prudent capital management. For the financial year beginning 1 January 2024, this transitional arrangement is no longer applicable.

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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

Table 3: Gross Credit Exposures by Geographical Distribution

The Group			
As at 30 June 2024	Malaysia	Other Countries	Total
Exposure Class	RM'000	RM'000	RM'000
<u>On-Balance Sheet Exposures</u>			
Sovereign / Central Banks	3,403,502	-	3,403,502
Banks, DFIs & MDBs	561,371	153,860	715,231
Insurance Companies, Securities Firms & Fund Managers	44,160	-	44,160
Corporates	3,103,006	181,268	3,284,274
Regulatory Retail	308,833	-	308,833
Other assets	211,834	-	211,834
Defaulted Exposures	40,294	-	40,294
Total On-Balance Sheet Exposures	7,673,000	335,128	8,008,128
<u>Off-Balance Sheet Exposures</u>			
OTC Derivatives	195,272	-	195,272
Off-Balance sheet exposures other than OTC derivatives	74,304	-	74,304
Total Off-Balance Sheet Exposures	269,576	-	269,576
Total Gross Credit Exposures	7,942,576	335,128	8,277,704
The Bank			
As at 30 June 2024	Malaysia	Other Countries	Total
Exposure Class	RM'000	RM'000	RM'000
<u>On-Balance Sheet Exposures</u>			
Sovereign / Central Banks	3,403,502	-	3,403,502
Banks, DFIs & MDBs	558,089	153,860	711,949
Insurance Companies, Securities Firms & Fund Managers	44,160	-	44,160
Corporates	3,103,006	181,268	3,284,274
Regulatory Retail	308,833	-	308,833
Other assets	210,572	-	210,572
Defaulted Exposures	40,294	-	40,294
Total On-Balance Sheet Exposures	7,668,456	335,128	8,003,584
<u>Off-Balance Sheet Exposures</u>			
OTC Derivatives	195,272	-	195,272
Off-Balance sheet exposures other than OTC derivatives	74,304	-	74,304
Total Off-Balance Sheet Exposures	269,576	-	269,576
Total Gross Credit Exposures	7,938,032	335,128	8,273,160

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

The Group			
As at 31 December 2023	Malaysia	Other Countries	Total
Exposure Class	RM'000	RM'000	RM'000
<u>On-Balance Sheet Exposures</u>			
Sovereign / Central Banks	3,987,855	-	3,987,855
Banks, DFIs & MDBs	965,225	66,270	1,031,495
Insurance Companies, Securities Firms & Fund Managers	37,218	-	37,218
Corporates	3,027,715	30,414	3,058,129
Regulatory Retail	302,680	-	302,680
Other assets	149,662	-	149,662
Defaulted Exposures	38,965	-	38,965
Total On-Balance Sheet Exposures	8,509,320	96,684	8,606,004
<u>Off-Balance Sheet Exposures</u>			
OTC Derivatives	399,378	-	399,378
Off-Balance sheet exposures other than OTC derivatives	48,599	-	48,599
Total Off-Balance Sheet Exposures	447,977	-	447,977
Total Gross Credit Exposures	8,957,297	96,684	9,053,981
The Bank			
As at 31 December 2023	Malaysia	Other Countries	Total
Exposure Class	RM'000	RM'000	RM'000
<u>On-Balance Sheet Exposures</u>			
Sovereign / Central Banks	3,987,855	-	3,987,855
Banks, DFIs & MDBs	962,675	66,270	1,028,945
Insurance Companies, Securities Firms & Fund Managers	37,218	-	37,218
Corporates	3,027,715	30,414	3,058,129
Regulatory Retail	302,680	-	302,680
Other assets	148,796	-	148,796
Defaulted Exposures	38,965	-	38,965
Total On-Balance Sheet Exposures	8,505,904	96,684	8,602,588
<u>Off-Balance Sheet Exposures</u>			
OTC Derivatives	399,378	-	399,378
Off-Balance sheet exposures other than OTC derivatives	48,599	-	48,599
Total Off-Balance Sheet Exposures	447,977	-	447,977
Total Gross Credit Exposures	8,953,881	96,684	9,050,565

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

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

The Group	Primary Agriculture	Manufacturing (including Agro-based)	Electricity, Gas and Water Supply	Construction	Wholesale, Retail Trade, Restaurants and Hotels	Transport, Storage and Communication	Finance, Insurance and Business Activities	Real Estate	Education, Health and Others	Household	Others	Total
As at 30 June 2024	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	-	-	-	104,753	-	43,611	2,858,377	-	127,514	-	269,247	3,403,502
Banks, DFIs & MDBs	-	-	-	-	-	-	715,231	-	-	-	-	715,231
Insurance Companies, Securities												
Firms & Fund Managers	-	-	-	-	-	-	44,160	-	-	-	-	44,160
Corporates	67,258	147,543	182,508	300,623	106,890	211,054	872,396	230,124	17,375	997,452	151,051	3,284,274
Regulatory Retail	-	-	-	-	755	-	1,128	4,684	-	302,266	-	308,833
Other assets	-	-	-	-	-	-	26,188	-	-	-	185,646	211,834
Defaulted Exposures	-	-	-	36,545	-	-	-	2,420	-	1,329	-	40,294
Total On-Balance Sheet Exposures	67,258	147,543	182,508	441,921	107,645	254,665	4,517,480	237,228	144,889	1,301,047	605,944	8,008,128
<u>Off-Balance Sheet Exposures</u>												
OTC Derivatives	-	-	-	-	-	-	195,272	-	-	-	-	195,272
Off-Balance sheet exposures other than OTC derivatives	-	-	-	19,928	847	16,132	23,843	-	-	13,554	-	74,304
Total Off-Balance Sheet Exposures	-	-	-	19,928	847	16,132	219,115	-	-	13,554	-	269,576
Total Gross Credit Exposures	67,258	147,543	182,508	461,849	108,492	270,797	4,736,595	237,228	144,889	1,314,601	605,944	8,277,704

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

The Bank	Primary Agriculture	Manufacturing (including Agro- based)	Electricity, Gas and Water Supply	Construction	Wholesale, Retail Trade, Restaurants and Hotels	Transport, Storage and Communication	Finance, Insurance and Business Activities	Real Estate	Education, Health and Others	Household	Others	Total
As at 30 June 2024	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	-	-	-	104,753	-	43,611	2,858,377	-	127,514	-	269,247	3,403,502
Banks, DFIs & MDBs	-	-	-	-	-	-	711,949	-	-	-	-	711,949
Insurance Companies, Securities Firms & Fund Managers	-	-	-	-	-	-	44,160	-	-	-	-	44,160
Corporates	67,258	147,543	182,508	300,623	106,890	211,054	872,396	230,124	17,375	997,452	151,051	3,284,274
Regulatory Retail	-	-	-	-	755	-	1,128	4,684	-	302,266	-	308,833
Other assets	-	-	-	-	-	-	26,188	-	-	-	184,384	210,572
Defaulted Exposures	-	-	-	36,545	-	-	-	2,420	-	1,329	-	40,294
Total On-Balance Sheet Exposures	67,258	147,543	182,508	441,921	107,645	254,665	4,514,198	237,228	144,889	1,301,047	604,682	8,003,584
<u>Off-Balance Sheet Exposures</u>												
OTC Derivatives	-	-	-	-	-	-	195,272	-	-	-	-	195,272
Off-Balance sheet exposures other than OTC derivatives	-	-	-	19,928	847	16,132	23,843	-	-	13,554	-	74,304
Total Off-Balance Sheet Exposures	-	-	-	19,928	847	16,132	219,115	-	-	13,554	-	269,576
Total Gross Credit Exposures	67,258	147,543	182,508	461,849	108,492	270,797	4,733,313	237,228	144,889	1,314,601	604,682	8,273,160

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

The Group	Primary Agriculture	Manufacturing (including Agro-based)	Electricity, Gas and Water Supply	Construction	Wholesale, Retail Trade, Restaurants and Hotels	Transport, Storage and Communication	Finance, Insurance and Business Activities	Real Estate	Education, Health and Others	Household	Others	Total
As at 31 December 2023	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	-	-	-	343,679	-	294,564	2,918,490	-	127,048	-	304,074	3,987,855
Banks, DFIs & MDBs	-	-	-	-	-	-	1,031,495	-	-	-	-	1,031,495
Insurance Companies, Securities Firms & Fund Managers	-	-	-	-	-	-	37,218	-	-	-	-	37,218
Corporates	73,508	114,587	210,105	287,075	107,419	115,300	868,673	225,451	16,335	838,126	201,550	3,058,129
Regulatory Retail	-	-	-	-	1,273	-	1,006	1,611	-	298,790	-	302,680
Other assets	-	-	-	-	-	-	24,759	-	-	-	124,903	149,662
Defaulted Exposures	-	-	-	36,545	-	-	-	2,420	-	-	-	38,965
Total On-Balance Sheet Exposures	73,508	114,587	210,105	667,299	108,692	409,864	4,881,641	229,482	143,383	1,136,916	630,527	8,606,004
<u>Off-Balance Sheet Exposures</u>												
OTC Derivatives	-	-	-	-	-	-	399,378	-	-	-	-	399,378
Off-Balance sheet exposures other than OTC derivatives	-	-	-	31,132	663	1,823	1,207	-	-	13,774	-	48,599
Total Off-Balance Sheet Exposures	-	-	-	31,132	663	1,823	400,585	-	-	13,774	-	447,977
Total Gross Credit Exposures	73,508	114,587	210,105	698,431	109,355	411,687	5,282,226	229,482	143,383	1,150,690	630,527	9,053,981

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

The Bank	Primary Agriculture	Manufacturing (including Agro- based)	Electricity, Gas and Water Supply	Construction	Wholesale, Retail Trade, Restaurants and Hotels	Transport, Storage and Communication	Finance, Insurance and Business Activities	Real Estate	Education, Health and Others	Household	Others	Total
As at 31 December 2023	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	-	-	-	343,679	-	294,564	2,918,490	-	127,048	-	304,074	3,987,855
Banks, DFIs & MDBs	-	-	-	-	-	-	1,028,945	-	-	-	-	1,028,945
Insurance Companies, Securities Firms & Fund Managers	-	-	-	-	-	-	37,218	-	-	-	-	37,218
Corporates	73,508	114,587	210,105	287,075	107,419	115,300	868,673	225,451	16,335	838,126	201,550	3,058,129
Regulatory Retail	-	-	-	-	1,273	-	1,006	1,611	-	298,790	-	302,680
Other assets	-	-	-	-	-	-	24,759	-	-	-	124,037	148,796
Defaulted Exposures	-	-	-	36,545	-	-	-	2,420	-	-	-	38,965
Total On-Balance Sheet Exposures	73,508	114,587	210,105	667,299	108,692	409,864	4,879,091	229,482	143,383	1,136,916	629,661	8,602,588
<u>Off-Balance Sheet Exposures</u>												
OTC Derivatives	-	-	-	-	-	-	399,378	-	-	-	-	399,378
Off-Balance sheet exposures other than OTC derivatives	-	-	-	31,132	663	1,823	1,207	-	-	13,774	-	48,599
Defaulted Exposures	-	-	-	-	-	-	-	-	-	-	-	-
Total Off-Balance Sheet Exposures	-	-	-	31,132	663	1,823	400,585	-	-	13,774	-	447,977
Total Gross Credit Exposures	73,508	114,587	210,105	698,431	109,355	411,687	5,279,676	229,482	143,383	1,150,690	629,661	9,050,565

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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 2024 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	163,094	899,512	2,194,179	146,717	3,403,502
Banks, DFIs & MDBs	434,989	245,375	34,867	-	715,231
Insurance Companies, Securities Firms & Fund Managers	21,638	22,522	-	-	44,160
Corporates	1,985,833	739,592	544,580	14,269	3,284,274
Regulatory Retail	303,459	842	4,532	-	308,833
Other assets	-	-	-	211,834	211,834
Defaulted Exposures	18,803	-	21,491	-	40,294
Total On-Balance Sheet Exposures	2,927,816	1,907,843	2,799,649	372,820	8,008,128
<u>Off-Balance Sheet Exposures</u>					
OTC Derivatives	101,672	93,600	-	-	195,272
Off-Balance sheet exposures other than OTC derivatives	61,731	-	12,573	-	74,304
Total Off-Balance Sheet Exposures	163,403	93,600	12,573	-	269,576
Total Gross Credit Exposures	3,091,219	2,001,443	2,812,222	372,820	8,277,704

The Bank

As at 30 June 2024 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	163,094	899,512	2,194,179	146,717	3,403,502
Banks, DFIs & MDBs	431,707	245,375	34,867	-	711,949
Insurance Companies, Securities Firms & Fund Managers	21,638	22,522	-	-	44,160
Corporates	1,985,833	739,592	544,580	14,269	3,284,274
Regulatory Retail	303,459	842	4,532	-	308,833
Other assets	-	-	-	210,572	210,572
Defaulted Exposures	18,803	-	21,491	-	40,294
Total On-Balance Sheet Exposures	2,924,534	1,907,843	2,799,649	371,558	8,003,584
<u>Off-Balance Sheet Exposures</u>					
OTC Derivatives	101,672	93,600	-	-	195,272
Off-Balance sheet exposures other than OTC derivatives	61,731	-	12,573	-	74,304
Total Off-Balance Sheet Exposures	163,403	93,600	12,573	-	269,576
Total Gross Credit Exposures	3,087,937	2,001,443	2,812,222	371,558	8,273,160

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

The Group

As at 31 December 2023 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	785,224	1,263,017	1,808,971	130,643	3,987,855
Banks, DFIs & MDBs	834,757	180,655	16,083	-	1,031,495
Insurance Companies, Securities Firms & Fund Managers	12,675	24,543	-	-	37,218
Corporates	1,824,319	707,521	510,798	15,491	3,058,129
Regulatory Retail	296,686	1,107	4,887	-	302,680
Other assets	-	-	-	149,662	149,662
Defaulted Exposures	18,032	-	20,933	-	38,965
Total On-Balance Sheet Exposures	3,771,693	2,176,843	2,361,672	295,796	8,606,004
<u>Off-Balance Sheet Exposures</u>					
OTC Derivatives	288,280	111,098	-	-	399,378
Off-Balance sheet exposures other than OTC derivatives	48,440	-	159	-	48,599
Total Off-Balance Sheet Exposures	336,720	111,098	159	-	447,977
Total Gross Credit Exposures	4,108,413	2,287,941	2,361,831	295,796	9,053,981

The Bank

As at 31 December 2023 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	785,224	1,263,017	1,808,971	130,643	3,987,855
Banks, DFIs & MDBs	832,207	180,655	16,083	-	1,028,945
Insurance Companies, Securities Firms & Fund Managers	12,675	24,543	-	-	37,218
Corporates	1,824,319	707,521	510,798	15,491	3,058,129
Regulatory Retail	296,686	1,107	4,887	-	302,680
Other assets	-	-	-	148,796	148,796
Defaulted Exposures	18,032	-	20,933	-	38,965
Total On-Balance Sheet Exposures	3,769,143	2,176,843	2,361,672	294,930	8,602,588
<u>Off-Balance Sheet Exposures</u>					
OTC Derivatives	288,280	111,098	-	-	399,378
Off-Balance sheet exposures other than OTC derivatives	48,440	-	159	-	48,599
Defaulted Exposures	-	-	-	-	-
Total Off-Balance Sheet Exposures	336,720	111,098	159	-	447,977
Total Gross Credit Exposures	4,105,863	2,287,941	2,361,831	294,930	9,050,565

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

Table 6: Loans and Advances by Sectorial Analysis

The Group and The Bank As at 30 June 2024 By Sector	Gross Carrying Amount			Total RM'000	Written-off RM'000
	<u>Neither past due nor impaired</u>		<u>Impaired</u>		
	Stage 1	Stage 2	Stage 3		
	RM'000	RM'000	RM'000		
Primary Agriculture	12,024	-	-	12,024	-
Manufacturing (including Agro-based)	13,945	14,269	-	28,214	-
Electricity, Gas and Water Supply	615	-	-	615	-
Construction	156,200	9,151	49,052	214,403	-
Wholesale, Retail Trade, Restaurants and Hotels	755	5,153	-	5,908	-
Transport, Storage and Communication	12,985	20,271	-	33,256	-
Finance, Insurance and Business Activities	412,566	-	-	412,566	-
Real Estate	143,670	-	24,592	168,262	-
Education, Health and Others	17,375	-	-	17,375	-
Household	1,221,961	77,756	1,330	1,301,047	-
Others	22,862	-	-	22,862	-
Total	2,014,958	126,600	74,974	2,216,532	-

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

	< ----- Expected Credit Losses (ECL) ----- >			Total	Written-off
	<u>Neither past due nor impaired</u>	<u>Impaired</u>			
The Group and The Bank	Stage 1	Stage 2	Stage 3		
As at 30 June 2024				RM'000	RM'000
By Sector	RM'000	RM'000	RM'000	RM'000	RM'000
Primary Agriculture	20	-	-	20	-
Manufacturing (including Agro-based)	3	14,270	-	14,273	-
Electricity, Gas and Water Supply	-	-	-	-	-
Construction	191	7	12,506	12,704	-
Wholesale, Retail Trade, Restaurants and Hotels	-	394	-	394	-
Transport, Storage and Communication	3	837	-	840	-
Finance, Insurance and Business Activities	89	-	-	89	-
Real Estate	554	-	22,172	22,726	-
Education, Health and Others	3	-	-	3	-
Household	252	16	-	268	-
Others	8	-	-	8	-
Total	1,123	15,524	34,678	51,325	-

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

	----- Gross Carrying Amount -----			Total RM'000	Written-off RM'000
	<u>Neither past due nor impaired</u>		<u>Impaired</u>		
	Stage 1	Stage 2	Stage 3		
The Group and The Bank					
As at 31 December 2023					
By Sector	RM'000	RM'000	RM'000	RM'000	RM'000
Primary Agriculture	18,274	-	-	18,274	-
Manufacturing (including Agro-based)	11,244	15,491	-	26,735	-
Electricity, Gas and Water Supply	587	-	-	587	-
Construction	134,020	12,613	47,359	193,992	-
Wholesale, Retail Trade, Restaurants and Hotels	1,273	5,856	-	7,129	-
Transport, Storage and Communication	30,544	24,101	-	54,645	-
Finance, Insurance and Business Activities	399,936	-	-	399,936	-
Real Estate	126,004	-	23,929	149,933	-
Education, Health and Others	16,335	-	-	16,335	-
Household	1,136,917	-	-	1,136,917	-
Others	-	-	-	-	-
Total	1,875,134	58,061	71,288	2,004,483	-

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

	Expected Credit Losses (ECL)			Total	Written-off
	<u>Neither past due nor impaired</u>	<u>Impaired</u>			
The Group and The Bank	Stage 1	Stage 2	Stage 3		
As at 31 December 2023					
By Sector	RM'000	RM'000	RM'000	RM'000	RM'000
Primary Agriculture	34	-	-	34	-
Manufacturing (including Agro-based)	2	12,922	-	12,924	-
Electricity, Gas and Water Supply	-	-	-	-	-
Construction	78	18	10,813	10,909	-
Wholesale, Retail Trade, Restaurants and Hotels	-	524	-	524	-
Transport, Storage and Communication	5	3,964	-	3,969	-
Finance, Insurance and Business Activities	64	-	-	64	-
Real Estate	581	-	21,509	22,090	-
Education, Health and Others	2	-	-	2	-
Household	187	-	-	187	-
Others	-	-	-	-	-
Total	953	17,428	32,322	50,703	-

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

Table 7: Loans and Advances By Geographic Distribution

	< ----- Gross Carrying Amount ----- >				
	<u>Neither past due nor impaired</u>		<u>Impaired</u>		
The Group and The Bank					
As at 30 June 2024	Stage 1	Stage 2	Stage 3	Total	Written-off
By Geographic Distribution	RM'000	RM'000	RM'000	RM'000	RM'000
Malaysia	2,014,958	126,600	74,974	2,216,532	-
Other Countries	-	-	-	-	-
Total	2,014,958	126,600	74,974	2,216,532	-

	< ----- Expected Credit Losses (ECL) ----- >				
	<u>Neither past due nor impaired</u>		<u>Impaired</u>		
The Group and The Bank					
As at 30 June 2024	Stage 1	Stage 2	Stage 3	Total	Written-off
By Geographical Distribution	RM'000	RM'000	RM'000	RM'000	RM'000
Malaysia	1,123	15,524	34,678	51,325	-
Other Countries	-	-	-	-	-
Total	1,123	15,524	34,678	51,325	-

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Table 7: Loans and Advances By Geographic Distribution (Continued)

< ----- Gross Carrying Amount ----- >					
	<u>Neither past due nor impaired</u>		<u>Impaired</u>		
The Group and The Bank					
As at 31 December 2023	Stage 1	Stage 2	Stage 3	Total	Written-off
By Geographic Distribution	RM'000	RM'000	RM'000	RM'000	RM'000
Malaysia	1,875,134	58,061	71,288	2,004,483	-
Other Countries	-	-	-	-	-
Total	1,875,134	58,061	71,288	2,004,483	-

< ----- Expected Credit Losses (ECL) ----- >					
	<u>Neither past due nor impaired</u>		<u>Impaired</u>		
The Group and The Bank					
As at 31 December 2023	Stage 1	Stage 2	Stage 3	Total	Written-off
By Geographical Distribution	RM'000	RM'000	RM'000	RM'000	RM'000
Malaysia	953	17,428	32,322	50,703	-
Other Countries	-	-	-	-	-
Total	953	17,428	32,322	50,703	-

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

Table 8: Movement in expected credit loss for Loans and Advances

The Group and The Bank	12 months 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 2024				
Expected credit loss				
At beginning of the financial year	953	17,428	32,322	50,703
Total transfer between stages	(16)	14	2	-
Loans/Financing derecognised during the financial year (other than write-offs)	(11)	-	(79)	(90)
New loans/financing originated or purchased	34	-	-	34
Changes due to change in credit risk	159	(2,061)	77	(1,825)
Changes in models/risk parameters	-	-	-	-
Other adjustments:				
- Foreign exchange and other adjustments	4	143	2,356	2,503
At the end of the financial year	1,123	15,524	34,678	51,325

The Group and The Bank	12 months 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 31 December 2023				
Expected credit loss				
At beginning of the financial year	1,582	26,769	36,389	64,740
Total transfer between stages	(219)	219	-	-
Loans/Financing derecognised during the financial year (other than write-offs)	(205)	-	(3,172)	(3,377)
New loans/financing originated or purchased	222	-	-	222
Changes due to change in credit risk	(165)	(9,362)	(4,256)	(13,783)
Changes in models/risk parameters	(263)	(198)	-	(461)
Other adjustments:				
- Foreign exchange and other adjustments	1	-	3,361	3,362
At the end of the financial year	953	17,428	32,322	50,703

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Disclosures on Rated Exposures according to Ratings by ECAIs (RM'000)

The Group As at 30 June 2024	Ratings of Corporate by Approved ECAIs					
	Moodys	Aaa to Aa3	A1 to A3	Baa1 to Ba3	B1 to C	Unrated
Exposure Class	S&P	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	RAM	AAA to AA3	A to A3	BBB1 to BB3	B to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
On and Off-Balance-Sheet Exposures						
Credit Exposures (using Corporate Risk Weights)						
Insurance Companies, Securities Firms & Fund Managers		44,820	-	-	-	43,958
Corporates		1,153,981	94,104	-	-	2,134,543
Total		1,198,801	94,104	-	-	2,178,501

The Group As at 30 June 2024	Ratings of Sovereigns and Central Banks by Approved ECAIs						
	Moodys	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
Exposure Class	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	RAM	AAA to AA3-	A1 to A3	BBB1+ to BBB3	BB1 to B3	C1+ to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	C+ to D	Unrated
On and Off-Balance-Sheet Exposures							
Sovereign/Central Banks		-	-	-	-	-	3,403,502
Total		-	-	-	-	-	3,403,502

The Group As at 30 June 2024	Ratings of Banking Institutions by Approved ECAIs						
	Moodys	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
Exposure Class	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	RAM	AAA to AA3-	as	BBB1+ to BBB3	BB1 to B3	C1+ to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	C+ to D	Unrated
On and Off-Balance-Sheet Exposures							
Banks, DFIs & MDBs		695,950	164,802	17,706	-	-	-
Total		695,950	164,802	17,706	-	-	-

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Disclosures on Rated Exposures according to Ratings by ECAs (RM'000) (Continued)

The Bank As at 30 June 2024	Ratings of Corporate by Approved ECAs					
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	B1 to C	Unrated
Exposure Class	S&P	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	RAM	AAA to AA3	A to A3	BBB1 to BB3	B to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
On and Off-Balance-Sheet Exposures						
Credit Exposures (using Corporate Risk Weights)						
Insurance Companies, Securities Firms & Fund Managers		44,820	-	-	-	43,958
Corporates		1,153,981	94,104	-	-	2,134,543
Total		1,198,801	94,104	-	-	2,178,501

The Bank As at 30 June 2024	Ratings of Sovereigns and Central Banks by Approved ECAs						
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
Exposure Class	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	RAM	AAA to AA3-	A1 to A3	BBB1+ to BBB3	BB1 to B3	C1+ to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	C+ to D	Unrated
On and Off-Balance-Sheet Exposures							
Sovereign/Central Banks		-	-	-	-	-	3,403,502
Total		-	-	-	-	-	3,403,502

The Bank As at 30 June 2024	Ratings of Banking Institutions by Approved ECAs						
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
Exposure Class	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	RAM	AAA to AA3-	A1 to A3	BBB1+ to BBB3	BB1 to B3	C1+ to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	C+ to D	Unrated
On and Off-Balance-Sheet Exposures							
Banks, DFIs & MDBs		692,668	164,802	17,706	-	-	-
Total		692,668	164,802	17,706	-	-	-

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Disclosures on Rated Exposures according to Ratings by ECAIs (RM'000) (Continued)

The Group As at 31 December 2023	Ratings of Corporate by Approved ECAIs					
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Ba3	B1 to C	Unrated
Exposure Class	S&P	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	RAM	AAA to AA3	A to A3	BBB1 to BB3	B to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
On and Off-Balance-Sheet Exposures						
Credit Exposures (using Corporate Risk Weights)						
Insurance Companies, Securities Firms & Fund Managers		20,191	-	-	-	70,664
Corporates		1,214,206	10,138	-	-	1,918,168
Total		1,234,397	10,138	-	-	1,988,832

The Group As at 31 December 2023	Ratings of Sovereigns and Central Banks by Approved ECAIs						
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
Exposure Class	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	RAM	AAA to AA3-	A1 to A3	BBB1+ to BBB3	BB1 to B3	C1+ to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	C+ to D	Unrated
On and Off-Balance-Sheet Exposures							
Sovereign/Central Banks		-	-	-	-	-	3,987,855
Total		-	-	-	-	-	3,987,855

The Group As at 31 December 2023	Ratings of Banking Institutions by Approved ECAIs						
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
Exposure Class	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	RAM	AAA to AA3-	A1 to A3	BBB1+ to BBB3	BB1 to B3	C1+ to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	C+ to D	Unrated
On and Off-Balance-Sheet Exposures							
Banks, DFIs & MDBs		1,096,995	269,681	10,551	-	-	9
Total		1,096,995	269,681	10,551	-	-	9

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Disclosures on Rated Exposures according to Ratings by ECAIs (RM'000) (Continued)

The Bank As at 31 December 2023	Ratings of Corporate by Approved ECAIs					
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	B1 to C	Unrated
Exposure Class	S&P	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	RAM	AAA to AA3	A to A3	BBB1 to BB3	B to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
On and Off-Balance-Sheet Exposures						
Credit Exposures (using Corporate Risk Weights)						
Insurance Companies, Securities Firms & Fund Managers		20,191	-	-	-	70,664
Corporates		1,214,206	10,138	-	-	1,918,168
Total		1,234,397	10,138	-	-	1,988,832

The Bank As at 31 December 2023	Ratings of Sovereigns and Central Banks by Approved ECAIs						
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
Exposure Class	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	RAM	AAA to AA3-	A1 to A3	BBB1+ to BBB3	BB1 to B3	C1+ to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	C+ to D	Unrated
On and Off-Balance-Sheet Exposures							
Sovereign/Central Banks		-	-	-	-	-	3,987,855
Total		-	-	-	-	-	3,987,855

The Bank As at 31 December 2023	Ratings of Banking Institutions by Approved ECAIs						
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
Exposure Class	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	RAM	AAA to AA3-	A1 to A3	BBB1+ to BBB3	BB1 to B3	C1+ to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	C+ to D	Unrated
On and Off-Balance-Sheet Exposures							
Banks, DFIs & MDBs		1,094,445	269,681	10,551	-	-	9
Total		1,094,445	269,681	10,551	-	-	9

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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 by risk weight:

Table 9: Credit Risk Exposure by Risk Weight

The Group	Exposure after netting and credit risk mitigation										Total Risk Weighted Assets
	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	
As at 30 June 2024	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%	3,403,502	-	-	-	-	-	-	-	-	3,403,502	-
20%	-	636,742	20,189	1,153,980	-	85,228	-	93,733	12,573	2,002,445	400,487
50%	-	78,489	-	94,104	-	-	-	56,921	-	229,514	114,757
75%	-	-	-	-	6,853	-	-	-	-	6,853	5,140
100%	-	-	23,972	800,986	-	126,606	36,545	44,618	44,313	1,077,040	1,077,040
150%	-	-	-	-	-	-	1,330	-	-	1,330	1,995
Total	3,403,502	715,231	44,161	2,049,070	6,853	211,834	37,875	195,272	56,886	6,720,684	1,599,419
Deduction from total capital	-	-	-	-	-	-	-	-	-	-	-
Average risk weight											24%

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

Exposure after netting and credit risk mitigation												
The Bank	Sovereign /		Insurance Companies, Securities			Regulatory	Other	Default (On	OTC	Off-Balance sheet	Total	Total Risk
As at 30 June 2024	Central Banks	Banks, DFIs & MDBs	Firms & Fund Managers	Corporates	Retail	Assets	Balance Sheet)	Derivatives	other than OTC derivatives	Exposures after Netting & Credit Risk Mitigation	Weighted Assets	
Risk Weights	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
0%	3,403,502	-	-	-	-	-	-	-	-	-	3,403,502	-
20%	-	633,460	20,189	1,153,980	-	85,228	-	93,733	12,573	1,999,163	399,832	
50%	-	78,489	-	94,104	-	-	-	56,921	-	229,514	114,757	
75%	-	-	-	-	6,853	-	-	-	-	6,853	5,139	
100%	-	-	23,972	800,986	-	125,344	36,545	44,618	44,313	1,075,778	1,075,778	
150%	-	-	-	-	-	-	1,330	-	-	1,330	1,995	
Total	3,403,502	711,949	44,161	2,049,070	6,853	210,572	37,875	195,272	56,886	6,716,140	1,597,501	
Deduction from total capital	-	-	-	-	-	2,166	-	-	-	2,166	-	
Average risk weight												24%

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

The Group	Exposure after netting and credit risk mitigation										Total Risk Weighted Assets	
	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		
As at 31 December 2023	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	
0%	3,987,855	-	-	-	-	-	-	-	-	-	3,987,855	-
20%	-	974,251	20,191	1,214,205	-	26,475	-	270,620	-	-	2,505,742	501,146
50%	-	57,244	-	10,138	-	-	-	75,121	-	-	142,503	71,252
75%	-	-	-	-	8,216	-	-	-	-	159	8,375	6,281
100%	-	-	17,027	707,736	-	123,187	36,545	53,637	31,451	-	969,583	969,583
150%	-	-	-	-	-	-	-	-	-	-	-	-
Total	3,987,855	1,031,495	37,218	1,932,079	8,216	149,662	36,545	399,378	31,610	7,614,058	1,548,262	
Deduction from total capital	-	-	-	-	-	-	-	-	-	-	-	-
Average risk weight												20%

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

Exposure after netting and credit risk mitigation												
The Bank	Sovereign /		Insurance						Off-Balance	Total	Total Risk	
As at 31	Central	Banks, DFIs	Companies,	Firms &	Regulatory	Other	Default (On	OTC	sheet	Exposures after	Total Risk	
December 2023	Banks	& MDBs	Securities	Fund	Retail	Assets	Balance Sheet)	Derivatives	exposures	Netting & Credit	Weighted	
Risk Weights	RM'000	RM'000	Managers	Managers	Corporates	RM'000	RM'000	RM'000	other than OTC	Risk Mitigation	Assets	
			RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	derivatives	RM'000	RM'000	
0%	3,987,855	-	-	-	-	-	-	-	-	-	3,987,855	-
20%	-	971,701	20,191	1,214,206	-	26,475	-	270,620	-	-	2,503,193	500,639
50%	-	57,244	-	10,138	-	-	-	75,121	-	-	142,503	71,251
75%	-	-	-	-	8,216	-	-	-	159	-	8,375	6,281
100%	-	-	17,027	707,735	-	122,321	36,545	53,637	31,451	-	968,716	968,716
150%	-	-	-	-	-	-	-	-	-	-	-	-
Total	3,987,855	1,028,945	37,218	1,932,079	8,216	148,796	36,545	399,378	31,610	7,610,642	1,546,887	
Deduction from total capital	-	-	-	-	-	2,166	-	-	-	-	2,166	-
Average risk weight												20%

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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 ECAs under Standardised Approach

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

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

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

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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 Community	0%
5	Exposure to Multilateral Development Banks specified by Basel Committee of Banking Supervision	0%
6	Exposures including debts securities issued by or guaranteed by Federal Government and/or Central Bank denominated and funded in foreign currency	20%
7	Exposure to local Stock Exchange & Clearing House	20%
8	Unit Trust & Property Trust Fund	100%
9	Publicly Traded Equity Investment in Banking Book	100%
10	Equity held for socio-economic purpose	100%

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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 ECAIs under Standardised Approach

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

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

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

The Bank currently do not have credit risk exposure with short term ratings issued by the external credit assessment institutions (ECAIs) for the financial year ended 30 June 2024

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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 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 30 June 2024				
Exposure Class				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	3,403,502	-	-	-
Banks, DFIs and MDBs	715,231	-	-	-
Insurance Companies, Securities Firms & Fund Managers	44,160	-	-	-
Corporates	3,284,274	-	1,235,201	-
Regulatory Retail	308,833	-	301,981	-
Other assets	211,834	-	-	-
Defaulted exposures	40,294	-	2,420	-
Total On-Balance Sheet Exposures	8,008,128	-	1,539,602	-
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	195,272	-	-	-
Off-Balance sheet exposures other than OTC derivatives	74,304	-	17,418	-
Total Off-Balance Sheet Exposures	269,576	-	17,418	-
Total Gross Credit Exposures	8,277,704	-	1,557,020	-
The Bank				
As at 30 June 2024				
Exposure Class				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	3,403,502	-	-	-
Banks, DFIs and MDBs	711,949	-	-	-
Insurance Companies, Securities Firms & Fund Managers	44,160	-	-	-
Corporates	3,284,274	-	1,235,201	-
Regulatory Retail	308,833	-	301,981	-
Other assets	210,572	-	-	-
Defaulted exposures	40,294	-	2,420	-
Total On-Balance Sheet Exposures	8,003,584	-	1,539,602	-
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	195,272	-	-	-
Off-Balance sheet exposures other than OTC derivatives	74,304	-	17,418	-
Total Off-Balance Sheet Exposures	269,576	-	17,418	-
Total Gross Credit Exposures	8,273,160	-	1,557,020	-

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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 2023				
Exposure Class				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	3,987,855	-	-	-
Banks, DFIs and MDBs	1,031,495	-	-	-
Insurance Companies, Securities Firms & Fund Managers	37,218	-	-	-
Corporates	3,058,129	-	1,126,050	-
Regulatory Retail	302,680	-	294,464	-
Other assets	149,662	-	-	-
Defaulted exposures	38,965	-	2,420	-
Total On-Balance Sheet Exposures	8,606,004	-	1,422,934	-
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	399,378	-	-	-
derivatives	48,599	-	16,989	-
Defaulted exposures	-	-	-	-
Total Off-Balance Sheet Exposures	447,977	-	16,989	-
Total Gross Credit Exposures	9,053,981	-	1,439,923	-
The Bank				
As at 31 December 2023				
Exposure Class				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	3,987,855	-	-	-
Banks, DFIs and MDBs	1,028,945	-	-	-
Insurance Companies, Securities Firms & Fund Managers	37,218	-	-	-
Corporates	3,058,129	-	1,126,050	-
Regulatory Retail	302,680	-	294,464	-
Other assets	148,796	-	-	-
Defaulted exposures	38,965	-	2,420	-
Total On-Balance Sheet Exposures	8,602,588	-	1,422,934	-
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	399,378	-	-	-
Off-Balance sheet exposures other than OTC derivatives	48,599	-	16,989	-
Defaulted exposures	-	-	-	-
Total Off-Balance Sheet Exposures	447,977	-	16,989	-
Total Gross Credit Exposures	9,050,565	-	1,439,923	-

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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 and The Bank As at 30 June 2024 Description	Principal	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk Weighted Assets
	RM'000	RM'000	RM'000	RM'000
Transaction related contingent Items	64,606	-	19,928	19,928
Forward Asset Purchases	12,573	-	12,573	2,515
Foreign exchange related contracts				
Less than one year	5,501,660	31,307	98,924	50,659
One year to less than five years	134,784	2,365	13,665	10,193
Interest rate related contracts				
Less than one year	595,000	1,782	3,194	1,560
One year to less than five years	2,650,000	8,759	79,489	29,414
Irrevocable commitments to extend credit				
Maturity less than one year	145,727	-	29,146	24,309
Maturity more than one year	25,315	-	12,657	533
Any commitments that are unconditionally cancelled at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness	1,774,539	-	-	-
Total	10,904,204	44,213	269,576	139,111

The Group and The Bank As at 31 December 2023 Description	Principal	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk Weighted Assets
	RM'000	RM'000	RM'000	RM'000
Transaction related contingent Items	64,606	-	19,928	19,928
Forward Asset Purchases	-	-	-	-
Foreign exchange related contracts				
Less than one year	11,496,621	123,550	287,600	91,179
One year to less than five years	326,890	5,822	28,995	20,096
Interest rate related contracts				
Less than one year	670,000	377	1,122	468
One year to less than five years	2,512,000	11,631	81,661	33,578
Irrevocable commitments to extend credit				
Maturity less than one year	26,321	-	5,264	413
Maturity more than one year	46,814	-	23,407	11,543
Any commitments that are unconditionally cancelled at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness	1,624,905	-	-	-
Total	16,768,157	141,380	447,977	177,205

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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	Fair Value	Risk Weighted
As at 30 June 2024	RM'000	Assets
Type of Equity Investments	RM'000	RM'000
Publicly traded	-	-
Privately held	27,464	27,464
Total	27,464	27,464

	RM'000
Cumulative realised gains/(losses) from sales and liquidations of equity investments	-
Total unrealised gains/(losses) in other comprehensive income	1,429

The Bank	Fair Value	Risk Weighted
As at 30 June 2024	RM'000	Assets
Type of Equity Investments	RM'000	RM'000
Publicly traded	-	-
Privately held	26,187	26,187
Total	26,187	26,187

	RM'000
Cumulative realised gains from sales and liquidations of equity investments	-
Total unrealised gains in other comprehensive income	1,429

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Table 18: Equities under Banking Book (Continued)

The Group		
As at 31 December 2023		
Type of Equity Investments	Fair Value	Risk Weighted
	RM'000	Assets
		RM'000
Publicly traded	-	-
Privately held	26,016	26,016
Total	26,016	26,016

	RM'000
Cumulative realised gains/(losses) from sales and liquidations of equity investments	1,593
Total unrealised gains/(losses) in other comprehensive income	844

The Bank		
As at 31 December 2023		
Type of Equity Investments	Fair Value	Risk Weighted
	RM'000	Assets
		RM'000
Publicly traded	-	-
Privately held	24,759	24,759
Total	24,759	24,759

	RM'000
Cumulative realised gains/(losses) from sales and liquidations of equity investments	1,593
Total unrealised gains/(losses) in other comprehensive income	844

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10 INTEREST RATE RISK IN THE BANKING BOOK

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

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

	The Group		The Bank	
	Increase / (Decrease) in RM'000		Increase / (Decrease) in RM'000	
As at 30 June 2024	+100 bps	-100 bps	+100 bps	-100 bps
Impact on Earnings *				
MYR	(22,299)	22,254	(22,299)	22,254
USD	(3,512)	3,512	(3,512)	3,512
SGD	16	(16)	16	(16)
Others	624	(624)	624	(624)
Total	(25,171)	25,126	(25,171)	25,126
Impact on Economic Value #				
MYR	(176,117)	176,072	(176,117)	176,072
USD	(2,020)	2,020	(2,020)	2,020
SGD	(1)	1	(1)	1
Others	(11,565)	11,565	(11,565)	11,565
Total	(189,703)	189,658	(189,703)	189,658

	The Group		The Bank	
	Increase / (Decrease) in RM'000		Increase / (Decrease) in RM'000	
As at 31 December 2023	+100 bps	-100 bps	+100 bps	-100 bps
Impact on Earnings *				
MYR	(30,204)	30,204	(30,204)	30,204
USD	(1,228)	1,228	(1,228)	1,228
SGD	16	(16)	16	(16)
Others	339	(339)	339	(339)
Total	(31,077)	31,077	(31,077)	31,077
Impact on Economic Value #				
MYR	-	-	-	-
USD	(182,403)	182,403	(182,403)	182,403
SGD	(409)	409	(409)	409
Others	(1)	1	(1)	1
Total	(182,813)	182,813	(182,813)	182,813

* 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.