Deutsche Bank (Malaysia) Berhad

(Company No. 199401026871 (312552-W))
(Incorporated in Malaysia)

Basel II Pillar 3 Report
30 June 2021

Deutsche Bank (Malaysia) Berhad
(Company No. 199401026871 (312552-W))
(Incorporated in Malaysia)

1 Regulatory capital requirement

Disclosure on capital adequacy under the Standardised approach

Group and Bank
30 June 2021

RISK TYPE	Gross Exposures	Net Exposures	Risk-Weighted Assets	Minimum Capital Requirement at 8% *
Credit Risk	RM'000	RM'000	RM'000	RM'000
On-Balance Sheet Exposures				
Sovereigns/Central Banks #	4,652,614	4,513,654	-	-
Public Sector Entities	-	-	-	-
Banks, Development Financial Institutions and Multilateral Development Banks	1,291,064	1,291,064	586,136	46,891
Insurance Companies, Securities Firms and Fund Managers	-	-	-	-
Corporates	1,655,134	1,655,134	1,649,260	131,941
Regulatory Retail	-	-	-	-
Residential Mortgages	3,147	3,147	1,102	88
Higher Risk Assets	-	-	-	-
Other Assets	527,196	527,196	526,140	42,091
Equity Exposure	1,552	1,552	1,782	143
Defaulted Exposures	1,264	1,264	1,264	101
Total On-Balance Sheet Exposures	8,131,971	7,993,011	2,765,684	221,255
Off-Balance Sheet Exposures				
OTC Derivatives	1,630,431	1,322,056	765,489	61,239
Credit Derivatives	-	-	-	-
Direct Credit Substitutes	-	-	-	-
Transaction related contingent Items	295,248	290,542	269,181	21,534
Short Term Self Liquidating trade related contingencies	41,974	41,974	35,896	2,872
Other commitments, such as formal standby facilities and credit lines	1,138,732	1,138,732	1,138,732	91,099
Defaulted Exposures	-	-	-	-
Total for Off-Balance Sheet Exposures	3,106,385	2,793,304	2,209,298	176,744
Total On and Off- Balance Sheet Exposures	11,238,356	10,786,315	4,974,982	397,999
Large Exposures Risk Requirements	-	-	-	-
Market Risk (Standardised approach)	Long Position	Short Position		
Interest Rate Risk	85,180,611	83,726,320	1,247,986	99,839
Foreign Currency Risk	463,165	6,464	463,163	37,053
Options	26,814	-	42,125	3,370
			1,753,274	140,262
Operational Risk			851,003	68,080
Total RWA and capital requirements			7,579,259	606,341

* The minimum regulatory capital requirement before including capital conservation buffer and countercyclical capital buffer.

Under Risk Weighted Capital Adequacy Framework (RWCAF), exposures to the Federal Government of Malaysia, Bank Negara Malaysia, overseas federal governments and central banks of their respective jurisdictions are accorded a preferential sovereign risk weight of 0%.

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1 Regulatory capital requirement (continued)

Disclosure on capital adequacy under the Standardised approach (continued)

Group and Bank
31 December 2020

RISK TYPE	Gross Exposures	Net Exposures	Risk-Weighted Assets	Minimum Capital Requirement at 8% *
Credit Risk	RM'000	RM'000	RM'000	RM'000
On-Balance Sheet Exposures				
Sovereigns/Central Banks #	4,924,813	4,812,367	-	-
Public Sector Entities	-	-	-	-
Banks, Development Financial Institutions and Multilateral Development Banks	1,756,108	1,756,108	847,378	67,790
Insurance Companies, Securities Firms and Fund Managers	-	-	-	-
Corporates	1,548,767	1,548,767	1,513,217	121,058
Regulatory Retail	-	-	-	-
Residential Mortgages	4,289	4,289	1,501	120
Higher Risk Assets	-	-	-	-
Other Assets	520,798	520,798	519,808	41,585
Equity Exposure	1,611	1,611	1,841	147
Defaulted Exposures	1,241	1,241	1,241	99
Total On-Balance Sheet Exposures	8,757,627	8,645,181	2,884,986	230,799
Off-Balance Sheet Exposures				
OTC Derivatives	1,791,453	1,328,645	769,387	61,551
Credit Derivatives	-	-	-	-
Direct Credit Substitutes	-	-	-	-
Transaction related contingent Items	270,564	269,759	250,292	20,023
Short Term Self Liquidating trade related contingencies	31,604	31,604	31,098	2,488
Other commitments, such as formal standby facilities and credit lines	968,845	968,845	968,845	77,508
Defaulted Exposures	-	-	-	-
Total for Off-Balance Sheet Exposures	3,062,466	2,598,853	2,019,622	161,570
Total On and Off- Balance Sheet Exposures	11,820,093	11,244,034	4,904,608	392,369
Large Exposures Risk Requirements	-	-	-	-
Market Risk (Standardised approach)	Long Position	Short Position		
Interest Rate Risk	96,807,054	95,495,401	1,858,774	148,701
Foreign Currency Risk	170,169	136,169	170,175	13,614
Options	24,543	231	364,275	29,142
			2,393,224	191,457
Operational Risk			881,099	70,488
Total RWA and capital requirements			8,178,931	654,314

* The minimum regulatory capital requirement before including capital conservation buffer and countercyclical capital buffer.

Under Risk Weighted Capital Adequacy Framework (RWCAF), exposures to the Federal Government of Malaysia, Bank Negara Malaysia, overseas federal governments and central banks of their respective jurisdictions are accorded a preferential sovereign risk weight of 0%.

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2 Credit Risk

2.1 Geographic distribution of credit exposures, broken down in significant areas by major types of gross credit exposures

Group and Bank
30 June 2021

Credit Exposure	Geography						30-Jun-21
Category	America RM'000	Europe RM'000	India RM'000	Malaysia RM'000	Singapore RM'000	Others RM'000	Total RM'000
Sovereigns/Central Banks	-	-	-	4,670,734	-	-	4,670,734
Banks, DFIs & MDBs	12,137	453,776	123,347	1,522,904	143,770	272,010	2,527,944
Public Sector Entities	-	-	-	-	-	-	-
Insurance Companies, Securities Firms and Fund	-	-	-	56,779	-	-	56,779
Corporates	-	38,130	-	3,364,609	47,000	-	3,449,739
Regulatory Retails	-	-	-	-	-	-	-
Residential Mortgages	-	-	-	3,148	-	-	3,148
Other Asset	-	-	-	527,196	-	-	527,196
Equity Exposure	-	-	-	1,552	-	-	1,552
Defaulted Exposures	-	-	-	1,264	-	-	1,264
Grand Total	12,137	491,906	123,347	10,148,186	190,770	272,010	11,238,356

Group and Bank
31 December 2020

Credit Exposure	Geography						31-Dec-20
Category	America RM'000	Europe RM'000	India RM'000	Malaysia RM'000	Singapore RM'000	Others RM'000	Total RM'000
Sovereigns/Central Banks	-	-	-	4,941,049	-	-	4,941,049
Banks, DFIs & MDBs	7,529	381,118	138,334	1,752,186	520,892	317,876	3,117,935
Public Sector Entities	-	-	-	-	-	-	-
Insurance Companies, Securities Firms and Fund	-	-	-	45,147	-	-	45,147
Corporates	-	48,139	-	3,080,519	59,365	-	3,188,023
Regulatory Retails	-	-	-	-	-	-	-
Residential Mortgages	-	-	-	4,289	-	-	4,289
Other Asset	-	-	-	520,798	-	-	520,798
Equity Exposure	-	-	-	1,611	-	-	1,611
Defaulted Exposures	-	-	-	1,241	-	-	1,241
Grand Total	7,529	429,257	138,334	10,346,840	580,257	317,876	11,820,093

2 Credit Risk (continued)

2.2 Distribution of exposures by sector or economic purpose, broken down by major types of gross credit exposures

Group and Bank
30 June 2021

Credit Exposure	Sector											30-Jun-21
Category	Construction RM'000	Education, Health & Others RM'000	Electricity, Gas & Water Supply RM'000	Finance, Insurance, Real Estate & Business Activities RM'000	Household RM'000	Manufacturing RM'000	Mining & Quarrying RM'000	Others RM'000	Primary Agriculture RM'000	Transport, Storage & Communication RM'000	Wholesale & Retail Trade & Restaurants & Hotels RM'000	Total RM'000
Sovereigns/Central Banks	-	-	-	4,670,734	-	-	-	-	-	-	-	4,670,734
Public Sector Entities	-	-	-	-	-	-	-	-	-	-	-	-
Banks, DFIs & MDBs	-	-	-	2,527,944	-	-	-	-	-	-	-	2,527,944
Insurance Companies, Securities Firms and Fund Managers	-	-	-	56,779	-	-	-	-	-	-	-	56,779
Corporates	217,112	-	49,812	163,599	6	1,378,523	8,402	345,728	488	554,594	731,475	3,449,739
Regulatory Retail	-	-	-	-	-	-	-	-	-	-	-	-
Residential Mortgages	-	-	-	-	3,135	-	-	13	-	-	-	3,148
Other Assets	-	-	-	527,196	-	-	-	-	-	-	-	527,196
Equity Exposure	-	-	-	1,552	-	-	-	-	-	-	-	1,552
Defaulted Exposures	-	-	-	-	1,264	-	-	-	-	-	-	1,264
Grand Total	217,112	-	49,812	7,947,804	4,405	1,378,523	8,402	345,741	488	554,594	731,475	11,238,356

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2 Credit Risk (continued)

2.2 Distribution of exposures by sector or economic purpose, broken down by major types of gross credit exposures (continued)

Group and Bank
31 December 2020

Credit Exposure	Sector											31-Dec-20
Category	Construction RM'000	Education, Health & Others RM'000	Electricity, Gas & Water Supply RM'000	Finance, Insurance, Real Estate & Business Activities RM'000	Household RM'000	Manufacturing RM'000	Mining & Quarrying RM'000	Others RM'000	Primary Agriculture RM'000	Transport, Storage & Communication RM'000	Wholesale & Retail Trade & Restaurants & Hotels RM'000	Total RM'000
Sovereigns/Central Banks	-	-	-	4,941,049	-	-	-	-	-	-	-	4,941,049
Public Sector Entities	-	-	-	-	-	-	-	-	-	-	-	-
Banks, DFIs & MDBs	-	-	-	3,117,935	-	-	-	-	-	-	-	3,117,935
Insurance Companies, Securities Firms and Fund Managers	-	2,126	-	43,021	-	-	-	-	-	-	-	45,147
Corporates	194,323	-	69,827	392,411	6	1,009,142	22,326	292,100	759	667,963	539,166	3,188,023
Regulatory Retail	-	-	-	-	-	-	-	-	-	-	-	-
Residential Mortgages	-	-	-	-	4,287	-	-	2	-	-	-	4,289
Other Assets	-	-	-	520,798	-	-	-	-	-	-	-	520,798
Equity Exposure	-	-	-	1,611	-	-	-	-	-	-	-	1,611
Defaulted Exposures	-	-	-	-	1,241	-	-	-	-	-	-	1,241
Grand Total	194,323	2,126	69,827	9,016,825	5,534	1,009,142	22,326	292,102	759	667,963	539,166	11,820,093

2 Credit Risk (continued)

2.3 Residual contractual maturity breakdown by major type of gross credit exposures

Group and Bank
30 June 2021

Credit Exposure	Maturity			30-Jun-21
	Up to 1year RM'000	1-5 year RM'000	> 5 years RM'000	Total RM'000
Sovereigns/Central Banks	4,670,734	-	-	4,670,734
Public Sector Entities	-	-	-	-
Banks, DFIs & MDBs	1,589,858	797,984	140,102	2,527,944
Insurance Cos, Securities Firms & Fund Managers	52,332	2,823	1,624	56,779
Corporates	2,636,531	812,976	232	3,449,739
Regulatory Retail	-	-	-	-
Residential Mortgages	37	1,046	2,065	3,148
Other Assets	527,196	-	-	527,196
Equity Exposure	1,552	-	-	1,552
Defaulted Exposures	98	334	832	1,264
Grand Total	9,478,338	1,615,163	144,855	11,238,356

Group and Bank
31 December 2020

Credit Exposure	Maturity			31-Dec-20
	Up to 1year RM'000	1-5 year RM'000	> 5 years RM'000	Total RM'000
Sovereigns/Central Banks	4,941,049	-	-	4,941,049
Public Sector Entities	-	-	-	-
Banks, DFIs & MDBs	2,235,629	729,274	153,032	3,117,935
Insurance Cos, Securities Firms & Fund Managers	38,092	5,431	1,624	45,147
Corporates	2,562,768	624,768	487	3,188,023
Regulatory Retail	-	-	-	-
Residential Mortgages	40	1,276	2,973	4,289
Other Assets	520,798	-	-	520,798
Equity Exposure	1,611	-	-	1,611
Defaulted Exposures	51	339	851	1,241
Grand Total	10,300,038	1,361,088	158,967	11,820,093

2 Credit Risk (continued)

2.4 Impaired loans and impairment provisions by sector

Impaired loans, advances and financing analysed by economic sector and geographical distribution are as follows:

	Group and Bank	
	30 June 2021 RM'000	31 December 2020 RM'000
Household (Malaysia)	3,471	3,000

2.5 Reconciliation of loan impairment provisions

Movements in impaired loans, advances and financing are as follows:

	Group and Bank	
	30 June 2021 RM'000	31 December 2020 RM'000
Balance at 1 January	3,000	3,526
Classified as impaired during the period/year	936	605
Reclassified as non-impaired during the period/year	(223)	(750)
Amount recovered	(242)	(381)
At 30 June 2021 / 31 December 2020	3,471	3,000
Gross impaired loans as a percentage of gross loans, advances and financing	0.15%	0.14%

2 Credit Risk (continued)

2.5 Reconciliation of loan impairment provisions (continued)

	2021				2020			
Group and Bank	12-month ECL	Lifetime ECL not credit – impaired	Lifetime ECL credit - impaired	Total	12-month ECL	Lifetime ECL not credit – impaired	Lifetime ECL credit - impaired	Total
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Loans, advances and financing at amortised cost*								
Balance at 1 January	3,224	3,101	1,758	8.083	4,073	1,193	1,947	7,213
Transfer to 12-month ECL	34	(1)	(33)	-	298	-	(298)	-
Transfer to lifetime ECL not credit- impaired	(14)	14	-	-	(25)	25	-	-
Transfer to lifetime ECL credit- impaired	(392)	-	392	-	(203)	-	203	-
Net remeasurement of loss allowance	(209)	(857)	249	(817)	(901)	909	43	51
New financial assets originated or purchased	480	1,013	-	1,493	843	1,418	-	2,261
Financial assets that have been derecognised	(554)	(1,417)	-	(1,971)	(861)	(444)	(137)	(1,442)
Write-offs	-	-	-	-	-	-	-	-
Recoveries of amounts previously written off	-	-	-	-	-	-	-	-
Changes in models/risk parameters	-	-	-	-	-	-	-	-
Other movements	-	-	-	-	-	-	-	-
Balance at 30 June / 31 December	2,569	1,853	2,366	6,788	3,224	3,101	1,758	8,083

* The loss allowance in this table includes ECL on loan commitment and financial guarantees.

2 Credit Risk (continued)

2.6 Exposures under the Standardised approach

The following table set out analysis of risk weights under the Standardised approach for the Group and the Bank.

Group and Bank
30 June 2021

Risk Weights	Exposures after Netting & Credit Risk Mitigation												Total Exposures after Netting and Credit Risk Mitigation	Total Risk Weighted Assets
	Sovereigns and Central Banks	Public Sector Entities	Banks, DFIs and MDBs	Insurance Companies, Securities Firms and Fund Managers	Corporates	Regulatory Retail	Residential Mortgages	Higher Risk Assets	Other Assets	Specialised Financing / Investment	Securitisation	Equity Exposures		
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
0%	4,531,774	-	-	-	-	-	-	-	1,056	-	-	-	4,532,830	-
20%	-	-	483,679	1,624	4,401	-	-	-	-	-	-	-	489,704	97,941
35%	-	-	-	-	-	-	3,147	-	-	-	-	-	3,147	1,102
50%	-	-	1,735,443	-	34,407	-	-	-	-	-	-	-	1,769,850	884,925
75%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
100%	-	-	448	55,155	3,406,225	-	1,264	-	526,140	-	-	1,532	3,990,764	3,990,764
1250%	-	-	-	-	-	-	-	-	-	-	-	20	20	250
Total Exposures	4,531,774	-	2,219,570	56,779	3,445,033	-	4,411	-	527,196	-	-	1,552	10,786,315	4,974,982
Risk-Weighted Assets by Exposures	-	-	964,905	55,480	3,424,309	-	2,366	-	526,140	-	-	1,782	4,974,982	
Average Risk Weight	0.0%	0.0%	43.5%	97.7%	99.4%	0.0%	53.6%	0.0%	99.8%	0.0%	0.0%	114.8%	46.1%	
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	-	-	

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2 Credit Risk (continued)

2.6 Exposures under the Standardised approach (continued)

The following table set out analysis of risk weights under the Standardised approach for the Group and the Bank.

Group and Bank
31 December 2020

Risk Weights	Exposures after Netting & Credit Risk Mitigation												Total Exposures after Netting and Credit Risk Mitigation	Total Risk Weighted Assets
	Sovereigns and Central Banks	Public Sector Entities	Banks, DFIs and MDBs	Insurance Companies, Securities Firms and Fund Managers	Corporates	Regulatory Retail	Residential Mortgages	Higher Risk Assets	Other Assets	Specialised Financing / Investment	Securitisation	Equity Exposures		
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
0%	4,828,603	-	-	-	-	-	-	-	989	-	-	-	4,829,592	-
20%	-	-	429,921	1,624	43,935	-	-	-	-	-	-	-	475,480	95,096
35%	-	-	-	-	-	-	4,289	-	-	-	-	-	4,289	1,501
50%	-	-	2,224,994	-	28,790	-	-	-	-	-	-	-	2,253,784	1,126,892
75%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
100%	-	-	213	43,523	3,114,493	-	1,241	-	519,808	-	-	1,591	3,680,869	3,680,869
1250%	-	-	-	-	-	-	-	-	-	-	-	20	20	250
Total Exposures	4,828,603	-	2,655,128	45,147	3,187,218	-	5,530	-	520,797	-	-	1,611	11,244,034	4,904,608
Risk-Weighted Assets by Exposures	-	-	1,198,694	43,848	3,137,675	-	2,742	-	519,808	-	-	1,841	4,904,608	
Average Risk Weight	0.0%	0.0%	45.1%	97.1%	98.4%	0.0%	49.6%	0.0%	99.8%	0.0%	0.0%	114.3%	43.6%	
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	-	-	

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2 Credit Risk (continued)

2.7 Credit Risk Mitigation

The following tables disclose the total exposure before the effect of Credit Risk Mitigation ("CRM") and the exposures covered by guarantees, credit derivatives, and eligible financial collateral.

Group and Bank
30 June 2021

Exposure Class	Exposures before CRM	Exposures Covered by Guarantees/Credit Derivatives	Exposures Covered by Eligible Financial Collateral	Exposures Covered by Other Eligible Collateral
Credit Risk	RM'000	RM'000	RM'000	RM'000
On-Balance Sheet Exposures				
Sovereigns/Central Banks	4,652,614	-	138,961	-
Public Sector Entities	-	-	-	-
Banks, Development Financial Institutions and Multilateral Development Banks	1,291,064	-	-	-
Insurance Companies, Securities Firms and Fund Managers	-	-	-	-
Corporates	1,655,134	613,695	-	-
Regulatory Retail	-	-	-	-
Residential Mortgages	3,147	-	-	-
Higher Risk Assets	-	-	-	-
Other Assets	527,196	-	-	-
Equity Exposure	1,552	-	-	-
Defaulted Exposures	1,264	-	-	-
Total On-Balance Sheet Exposures	8,131,971	613,695	138,961	-
Off-Balance Sheet Exposures				
OTC Derivatives	1,630,431	-	308,374	-
Credit Derivatives	-	-	-	-
Direct Credit Substitutes	-	-	-	-
Transaction related contingent Items	295,248	-	4,706	-
Short Term Self Liquidating trade related contingencies	41,974	-	-	-
Other commitments, such as formal standby facilities and credit lines	1,138,732	-	-	-
Defaulted Exposures	-	-	-	-
Total for Off-Balance Sheet Exposures	3,106,385	-	313,080	-
Total On and Off- Balance Sheet Exposures	11,238,356	613,695	452,041	-

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2 Credit Risk (continued)

2.7 Credit Risk Mitigation (continued)

Group and Bank
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Exposure Class	Exposures before CRM	Exposures Covered by Guarantees/Credit Derivatives	Exposures Covered by Eligible Financial Collateral	Exposures Covered by Other Eligible Collateral
Credit Risk	RM'000	RM'000	RM'000	RM'000
On-Balance Sheet Exposures				
Sovereigns/Central Banks	4,924,813	-	112,446	-
Public Sector Entities	-	-	-	-
Banks, Development Financial Institutions and Multilateral Development Banks	1,756,108	-	-	-
Insurance Companies, Securities Firms and Fund Managers	-	-	-	-
Corporates	1,548,767	698,962	-	-
Regulatory Retail	-	-	-	-
Residential Mortgages	4,289	-	-	-
Higher Risk Assets	-	-	-	-
Other Assets	520,798	-	-	-
Equity Exposure	1,611	-	-	-
Defaulted Exposures	1,241	-	-	-
Total On-Balance Sheet Exposures	8,757,627	698,962	112,446	-
Off-Balance Sheet Exposures				
OTC Derivatives	1,791,453	-	462,808	-
Credit Derivatives	-	-	-	-
Direct Credit Substitutes	-	-	-	-
Transaction related contingent Items	270,564	-	805	-
Short Term Self Liquidating trade related contingencies	31,604	-	-	-
Other commitments, such as formal standby facilities and credit lines	968,845	-	-	-
Defaulted Exposures	-	-	-	-
Total for Off-Balance Sheet Exposures	3,062,466	-	463,613	-
Total On and Off- Balance Sheet Exposures	11,820,093	698,962	576,059	-

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2 Credit Risk (continued)

2.8 Off Balance Sheet Exposures and Counterparty Credit Risk

The following tables analyse the Group's and Bank's off-balance sheet and counterparty credit risk.

30-Jun-2021 Group and Bank	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk Weighted Assets
	RM'000	RM'000	RM'000	RM'000
Direct Credit Substitutes	-		-	-
Transaction related contingent Items	590,496		295,248	269,181
Short Term Self Liquidating trade related contingencies	209,871		41,974	35,896
Foreign exchange related contracts				
One year or less	14,036,072	86,084	308,563	289,535
Over one year to five years	1,797,110	27,776	135,769	121,798
Over five years	-	-	-	-
Interest/Profit rate related contracts				
One year or less	80,000	1,132	1,271	333
Over one year to five years	110,000	986	3,086	2,606
Over five years	27,063	-	1,624	1,624
Equity related contracts				
One year or less	-	-	-	-
Over one year to five years	-	-	-	-
Over five years	-	-	-	-
Credit Derivative Contracts				
One year or less	-	-	-	-
Over one year to five years	-	-	-	-
Over five years	-	-	-	-
OTC Derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	65,402,250	767,816	1,180,118	349,593
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	600,331		300,165	300,165
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	4,192,833		838,567	838,567
Total	87,046,026	883,794	3,106,385	2,209,298

2 Credit Risk (continued)

2.8 Off Balance Sheet Exposures and Counterparty Credit Risk (continued)

31-Dec-2020 Group and Bank	Principal Amount	Positive Fair Value of Derivative Contracts	Credit Equivalent Amount	Risk Weighted Assets
	RM'000	RM'000	RM'000	RM'000
Direct Credit Substitutes	-		-	-
Transaction related contingent Items	541,127		270,564	250,292
Short Term Self Liquidating trade related contingencies	158,020		31,604	31,098
Foreign exchange related contracts				
One year or less	13,364,383	88,509	300,944	280,853
Over one year to five years	1,803,531	45,812	169,311	155,339
Over five years	-	-	-	-
Interest/Profit rate related contracts				
One year or less	160,000	1,182	1,402	628
Over one year to five years	110,000	2,535	4,234	2,280
Over five years	27,063	-	1,624	1,624
Equity related contracts				
One year or less	-	-	-	-
Over one year to five years	-	-	-	-
Over five years	-	-	-	-
Credit Derivative Contracts				
One year or less	-	-	-	-
Over one year to five years	-	-	-	-
Over five years	-	-	-	-
OTC Derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	75,537,697	1,268,120	1,313,938	328,663
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	400,093		200,046	200,046
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	3,843,995		768,799	768,799
Total	95,945,909	1,406,158	3,062,466	2,019,622

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3 Islamic Banking Operations

Islamic Banking Window - Risk Weighted Assets and Capital Requirements (30 June 2021)

RISK TYPE	Gross Exposures	Net Exposures	Risk-Weighted Assets	Risk-Weighted Assets Absorbed by PSIA	Total Risk-Weighted Assets after effects of PSIA	Minimum Capital Requirement at 8% *
Credit Risk	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
On-Balance Sheet Exposures						
Sovereigns/Central Banks	85,483	85,483	-	-	-	-
Public Sector Entities	-	-	-	-	-	-
Banks, Development Financial Institutions and Multilateral Development Banks	-	-	-	-	-	-
Insurance Companies, Securities Firms and Fund Managers	-	-	-	-	-	-
Corporates	-	-	-	-	-	-
Regulatory Retail	-	-	-	-	-	-
Residential Mortgages	-	-	-	-	-	-
Higher Risk Assets	-	-	-	-	-	-
Other Assets	-	-	-	-	-	-
Equity Exposure	-	-	-	-	-	-
Defaulted Exposures	-	-	-	-	-	-
Total On-Balance Sheet Exposures	85,483	85,483	-	-	-	-
Off-Balance Sheet Exposures						
OTC Derivatives	-	-	-	-	-	-
Credit Derivatives	-	-	-	-	-	-
Defaulted Exposures	-	-	-	-	-	-
Total for Off-Balance Sheet Exposures	-	-	-	-	-	-
Total On and Off- Balance Sheet Exposures	85,483	85,483	-	-	-	-
Large Exposures Risk Requirements	-	-	-	-	-	-
Market Risk (Standardised approach)	Long Position	Short Position				
Interest Rate Risk	-	-	-	-	-	-
Foreign Currency Risk	-	-	-	-	-	-
Options	-	-	-	-	-	-
			-	-	-	-
Operational Risk			4,773	-	-	382
Total RWA and capital requirements			4,773	-	-	382

3 Islamic Banking Operations (continued)

Islamic Banking Window - Risk Weighted Assets and Capital Requirements (31 December 2020)

RISK TYPE	Gross Exposures	Net Exposures	Risk-Weighted Assets	Risk-Weighted Assets Absorbed by PSIA	Total Risk-Weighted Assets after effects of PSIA	Minimum Capital Requirement at 8% *
Credit Risk	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
On-Balance Sheet Exposures						
Sovereigns/Central Banks	77,792	77,792	-	-	-	-
Public Sector Entities	-	-	-	-	-	-
Banks, Development Financial Institutions and Multilateral Development Banks	-	-	-	-	-	-
Insurance Companies, Securities Firms and Fund Managers	-	-	-	-	-	-
Corporates	-	-	-	-	-	-
Regulatory Retail	-	-	-	-	-	-
Residential Mortgages	-	-	-	-	-	-
Higher Risk Assets	-	-	-	-	-	-
Other Assets	-	-	-	-	-	-
Equity Exposure	-	-	-	-	-	-
Defaulted Exposures	-	-	-	-	-	-
Total On-Balance Sheet Exposures	77,792	77,792	-	-	-	-
Off-Balance Sheet Exposures						
OTC Derivatives	-	-	-	-	-	-
Credit Derivatives	-	-	-	-	-	-
Defaulted Exposures	-	-	-	-	-	
Total for Off-Balance Sheet Exposures	-	-	-	-	-	-
Total On and Off- Balance Sheet Exposures	77,792	77,792	-	-	-	-
Large Exposures Risk Requirements	-	-	-	-	-	-
Market Risk (Standardised approach)	Long Position	Short Position				
Interest Rate Risk	-	-	-	-	-	-
Foreign Currency Risk	-	-	-	-	-	-
Options	-	-	-	-	-	-
			-	-	-	-
Operational Risk			5,261	-	-	421
Total RWA and capital requirements			5,261	-	-	421

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3 Islamic Banking Operations (continued)

Islamic Banking Window - Risk Weights Under the Standardised Approach (30 June 2021)

Risk Weights	Exposures after Netting & Credit Risk Mitigation												Total Exposures after Netting and Credit Risk Mitigation	Total Risk Weighted Assets
	Sovereigns and Central Banks	Public Sector Entities	Banks, DFIs and MDBs	Insurance Companies, Securities Firms and Fund Managers	Corporates	Regulatory Retail	Residential Mortgages	Higher Risk Assets	Other Assets	Specialised Financing / Investment	Securitisation	Equity Exposures		
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
0%	85,483	-	-	-	-	-	-	-	-	-	-	-	85,483	-
20%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
35%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
50%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
75%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
100%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
150%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Exposures	85,483	-	-	-	-	-	-	-	-	-	-	-	85,483	-
Risk-Weighted Assets by Exposures	0%	-	-	-	-	-	-	-	-	-	-	-	-	
Average Risk Weight	-	-	-	-	-	-	-	-	-	-	-	-	0.0%	
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	-	-	

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3 Islamic Banking Operations (continued)

Islamic Banking Window - Risk Weights Under the Standardised Approach (31 December 2020)

Risk Weights	Exposures after Netting & Credit Risk Mitigation												Total Exposures after Netting and Credit Risk Mitigation	Total Risk Weighted Assets
	Sovereigns and Central Banks	Public Sector Entities	Banks, DFIs and MDBs	Insurance Companies, Securities Firms and Fund Managers	Corporates	Regulatory Retail	Residential Mortgages	Higher Risk Assets	Other Assets	Specialised Financing / Investment	Securitisation	Equity Exposures		
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
0%	77,792	-	-	-	-	-	-	-	-	-	-	-	77,792	-
20%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
35%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
50%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
75%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
100%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
150%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Exposures	77,792	-	-	-	-	-	-	-	-	-	-	-	77,792	-
Risk-Weighted Assets by Exposures	0%	-	-	-	-	-	-	-	-	-	-	-	-	
Average Risk Weight	-	-	-	-	-	-	-	-	-	-	-	-	0.0%	
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	-	-	