

Registration No.

199401030666 (316347-D)

**J.P. MORGAN CHASE BANK BERHAD**  
(Incorporated in Malaysia)

**BASEL 2 PILLAR 3 DISCLOSURES**

**FOR THE FINANCIAL YEAR ENDED 30 JUNE 2023**

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**J.P. MORGAN CHASE BANK BERHAD**  
(Incorporated in Malaysia)

**BASEL 2 PILLAR 3 DISCLOSURES**

**FOR THE FINANCIAL YEAR ENDED 30 JUNE 2023**

**1 CAPITAL STRUCTURE AND ADEQUACY**

The capital adequacy ratios of the Bank are computed in accordance with Bank Negara Malaysia's revised Risk-Weighted Capital Adequacy Framework: Standardised Approach for Credit and Market Risk, and Basic Indicator Approach for Operational Risk (Basel II).

The capital adequacy ratios of the Bank are as follows:

	<u>30.06.2023</u> RM'000	<u>31.12.2022</u> RM'000
<u>Tier-I capital</u>		
Paid-up share capital	437,500	437,500
Retained earnings	1,490,242	1,490,242
Fair value reserve through other comprehensive income	(41)	(256)
Option reserve	11,953	11,953
	<u>1,939,654</u>	<u>1,939,439</u>
Deferred tax assets	(6,013)	(7,440)
Total Tier I capital	<u>1,933,641</u>	<u>1,931,999</u>
<u>Tier-II capital</u>		
Regulatory reserve	1,129	6,096
ECL not credit impaired	18,348	15,264
Total Tier II capital	<u>19,477</u>	<u>21,360</u>
Total capital	<u>1,953,118</u>	<u>1,953,359</u>
Common Equity Tier 1 capital ratio	23.547%	21.111%
Tier 1 capital ratio	23.547%	21.111%
Total capital ratio	<u>23.784%</u>	<u>21.345%</u>

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FOR THE FINANCIAL YEAR ENDED 30 JUNE 2023 (CONTINUED)

**1 CAPITAL STRUCTURE AND ADEQUACY (CONTINUED)**

Total risk weighted assets and capital requirements as at 30 June 2023:

<u>Exposure Class</u>	<u>Gross exposures</u> RM'000	<u>Net exposures</u> RM'000	<u>Risk weighted assets</u> RM'000	<u>Capital requirements</u> RM'000
(a) <u>Credit Risk</u>				
On-balance sheet exposures				
Sovereigns/central banks	11,139,915	11,079,926	280,268	22,421
Banks	9,182,917	597,766	120,615	9,651
Insurance companies, securities firms and fund managers	1,502,056	1,209,323	411,221	32,898
Corporates	584,974	584,974	573,222	45,858
Regulatory retail	341	341	341	27
Residential mortgages	410	410	176	14
Other assets	47,574	47,574	79,855	6,388
Defaulted exposures	127	127	64	5
Total on-balance sheet exposures	<u>22,458,314</u>	<u>13,520,441</u>	<u>1,465,762</u>	<u>117,261</u>
Off-balance sheet exposures				
Over-the-counter ('OTC') derivatives	4,261,100	4,261,100	1,715,444	137,236
Off balance sheet exposures other than OTC derivatives	168,399	168,399	162,143	12,971
Total off-balance sheet exposures	<u>4,429,499</u>	<u>4,429,499</u>	<u>1,877,587</u>	<u>150,207</u>
Total on and off-balance sheet exposures	<u>26,887,813</u>	<u>17,949,940</u>	<u>3,343,349</u>	<u>267,468</u>
	<u>Long position</u>	<u>Short position</u>		
(b) <u>Market Risk</u>				
Interest rate risk	157,684,712	154,407,273	3,660,532	292,842
Foreign currency risk	253,096	8,092	253,096	20,248
Options risk			213,359	17,069
(c) <u>Operational Risk</u>			741,426	59,314
Total risk weighted assets and capital requirements			<u>8,211,762</u>	<u>656,941</u>

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FOR THE FINANCIAL YEAR ENDED 30 JUNE 2023 (CONTINUED)

**1 CAPITAL STRUCTURE AND ADEQUACY (CONTINUED)**

Total risk weighted assets and capital requirements as at 31 December 2022:

<u>Exposure Class</u>	<u>Gross exposures</u> RM'000	<u>Net exposures</u> RM'000	<u>Risk weighted assets</u> RM'000	<u>Capital requirements</u> RM'000
(a) <u>Credit Risk</u>				
On-balance sheet exposures				
Sovereigns/central banks	13,938,923	13,756,334	1,409,121	112,730
Banks	6,544,196	1,565,019	320,624	25,649
Insurance companies, securities firms and fund managers	793,067	740,856	166,163	13,293
Corporates	442,410	442,410	442,410	35,393
Regulatory retail	361	361	361	29
Residential mortgages	397	397	167	13
Higher risk assets	4	4	6	-
Other assets	97,326	97,326	97,995	7,840
Defaulted exposures	142	142	71	6
Total on-balance sheet exposures	21,816,826	16,602,849	2,436,918	194,953
<i>Off-balance sheet exposures</i>				
Over-the-counter ('OTC') derivatives	3,605,300	3,605,300	1,416,495	113,320
Off balance sheet exposures other than OTC derivatives	312,399	312,399	305,653	24,452
Total off-balance sheet exposures	3,917,699	3,917,699	1,722,148	137,772
Total on and off-balance sheet exposures	25,734,525	20,520,548	4,159,066	332,725
	<u>Long position</u>	<u>Short position</u>		
(b) <u>Market Risk</u>				
Interest rate risk	133,954,699	131,314,216	3,970,356	317,628
Foreign currency risk	930	43,129	43,129	3,450
Option risk			272,910	21,833
(c) <u>Operational Risk</u>			705,970	56,478
Total risk weighted assets and capital requirements			9,151,431	732,114

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**FOR THE FINANCIAL YEAR ENDED 30 JUNE 2023 (CONTINUED)**

**2 CREDIT RISK**

**2.1 Distribution of Credit Exposures**

(i) Geographical Distribution

Credit risk exposure analysed by country in respect of the Bank's financial assets, including off-balance sheet financial instruments, are set out in the following table.

The country exposure analysis is based on the residency of the borrowers and counterparties. In respect of derivatives financial instruments, the amount subject to, and hence disclosed as, credit risk is limited to the current fair value of the instruments that are favourable to the Bank (i.e. assets).

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**BASEL 2 PILLAR 3 DISCLOSURES**

FOR THE FINANCIAL YEAR ENDED 30 JUNE 2023 (CONTINUED)

**2 CREDIT RISK (CONTINUED)**

**2.1 Distribution of Credit Exposures (continued)**

(i) Geographical Distribution (continued)

30.06.2023

	Short-term funds and placements with financial institutions	Securities purchased under resale agreement	Financial assets held at fair value through profit and loss	Derivative financial instruments	Financial assets held at fair value though other comprehensive income	Loans and advances	Amount due from related parties	Other assets*	On balance sheet total	Commitments and contingencies
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Malaysia	11,008,566	8,676,917	4,403,760	1,451,052	248,374	538,120	12,887	140,986	26,480,662	3,502,924
United Kingdom	-	-	-	107,725	-	-	767,093	3,615	878,433	373,791
USA	-	-	-	54,317	-	23,504	82,162	3	159,986	187,511
Hong Kong	-	-	-	52,039	-	-	9,683	-	61,722	148,523
Singapore	7,233	-	-	72,260	-	74	465	564,080	644,112	158,152
Others	52,568	-	-	22,858	-	6,553	1,430	8	83,417	58,598
	<u>11,068,367</u>	<u>8,676,917</u>	<u>4,403,760</u>	<u>1,760,251</u>	<u>248,374</u>	<u>568,251</u>	<u>873,720</u>	<u>708,692</u>	<u>28,308,332</u>	<u>4,429,499</u>
Assets not subject to credit risk	403	-	-	-	-	(16,463)	-	10,314	(5,746)	-
	<u>11,068,770</u>	<u>8,676,917</u>	<u>4,403,760</u>	<u>1,760,251</u>	<u>248,374</u>	<u>551,788</u>	<u>873,720</u>	<u>719,006</u>	<u>28,302,586</u>	<u>4,429,499</u>

\*Other assets include statutory deposits with Bank Negara Malaysia, deferred tax assets, right-of-use assets, fixed assets and other assets.

Risk concentrations for commitments and contingencies are based on the credit equivalent balances.

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FOR THE FINANCIAL YEAR ENDED 30 JUNE 2023 (CONTINUED)

**2 CREDIT RISK (CONTINUED)**

**2.1 Distribution of Credit Exposures (continued)**

(i) Geographical Distribution (continued)

31.12.2022

	Short-term funds and placements with financial institutions	Securities purchased under resale agreement	Financial assets held at fair value through profit and loss	Derivative financial instruments	Financial assets held at fair value through other comprehensive income	Loans and advances	Amount due from related parties	Other assets*	On balance sheet total	Commitments and contingencies
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Malaysia	13,453,862	5,200,208	1,432,671	994,243	374,354	421,776	5,578	46,448	21,929,140	3,148,150
United Kingdom	-	-	-	64,059	-	-	80,444	-	144,503	244,899
USA	-	-	-	47,985	-	13,199	1,299,625	-	1,360,809	181,555
Hong Kong	-	-	-	56,871	-	-	3,432	-	60,303	140,090
Singapore	4,785	-	-	65,264	-	937	2,160	50,503	123,649	167,433
Others	26,288	-	-	13,932	-	7,445	31,858	3	79,526	35,572
	<u>13,484,935</u>	<u>5,200,208</u>	<u>1,432,671</u>	<u>1,242,354</u>	<u>374,354</u>	<u>443,357</u>	<u>1,423,097</u>	<u>96,954</u>	<u>23,697,930</u>	<u>3,917,699</u>
Assets not subject to credit risk	406	-	-	-	-	(15,310)	-	86,638	71,734	-
	<u>13,485,341</u>	<u>5,200,208</u>	<u>1,432,671</u>	<u>1,242,354</u>	<u>374,354</u>	<u>428,047</u>	<u>1,423,097</u>	<u>183,592</u>	<u>23,769,664</u>	<u>3,917,699</u>

\*Other assets include statutory deposits with Bank Negara Malaysia, tax recoverable, deferred tax assets, right-of-use assets, fixed assets and other assets.

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**2 CREDIT RISK (CONTINUED)**

**2.1 Distribution of Credit Exposures (continued)**

(ii) Industry Distribution

Credit risk exposure analysed by industry sectors in respect of the Bank's financial assets, including off-balance sheet financial instruments, are set out in the following table.

The industry sector exposure analysis is based on the industry sector of the borrowers and counterparties. In respect of derivatives financial instruments, the amount subject to, and hence disclosed as, credit risk is limited to the current fair value of the instruments that are favourable to the Bank (i.e. assets).

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**2 CREDIT RISK (CONTINUED)**

**2.1 Distribution of Credit Exposures (continued)**

(ii) Industry Distribution (continued)

30.06.2023

	Short-term funds and placements with financial institutions	Securities purchased under resale agreement	Financial assets held at fair value through profit and loss	Derivative financial instruments	Financial assets held at fair value through other comprehensive income	Loans and advances	Amount due from related parties	Other assets**	On balance sheet total	Commitments and contingencies
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Manufacturing	-	-	-	84,832	-	404,129	-	9,114	498,075	236,959
Wholesale and retail	-	-	-	19,047	-	88,758	-	-	107,805	28,055
Finance, insurance and business services	238,636	8,616,709	2,673,809	1,312,584	-	49,168	873,720	679,088	14,443,714	3,483,257
Government and Government Agencies	10,829,731	60,208	1,729,951	311,397	248,374	-	-	16,897	13,196,558	465,926
Electricity, gas and water	-	-	-	1,632	-	-	-	-	1,632	11,315
Mining and Quarrying	-	-	-	13,019	-	1,764	-	-	14,783	-
Information and Communication	-	-	-	-	-	23,509	-	-	23,509	-

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**2 CREDIT RISK (CONTINUED)**

**2.1 Distribution of Credit Exposures (continued)**

(ii) Industry Distribution (continued)

30.06.2023

	Short-term funds and placements with financial institutions RM'000	Securities purchased under resale agreement RM'000	Financial assets held at fair value through profit and loss RM'000	Derivative financial instruments RM'000	Financial assets held at fair value through other comprehensive income RM'000	Loans and advances RM'000	Amount due from related parties RM'000	Other assets** RM'000	On balance sheet total RM'000	Commitments and contingencies RM'000
Individual/Purchase of landed property - residential	-	-	-	-	-	923	-	-	923	21
Others	-	-	-	17,740	-	-	-	3,593	21,333	203,966
	<u>11,068,367</u>	<u>8,676,917</u>	<u>4,403,760</u>	<u>1,760,251</u>	<u>248,374</u>	<u>568,251</u>	<u>873,720</u>	<u>708,692</u>	<u>28,308,332</u>	<u>4,429,499</u>
Assets not subject to credit risk	403	-	-	-	-	(16,463)	-	10,314	(5,746)	-
	<u>11,068,770</u>	<u>8,676,917</u>	<u>4,403,760</u>	<u>1,760,251</u>	<u>248,374</u>	<u>551,788</u>	<u>873,720</u>	<u>719,006</u>	<u>28,302,586</u>	<u>4,429,499</u>

\*\* Other assets include tax recoverable, deferred tax assets, fixed assets, right-of-use assets, statutory deposits with Bank Negara Malaysia and other assets.

Risk concentrations for commitments and contingencies are based on the credit equivalent balances.

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FOR THE FINANCIAL YEAR ENDED 30 JUNE 2023 (CONTINUED)

**2 CREDIT RISK (CONTINUED)**

(ii) Industry Distribution (continued)

	31.12.2022									
	Short-term funds and placements with financial institutions	Securities purchased under resale agreement	Financial assets held at fair value through profit and loss	Derivative financial instruments	Financial assets held at fair value through other comprehensive income	Loans and advances	Amount due from related parties	Other assets**	On balance sheet total	Commitments and contingencies
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Manufacturing	-	-	-	28,846	-	369,966	-	197	399,009	279,099
Wholesale and retail	-	-	-	14,124	-	4,238	-	-	18,362	33,203
Finance, insurance and business services	224,217	4,943,483	7,048	1,171,801	-	46,213	1,423,097	87,170	7,903,029	3,274,531
Government and Government Agencies	13,260,718	256,725	1,425,623	4,723	374,354	-	-	6,942	15,329,085	106,238
Electricity, gas and water	-	-	-	1,326	-	14	-	133	1,473	100,357
Mining and Quarrying	-	-	-	3,748	-	8,664	-	-	12,412	-
Information and Communication	-	-	-	-	-	13,199	-	-	13,199	-

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FOR THE FINANCIAL YEAR ENDED 30 JUNE 2023 (CONTINUED)

**2 CREDIT RISK (CONTINUED)**

**2.1 Distribution of Credit Exposures (continued)**

(ii) Industry Distribution (continued)

31.12.2022

	Short-term funds and placements with financial institutions RM'000	Securities purchased under resale agreement RM'000	Financial assets held at fair value through profit and loss RM'000	Derivative financial instruments RM'000	Financial assets held at fair value through other comprehensive income RM'000	Loans and advances RM'000	Amount due from related parties RM'000	Other assets** RM'000	On balance sheet total RM'000	Commitments and contingencies RM'000
Individual/Purchase of landed property - residential	-	-	-	-	-	1,063	-	-	1,063	21
Others	-	-	-	17,786	-	-	-	2,512	20,298	124,250
	<u>13,484,935</u>	<u>5,200,208</u>	<u>1,432,671</u>	<u>1,242,354</u>	<u>374,354</u>	<u>443,357</u>	<u>1,423,097</u>	<u>96,954</u>	<u>23,697,930</u>	<u>3,917,699</u>
Assets not subject to credit risk	406	-	-	-	-	(15,310)	-	86,638	71,734	-
	<u>13,485,341</u>	<u>5,200,208</u>	<u>1,432,671</u>	<u>1,242,354</u>	<u>374,354</u>	<u>428,047</u>	<u>1,423,097</u>	<u>183,592</u>	<u>23,769,664</u>	<u>3,917,699</u>

\*\* Other assets include tax recoverable, deferred tax assets, fixed assets, right-of-use assets, statutory deposits with Bank Negara Malaysia and other assets.

Risk concentrations for commitments and contingencies are based on the credit equivalent balances.

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FOR THE FINANCIAL YEAR ENDED 30 JUNE 2023 (CONTINUED)

**2 CREDIT RISK (CONTINUED)**

**2.1 Distribution of Credit Exposures (continued)**

(iii) Residual Contractual Maturity

Credit risk exposure analysed by residual contractual maturity in respect of the Bank's financial assets, including off-balance sheet financial instruments, are set out in the following table.

	Less than <u>1 year</u> RM'000	1 – 5 <u>years</u> RM'000	Over 5 <u>years</u> RM'000	Total RM'000
<b><u>30.06.2023</u></b>				
<i>On-balance sheet exposures</i>				
Cash and short-term funds	11,068,770	-	-	11,068,770
Securities purchased under resale agreement	8,676,917	-	-	8,676,917
Financial assets held at fair value through profit and loss ("FVTPL")	3,686,884	510,490	206,386	4,403,760
Derivative financial instruments	1,143,205	589,402	27,644	1,760,251
Financial assets held at fair value through other comprehensive income ("FVOCI")	248,374	-	-	248,374
Loans and advances	551,005	340	443	551,788
Amount due from related parties	873,720	-	-	873,720
Other Assets*	719,006	-	-	719,006
<b>Total on-balance sheet exposures</b>	<b>26,967,881</b>	<b>1,100,232</b>	<b>234,473</b>	<b>28,302,586</b>
<i>Off-balance sheet exposures</i>				
Over-the-counter ("OTC") derivatives	1,951,949	2,087,402	221,749	4,261,100
Off balance sheet exposures other than OTC derivatives	155,869	12,530	-	168,399
<b>Total off-balance sheet exposures</b>	<b>2,107,818</b>	<b>2,099,932</b>	<b>221,749</b>	<b>4,429,499</b>
<b>Total on and off-balance sheet exposures</b>	<b>29,075,699</b>	<b>3,200,164</b>	<b>456,222</b>	<b>32,732,085</b>

\*Other assets include statutory deposits with Bank Negara Malaysia, deferred tax assets, right-of-use assets, fixed assets and other assets.

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**2 CREDIT RISK (CONTINUED)**

**2.1 Distribution of Credit Exposures (continued)**

(iii) Residual Contractual Maturity

	<u>Less than 1 year</u> RM'000	<u>1 – 5 years</u> RM'000	<u>Over 5 years</u> RM'000	<u>Total</u> RM'000
<u>31.12.2022</u>				
<i>On-balance sheet exposures</i>				
Cash and short-term funds	13,485,341	-	-	13,485,341
Securities purchased under resale agreement	5,200,208	-	-	5,200,208
Financial assets held at fair value through profit and loss ("FVTPL")	575,880	636,490	220,301	1,432,671
Derivative financial instruments	584,519	606,517	51,318	1,242,354
Financial assets held at fair value through other comprehensive income ("FVOCI")	374,354	-	-	374,354
Loans and advances	426,995	559	493	428,047
Amount due from related parties	1,423,097	-	-	1,423,097
Other Assets*	183,592	-	-	183,592
Total on-balance sheet exposures	<u>22,253,986</u>	<u>1,243,566</u>	<u>272,112</u>	<u>23,769,664</u>
<i>Off-balance sheet exposures</i>				
Over-the-counter ('OTC') derivatives	1,427,677	2,014,161	163,462	3,605,300
Off balance sheet exposures other than OTC derivatives	236,108	76,291	-	312,399
Total off-balance sheet exposures	<u>1,663,785</u>	<u>2,090,452</u>	<u>163,462</u>	<u>3,917,699</u>
Total on and off-balance sheet exposures	<u>23,917,771</u>	<u>3,334,018</u>	<u>435,574</u>	<u>27,687,363</u>

\*Other assets include statutory deposits with Bank Negara Malaysia, deferred tax assets, right-of-use assets, fixed assets and other assets.

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**FOR THE FINANCIAL YEAR ENDED 30 JUNE 2023 (CONTINUED)**

**2 CREDIT RISK (CONTINUED)**

**2.2 Past Due and Impaired Loans and Advances**

(i) Industry Distribution

The sectoral analysis of past due and impaired loans and advances and the ECL allowance by sectors are set out in the following table:

	Stage 2 credit not impaired loans and advances RM'000	Stage 3 credit impaired loans and advances RM'000	ECL credit impaired allowance RM'000	ECL not credit impaired allowance RM'000	ECL credit impaired allowance during the year RM'000	Write offs during the year RM'000
<b>30 Jun 2023</b>						
Individual/Purchase of landed property - residential	-	172	45	-	(1)	-
	-	172	45	-	(1)	-
<b>31 Dec 2022</b>						
Individual/Purchase of landed property - residential	-	186	46	-	-	-
	-	186	46	-	-	-

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**BASEL 2 PILLAR 3 DISCLOSURES**

**FOR THE FINANCIAL YEAR ENDED 30 JUNE 2023 (CONTINUED)**

**2 CREDIT RISK (CONTINUED)**

**2.2 Past Due and Impaired Loans and Advances (continued)**

(ii) Geographical Distribution

The geographical analysis of past due and impaired loans and advances and the ECL allowance are set out in the following table:

	Stage 2 credit not impaired loans and advances RM'000	Stage 3 credit impaired loans and advances RM'000	ECL credit impaired allowance RM'000	ECL not credit impaired allowance RM'000
<u>30 Jun 2023</u>				
Malaysia	-	172	45	-
	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>
	Stage 2 credit not impaired loans and advances RM'000	Stage 3 credit impaired loans and advances RM'000	ECL credit impaired allowance RM'000	ECL not credit impaired allowance RM'000
<u>31 Dec 2022</u>				
Malaysia	-	186	46	-
	<u>          </u>	<u>          </u>	<u>          </u>	<u>          </u>

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FOR THE FINANCIAL YEAR ENDED 30 JUNE 2023 (CONTINUED)

**2 CREDIT RISK (CONTINUED)**

**2.2 Past Due and Impaired Loans and Advances (continued)**

(iii) Movement in expected credit losses for loans and advances

	<u>Stage 1</u>	<u>Stage 2</u>	<u>Stage 3</u>	
	12 months	Lifetime ECL	Lifetime	
	ECL	not credit	ECL	Total
	RM'000	impaired	credit	RM'000
	RM'000	RM'000	impaired	RM'000
As at 1 January 2023	8,074	7,190	46	15,310
Loans derecognised or repaid	(1,650)	(23)	-	(1,673)
New originated or purchased	786	-	-	786
Changes due to change in credit risk	5,736	(3,698)	2	2,040
Transfer:				
Transfer from Stage 1 to Stage 2	(8)	8	-	-
Transfer from Stage 2 to Stage 3	-	(2)	2	-
Transfer from Stage 3 to Stage 2	-	5	(5)	-
As at 30 June 2023	<u>12,938</u>	<u>3,480</u>	<u>45</u>	<u>16,463</u>

	<u>Stage 1</u>	<u>Stage 2</u>	<u>Stage 3</u>	
	12 months	Lifetime ECL	Lifetime	
	ECL	not credit	ECL	Total
	RM'000	impaired	credit	RM'000
	RM'000	RM'000	impaired	RM'000
As at 1 January 2022	1,171	5,668	46	6,885
Loans derecognised or repaid	(855)	-	(1)	(856)
New originated	4,440	8	-	4,448
Changes due to change in credit risk	3,318	1,499	16	4,833
Transfers:				
Transfer from Stage 3 to Stage 2	-	15	(15)	-
As at 31 December 2022	<u>8,074</u>	<u>7,190</u>	<u>46</u>	<u>15,310</u>

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**BASEL 2 PILLAR 3 DISCLOSURES**

FOR THE FINANCIAL YEAR ENDED 30 JUNE 2023 (CONTINUED)

**2 CREDIT RISK (CONTINUED)**

**2.3 Credit Risk Exposures under Standardised Approach**

The Bank applies external ratings assigned by recognised External Credit Assessment Institutions (“ECAIs”) in determining risk weight for credit exposure classes and are recognised by BNM in RWCAF. The Bank uses ratings assigned by Standard & Poor’s (“S&P”), Moody’s Investors Service (“Moody’s”) and Fitch Ratings (“Fitch”).

The following tables set out the credit exposures by risk weights and after credit risk mitigation (CRM):

Risk weight as at 30 June 2023 for credit risk exposures:

<u>Weighted</u>	<u>Sovereigns &amp; Central bank</u> RM'000	<u>PSE</u> RM'000	<u>Banks</u> RM'000	<u>Insurance companies, securities firms and funds managers</u> RM'000	<u>Corporates</u> RM'000	<u>Regulatory Retail</u> RM'000	<u>Residential mortgages</u> RM'000	<u>Higher risk assets</u> RM'000	<u>Other assets</u> RM'000	<u>Total exposures after CRM</u> RM'000	<u>Total risk weighted assets</u> RM'000
0%	9,678,587	-	-	-	-	-	-	-	402	9,678,989	-
20%	1,585,307	281,958	2,256,619	644,800	-	-	-	-	7,152	4,775,836	955,168
35%	-	-	-	-	-	-	188	-	-	188	66
50%	-	-	1,649,504	609,894	30,684	-	350	-	-	2,290,432	1,145,216
100%	-	-	-	126,108	1,038,026	341	-	-	36,680	1,201,155	1,201,155
1250%	-	-	-	-	-	-	-	-	3,340	3,340	41,744
<b>Total</b>	<b>11,263,894</b>	<b>281,958</b>	<b>3,906,123</b>	<b>1,380,802</b>	<b>1,068,710</b>	<b>341</b>	<b>538</b>	<b>-</b>	<b>47,574</b>	<b>17,949,940</b>	<b>3,343,349</b>

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FOR THE FINANCIAL YEAR ENDED 30 JUNE 2023(CONTINUED)

**2 CREDIT RISK (CONTINUED)**

**2.3 Credit Risk Exposures under Standardised Approach (continued)**

Risk weight as at 31 December 2022 for credit risk exposures:

<u>Weighted</u>	<u>Sovereigns &amp; Central bank</u> RM'000	<u>PSE</u> RM'000	<u>Banks</u> RM'000	<u>Insurance companies, securities firms and funds managers</u> RM'000	<u>Corporates</u> RM'000	<u>Regulatory Retail</u> RM'000	<u>Residential mortgages</u> RM'000	<u>Higher risk assets</u> RM'000	<u>Other assets</u> RM'000	<u>Total exposures after CRM</u> RM'000	<u>Total risk weighted assets</u> RM'000
0%	6,710,729	-	-	-	-	-	-	-	406	6,711,135	-
20%	7,079,416	72,427	3,181,452	685,809	-	-	-	-	7,022	11,026,126	2,205,225
35%	-	-	-	-	-	-	209	-	-	209	74
50%	-	-	1,480,235	83,966	107,480	-	330	-	-	1,672,011	836,005
100%	-	-	-	50,275	970,529	361	-	-	89,316	1,110,481	1,110,481
150%	-	-	-	-	-	-	-	4	-	4	6
1250%	-	-	-	-	-	-	-	-	582	582	7,275
<b>Total</b>	<b>13,790,145</b>	<b>72,427</b>	<b>4,661,687</b>	<b>820,050</b>	<b>1,078,009</b>	<b>361</b>	<b>539</b>	<b>4</b>	<b>97,326</b>	<b>20,520,548</b>	<b>4,159,066</b>

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**BASEL 2 PILLAR 3 DISCLOSURES**

FOR THE FINANCIAL YEAR ENDED 30 JUNE 2023 (CONTINUED)

**2 CREDIT RISK (CONTINUED)**

**2.3 Credit Risk Exposures under Standardised Approach (continued)**

The following tables set out the rated exposures according to rating by ECAs:

(i) Ratings of corporate by approved ECAs

Exposure class	Moody S & P Fitch RAM <u>MARC</u>	Aaa to Aa3 AAA to AA- AAA to AA3 <u>AAA to AA-</u> RM'000	A1 to A3 A+ to A- A+ to A- A1 to A- <u>A+ to A-</u> RM'000	Baa1 to Ba3 BBB+ to BB- BBB+ to BB- BBB1 to BB3 <u>BBB+ to BB-</u> RM'000	B1 to C B+ to D B+ to D B to D <u>B+ to D</u> RM'000	Unrated Unrated Unrated Unrated <u>Unrated</u> RM'000
<u>30.06.2023</u>						
<b>On and Off:</b>						
<b>Balance Sheet</b>						
<b>Exposures</b>						
Public Sector Entities		-	-	281,958	-	-
Insurance companies, securities firms and fund managers		624,438	630,255	122,968	-	3,141
Corporates		2,481	265,870	627,971	172,382	6
		<u>626,919</u>	<u>896,125</u>	<u>1,032,897</u>	<u>172,382</u>	<u>3,147</u>
<u>31.12.2022</u>						
<b>On and Off:</b>						
<b>Balance Sheet</b>						
<b>Exposures</b>						
Public Sector Entities		-	72,427	-	-	-
Insurance companies, securities firms and fund managers		-	782,988	37,062	-	-
Corporates		937	278,656	350,249	448,167	-
		<u>937</u>	<u>1,134,071</u>	<u>387,311</u>	<u>448,167</u>	<u>-</u>

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FOR THE FINANCIAL YEAR ENDED 30 JUNE 2023 (CONTINUED)

**2 CREDIT RISK (CONTINUED)**

**2.3 Credit Risk Exposures under Standardised Approach (continued)**

(ii) Ratings of Sovereigns/Central Banks and Banking Institutions by approved ECAIs

<u>Exposure class</u>	Moody S & P Fitch RAM MARC	Aaa to Aa3 AAA to AA- AAA to AA- AAA to AA3 AAA to AA-	A1 to A3 A+ to A- A+ to A- A1 to A- A+ to A-	Baa1 to Ba3 BBB+ to BB- BBB+ to BB- BBB1 to BB3 BBB+ to BB-	B1 to C B+ to D B+ to D B to D B+ to D	Unrated Unrated Unrated Unrated Unrated
		RM'000	RM'000	RM'000	RM'000	RM'000

30.06.2023

**On and Off:**

**Balance Sheet**

**Exposures**

Sovereigns/Central

Banks

Banks

-	11,263,894	-	-	-
27,023	3,249,792	598,889	30,405	14
<u>27,023</u>	<u>14,513,686</u>	<u>598,889</u>	<u>30,405</u>	<u>14</u>

31.12.2022

**On and Off:**

**Balance Sheet**

**Exposures**

Sovereigns/Central

Banks

Banks

-	13,790,145	-	-	-
50,502	3,923,337	687,826	22	-
<u>50,502</u>	<u>17,713,482</u>	<u>687,826</u>	<u>22</u>	<u>-</u>

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FOR THE FINANCIAL YEAR ENDED 30 JUNE 2023 (CONTINUED)

**2 CREDIT RISK (CONTINUED)**

**2.4 Credit Risk Mitigation (“CRM”)**

The following tables set out the credit exposures that are covered by eligible guarantees and collaterals as allowed under the RWCAF.

<u>30.06.2023</u>	<u>Exposures before CRM RM'000</u>	<u>Exposures covered by guarantees/ credit derivatives RM'000</u>	<u>Exposures covered by eligible financial collateral RM'000</u>	<u>Exposures covered by other eligible collateral RM'000</u>
<u>Exposure Class</u>				
<i>On-balance sheet exposures</i>				
Sovereigns/central banks	11,139,915	-	59,991	-
Banks	9,182,917	-	8,581,781	-
Insurance companies, securities firms and fund managers	1,502,056	-	311,881	-
Corporates	584,974	-	-	-
Regulatory retail	341	-	-	-
Residential mortgages	410	-	-	2,016
Other assets	47,574	-	-	-
Defaulted exposures	127	-	-	-
<b>Total on-balance sheet exposures</b>	<b>22,458,314</b>	<b>-</b>	<b>8,953,653</b>	<b>2,016</b>
<i>Off-balance sheet exposures</i>				
Over-the-counter ('OTC') derivatives	4,261,100	64,817	526,119	-
Off balance sheet exposures other than OTC derivatives	168,399	-	-	-
<b>Total off-balance sheet exposures</b>	<b>4,429,499</b>	<b>64,817</b>	<b>526,119</b>	<b>-</b>
<b>Total on and off-balance sheet exposures</b>	<b>26,887,813</b>	<b>64,817</b>	<b>9,479,772</b>	<b>2,016</b>

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FOR THE FINANCIAL YEAR ENDED 30 JUNE 2023 (CONTINUED)

**2 CREDIT RISK (CONTINUED)**

**2.4 Credit Risk Mitigation (“CRM”) (continued)**

<u>31.12.2022</u>	<u>Exposures before CRM RM'000</u>	<u>Exposures covered by guarantees/ credit derivatives RM'000</u>	<u>Exposures covered by eligible financial collateral RM'000</u>	<u>Exposures covered by other eligible collateral RM'000</u>
<u>Exposure Class</u>				
<i>On-balance sheet exposures</i>				
Sovereigns/central banks	13,938,923	-	186,636	-
Banks	6,544,196	-	5,525,437	-
Insurance companies, securities firms and fund managers	793,067	-	305,247	-
Corporates	442,410	-	-	-
Regulatory retail	361	-	-	-
Residential mortgages	397	-	-	2,992
High Risk Assets	4	-	-	-
Other assets	97,326	-	-	-
Defaulted exposures	142	-	-	-
<b>Total on-balance sheet exposures</b>	<b>21,816,826</b>	<b>-</b>	<b>6,017,320</b>	<b>2,992</b>
<i>Off-balance sheet exposures</i>				
Over-the-counter ('OTC') derivatives	3,605,300	88,393	413,975	-
Off balance sheet exposures other than OTC derivatives	312,399	-	-	-
<b>Total off-balance sheet exposures</b>	<b>3,917,699</b>	<b>88,393</b>	<b>413,975</b>	<b>-</b>
<b>Total on and off-balance sheet exposures</b>	<b>25,734,525</b>	<b>88,393</b>	<b>6,431,295</b>	<b>2,992</b>

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**2 CREDIT RISK (CONTINUED)**

**2.5 Off-Balance Sheet Exposures and Counterparty Credit Risk**

The following tables set out the off-balance sheet exposures and counterparty credit risk.

	Principal amount RM'000	Positive fair value of derivative contracts RM'000	Credit equivalent amount* RM'000	Risk weighted amount RM'000
<b><u>30.06.2023</u></b>				
Direct credit substitutes	131,818	-	131,818	127,510
Transaction-related contingent items	17,845	-	8,923	6,975
Foreign exchange related contracts:				
- less than one year	60,160,951	1,045,389	1,739,185	681,237
- one year to less than five years	2,295,507	47,414	229,386	149,826
- more than five years	196,650	7,249	42,038	19,114
Interest rate related contracts:				
- less than one year	34,092,301	64,219	122,924	49,013
- one year to less than five years	51,871,643	527,146	1,785,033	667,567
- more than five years	1,969,195	20,395	179,710	85,415
Equity related contracts				
- less than one year	724,426	33,547	86,695	36,215
- one year to less than five years	85,005	1,523	11,312	5,656
Credit related contracts				
- less than one year	23,353	50	3,145	1,572
- one year to less than five years	334,183	13,319	61,672	19,829
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	55,316	-	27,658	27,658
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 borrower's creditworthiness	1,983,212	-	-	-
	<u>153,941,405</u>	<u>1,760,251</u>	<u>4,429,499</u>	<u>1,877,587</u>

\* The credit equivalent amount is arrived at using the credit conversion factors as per Bank Negara Malaysia guidelines.

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**2 CREDIT RISK (CONTINUED)**

**2.5 Off-Balance Sheet Exposures and Counterparty Credit Risk (continued)**

	Principal amount RM'000	Positive fair value of derivative contracts RM'000	Credit equivalent amount* RM'000	Risk weighted amount RM'000
<u>31.12.2022</u>				
Direct credit substitutes	255,826	-	255,826	251,109
Transaction-related contingent items	33,858	-	16,929	14,900
Short-term self-liquidating trade related contingencies	-	-	-	-
Foreign exchange related contracts:				
- less than one year	50,843,001	474,043	1,213,204	495,286
- one year to less than five years	1,791,304	21,535	175,510	91,983
- more than five years	185,366	14,598	47,391	21,899
Interest rate related contracts:				
- less than one year	24,382,683	55,526	95,118	35,344
- one year to less than five years	47,225,165	559,405	1,753,163	634,473
- more than five years	1,189,875	36,720	116,071	51,504
Equity related contracts				
- less than one year	644,289	54,901	101,699	47,251
- one year to less than five years	67,803	6,957	14,751	7,375
Credit related contracts				
- less than one year	151,784	49	17,656	8,828
- one year to less than five years	336,823	18,620	70,737	22,552
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	79,287	-	39,643	39,643
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 borrower's creditworthiness	1,732,157	-	-	-
	<u>128,919,221</u>	<u>1,242,354</u>	<u>3,917,699</u>	<u>1,722,148</u>

\* The credit equivalent amount is arrived at using the credit conversion factors as per Bank Negara Malaysia guidelines.

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**2 CREDIT RISK (CONTINUED)**

**2.5 Off-Balance Sheet Exposures and Counterparty Credit Risk (continued)**

The table below shows the credit derivative contracts for client intermediation activities:

	<u>Principal amount</u> RM'000	<u>Credit equivalent amount</u> RM'000	<u>Risk weighted assets</u> RM'000
<u>30.06.2023</u>			
Credit related contracts			
Credit default swap			
- Protection bought	219,196	36,691	7,338
- Protection sold	138,340	28,126	14,063
	<u>357,536</u>	<u>64,817</u>	<u>21,401</u>
	<u>Principal amount</u> RM'000	<u>Credit equivalent amount</u> RM'000	<u>Risk weighted assets</u> RM'000
<u>31.12.2022</u>			
Credit related contracts			
Credit default swap			
- Protection bought	244,293	46,830	10,598
- Protection sold	244,314	41,563	20,782
	<u>488,607</u>	<u>88,393</u>	<u>31,380</u>

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**3 MARKET RISK**

The risk weighted assets and capital requirements for the various categories of risk under Market risk are set out in the following table:

			Risk weighted assets RM'000	Capital requirements RM'000
<u>30.06.2023</u>				
	<u>Long position</u>	<u>Short position</u>		
Interest rate risk	157,684,712	154,407,273	3,660,532	292,842
Foreign currency risk	253,096	8,092	253,096	20,248
Options risk			213,359	17,069
			<u>4,126,987</u>	<u>330,159</u>
<u>31.12.2022</u>				
Interest rate risk	133,954,699	131,314,216	3,970,356	317,628
Foreign currency risk	930	43,129	43,129	3,450
Option risk			272,910	21,833
			<u>4,286,395</u>	<u>342,911</u>

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**4 EQUITY EXPOSURES**

The following tables present the equity exposures, stated at fair value, in the banking book and the gains and losses on equity exposures in the banking book of the Bank. There is no exposure to quoted equity as at 30 JUNE 2023.

(a) Equity Exposures in the Banking Book

	<u>Gross Credit Exposure</u> RM'000	<u>Risk weighted Asset</u> RM'000
Jun 2023		
<u>Privately Held</u>		
For socio-economic purpose	7,155	1,434
	<u>          </u>	<u>          </u>
Dec 2022		
<u>Privately Held</u>		
For socio-economic purpose	7,048	1,431
	<u>          </u>	<u>          </u>

(b) Gains and Losses on Equity Exposures in the Banking Book

	<u>Jun 2023</u> RM'000	<u>Jun 2022</u> RM'000
Unrealised loss recognised in profit or loss	(107)	(146)
	<u>          </u>	<u>          </u>

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**5 INTEREST RATE RISK/RATE OF RETURN RISK IN THE BANKING BOOK**

The sensitivity of the Bank's positions in banking book to interest rate changes are set out in the following table:

<u>30.06.2023</u>	<u>BCBS Parallel*</u>	
	<u>Up</u>	<u>Down</u>
	<u>RM'000</u>	<u>RM'000</u>
<u>Impact in Earnings</u>		
MYR	148,154	(148,154)
USD	(25,186)	24,037
Other	(34,492)	33,435
	<u>88,476</u>	<u>(90,682)</u>
	<u><u>88,476</u></u>	<u><u>(90,682)</u></u>
<u>31.12.2022</u>	<u>BCBS Parallel*</u>	
	<u>Up</u>	<u>Down</u>
	<u>RM'000</u>	<u>RM'000</u>
<u>Impact in Earnings</u>		
MYR	71,760	(71,759)
USD	27,583	(28,913)
Other	(21,560)	21,044
	<u>77,783</u>	<u>(79,628)</u>
	<u><u>77,783</u></u>	<u><u>(79,628)</u></u>

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**5 INTEREST RATE RISK/RATE OF RETURN RISK IN THE BANKING BOOK (CONTINUED)**

The sensitivity of the Bank's positions in banking book to interest rate changes are set out in the following table (continued):

<u>30.06.2023</u>	<u>BCBS Parallel*</u>	
	<u>Up</u>	<u>Down</u>
	<u>RM'000</u>	<u>RM'000</u>
<u>Impact in Economic Value</u>		
MYR	131,930	(162,301)
USD	45,428	(71,565)
Other	1,703	(7,868)
	<u>179,061</u>	<u>(241,734)</u>
	<u><u>179,061</u></u>	<u><u>(241,734)</u></u>

  

<u>31.12.2022</u>	<u>BCBS Parallel*</u>	
	<u>Up</u>	<u>Down</u>
	<u>RM'000</u>	<u>RM'000</u>
<u>Impact in Economic Value</u>		
MYR	101,973	(126,364)
USD	34,035	(50,390)
Other	9,592	(16,633)
	<u>145,600</u>	<u>(193,387)</u>
	<u><u>145,600</u></u>	<u><u>(193,387)</u></u>

\* Under BCBS Parallel Up and Down scenario, the Bank is applying 200 bps shock for both USD and MYR under Earning at Risk (EaR), while 200 bps shock for USD and 300 bps shock for MYR under Economic Value Sensitivity (EVS).