

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 2021**

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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 2021

**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>30.06.2021</u> RM'000	<u>31.12.2020</u> RM'000
<u>Tier-I capital</u>		
Paid-up share capital	437,500	437,500
Retained earnings	1,286,237	1,286,237
Fair value reserve through other comprehensive income	688	1,010
Option reserve	11,953	11,953
	<u>1,736,378</u>	<u>1,736,700</u>
Deferred tax assets	(2,662)	(4,374)
Financial Assets at fair value through other comprehensive income	(378)	(555)
Total Tier I capital	<u>1,733,338</u>	<u>1,731,771</u>
<u>Tier-II capital</u>		
Regulatory reserve	4,002	973
ECL not credit impaired	6,114	8,164
Total Tier II capital	<u>10,116</u>	<u>9,137</u>
Total capital	<u>1,743,454</u>	<u>1,740,908</u>
Common Equity Tier 1 capital ratio	25.866%	25.238%
Tier 1 capital ratio	25.866%	25.238%
Total capital ratio	<u>26.016%</u>	<u>25.371%</u>

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FOR THE FINANCIAL YEAR ENDED 30 JUNE 2021 (CONTINUED)

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

Total risk weighted assets and capital requirements as at 30 June 2021:

<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	2,702,446	2,702,446	58,114	4,649
Public Sector Entities	9,480	9,480	1,896	152
Banks	2,100,640	2,100,640	420,128	33,610
Insurance companies, securities firms and fund managers	968,815	968,815	259,522	20,762
Corporates	396,018	396,018	396,018	31,681
Regulatory retail	430	430	430	34
Residential mortgages	328	328	114	9
Other assets	45,538	45,538	40,109	3,209
Defaulted exposures	155	155	94	8
<b>Total on-balance sheet exposures</b>	<b>6,223,850</b>	<b>6,223,850</b>	<b>1,176,425</b>	<b>94,114</b>
Off-balance sheet exposures				
Over-the-counter ('OTC') derivatives	3,055,632	3,055,632	1,230,904	98,472
Off balance sheet exposures other than OTC derivatives	249,600	249,600	241,239	19,299
<b>Total off-balance sheet exposures</b>	<b>3,305,232</b>	<b>3,305,232</b>	<b>1,472,143</b>	<b>117,771</b>
<b>Total on and off-balance sheet exposures</b>	<b>9,529,082</b>	<b>9,529,082</b>	<b>2,648,568</b>	<b>211,885</b>
		<u>Long position</u>	<u>Short position</u>	
(b) <u>Market risk</u>				
Interest rate risk	118,273,458	117,027,473	3,199,525	255,962
Foreign currency risk	2,193	120,721	120,725	9,658
Options risk			87,325	6,986
(c) <u>Operational risk</u>			645,201	51,616
<b>Total risk weighted assets and capital requirements</b>			<b>6,701,344</b>	<b>536,107</b>

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

Total risk weighted assets and capital requirements as at 31 December 2020:

<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	3,347,139	3,347,139	200,900	16,072
Banks	3,084,994	3,084,994	617,031	49,360
Insurance companies, securities firms and fund managers	357,588	357,588	98,995	7,920
Corporates	260,845	260,845	260,845	20,868
Regulatory retail	453	453	453	36
Residential mortgages	456	456	159	13
Higher risk assets	4	4	6	1
Other assets	60,784	60,784	110,019	8,802
Defaulted exposures	67	67	33	3
<b>Total on-balance sheet exposures</b>	<b>7,112,330</b>	<b>7,112,330</b>	<b>1,288,441</b>	<b>103,075</b>
Off-balance sheet exposures				
Over-the-counter ('OTC') derivatives	3,656,338	3,656,338	1,486,799	118,944
Off balance sheet exposures other than OTC derivatives	129,123	129,123	120,558	9,645
<b>Total off-balance sheet exposures</b>	<b>3,785,461</b>	<b>3,785,461</b>	<b>1,607,357</b>	<b>128,589</b>
<b>Total on and off-balance sheet exposures</b>	<b>10,897,791</b>	<b>10,897,791</b>	<b>2,895,798</b>	<b>231,664</b>
	<u>Long position</u>	<u>Short position</u>		
(b) <u>Market risk</u>				
Interest rate risk	115,776,893	113,935,586	3,137,272	250,982
Foreign currency risk	2,676	52,629	52,629	4,210
Options risk			134,513	10,761
(c) <u>Operational risk</u>			641,638	51,331
<b>Total risk weighted assets and capital requirements</b>			<b>6,861,850</b>	<b>548,948</b>

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**FOR THE FINANCIAL YEAR ENDED 30 JUNE 2021 (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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FOR THE FINANCIAL YEAR ENDED 30 JUNE 2021 (CONTINUED)

**2 CREDIT RISK (CONTINUED)**

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

(i) Geographical Distribution (continued)

30.06.2021

	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	2,352,744	1,626,421	1,545,805	757,446	180,444	383,488	5,789	376,440	7,228,577	2,677,134
United Kingdom	-	-	-	45,906	-	-	751,672	-	797,578	286,650
USA	-	-	-	14,038	-	4,569	176,480	1	195,088	117,471
Hong Kong	-	-	-	3,490	-	-	4,984	-	8,474	26,916
Singapore	9,853	-	-	20,115	-	1,083	5,037	212,724	248,812	161,517
Others	12,603	-	-	4,917	-	6,592	3,362	8	27,482	35,544
	<u>2,375,200</u>	<u>1,626,421</u>	<u>1,545,805</u>	<u>845,912</u>	<u>180,444</u>	<u>395,732</u>	<u>947,324</u>	<u>589,173</u>	<u>8,506,011</u>	<u>3,305,232</u>
Assets not subject to credit risk	394	-	-	-	-	(6,160)	-	74,625	68,859	-
	<u>2,375,594</u>	<u>1,626,421</u>	<u>1,545,805</u>	<u>845,912</u>	<u>180,444</u>	<u>389,572</u>	<u>947,324</u>	<u>663,798</u>	<u>8,574,870</u>	<u>3,305,232</u>

\*Other assets include statutory deposits with Bank Negara Malaysia, tax recoverable, 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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**2 CREDIT RISK (CONTINUED)**

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

(i) Geographical Distribution (continued)

31.12.2020

	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	3,005,566	2,873,109	739,050	1,186,360	251,574	252,734	7,310	18,236	8,333,939	2,951,520
United Kingdom	-	-	-	123,576	-	-	286,746	-	410,322	416,637
USA	-	-	-	69,460	-	4,264	237,436	-	311,160	141,113
Hong Kong	-	-	-	7,125	-	-	2,104	-	9,229	25,326
Singapore	6,978	-	-	79,055	-	248	349	75,609	162,239	223,540
Others	5,559	-	-	13,427	-	4,602	2,420	-	26,008	27,325
	<u>3,018,103</u>	<u>2,873,109</u>	<u>739,050</u>	<u>1,479,003</u>	<u>251,574</u>	<u>261,848</u>	<u>536,365</u>	<u>93,845</u>	<u>9,252,897</u>	<u>3,785,461</u>
Assets not subject to credit risk	396	-	-	-	-	(8,187)	-	65,053	57,262	-
	<u><u>3,018,499</u></u>	<u><u>2,873,109</u></u>	<u><u>739,050</u></u>	<u><u>1,479,003</u></u>	<u><u>251,574</u></u>	<u><u>253,661</u></u>	<u><u>536,365</u></u>	<u><u>158,898</u></u>	<u><u>9,310,159</u></u>	<u><u>3,785,461</u></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)

30.06.2021

	<u>Short-term funds and placements with financial institutions</u> RM'000	<u>Securities purchased under resale agreement</u> RM'000	<u>Financial assets held at fair value through profit and loss</u> RM'000	<u>Derivative financial instruments</u> RM'000	<u>Financial assets held at fair value through other comprehensive income</u> RM'000	<u>Loans and advances</u> RM'000	<u>Amount due from related parties</u> RM'000	<u>Other assets**</u> RM'000	<u>On balance sheet total</u> RM'000	<u>Commitments and contingencies</u> RM'000
Manufacturing	-	-	-	11,543	-	288,129	-	96	299,768	200,044
Wholesale and retail	-	-	-	3,796	-	140	-	-	3,936	22,579
Finance, insurance and business services	42,756	1,513,765	6,554	736,673	-	98,171	947,324	566,548	3,911,791	2,652,403
Government and Government Agencies	2,332,444	112,656	1,539,251	68,026	180,444	-	-	20,051	4,252,872	177,663
Electricity, gas and water	-	-	-	1,535	-	-	-	80	1,615	110,996
Transport, storage and communication	-	-	-	-	-	6,251	-	110	6,361	6,600

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**2 CREDIT RISK (CONTINUED)**

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

(ii) Industry Distribution (continued)

30.06.2021

	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
Individual/Purchase of landed property - residential	-	-	-	-	-	960	-	-	960	151
Others	-	-	-	24,339	-	2,081	-	2,288	28,708	134,796
	<u>2,375,200</u>	<u>1,626,421</u>	<u>1,545,805</u>	<u>845,912</u>	<u>180,444</u>	<u>395,732</u>	<u>947,324</u>	<u>589,173</u>	<u>8,506,011</u>	<u>3,305,232</u>
Assets not subject to credit risk	394	-	-	-	-	(6,160)	-	74,625	68,859	-
	<u>2,375,594</u>	<u>1,626,421</u>	<u>1,545,805</u>	<u>845,912</u>	<u>180,444</u>	<u>389,572</u>	<u>947,324</u>	<u>663,798</u>	<u>8,574,870</u>	<u>3,305,232</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 2021 (CONTINUED)

**2 CREDIT RISK (CONTINUED)**

(ii) Industry Distribution (continued)

	31.12.2020									
	Short-term funds and placements with financial <u>institutions</u>	Securities purchased under resale <u>agreement</u>	Financial assets held at fair value through <u>profit and loss</u>	Derivative financial <u>instruments</u>	Financial assets held at fair value through other comprehensive <u>income</u>	Loans and <u>advances</u>	Amount due from related <u>parties</u>	Other <u>assets**</u>	On balance <u>sheet total</u>	Commitments and <u>contingencies</u>
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Manufacturing	-	-	-	38,493	-	170,145	-	16	208,654	205,031
Wholesale and retail	-	-	-	14,447	-	161	-	-	14,608	30,107
Finance, insurance and business services	79,280	2,737,692	6,490	1,405,020	-	84,801	536,365	86,669	4,936,317	3,366,837
Government and Government Agencies	2,938,823	135,417	732,560	13,144	251,574	-	-	-	4,071,518	105,216
Electricity, gas and water	-	-	-	-	-	-	-	1	1	1,522
Transport, storage and communication	-	-	-	121	-	5,738	-	-	5,859	6,503

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FOR THE FINANCIAL YEAR ENDED 30 JUNE 2021 (CONTINUED)

**2 CREDIT RISK (CONTINUED)**

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

(ii) Industry Distribution (continued)

31.12.2020

	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
Individual/Purchase of landed property - residential	-	-	-	-	-	1,003	-	-	1,003	151
Others	-	-	-	7,778	-	-	-	7,159	14,937	70,094
	<u>3,018,103</u>	<u>2,873,109</u>	<u>739,050</u>	<u>1,479,003</u>	<u>251,574</u>	<u>261,848</u>	<u>536,365</u>	<u>93,845</u>	<u>9,252,897</u>	<u>3,785,461</u>
Assets not subject to credit risk	396	-	-	-	-	(8,187)	-	65,053	57,262	-
	<u><u>3,018,499</u></u>	<u><u>2,873,109</u></u>	<u><u>739,050</u></u>	<u><u>1,479,003</u></u>	<u><u>251,574</u></u>	<u><u>253,661</u></u>	<u><u>536,365</u></u>	<u><u>158,898</u></u>	<u><u>9,310,159</u></u>	<u><u>3,785,461</u></u>

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

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**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	<u>Total</u> RM'000
<u>30.06.2021</u>				
<i>On-balance sheet exposures</i>				
Cash and short-term funds	2,375,594	-	-	2,375,594
Securities purchased under resale agreement	1,626,421	-	-	1,626,421
Financial assets held at fair value through profit and loss ("FVTPL")	669,017	321,277	555,511	1,545,805
Derivative financial instruments	345,464	441,793	58,655	845,912
Financial assets held at fair value through other comprehensive income ("FVOCI")	127,895	52,549	-	180,444
Loans and advances	388,641	385	546	389,572
Amount due from related parties	947,324	-	-	947,324
Total on-balance sheet exposures	<u>6,480,356</u>	<u>816,004</u>	<u>614,712</u>	<u>7,911,072</u>
<i>Off-balance sheet exposures</i>				
Over-the-counter ('OTC') derivatives	1,255,498	1,587,391	212,743	3,055,632
Off balance sheet exposures other than OTC derivatives	200,736	11,505	37,359	249,600
Total off-balance sheet exposures	<u>1,456,234</u>	<u>1,598,896</u>	<u>250,102</u>	<u>3,305,232</u>
Total on and off-balance sheet exposures	<u><u>7,936,590</u></u>	<u><u>2,414,900</u></u>	<u><u>864,814</u></u>	<u><u>11,216,304</u></u>

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**2 CREDIT RISK (CONTINUED)**

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

(iii) Residual Contractual Maturity

	Less than <u>1 year</u> RM'000	1 – 5 <u>years</u> RM'000	Over 5 <u>years</u> RM'000	<u>Total</u> RM'000
<u>31.12.2020</u>				
<i>On-balance sheet exposures</i>				
Cash and short-term funds	3,018,499	-	-	3,018,499
Securities purchased under resale agreement	2,873,109	-	-	2,873,109
Financial assets held at fair value through profit and loss ("FVTPL")	187,622	143,629	407,799	739,050
Derivative financial instruments	724,797	644,348	109,858	1,479,003
Financial assets held at fair value through other comprehensive income ("FVOCI")	198,642	52,932	-	251,574
Loans and advances	252,695	381	585	253,661
Amount due from related parties	536,365	-	-	536,365
Total on-balance sheet exposures	<u>7,791,729</u>	<u>841,290</u>	<u>518,242</u>	<u>9,151,261</u>
<i>Off-balance sheet exposures</i>				
Over-the-counter ('OTC') derivatives	1,489,213	1,867,344	299,781	3,656,338
Off balance sheet exposures other than OTC derivatives	75,730	53,393	-	129,123
Total off-balance sheet exposures	<u>1,564,943</u>	<u>1,920,737</u>	<u>299,781</u>	<u>3,785,461</u>
Total on and off-balance sheet exposures	<u><u>9,356,672</u></u>	<u><u>2,762,027</u></u>	<u><u>818,023</u></u>	<u><u>12,936,722</u></u>

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FOR THE FINANCIAL YEAR ENDED 30 JUNE 2021 (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
<u>30 Jun 2021</u>						
Individual/Purchase of landed property - residential	-	202	46	-	23	-
	-	202	46	-	23	-
<u>31 Dec 2020</u>						
Individual/Purchase of landed property - residential	-	90	23	-	(1)	-
	-	90	23	-	(1)	-

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**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 <u>advances</u> RM'000	Stage 3 credit impaired loans and <u>advances</u> RM'000	ECL credit impaired <u>allowance</u> RM'000	ECL not credit impaired <u>allowance</u> RM'000
<u>30 Jun 2021</u>				
Malaysia	-	202	46	-
	=====	=====	=====	=====
	Stage 2 credit not impaired loans and <u>advances</u> RM'000	Stage 3 credit impaired loans and <u>advances</u> RM'000	ECL credit impaired <u>allowance</u> RM'000	ECL not credit impaired <u>allowance</u> RM'000
<u>31 Dec 2020</u>				
Malaysia	-	90	23	-
	=====	=====	=====	=====



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**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	
	RM'000	impaired	credit	<u>Total</u>
	RM'000	RM'000	impaired	RM'000
As at 1 January 2021	3,346	4,818	23	8,187
New originated or purchased	53	-	-	53
Changes due to change in credit risk	1,295	(3,398)	23	(2,080)
Transfer:				
Transfer from Stage 1 to Stage 2	(71)	71	-	-
As at 30 June 2021	<u>4,623</u>	<u>1,491</u>	<u>46</u>	<u>6,160</u>

	<u>Stage 1</u>	<u>Stage 2</u>	<u>Stage 3</u>	
	12 months	Lifetime ECL	Lifetime	
	ECL	not credit	ECL	
	RM'000	impaired	credit	<u>Total</u>
	RM'000	RM'000	impaired	RM'000
As at 1 January 2020	105	675	24	804
Loans derecognised or repaid	(14)	-	-	(14)
New originated or purchased	35	-	-	35
Changes due to change in credit risk	243	4,431	(1)	4,673
Changes in models/risk parameters	2,851	21	-	2,872
Transfers:				
Transfer from Stage 1 to Stage 2	(2)	21	-	19
Transfer from Stage 2 to Stage 1	128	(330)	-	(202)
As at 31 December 2020	<u>3,346</u>	<u>4,818</u>	<u>23</u>	<u>8,187</u>

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**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:

Risk weight as at 30 June 2021 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 netting and credit risk</u> RM'000	<u>Total risk weighted assets</u> RM'000
0%	2,411,876	-	-	-	-	-	-	-	394	2,412,270	-
20%	349,960	127,753	3,448,078	750,630	-	-	-	-	6,567	4,682,988	936,597
35%	-	-	-	-	-	-	328	-	-	328	115
50%	-	-	1,133,771	303,643	6,181	-	127	-	-	1,443,722	721,861
100%	-	-	-	84,033	866,706	430	24	-	38,558	989,751	989,751
150%	-	-	-	-	-	-	-	4	-	4	6
1250%	-	-	-	-	-	-	-	-	19	19	238
<b>Total</b>	<b>2,761,836</b>	<b>127,753</b>	<b>4,581,849</b>	<b>1,138,306</b>	<b>872,887</b>	<b>430</b>	<b>479</b>	<b>4</b>	<b>45,538</b>	<b>9,529,082</b>	<b>2,648,568</b>

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**2 CREDIT RISK (CONTINUED)**

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

Risk weight as at 31 December 2020 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 netting and credit risk</u> RM'000	<u>Total risk weighted assets</u> RM'000
0%	2,945,339	-	-	-	-	-	-	-	396	2,945,735	-
20%	-	69,378	4,630,386	270,987	-	-	-	-	6,403	4,977,154	995,431
35%	-	-	-	-	-	-	455	-	-	455	159
50%	437,638	-	1,614,915	205,370	-	-	67	-	-	2,257,990	1,128,995
100%	-	-	-	82,914	579,101	453	-	-	49,224	711,692	711,692
150%	-	-	-	-	-	-	-	4	-	4	6
1250%	-	-	-	-	-	-	-	-	4,761	4,761	59,515
<b>Total</b>	<b>3,382,977</b>	<b>69,378</b>	<b>6,245,301</b>	<b>559,271</b>	<b>579,101</b>	<b>453</b>	<b>522</b>	<b>4</b>	<b>60,784</b>	<b>10,897,791</b>	<b>2,895,798</b>

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**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

<u>Exposure class</u>	<u>Moody</u>	<u>Aaa to Aa3</u>	<u>A1 to A3</u>	<u>Baa1 to Ba3</u>	<u>B1 to C</u>	<u>Unrated</u>
	<u>S &amp; P</u>	<u>AAA to AA-</u>	<u>A+ to A-</u>	<u>BBB+ to BB-</u>	<u>B+ to D</u>	<u>Unrated</u>
	<u>Fitch</u>	<u>AAA to AA-</u>	<u>A+ to A-</u>	<u>BBB+ to BB-</u>	<u>B+ to D</u>	<u>Unrated</u>
	<u>RAM</u>	<u>AAA to AA3</u>	<u>A1 to A-</u>	<u>BBB1 to BB3</u>	<u>B to D</u>	<u>Unrated</u>
	<u>MARC</u>	<u>AAA to AA-</u>	<u>A+ to A-</u>	<u>BBB+ to BB-</u>	<u>B+ to D</u>	<u>Unrated</u>
		<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>
<u>30.06.2021</u>						
<b>On and Off:</b>						
<b>Balance Sheet</b>						
<b>Exposures</b>						
Public Sector Entities		-	127,753	-	-	-
Insurance companies, securities firms and fund managers		-	1,059,760	78,546	-	-
Corporates		-	107,733	435,785	329,197	172
			<u>                    </u>	<u>                    </u>	<u>                    </u>	<u>                    </u>
			-	1,295,246	514,331	329,197
			<u>                    </u>	<u>                    </u>	<u>                    </u>	<u>                    </u>
			<u>                    </u>	<u>                    </u>	<u>                    </u>	<u>                    </u>
<u>31.12.2020</u>						
<b>On and Off:</b>						
<b>Balance Sheet</b>						
<b>Exposures</b>						
Public Sector Entities		-	69,378	-	-	-
Insurance companies, securities firms and fund managers		-	502,657	56,614	-	-
Corporates		-	67,999	260,614	250,488	-
			<u>                    </u>	<u>                    </u>	<u>                    </u>	<u>                    </u>
			-	640,034	317,228	250,488
			<u>                    </u>	<u>                    </u>	<u>                    </u>	<u>                    </u>
			<u>                    </u>	<u>                    </u>	<u>                    </u>	<u>                    </u>

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**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 <u>MARC</u>	Aaa to Aa3 AAA to AA- 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>30.06.2021</u>						
<b>On and Off:</b>						
<b>Balance Sheet</b>						
<b>Exposures</b>						
Sovereigns/Central						
Banks		-	2,761,836	-	-	-
Banks		11,285	3,532,629	1,035,426	2,509	-
		<u>11,285</u>	<u>6,294,465</u>	<u>1,035,426</u>	<u>2,509</u>	<u>-</u>
<u>31.12.2020</u>						
<b>On and Off:</b>						
<b>Balance Sheet</b>						
<b>Exposures</b>						
Sovereigns/Central						
Banks		-	3,382,977	-	-	-
Banks		9,278	4,287,017	1,948,905	101	-
		<u>9,278</u>	<u>7,669,994</u>	<u>1,948,905</u>	<u>101</u>	<u>-</u>

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**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>30.06.2021</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>Exposure Class</u>			
<i>On-balance sheet exposures</i>			
Sovereigns/central banks	2,702,446	-	116,222
Public Sector Entities	9,480	-	-
Banks	2,100,640	-	1,520,838
Insurance companies, securities firms and fund managers	968,815	-	733,922
Corporates	396,018	-	-
Regulatory retail	430	-	-
Residential mortgages	328	-	-
Higher risk assets	-	-	-
Other assets	45,538	-	-
Defaulted exposures	155	-	-
	<hr/>	<hr/>	<hr/>
Total on-balance sheet exposures	6,223,850	-	2,370,982
<i>Off-balance sheet exposures</i>			
Over-the-counter ('OTC') derivatives	3,055,632	55,882	122,736
Off balance sheet exposures other than OTC derivatives	249,600	-	-
	<hr/>	<hr/>	<hr/>
Total off-balance sheet exposures	3,305,232	55,882	122,736
	<hr/>	<hr/>	<hr/>
Total on and off-balance sheet exposures	9,529,082	55,882	2,493,718
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

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FOR THE FINANCIAL YEAR ENDED 30 JUNE 2021 (CONTINUED)

**2 CREDIT RISK (CONTINUED)**

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

<u>31.12.2020</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>Exposure Class</u>			
<i>On-balance sheet exposures</i>			
Sovereigns/central banks	3,347,139	-	137,575
Banks	3,084,994	-	2,771,279
Insurance companies, securities firms and fund managers	357,588	-	273,649
Corporates	260,845	-	-
Regulatory retail	453	-	-
Residential mortgages	456	-	-
Higher risk assets	4	-	-
Other assets	60,784	-	-
Defaulted exposures	67	-	-
Total on-balance sheet exposures	<u>7,112,330</u>	<u>-</u>	<u>3,182,503</u>
<i>Off-balance sheet exposures</i>			
Over-the-counter ('OTC') derivatives	3,656,338	66,588	288,221
Off balance sheet exposures other than OTC derivatives	129,123	-	-
Total off-balance sheet exposures	<u>3,785,461</u>	<u>66,588</u>	<u>288,221</u>
Total on and off-balance sheet exposures	<u><u>10,897,791</u></u>	<u><u>66,588</u></u>	<u><u>3,470,724</u></u>

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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 <u>amount</u> RM'000	Positive fair value of derivative <u>contracts</u> RM'000	Credit equivalent <u>amount*</u> RM'000	Risk weighted <u>amount</u> RM'000
<u>30.06.2021</u>				
Direct credit substitutes	194,565	-	194,566	190,691
Transaction-related contingent items	30,244	-	15,122	11,837
Self-liquidating trade-related contingencies	12,009	-	2,402	1,201
Foreign exchange related contracts:				
- less than one year	46,596,831	252,812	1,034,624	476,460
- one year to less than five years	2,781,978	47,017	237,970	101,113
- more than five years	124,530	1,345	20,024	6,807
Interest rate related contracts:				
- less than one year	25,574,701	74,713	143,114	51,242
- one year to less than five years	38,763,432	386,858	1,260,007	448,092
- more than five years	2,149,677	56,605	189,209	74,747
Equity related contracts				
- less than one year	827,409	17,939	77,760	34,104
- one year to less than five years	254,698	5,036	37,042	16,307
Credit related contracts				
- one year to less than five years	327,568	2,882	52,372	21,330
- more than five years	18,700	705	3,510	702
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	75,020	-	37,510	37,510
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	1,741,510	-	-	-
	<u>119,472,872</u>	<u>845,912</u>	<u>3,305,232</u>	<u>1,472,143</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)**

	<u>Principal amount</u> RM'000	<u>Positive fair value of derivative contracts</u> RM'000	<u>Credit equivalent amount*</u> RM'000	<u>Risk weighted amount</u> RM'000
<u>31.12.2020</u>				
Direct credit substitutes	110,081	-	110,081	105,177
Transaction-related contingent items	31,974	-	15,987	12,326
Short-term self-liquidating trade related contingencies	14,522	-	2,904	2,904
Foreign exchange related contracts:				
- less than one year	41,345,468	595,983	1,221,827	579,427
- one year to less than five years	2,527,005	92,205	277,461	98,510
- more than five years	120,540	3,835	21,914	7,095
Interest rate related contracts:				
- less than one year	23,423,274	71,675	118,206	42,630
- one year to less than five years	43,323,128	530,417	1,471,298	548,244
- more than five years	2,962,352	106,023	277,867	84,631
Equity related contracts				
- less than one year	1,271,273	57,139	149,180	78,486
- one year to less than five years	313,302	11,674	51,997	23,360
Credit related contracts				
- one year to less than five years	352,650	10,052	66,588	24,416
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	302	-	151	151
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	1,672,725	-	-	-
	<u>117,468,596</u>	<u>1,479,003</u>	<u>3,785,461</u>	<u>1,607,357</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:

	Principal amount RM'000	Credit equivalent amount RM'000	Risk weighted assets RM'000
<u>30.06.2021</u>			
Credit related contracts			
Credit default swap			
- Protection bought	139,350	19,696	3,939
- Protection sold	206,918	36,186	18,093
	<u>346,268</u>	<u>55,882</u>	<u>22,032</u>
	Principal amount RM'000	Credit equivalent amount RM'000	Risk weighted assets RM'000
<u>31.12.2020</u>			
Credit related contracts			
Credit default swap			
- Protection bought	150,650	29,592	5,918
- Protection sold	202,000	36,996	18,498
	<u>352,650</u>	<u>66,588</u>	<u>24,416</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:

<u>30.06.2021</u>			Risk weighted assets RM'000	Capital requirements RM'000
	<u>Long position</u>	<u>Short position</u>		
Interest rate risk	118,273,458	117,027,473	3,199,525	255,962
Foreign currency risk	2,193	120,721	120,725	9,658
Options risk			87,325	6,986
			<u>3,407,575</u>	<u>272,606</u>
<u>31.12.2020</u>				
Interest rate risk	115,776,893	113,935,586	3,137,272	250,982
Foreign currency risk	2,676	52,629	52,629	4,210
Options risk			134,513	10,761
			<u>3,324,414</u>	<u>265,953</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 2021.

(a) Equity Exposures in the Banking Book

	<u>Gross Credit Exposure</u> RM'000	<u>Risk weighted Asset</u> RM'000
Jun 2021 <u>Privately Held</u> For socio-economic purpose	6,554	1,332
Dec 2020 <u>Privately Held</u> For socio-economic purpose	6,490	1,368

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

	<u>Jun 2021</u> RM'000	<u>Jun 2020</u> RM'000
Realised gain recognised in profit or loss	61	-
Unrealised gain recognised in profit or loss	63	402
	124	402

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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>30.06.2021</u>	<u>BCBS Parallel*</u>	
	<u>Up</u>	<u>Down</u>
	RM'000	RM'000
<u>Impact in Earnings</u>		
MYR	66,054	(65,873)
USD	8,823	9,297
Other	(367)	599
	<u>74,510</u>	<u>(55,977)</u>

<u>31.12.2020</u>	<u>BCBS Parallel*</u>	
	<u>Up</u>	<u>Down</u>
	RM'000	RM'000
<u>Impact in Earnings</u>		
MYR	75,677	(75,563)
USD	(10,973)	24,393
Other	(671)	734
	<u>64,033</u>	<u>(50,436)</u>

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 2021 (CONTINUED)

**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>30.06.2021</u>	BCBS Parallel*	
	<u>Up</u>	<u>Down</u>
	RM'000	RM'000
<u>Impact in Economic Value</u>		
MYR	79,070	(98,579)
USD	49,236	(36,812)
Other	2,611	(1,152)
	<u>130,917</u>	<u>(136,543)</u>

<u>31.12.2020</u>	BCBS Parallel*	
	<u>Up</u>	<u>Down</u>
	RM'000	RM'000
<u>Impact in Economic Value</u>		
MYR	81,740	(101,991)
USD	55,258	(25,599)
Other	1,884	(894)
	<u>138,882</u>	<u>(128,484)</u>

\* Under BCBS Parallel Up and Down scenario, the Bank is applying 200 bps shock for USD and MYR as prescribed in BCBS Standards