

## ADDITIONAL INFORMATION ON CAPITAL ADEQUACY

### CAPITAL ADEQUACY

(a) The breakdown of risk-weighted assets ("RWA") by exposures in each major risk category for the current financial year are as follows:

Group 2023	Gross Exposures RM'000	Net Exposures** RM'000	Risk- Weighted Assets RM'000	Total Risk- Weighted Assets After Effects of PSIA <sup>^</sup> RM'000	Capital Requirement RM'000
(i) Credit Risk					
(a) On-Balance Sheet Exposures					
Sovereigns/Central Banks	750,279	750,279	-	-	-
Banks, development financial institutions & MDBs	137,430	137,430	66,503	66,503	5,320
Corporates	4,043,992	3,961,698	953,425	953,425	76,274
Regulatory retail	1,500,786	1,500,624	1,359,980	1,359,980	108,798
Residential mortgages	1,090,029	1,090,029	521,885	521,885	41,751
Other assets	241,631	241,631	112,403	112,403	8,992
Defaulted exposures <sup>1</sup>	129,543	126,918	145,332	145,332	11,627
	<b>7,893,690</b>	<b>7,808,609</b>	<b>3,159,528</b>	<b>3,159,528</b>	<b>252,762</b>
(b) Off-Balance Sheet Exposures*					
OTC hedging financial instruments <sup>2</sup>	17,722	17,722	4,375	4,375	350
Off-balance sheet exposures other than OTC hedging financial instruments	79,843	66,923	63,305	63,305	5,064
	97,565	84,645	67,680	67,680	5,414
<b>Total On and Off-Balance Sheet Exposures</b>	<b>7,991,255</b>	<b>7,893,254</b>	<b>3,227,208</b>	<b>3,227,208</b>	<b>258,176</b>

## ADDITIONAL INFORMATION ON CAPITAL ADEQUACY

### CAPITAL ADEQUACY (Cont'd.)

(a) The breakdown of risk-weighted assets ("RWA") by exposures in each major risk category for the current financial year are as follows: (Cont'd.)

Group 2023 (Cont'd.)	Gross Exposures RM'000	Net Exposures** RM'000	Risk- Weighted Assets RM'000	Total Risk- Weighted Assets After Effects of PSIA <sup>^</sup> RM'000	Capital Requirement RM'000
(ii) Large Exposures Risk Requirement	-	-	-	-	-
(iii) Market Risk Foreign Currency Risk <sup>3</sup>	13,922	8,770	13,922	13,922	1,114
(iv) Operational Risk		8,770	13,922	13,922	1,114
(v) Total RWA and Capital Requirements			406,833	406,833	32,547
			3,647,963	3,647,963	291,837

Note:

- \* Credit equivalent of off-balance sheet items
- \*\* After netting and credit risk mitigation (Eligible financial collateral)
- <sup>^</sup> Profit sharing investment account
- 1 Defaulted exposures are classified based on Appendix 3 'Definition of Default' of CAFIB guidelines issued by Bank Negara Malaysia.
- 2 Credit equivalent amount for the OTC derivative positions are calculated based on 'current-exposure method' stipulated in CAFIB guidelines - Appendix VI issued by Bank Negara Malaysia.
- 3 Computation is as per Part D - Market Risk of CAFIB guidelines issued by Bank Negara Malaysia.

## ADDITIONAL INFORMATION ON CAPITAL ADEQUACY

### CAPITAL ADEQUACY (Cont'd.)

(a) The breakdown of risk-weighted assets ("RWA") by exposures in each major risk category for the current financial year are as follows: (Cont'd.)

Group 2022	Gross Exposures RM'000	Net Exposures** RM'000	Risk- Weighted Assets RM'000	Total Risk- Weighted Assets After Effects of PSIA <sup>^</sup> RM'000	Capital Requirement RM'000
	631,675	631,675	-	-	-
	134,127	134,127	70,362	70,362	5,629
	3,594,424	3,489,190	1,074,275	1,074,275	85,942
	1,466,425	1,465,758	1,309,628	1,309,628	104,770
	1,099,610	1,099,161	536,749	536,749	42,940
	281,337	281,337	163,250	163,250	13,060
	143,235	142,454	165,325	165,325	13,226
	<b>7,350,833</b>	<b>7,243,702</b>	<b>3,319,589</b>	<b>3,319,589</b>	<b>265,567</b>
	15,468	15,468	5,200	5,200	416
	102,814	88,991	84,092	84,092	6,727
	118,282	104,459	89,292	89,292	7,143
	<b>7,469,115</b>	<b>7,348,161</b>	<b>3,408,881</b>	<b>3,408,881</b>	<b>272,710</b>

(i) Credit Risk

(a) On-Balance Sheet Exposures

- Sovereigns/Central Banks
- Banks, development financial institutions & MDBs
- Corporates
- Regulatory retail
- Residential mortgages
- Other assets
- Defaulted exposures<sup>1</sup>

(b) Off-Balance Sheet Exposures\*

- OTC hedging financial instruments<sup>2</sup>
- Off-balance sheet exposures other than OTC hedging financial instruments

Total On and Off-Balance Sheet Exposures

## ADDITIONAL INFORMATION ON CAPITAL ADEQUACY

### CAPITAL ADEQUACY (Cont'd.)

(a) The breakdown of risk-weighted assets ("RWA") by exposures in each major risk category for the current financial year are as follows: (Cont'd.)

Group 2022 (Cont'd.)	Gross Exposures RM'000	Net Exposures** RM'000	Risk- Weighted Assets RM'000	Total Risk- Weighted Assets After Effects of PSIA <sup>^</sup> RM'000	Capital Requirement RM'000
(ii) Large Exposures Risk Requirement	-	-	-	-	-
	Long Position	Short Position			
(iii) Market Risk					
Foreign Currency Risk <sup>3</sup>	9,378	7,527	1,851	9,378	750
(iv) Operational Risk			1,851	9,378	750
(v) Total RWA and Capital Requirements			458,884	3,877,143	36,711
			3,877,143	3,877,143	310,171

Note:

- \* Credit equivalent of off-balance sheet items
- \*\* After netting and credit risk mitigation (Eligible financial collateral)
- <sup>^</sup> Profit sharing investment account
- <sup>1</sup> Defaulted exposures are classified based on Appendix 3 'Definition of Default' of CAFIB guidelines issued by Bank Negara Malaysia.
- <sup>2</sup> Credit equivalent amount for the OTC derivative positions are calculated based on 'current-exposure method' stipulated in CAFIB guidelines - Appendix VI issued by Bank Negara Malaysia.
- <sup>3</sup> Computation is as per Part D - Market Risk of CAFIB guidelines issued by Bank Negara Malaysia.

## ADDITIONAL INFORMATION ON CAPITAL ADEQUACY

### CAPITAL ADEQUACY (Cont'd.)

(a) The breakdown of risk-weighted assets ("RWA") by exposures in each major risk category for the current financial year are as follows: (Cont'd.)

Bank 2023	Gross Exposures RM'000	Net Exposures** RM'000	Risk- Weighted Assets RM'000	Total Risk- Weighted Assets After Effects of PSIA <sup>^</sup> RM'000	Capital Requirement RM'000
(i) Credit Risk					
(a) On-Balance Sheet Exposures					
Sovereigns/Central Banks	750,279	750,279	-	-	-
Banks, development financial institutions & MDBs	137,430	137,430	66,503	66,503	5,320
Corporates	4,043,992	3,961,698	953,425	953,425	76,274
Regulatory retail	1,500,786	1,500,624	1,359,980	1,359,980	108,798
Residential mortgages	1,090,029	1,090,029	521,885	521,885	41,751
Other assets	241,631	241,631	112,403	112,403	8,992
Defaulted exposures <sup>1</sup>	129,543	126,918	145,332	145,332	11,627
	7,893,690	7,808,609	3,159,528	3,159,528	252,762
(b) Off-Balance Sheet Exposures*					
OTC Hedging financial instruments <sup>2</sup>	17,722	17,722	4,375	4,375	350
Off-balance sheet exposures other than OTC hedging financial instruments	79,843	66,923	63,305	63,305	5,064
	97,565	84,645	67,680	67,680	5,414
<b>Total On and Off-Balance Sheet Exposures</b>	<b>7,991,255</b>	<b>7,893,254</b>	<b>3,227,208</b>	<b>3,227,208</b>	<b>258,176</b>

## ADDITIONAL INFORMATION ON CAPITAL ADEQUACY

### CAPITAL ADEQUACY (Cont'd.)

(a) The breakdown of risk-weighted assets ("RWA") by exposures in each major risk category for the current financial year are as follows: (Cont'd.)

Bank 2023 (Cont'd.)	Gross Exposures RM'000		Net Exposures** RM'000	Risk- Weighted Assets RM'000	Total Risk- Weighted Assets After Effects of PSIA <sup>^</sup> RM'000	Capital Requirement RM'000
	Long	Short				
(ii) Large Exposures Risk Requirement	-	-	-	-	-	-
(iii) Market Risk Foreign Currency Risk <sup>3</sup>	13,922	5,152	8,770	13,922	13,922	1,114
(iv) Operational Risk			8,770	13,922	13,922	1,114
(v) Total RWA and Capital Requirements				406,835	406,835	32,547
				3,647,965	3,647,965	291,837

Note:

- \* Credit equivalent of off-balance sheet items
- \*\* After netting and credit risk mitigation (Eligible financial collateral)
- <sup>^</sup> Profit sharing investment account
- <sup>1</sup> Defaulted exposures are classified based on Appendix 3 'Definition of Default' of CAFIB guidelines issued by Bank Negara Malaysia.
- <sup>2</sup> Credit equivalent amount for the OTC derivative positions are calculated based on 'current-exposure method' stipulated in CAFIB guidelines - Appendix VI issued by Bank Negara Malaysia.
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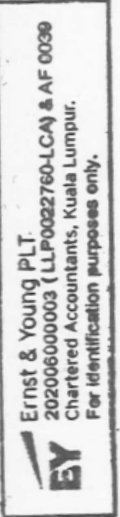
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## ADDITIONAL INFORMATION ON CAPITAL ADEQUACY

### CAPITAL ADEQUACY (Cont'd.)

(a) The breakdown of risk-weighted assets ("RWA") by exposures in each major risk category for the current financial year are as follows: (Cont'd.)

Bank 2022	Gross Exposures RM'000	Net Exposures** RM'000	Risk- Weighted Assets RM'000	Total Risk- Weighted Assets After Effects of PSIA <sup>^</sup> RM'000	Capital Requirement RM'000
(i) Credit Risk					
(a) On-Balance Sheet Exposures					
Sovereigns/Central Banks	631,675	631,675	-	-	-
Banks, development financial Institutions & MDBs	134,127	134,127	70,362	70,362	5,629
Corporates	3,594,424	3,489,190	1,074,275	1,074,275	85,942
Regulatory retail	1,466,425	1,465,758	1,309,628	1,309,628	104,770
Residential mortgages	1,099,610	1,099,161	536,749	536,749	42,940
Other assets	281,337	281,337	163,250	163,250	13,060
Defaulted exposures <sup>1</sup>	143,235	142,454	165,325	165,325	13,226
	7,350,833	7,243,702	3,319,589	3,319,589	265,567
(b) Off-Balance Sheet Exposures*					
OTC hedging financial instruments <sup>2</sup>	15,468	15,468	5,200	5,200	416
Off-balance sheet exposures other than OTC hedging financial instruments	102,814	88,991	84,092	84,092	6,727
	118,282	104,459	89,292	89,292	7,143
<b>Total On and Off-Balance Sheet Exposures</b>	<b>7,469,115</b>	<b>7,348,161</b>	<b>3,408,881</b>	<b>3,408,881</b>	<b>272,710</b>



## ADDITIONAL INFORMATION ON CAPITAL ADEQUACY

### CAPITAL ADEQUACY (Cont'd.)

(a) The breakdown of risk-weighted assets ("RWA") by exposures in each major risk category for the current financial year are as follows: (Cont'd.)

	Gross Exposures RM'000		Net Exposures** RM'000	Risk-Weighted Assets RM'000		Capital Requirement RM'000
	Long	Short		Risk-Weighted Assets	Total Risk-Weighted Assets After Effects of PSIA <sup>^</sup>	
(ii) Large Exposures Risk Requirement			-	-	-	-
(iii) Market Risk Foreign Currency Risk <sup>3</sup>	9,378	7,527	1,851	9,378	9,378	750
(iv) Operational Risk			1,851	9,378	9,378	750
(v) Total RWA and Capital Requirements				458,821	458,821	36,706
				3,877,080	3,877,080	310,166

Note:

- \* Credit equivalent of off-balance sheet items
- \*\* After netting and credit risk mitigation (Eligible financial collateral)
- <sup>^</sup> Profit sharing investment account
- 1 Defaulted exposures are classified based on Appendix 3 'Definition of Default' of CAFIB guidelines issued by Bank Negara Malaysia.
- 2 Credit equivalent amount for the OTC derivative positions are calculated based on 'current-exposure method' stipulated in CAFIB guidelines - Appendix VI issued by Bank Negara Malaysia.
- 3 Computation is as per Part D - Market Risk of CAFIB guidelines issued by Bank Negara Malaysia.



## ADDITIONAL INFORMATION ON CAPITAL ADEQUACY

### CAPITAL ADEQUACY (Cont'd.)

(b) The breakdown of credit risk disclosure by risk-weights (including deducted exposures) for the current financial year, are as follows:

	Sovereigns & Central Banks RM'000	Banks, MDBs and DFIs RM'000	Corporate RM'000	Regulatory Retail RM'000	Residential Mortgages RM'000	Higher Risk Assets RM'000	Other Assets RM'000	Total Exposures after Netting and Credit Risk Mitigation RM'000	Total Risk- Weighted Assets RM'000
Group and Bank 2023	750,279	-	2,146,772	-	-	-	129,228	3,026,279	-
Risk-Weights	-	23,518	1,076,877	-	-	-	-	1,100,395	220,079
0%	-	-	-	-	644,208	-	-	644,208	225,473
20%	-	-	-	12	310,210	-	-	461,166	230,583
35%	-	130,920	20,024	577,049	-	-	-	577,049	432,786
50%	-	-	-	938,713	160,433	-	112,403	2,015,898	2,015,898
75%	-	65	804,284	1,746	-	32,770	-	68,259	102,389
100%	-	-	33,743	-	-	-	-	-	-
150%	-	-	-	-	-	-	-	-	-
Exposures after Netting and Credit Risk Mitigation	750,279	154,503	4,081,700	1,517,520	1,114,851	32,770	241,631	7,893,254	3,227,208

## ADDITIONAL INFORMATION ON CAPITAL ADEQUACY

## CAPITAL ADEQUACY (Cont'd.)

(b) The breakdown of credit risk disclosure by risk-weights (including deducted exposures) for the current financial year, are as follows: (Cont'd.)

Group and Bank	Sovereigns & Central Banks RM'000	Banks, MDBs and DFIs RM'000	Corporate RM'000	Regulatory Retail RM'000	Residential Mortgages RM'000	Higher Risk Assets RM'000	Other Assets RM'000	Total Exposures after Netting and Credit Risk Mitigation RM'000	Total Risk-Weighted Assets RM'000
2022									
Risk-Weights									
0%	631,675	-	1,835,424	-	-	-	118,087	2,585,186	-
20%	-	13,876	724,364	-	-	-	-	738,240	147,648
35%	-	-	-	-	630,202	-	-	630,202	220,571
50%	-	125,868	19,479	13	312,655	-	-	458,015	229,008
75%	-	-	-	644,116	-	-	-	644,116	483,087
100%	-	8,864	1,033,412	841,289	173,257	-	163,250	2,220,072	2,220,072
150%	-	-	38,724	587	-	33,019	-	72,330	108,495
Exposures after Netting and Credit Risk Mitigation	631,675	148,608	3,651,403	1,486,005	1,116,114	33,019	281,337	7,348,161	3,408,881



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## ADDITIONAL INFORMATION ON CAPITAL ADEQUACY

### CAPITAL ADEQUACY (Cont'd.)

(c) The breakdown of risk-weighted assets by risk-weights are as follows:

	Group		Bank	
	Principal RM'000	Risk-weighted RM'000	Principal RM'000	Risk-weighted RM'000
<b>2023</b>				
0%	3,026,279	-	3,026,279	-
20%	1,100,395	220,079	1,100,395	220,079
35%	644,208	225,473	644,208	225,473
50%	461,166	230,583	461,166	230,583
75%	577,049	432,786	577,049	432,786
100%	2,015,898	2,015,898	2,015,898	2,015,898
150%	68,259	102,389	68,259	102,389
RWA for credit risk	7,893,253	3,227,208	7,893,253	3,227,208
RWA for market risk		13,922		13,922
RWA for operational risk		406,833		406,835
Total RWA		3,647,963		3,647,965
<b>2022</b>				
0%	2,585,186	-	2,585,186	-
20%	738,240	147,648	738,240	147,648
35%	630,202	220,571	630,202	220,571
50%	458,015	229,008	458,015	229,008
75%	644,116	483,087	644,116	483,087
100%	2,220,072	2,220,072	2,220,072	2,220,072
150%	72,330	108,495	72,330	108,495
RWA for credit risk	7,348,161	3,408,881	7,348,161	3,408,881
RWA for market risk		9,378		9,378
RWA for operational risk		458,884		458,821
Total RWA		3,877,143		3,877,080

(d) The risk-weighted assets and capital requirements for the various categories of risk under market risk are as follows:

Group and Bank	2023		2022	
	Risk-Weighted Assets Equivalent RM'000	Capital Required RM'000	Risk-Weighted Assets Equivalent RM'000	Capital Required RM'000
Foreign Exchange Risk	13,922	1,114	9,378	750
Total	13,922	1,114	9,378	750

## ADDITIONAL INFORMATION ON CAPITAL ADEQUACY

### CAPITAL ADEQUACY (Cont'd.)

(e) For the calculation of credit risk-weighted assets under the Standardised Approach for Capital Adequacy Framework for Islamic Bank ("CAFIB") issued by Bank Negara Malaysia ("BNM"), external credit assessments (or external ratings) on the obligor (the issuer) or specific securities issued by the issuer (the issue) form as a basis for the determination of risk weights for exposures to sovereigns, central banks, public sector entities, banking institutions, corporates as well as certain other specific portfolios in the banking book. The Group and the Bank captures all available external ratings of obligor or issues and adheres to the conditions stipulated in the BNM CAFIB to choose the applicable rating assessment for exposures with single or multiple external ratings. The Group and the Bank then assigns the appropriate risk weight to the banking book exposure that is equivalent to the standard risk-weights in CAFIB for issue-specific rating. The Group and the Bank also applies the principles stipulated in CAFIB to determine the applicable risk weights to the exposures that do not have issue-specific rating.

(i) Names of External Credit Assessment Institution ("ECAIs") used are:

Standard & Poor's Rating Services ("S&P")  
 Moody's Investor's Service ("Moody's")  
 Fitch Ratings ("Fitch")  
 Rating Agency Malaysia ("RAM")  
 Malaysian Rating Corporation Berhad ("MARC")

(ii) Types of exposures for which each ECAIs is used :

Exposures to Sovereign and Central Banks  
 Exposures to Non-Federal Government Public Sector Entities ("PSEs")  
 Exposures to Multilateral Banks ("MDB's")  
 Exposures to Banking Institutions and Corporates

(iii) The breakdown of all rated and unrated exposures in each major risk category for the current financial year are as follows:

Exposure class	Rating of Corporates by approved ECAIs					
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Ba3	B+ to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	RAM	AAA to AA3	A to A3	BBB to BB	B to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	Rating & Investment Inc	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
<b>On and Off-Balance Sheet Exposures</b>						
<b>Credit exposures (using corporate risk-weights)</b>						
		RM '000	RM '000	RM '000	RM '000	RM '000
<b>Group and Bank 2023</b>						
Corporates		1,076,877	-	-	-	3,004,823
<b>Group and Bank 2022</b>						
Corporates		724,364	-	-	-	2,927,039



## ADDITIONAL INFORMATION ON CAPITAL ADEQUACY

### CAPITAL ADEQUACY (Cont'd.)

- (iii) The breakdown of all rated and unrated exposures in each major risk category for the current financial year are as follows:  
(Cont'd.)

Exposure class	Rating of Sovereigns and Central Banks by approved ECAls						
	Moodys	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	Rating & Investment Inc	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to C	Unrated
On and Off-Balance Sheet Exposures		RM '000	RM '000	RM '000	RM '000	RM '000	RM '000
Group and Bank 2023 Sovereigns/Central Banks		-	750,279	-	-	-	-
Group and Bank 2022 Sovereigns/Central Banks		-	631,675	-	-	-	-

Exposure class	Rating of Banking Institutions by approved ECAls						
	Moodys	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	RAM	AAA to AA3	A to A3	BBB1 to BBB3	BB1 to B3	C1 to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	C+ to D	Unrated
	Rating & Investment Inc						
On and Off-Balance Sheet Exposures		RM '000	RM '000	RM '000	RM '000	RM '000	RM '000
Group and Bank 2023 Banks, MDBs and FDIs		23,518	119,244	5,648	-	-	6,093
Group and Bank 2022 Banks, MDBs and FDIs		16,281	118,140	5,132	-	-	9,055



### ADDITIONAL INFORMATION ON CAPITAL ADEQUACY

#### CAPITAL ADEQUACY (Cont'd.)

(f) The Group and the Bank's exposures covered by eligible guarantee and collateral under CAFIB are as follows:

Group and Bank 2023	Exposures before CRM	Exposures Covered by Guarantees	Exposures Covered by Eligible Financial Collateral
	RM'000	RM'000	RM'000
(i) Credit Risk			
(a) On-Balance Sheet Exposures			
Sovereigns/Central Banks	750,279	604,959	-
Banks, Development Financial Institutions & MDBs	137,430	-	-
Corporates	4,043,992	2,146,772	82,294
Regulatory Retail	1,500,786	-	162
Residential Mortgages	1,090,029	-	-
Other Assets	241,631	-	-
Defaulted Exposures	129,543	-	2,625
<b>Total On Balance Sheet Exposures</b>	<b>7,893,690</b>	<b>2,751,731</b>	<b>85,081</b>
(b) Off-Balance Sheet Exposures			
OTC Derivatives	17,722	-	-
Off-balance sheet exposures other than OTC derivatives	79,843	-	12,920
<b>Total Off-Balance Sheet Exposures</b>	<b>97,565</b>	<b>-</b>	<b>12,920</b>
<b>Total On and Off-Balance Sheet Exposures</b>	<b>7,991,255</b>	<b>2,751,731</b>	<b>98,001</b>

## ADDITIONAL INFORMATION ON CAPITAL ADEQUACY

### CAPITAL ADEQUACY (Cont'd.)

(f) The Group and the Bank's exposures covered by eligible guarantee and collateral under CAFIB are as follows: (Cont'd.)

Group and Bank 2022	Exposures before CRM		Exposures Covered by Guarantees		Exposures Covered by Eligible Financial Collateral	
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
(i) Credit Risk						
(a) On-Balance Sheet Exposures						
Sovereigns/Central Banks	631,675		530,396		-	
Banks, Development Financial Institutions & MDBs	134,127		-		-	
Corporates	3,594,424		1,835,424		105,234	
Regulatory Retail	1,466,425		-		667	
Residential Mortgages	1,099,610		-		449	
Other Assets	281,337		-		-	
Defaulted Exposures	143,235		-		781	
<b>Total On Balance Sheet Exposures</b>	<b>7,350,833</b>		<b>2,365,820</b>		<b>107,131</b>	
(b) Off-Balance Sheet Exposures						
OTC Derivatives	15,468		-		-	
Off-balance sheet exposures other than OTC derivatives	102,814		-		13,823	
<b>Total Off-Balance Sheet Exposures</b>	<b>118,282</b>		<b>-</b>		<b>13,823</b>	
<b>Total On and Off-Balance Sheet Exposures</b>	<b>7,469,115</b>		<b>2,365,820</b>		<b>120,954</b>	

## ADDITIONAL INFORMATION ON CAPITAL ADEQUACY

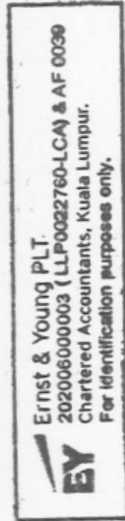
## CAPITAL ADEQUACY (Cont'd.)

(g) Off-Balance Sheet exposures and Counterparty Credit Risk ("CCR") are as follows:

Group and Bank	Positive Fair Value of Derivative Contracts		Credit Equivalent Amount	Risk-Weighted Assets
	Principal Amount	RM'000		
2023				
Direct credit substitutes	895	-	895	-
Transaction related contingent items	93,294	-	46,647	35,769
Foreign exchange related contracts				
- One year or less	408,304	5,216	11,886	2,688
- Over one year to five years	169,777	1,619	5,836	1,686
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	31,232	-	15,616	10,852
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	83,426	-	16,685	16,684
	786,928	6,835	97,565	67,679



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## ADDITIONAL INFORMATION ON CAPITAL ADEQUACY

### CAPITAL ADEQUACY (Cont'd.)

(g) Off-Balance Sheet exposures and Counterparty Credit Risk ("CCR") are as follows: (Cont'd.)

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
2022				
Direct credit substitutes	20,617	-	20,353	19,469
Transaction related contingent items	98,660	-	48,799	36,832
Foreign exchange related contracts				
- One year or less	243,620	7,400	6,623	2,115
- Over one year to five years	174,577	-	8,844	3,085
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	46,603	-	20,776	15,333
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	134,769	-	12,887	12,458
	718,846	7,400	118,282	89,292

Group and Bank  
2022

Direct credit substitutes  
Transaction related contingent items  
Foreign exchange related contracts  
- One year or less  
- Over one year to five years  
Other commitments, such as formal standby facilities  
and credit lines, with an original maturity of over one year  
Other commitments, such as formal standby facilities  
and credit lines, with an original maturity of up to one year



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## ADDITIONAL INFORMATION ON CAPITAL ADEQUACY

### CAPITAL ADEQUACY (Cont'd.)

(h) Equities under banking book positions are as follows:

#### Group and Bank 2023

#### Equity

#### Privately Held

##### (a) Subsidiary

KFH Nominees (Tempatan) Sdn. Bhd.

##### (b) Investment

Intrared Sdn Bhd

Amount RM'000	Impairment RM'000	Risk-Weighted Assets RM'000
-	-	-
-	-	Capital Deduction
<b>36,100</b>	<b>(36,100)</b>	-
36,100	(36,100)	-

#### Group and Bank 2022

#### Equity

#### Privately Held

##### (a) Subsidiary

KFH Nominees (Tempatan) Sdn. Bhd.

##### (b) Investments

Intrared Sdn Bhd

Al Faiz Fund 1

Amount RM'000	Impairment RM'000	Risk-Weighted Assets RM'000
-	-	-
-	-	Capital Deduction
<b>54,300</b>	<b>(54,300)</b>	-
36,100	(36,100)	-
18,200	(18,200)	-

\* Denotes amount below RM1,000.