



**BANK MUAMALAT MALAYSIA BERHAD**

Company No. 6175-W  
(Incorporated in Malaysia)

**BASEL II  
PILLAR 3 DISCLOSURES**

**FOR THE HALF YEAR ENDED  
30 SEPTEMBER 2016 (28 ZULHIJAH 1437H)**

**Bank Muamalat Malaysia Berhad**  
**Basel II Pillar 3 Quantitative Disclosure**

**Pillar 3 Disclosure Content**

<u>Table No.</u>	<u>Content</u>	<u>Page</u>
Table 1	Capital adequacy ratios	3
Table 2	Capital structure	3
Table 3	Minimum capital requirement and risk-weighted assets	4
Table 4	Minimum capital requirement and risk-weighted assets by exposures	5
Table 5	Credit risk exposures and credit risk concentration by sector analysis	9
Table 6	Credit risk exposures and credit risk concentration by geographical analysis	13
Table 7	Maturities of financial assets by remaining contractual maturity	15
Table 8	Commitments and contingencies	17
Table 9	Credit risk mitigation	18
Table 10	Rating distribution on credit exposures by class (Standardised approach)	22
Table 11	Ratings of corporate by approved ECAs	24
Table 12	Short term ratings of banking institutions and corporate by approved ECAs	25
Table 13	Ratings of sovereigns and Central Banks by approved ECAs	26
Table 14	Ratings of banking institutions by approved ECAs	27
Table 15	Credit risk disclosure by risk weights	28
Table 16	Credit quality financing of customers	32
Table 17	Past due but not impaired	36
Table 18	Impaired financing by economic purpose	38
Table 19	Impaired financing by geographical distribution	42
Table 20	Sensitivity analysis for rate of return risk	44
Table 21	Minimum regulatory requirement for market risk	45
Table 22	Equity exposures	45
Table 23	Shariah Non-compliant income and events	46
Table 24	ORM minimum capital requirement	46
Table 25	Liquidity and funding risk	48

**Bank Muamalat Malaysia Berhad**  
**Basel II Pillar 3 Quantitative Disclosure**  
**30 September 2016**

**Overview**

Pillar 3's objective is to improve market discipline through effective public disclosure to complement requirements for Pillar 1 and Pillar 2. To that end, Pillar 3 is a substantial public disclosure requirements, which represent a significant increase in the amount of information made publicly available by Bank Muamalat Malaysia Berhad and its subsidiaries (hereinafter referred to as "the Group and the Bank") around capital structure, capital adequacy, risk management and risk measurement.

The information herein disclosed pursuant to the requirements of the Bank Negara Malaysia's Risk Weighted Capital Adequacy Framework (RWCAF Basel II) - Disclosure Requirements (Pillar 3) (hereinafter referred to as the 'Pillar 3' Guideline) and is published for the period ended 30 September 2016. This document covers quantitative disclosures.

The Group and the Bank have adopted the Standardised Approach for the measurement of credit and market risks, and the Basic Indicator Approach for operational risk, in compliance with BNM's requirements vis-à-vis the Capital Adequacy Framework for Islamic Bank. In addition, the stress testing process forecast the Group's and the Bank's capital requirements under plausible and worst case stress scenarios to assess the Group's and the Bank's capital to withstand the shocks.

This Pillar 3 disclosure should be read in conjunction with the Bank's half year unaudited 30 September 2016 Interim Financial Statements.

BASEL Committee On Banking Supervision (BCBS) and BNM had introduced a third BASEL accord (BASEL III) which is to strengthen the banking industry liquidity and capital management, in which the disclosure and reporting has been made and submitted to BNM on monthly basis.

**Bank Muamalat Malaysia Berhad**  
**Basel II Pillar 3 Quantitative Disclosure**

The tables below present the capital adequacy ratios of the Group and the Bank.

**Table 1: Capital adequacy ratios**

	Group		Bank	
	30 September 2016	31 March 2016	30 September 2016	31 March 2016
CET1 capital ratio	13.34%	13.85%	13.30%	13.76%
Total capital ratio	15.57%	16.08%	15.55%	15.99%

The table below presents the capital position of the Group and Bank.

**Table 2: Capital structure**

	Group		Bank	
	30 September 2016	31 March 2016	30 September 2016	31 March 2016
	RM'000	RM'000	RM'000	RM'000
<b>Tier-I capital</b>				
Paid-up ordinary share capital	1,195,000	1,195,000	1,195,000	1,195,000
Retained profits	219,958	219,957	214,387	214,387
<b>Other Reserves</b>				
Statutory reserve	582,822	582,822	581,225	581,225
Unrealised losses on available for-sale financial instruments	15,042	95	15,043	95
Foreign exchange translation reserve	(407)	(2,054)	(407)	(2,054)
<b>Regulatory Adjustment</b>				
Less: Deferred tax assets (net)	-	-	-	-
Less: Investment in subsidiaries	-	-	(8,055)	(8,055)
<b>Total Tier-I Capital</b>	<b>2,012,415</b>	1,995,820	<b>1,997,193</b>	1,980,598
<b>Tier-II capital</b>				
Subordinated sukuk	254,279	243,647	254,279	243,647
Collective assessment	82,800	77,134	82,800	77,134
<b>Total Tier-II Capital</b>	<b>337,079</b>	320,781	<b>337,079</b>	320,781
<b>Total Capital Base</b>	<b>2,349,494</b>	2,316,601	<b>2,334,272</b>	2,301,379

With effect from 1 January 2013, the total capital and capital adequacy ratios of the Bank are computed in accordance with Bank Negara Malaysia's Capital Adequacy Framework for Islamic Banks (Capital Components and Basel II - Risk-weighted Assets). The Group and Bank has adopted the Standardised Approach for Credit Risk and Market Risk and the Basic Indicator Approach for Operational Risk.

**Bank Muamalat Malaysia Berhad**  
**Basel II Pillar 3 Quantitative Disclosure**

The following tables present the minimum regulatory capital requirement to support the Group's and the Bank's risk-weighted assets:

**Table 3: Minimum capital requirement and risk-weighted assets**

	30 September 2016		31 March 2016	
	Risk Weighted Assets RM'000	Minimum Capital Requirement at 8% RM'000	Risk Weighted Assets RM'000	Minimum Capital Requirement at 8% RM'000
<b>Group</b>				
Credit Risk	13,898,177	1,111,854	13,248,485	1,059,879
Market Risk	83,857	6,709	80,829	6,466
Operational Risk	1,108,609	88,689	1,078,204	86,256
<b>Total</b>	<b>15,090,643</b>	<b>1,207,252</b>	<b>14,407,518</b>	<b>1,152,601</b>
	30 September 2016	31 March 2016		
	Risk Weighted Assets RM'000	Minimum Capital Requirement at 8% RM'000	Risk Weighted Assets RM'000	Minimum Capital Requirement at 8% RM'000
<b>Bank</b>				
Credit Risk	13,835,364	1,106,829	13,253,311	1,060,265
Market Risk	83,857	6,709	80,829	6,466
Operational Risk	1,091,783	87,343	1,062,151	84,972
<b>Total</b>	<b>15,011,004</b>	<b>1,200,881</b>	<b>14,396,291</b>	<b>1,151,703</b>

The Group and the Bank do not have any capital requirement for Large Exposure Risk as there is no amount in excess of the lowest threshold arising from equity holdings as specified in the BNM's RWCAF.

**Bank Muamalat Malaysia Berhad**  
**Basel II Pillar 3 Quantitative Disclosure**

Risk-weighted and capital requirements for credit risk, market risk and operational risk are as follows:

**Table 4: Minimum capital requirement and risk-weighted assets by exposures**

Group	Gross Exposures RM'000	*Net Exposures RM'000	Risk Weighted Assets RM'000	Minimum Capital Requirement at 8% RM'000
<b>30 September 2016</b>				
<b>(i) Credit Risk (Standardised Approach)</b>				
<b>(a) On Balance Sheet Exposures</b>				
Sovereign/Central Banks	4,320,343	4,320,343	-	-
PSEs	526,528	526,408	105,282	8,423
Banks, Development Financial Institution & MDBs	628,880	628,880	161,589	12,927
Corporates	6,334,102	6,271,949	4,813,278	385,062
Regulator Retail	5,774,222	5,756,580	5,130,381	410,430
Residential Real Estate	4,006,296	4,006,296	1,972,574	157,806
Higher Risk Assets	107,970	107,970	161,955	12,956
Other Assets	440,233	440,233	315,717	25,257
Defaulted Exposures	126,053	126,053	105,336	8,427
	<b>22,264,627</b>	<b>22,184,712</b>	<b>12,766,112</b>	<b>1,021,288</b>
<b>(b) Off-Balance Sheet Exposures**</b>				
Credit-related off-balance sheet exposure	1,858,569	1,858,569	1,079,819	86,386
Derivative financial instruments	127,347	127,347	52,246	4,180
	<b>1,985,916</b>	<b>1,985,916</b>	<b>1,132,065</b>	<b>90,566</b>
<b>Total Credit Exposures</b>	<b>24,250,543</b>	<b>24,170,628</b>	<b>13,898,177</b>	<b>1,111,854</b>
<b>(ii) Market Risk (Standardised Approach)</b>				
	Long Position	Short Position	Risk Weighted Assets	Capital Requirement
Benchmark Rate Risk	1,075	(1,494)	19,443	1,556
Foreign Currency Risk	16,004	(4,524)	16,004	1,280
Equity Position Risk	3,873	-	48,410	3,873
			<b>83,857</b>	<b>6,709</b>
<b>(iii) Operational Risk (Basic Indicators Approach)</b>			<b>1,108,609</b>	<b>88,689</b>
<b>(iv) Total RWA and Capital Requirements</b>			<b>15,090,643</b>	<b>1,207,252</b>

\* After netting and credit risk mitigation

\*\* Credit Risk of off balance sheet items

**Bank Muamalat Malaysia Berhad**  
**Basel II Pillar 3 Quantitative Disclosure**

Risk-weighted and capital requirements for credit risk, market risk and operational risk are as follows: (cont'd)

**Table 4: Minimum capital requirement and risk-weighted assets by exposures (cont'd)**

Group	Gross Exposures RM'000	*Net Exposures RM'000	Risk Weighted Assets RM'000	Minimum Capital Requirement at 8% RM'000
<b>31 March 2016</b>				
<b>(i) Credit Risk (Standardised Approach)</b>				
<b>(a) On Balance Sheet Exposures</b>				
Sovereign/Central Banks	5,195,650	5,195,650	-	-
PSEs	49,981	49,125	9,825	786
Banks, Development Financial Institution & MDBs	668,202	668,202	133,640	10,691
Corporates	6,609,519	6,550,287	4,927,901	394,232
Regulator Retail	5,203,241	5,187,465	4,655,446	372,436
Residential Real Estate	4,434,585	4,434,585	2,511,335	200,907
Higher Risk Assets	-	-	-	-
Other Assets	424,926	424,926	324,519	25,962
Defaulted Exposures	127,918	127,918	111,692	8,935
	<b>22,714,022</b>	<b>22,638,158</b>	<b>12,674,358</b>	<b>1,013,949</b>
<b>(b) Off-Balance Sheet Exposures**</b>				
Credit-related off-balance sheet exposure	1,288,308	1,288,308	526,509	42,121
Derivative financial instruments	110,068	110,068	47,618	3,809
	<b>1,398,376</b>	<b>1,398,376</b>	<b>574,127</b>	<b>45,930</b>
<b>Total Credit Exposures</b>	<b>24,112,398</b>	<b>24,036,534</b>	<b>13,248,485</b>	<b>1,059,879</b>
			<b>Risk</b>	<b>Capital</b>
<b>(ii) Market Risk (Standardised Approach)</b>	<b>Long</b>	<b>Short</b>	<b>Weighted</b>	<b>Requirement</b>
	<b>Position</b>	<b>Position</b>	<b>Assets</b>	
Benchmark Rate Risk	704	(586)	17,961	1,437
Foreign Currency Risk	16,631	(894)	46,237	3,699
Equity Position Risk	23,119	-	16,631	1,330
			<b>80,829</b>	<b>6,466</b>
<b>(iii) Operational Risk (Basic Indicators Approach)</b>			<b>1,078,204</b>	<b>86,256</b>
<b>(iv) Total RWA and Capital Requirements</b>			<b>14,407,518</b>	<b>1,152,601</b>

\* After netting and credit risk mitigation

\*\* Credit Risk of off balance sheet items

**Bank Muamalat Malaysia Berhad**  
**Basel II Pillar 3 Quantitative Disclosure**

Risk-weighted and capital requirements for credit risk, market risk and operational risk are as follows: (cont'd)

**Table 4: Minimum capital requirement and risk-weighted assets by exposures (cont'd)**

Bank	Gross	*Net	Risk	Minimum
30 September 2016	Exposures	Exposures	Weighted	Capital
	RM'000	RM'000	Assets	Requirement
			RM'000	at 8%
				RM'000
<b>(i) Credit Risk (Standardised Approach)</b>				
<b>(a) On Balance Sheet Exposures</b>				
Sovereign/Central Banks	4,320,343	4,320,343	-	-
PSEs	526,528	526,408	105,282	8,423
Banks, Development Financial Institution & MDBs	628,880	628,880	161,589	12,927
Corporates	6,440,170	6,378,018	4,919,346	393,547
Regulator Retail	5,774,222	5,756,580	5,130,381	410,430
Residential Real Estate	4,006,296	4,006,296	1,972,574	157,806
Higher Risk Assets	-	-	-	-
Other Assets	435,244	435,244	308,791	24,703
Defaulted Exposures	126,053	126,053	105,336	8,427
	<b>22,257,736</b>	<b>22,177,822</b>	<b>12,703,299</b>	<b>1,016,263</b>
<b>(b) Off-Balance Sheet Exposures**</b>				
Credit-related off-balance sheet exposure	1,858,569	1,858,569	1,079,819	86,386
Derivative financial instruments	127,347	127,347	52,246	4,180
	<b>1,985,916</b>	<b>1,985,916</b>	<b>1,132,065</b>	<b>90,566</b>
<b>Total Credit Exposures</b>	<b>24,243,652</b>	<b>24,163,738</b>	<b>13,835,364</b>	<b>1,106,829</b>
			Risk	Capital
<b>(ii) Market Risk (Standardised Approach)</b>	Long	Short	Weighted	Requirement
	Position	Position	Assets	
Benchmark Rate Risk	1,075	(1,494)	19,443	1,555
Foreign Currency Risk	16,004	(4,524)	16,004	1,280
Equity Position Risk	3,873	-	48,410	3,873
			<b>83,857</b>	<b>6,708</b>
<b>(iii) Operational Risk (Basic Indicators Approach)</b>			<b>1,091,783</b>	<b>87,343</b>
<b>(iv) Total RWA and Capital Requirements</b>			<b>15,011,004</b>	<b>1,200,880</b>

\* After netting and credit risk mitigation

\*\* Credit Risk of off balance sheet items



**Bank Muamalat Malaysia Berhad**  
**Basel II Pillar 3 Quantitative Disclosure**

Risk-weighted and capital requirements for credit risk, market risk and operational risk are as follows: (cont'd)

**Table 4: Minimum capital requirement and risk-weighted assets by exposures (cont'd)**

Bank	Gross	*Net	Risk	Minimum
31 March 2016	Exposures	Exposures	Weighted	Capital
	RM'000	RM'000	Assets	Requirement
			RM'000	at 8%
				RM'000
<b>(i) Credit Risk (Standardised Approach)</b>				
<b>(a) On Balance Sheet Exposures</b>				
Sovereign/Central Banks	5,195,650	5,195,650	-	-
PSEs	49,981	49,125	9,825	786
Banks, Development Financial Institution & MDBs	668,202	668,202	133,640	10,691
Corporates	6,609,649	6,550,417	4,928,031	394,242
Regulator Retail	5,203,241	5,187,465	4,655,446	372,436
Residential Real Estate	4,434,585	4,434,585	2,511,335	200,907
Higher Risk Assets	-	-	-	-
Other Assets	429,621	429,621	329,215	26,337
Defaulted Exposures	127,918	127,918	111,692	8,935
	<b>22,718,847</b>	<b>22,642,983</b>	<b>12,679,184</b>	<b>1,014,334</b>
<b>(b) Off-Balance Sheet Exposures**</b>				
Credit-related off-balance sheet exposure	1,288,308	1,288,308	526,509	42,121
Derivative financial instruments	110,068	110,068	47,618	3,809
	<b>1,398,376</b>	<b>1,398,376</b>	<b>574,127</b>	<b>45,930</b>
<b>Total Credit Exposures</b>	<b>24,117,223</b>	<b>24,041,359</b>	<b>13,253,311</b>	<b>1,060,264</b>
<b>(ii) Market Risk (Standardised Approach)</b>				
	Long	Short	Risk	Capital
	Position	Position	Weighted	Requirement
			Assets	
Benchmark Rate Risk	704	(586)	17,961	1,437
Foreign Currency Risk	16,631	(894)	46,237	3,699
Equity Position Risk	23,119	-	16,631	1,330
			<b>80,829</b>	<b>6,466</b>
<b>(iii) Operational Risk (Basic Indicators Approach)</b>			<b>1,062,151</b>	<b>84,972</b>
<b>(iv) Total RWA and Capital Requirements</b>			<b>14,396,291</b>	<b>1,151,702</b>

\* After netting and credit risk mitigation

\*\* Credit Risk of off balance sheet items

**Bank Muamalat Malaysia Berhad**  
**Basel II Pillar 3 Quantitative Disclosure**

**Credit Risk Exposures and Credit Risk Concentration**

**Table 5: Credit risk exposures and credit risk concentration by sector analysis**

<b>Group</b>	<b>Government and statutory bodies</b>	<b>Finance, takaful and business services</b>	<b>Agriculture, manufacturing, wholesale, retail and restaurant</b>	<b>Construction and real estate</b>	<b>Purchase of transport vehicles</b>	<b>Others</b>	<b>Total</b>
<b>30 September 2016</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>On balance sheet exposures</b>							
Cash and short-term funds	-	795,752	-	-	-	-	795,752
Cash and placements with financial institutions	-	52,528	-	-	-	-	52,528
Financial investments designated at fair value through profit and loss	3	190,823	9,033	-	-	-	199,859
Financial investment available-for-sale	2,861,927	512,222	501,680	127,877	-	1,217,994	5,221,700
Financial investment held-to-maturity	141,393	-	-	-	-	-	141,393
Islamic derivative financial assets	-	33,258	-	-	-	-	33,258
Financing of customers	527,225	899,217	1,124,906	1,495,772	16,060	10,682,504	14,745,684
Statutory deposits with Bank Negara Malaysia	709,805	-	-	-	-	-	709,805
Other financial assets	-	-	-	-	-	31,364	31,364
	<b>4,240,353</b>	<b>2,483,800</b>	<b>1,635,619</b>	<b>1,623,649</b>	<b>16,060</b>	<b>11,931,862</b>	<b>21,931,343</b>
<b>Commitments and contingencies</b>							
Contingent liabilities	2,131	36,489	61,188	373,642	10,019	22,451	505,920
Commitments	1,497,869	152,593	731,361	909,298	14,946	418,168	3,724,235
Derivative financial instruments	-	6,196,841	-	-	-	-	6,196,841
	<b>1,500,000</b>	<b>6,385,923</b>	<b>792,549</b>	<b>1,282,940</b>	<b>24,965</b>	<b>440,618</b>	<b>10,426,996</b>
<b>Total credit exposures</b>	<b>5,740,353</b>	<b>8,869,723</b>	<b>2,428,168</b>	<b>2,906,589</b>	<b>41,025</b>	<b>12,372,480</b>	<b>32,358,339</b>

**Bank Muamalat Malaysia Berhad**  
**Basel II Pillar 3 Quantitative Disclosure**

**Credit Risk Exposures and Credit Risk Concentration (cont'd)**

**Table 5: Credit risk exposures and credit risk concentration by sector analysis (cont'd)**

<b>Group</b>	<b>Government and statutory bodies RM'000</b>	<b>Finance, takaful and business services RM'000</b>	<b>Agriculture, manufacturing, wholesale, retail and restaurant RM'000</b>	<b>Construction and real estate RM'000</b>	<b>Purchase of transport vehicles RM'000</b>	<b>Others RM'000</b>	<b>Total RM'000</b>
<b>31 March 2016</b>							
<b>On balance sheet exposures</b>							
Cash and short-term funds	-	1,008,391	-	-	-	-	1,008,391
Cash and placements with financial institutions	-	60,710	-	-	-	-	60,710
Financial investments designated at fair value through profit and loss	-	177,322	9,033	-	-	-	186,355
Financial investment available-for-sale	3,165,501	701,266	558,673	127,018	-	1,147,707	5,700,165
Financial investment held-to-maturity	140,608	-	-	-	-	-	140,608
Islamic derivative financial assets	-	40,601	-	-	-	-	40,601
Financing of customers	551,610	963,217	1,138,048	1,409,890	15,095	10,435,017	14,512,877
Statutory deposits with Bank Negara Malaysia	703,261	-	-	-	-	-	703,261
Other financial assets	-	-	-	-	-	2,092	2,092
	<b>4,560,980</b>	<b>2,951,507</b>	<b>1,705,754</b>	<b>1,536,908</b>	<b>15,095</b>	<b>11,584,816</b>	<b>22,355,060</b>
<b>Commitments and contingencies</b>							
Contingent liabilities	2,131	32,250	65,774	186,646	8,581	23,604	318,986
Commitments	1,497,869	108,077	557,654	368,915	9,935	144,594	2,687,044
Derivative financial instruments	-	5,008,866	-	-	-	-	5,008,866
	<b>1,500,000</b>	<b>5,149,193</b>	<b>623,428</b>	<b>555,561</b>	<b>18,516</b>	<b>168,198</b>	<b>8,014,896</b>
<b>Total credit exposures</b>	<b>6,060,980</b>	<b>8,100,700</b>	<b>2,329,182</b>	<b>2,092,469</b>	<b>33,611</b>	<b>11,753,014</b>	<b>30,369,956</b>

**Bank Muamalat Malaysia Berhad**  
**Basel II Pillar 3 Quantitative Disclosure**

**Credit Risk Exposures and Credit Risk Concentration (cont'd)**

**Table 5: Credit risk exposures and credit risk concentration by sector analysis (cont'd)**

<b>Bank</b>	<b>Government and statutory bodies</b>	<b>Finance, takaful and business services</b>	<b>Agriculture, manufacturing, wholesale, retail and restaurant</b>	<b>Construction and real estate</b>	<b>Purchase of transport vehicles</b>	<b>Others</b>	<b>Total</b>
<b>30 September 2016</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>On balance sheet exposures</b>							
Cash and short-term funds	-	795,752	-	-	-	-	795,752
Cash and placements with financial institutions	-	52,528	-	-	-	-	52,528
Financial investments designated at fair value through profit and loss	3	190,824	-	-	-	-	190,827
Financial investment available-for-sale	2,861,927	512,222	501,680	127,877	-	1,197,837	5,201,543
Financial investment held-to-maturity	141,393	-	-	-	-	-	141,393
Islamic derivative financial assets	-	33,258	-	-	-	-	33,258
Financing of customers	527,225	899,217	1,133,939	1,495,772	16,060	10,702,087	14,774,300
Statutory deposits with Bank Negara Malaysia	709,805	-	-	-	-	-	709,805
Other financial assets	-	-	-	-	-	26,905	26,905
	<b>4,240,353</b>	<b>2,483,801</b>	<b>1,635,619</b>	<b>1,623,649</b>	<b>16,060</b>	<b>11,926,829</b>	<b>21,926,311</b>
<b>Commitments and contingencies</b>							
Contingent liabilities	2,131	36,489	61,188	373,642	10,019	22,451	505,920
Commitments	1,497,869	152,593	731,361	909,298	14,946	418,168	3,724,235
Derivative financial instruments	-	6,196,841	-	-	-	-	6,196,841
	<b>1,500,000</b>	<b>6,385,923</b>	<b>792,549</b>	<b>1,282,940</b>	<b>24,965</b>	<b>440,618</b>	<b>10,426,996</b>
<b>Total credit exposures</b>	<b>5,740,353</b>	<b>8,869,724</b>	<b>2,428,168</b>	<b>2,906,589</b>	<b>41,025</b>	<b>12,367,447</b>	<b>32,353,307</b>

**Bank Muamalat Malaysia Berhad**  
**Basel II Pillar 3 Quantitative Disclosure**

**Credit Risk Exposures and Credit Risk Concentration (cont'd)**

**Table 5: Credit risk exposures and credit risk concentration by sector analysis (cont'd)**

<b>Bank</b>	<b>Government and statutory bodies</b>	<b>Finance, takaful and business services</b>	<b>Agriculture, manufacturing, wholesale, retail and restaurant</b>	<b>Construction and real estate</b>	<b>Purchase of transport vehicles</b>	<b>Others</b>	<b>Total</b>
<b>31 March 2016</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>On balance sheet exposures</b>							
Cash and short-term funds	-	1,008,391	-	-	-	-	1,008,391
Cash and placements with financial institutions	-	60,710	-	-	-	-	60,710
Financial investments designated at fair value through profit and loss	-	177,322	-	-	-	-	177,322
Financial investment available-for-sale	3,165,501	701,266	558,673	127,018	-	1,147,554	5,700,012
Financial investment held-to-maturity	140,608	-	-	-	-	-	140,608
Islamic derivative financial assets	-	40,601	-	-	-	-	40,601
Financing of customers	551,610	963,218	1,147,781	1,409,890	15,095	10,434,600	14,522,194
Statutory deposits with Bank Negara Malaysia	703,261	-	-	-	-	-	703,261
Other financial assets	-	-	-	-	-	8,239	8,239
	<b>4,560,980</b>	<b>2,951,508</b>	<b>1,706,454</b>	<b>1,536,908</b>	<b>15,095</b>	<b>11,590,393</b>	<b>22,361,338</b>
<b>Commitments and contingencies</b>							
Contingent liabilities	2,131	32,250	65,774	186,646	8,581	23,604	318,986
Commitments	1,497,869	108,077	557,654	368,915	9,935	144,594	2,687,044
Derivative financial instruments	-	5,008,866	-	-	-	-	5,008,866
	<b>1,500,000</b>	<b>5,149,193</b>	<b>623,428</b>	<b>555,561</b>	<b>18,516</b>	<b>168,198</b>	<b>8,014,896</b>
<b>Total credit exposures</b>	<b>6,060,980</b>	<b>8,100,701</b>	<b>2,329,882</b>	<b>2,092,469</b>	<b>33,611</b>	<b>11,758,591</b>	<b>30,376,234</b>

**Bank Muamalat Malaysia Berhad**  
**Basel II Pillar 3 Quantitative Disclosure**

**Credit Risk Exposures and Credit Risk Concentration (cont'd)**

**Table 6: Credit risk exposures and credit risk concentration by geographical analysis**

The analysis of credit concentration risk of financial assets and commitments and contingencies of the Group and the Bank categorised by geographical distribution (based on the geographical location where the credit risk resides) are as follows:

	Group		Bank	
	Domestic RM'000	Labuan RM'000	Domestic RM'000	Labuan RM'000
<b>30 September 2016</b>				
<b>On Balance Sheet</b>				
<b>Exposures</b>				
Cash and short-term funds	728,067	67,685	728,067	67,685
Cash and placements with financial institutions	52,528	-	52,528	-
Financial investment designated at fair value through profit and loss	9,036	190,823	3	190,824
Financial investment available-for-sale	5,200,774	20,926	5,180,617	20,926
Financial investment held-to-maturity	141,393	-	141,393	-
Islamic derivative financial assets	33,059	199	33,059	199
Financing of customers	14,693,761	51,923	14,722,377	51,923
Statutory deposits with Bank Negara Malaysia	709,805	-	709,805	-
Other financial assets	31,361	3	26,902	3
	<b>21,599,784</b>	<b>331,559</b>	<b>21,594,751</b>	<b>331,560</b>
<b>Commitments and contingencies</b>				
Contingent liabilities	505,920	-	505,920	-
Commitments	3,695,412	28,823	3,695,412	28,823
Derivative financial instruments	6,186,994	9,847	6,186,994	9,847
	<b>10,388,325</b>	<b>38,670</b>	<b>10,388,325</b>	<b>38,670</b>
<b>Total credit exposures</b>	<b>31,988,110</b>	<b>370,229</b>	<b>31,983,077</b>	<b>370,230</b>

**Bank Muamalat Malaysia Berhad**  
**Basel II Pillar 3 Quantitative Disclosure**

**Credit Risk Exposures and Credit Risk Concentration (cont'd)**

**Table 6: Credit risk exposures and credit risk concentration by geographical analysis (cont'd)**

The analysis of credit concentration risk of financial assets and commitments and contingencies of the Group and the Bank categorised by geographical distribution (based on the geographical location where the credit risk resides) are as follows:

	<b>Group</b>		<b>Bank</b>	
	<b>Domestic RM'000</b>	<b>Labuan RM'000</b>	<b>Domestic RM'000</b>	<b>Labuan RM'000</b>
<b>31 March 2016</b>				
<b>On Balance Sheet</b>				
<b>Exposures</b>				
Cash and short-term funds	1,017,374	(8,983)	1,017,374	(8,983)
Cash and placements with financial institutions	60,710	-	60,710	-
Financial investment designated at fair value through profit and loss	9,033	177,322	-	177,322
Financial investment available-for-sale	5,673,083	27,082	5,672,930	27,082
Financial investment held-to-maturity	140,608	-	140,608	-
Islamic derivative financial assets	40,597	4	40,597	4
Financing of customers (restated)	14,457,070	55,807	14,466,387	55,807
Statutory deposits with Bank Negara Malaysia	703,261	-	703,261	-
Other financial assets	2,092	3	8,239	3
	<u>22,103,828</u>	<u>251,235</u>	<u>22,110,106</u>	<u>251,235</u>
<b>Commitments and contingencies</b>				
Contingent liabilities	318,986	-	318,986	-
Commitments	2,687,016	28	2,687,016	28
Derivative financial instruments	5,008,857	9	5,008,857	9
	<u>8,014,859</u>	<u>37</u>	<u>8,014,859</u>	<u>37</u>
<b>Total credit exposures</b>	<u>30,118,687</u>	<u>251,272</u>	<u>30,124,965</u>	<u>251,272</u>

**Bank Muamalat Malaysia Berhad**  
**Basel II Pillar 3 Quantitative Disclosure**

**Credit Exposures of Financial Assets by Maturity Distribution**

**Table 7: Maturities of financial assets by remaining contractual maturity**

<b>Group</b> <b>30 September 2016</b>	<b>Up to 6</b> <b>months</b> <b>RM'000</b>	<b>&gt; 6 - 12</b> <b>months</b> <b>RM'000</b>	<b>&gt; 1 - 5</b> <b>years</b> <b>RM'000</b>	<b>Over 5</b> <b>years</b> <b>RM'000</b>	<b>Total</b> <b>RM'000</b>
<b>On-Balance Sheet Exposures</b>					
Cash and short-term funds	795,752	-	-	-	795,752
Cash and placements with financial institutions	43,709	-	8,819	-	52,528
Financial investments designated at fair value through profit and loss	-	-	-	199,859	199,859
Financial investment available-for-sale	273,494	839,706	2,539,507	1,568,993	5,221,700
Financial investment held-to-maturity	-	-	-	141,393	141,393
Islamic derivative financial assets	19,736	13,522	-	-	33,258
Financing of customers	2,946,366	984,864	4,697,226	6,117,228	14,745,684
Statutory deposits with Bank Negara Malaysia	-	-	-	709,805	709,805
Other financial assets	-	31,364	-	-	31,364
<b>Total On-Balance Sheet Exposures</b>	<b>4,079,057</b>	<b>1,869,456</b>	<b>7,245,552</b>	<b>8,737,278</b>	<b>21,931,343</b>

<b>Group</b> <b>31 March 2016</b>	<b>Up to 6</b> <b>months</b> <b>RM'000</b>	<b>&gt; 6 - 12</b> <b>months</b> <b>RM'000</b>	<b>&gt; 1 - 5</b> <b>years</b> <b>RM'000</b>	<b>Over 5</b> <b>years</b> <b>RM'000</b>	<b>Total</b> <b>RM'000</b>
<b>On-Balance Sheet Exposures</b>					
Cash and short-term funds	1,008,391	-	-	-	1,008,391
Cash and placements with financial institutions	60,710	-	-	-	60,710
Financial investments designated at fair value through profit and loss	-	-	-	186,355	186,355
Financial investment available-for-sale	298,397	343,335	3,604,916	1,453,517	5,700,165
Financial investment held-to-maturity	-	-	-	140,608	140,608
Islamic derivative financial assets	32,327	8,274	-	-	40,601
Financing of customers	2,966,014	946,379	4,794,868	5,805,616	14,512,877
Statutory deposits with Bank Negara Malaysia	-	-	-	703,261	703,261
Other financial assets	-	2,092	-	-	2,092
<b>Total On-Balance Sheet Exposures</b>	<b>4,365,839</b>	<b>1,300,080</b>	<b>8,399,784</b>	<b>8,289,357</b>	<b>22,355,060</b>



**Bank Muamalat Malaysia Berhad**  
**Basel II Pillar 3 Quantitative Disclosure**

**Credit Exposures of Financial Assets by Maturity Distribution (cont'd)**

**Table 7: Maturities of financial assets by remaining contractual maturity (cont'd)**

<b>Bank</b>	<b>Up to 6</b>	<b>&gt; 6 - 12</b>	<b>&gt; 1 - 5</b>	<b>Over 5</b>	<b>Total</b>
<b>30 September 2016</b>	<b>months</b>	<b>months</b>	<b>years</b>	<b>years</b>	<b>Total</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>On-Balance Sheet Exposures</b>					
Cash and short-term funds	795,752	-	-	-	795,752
Cash and placements with financial institutions	43,709	-	8,819	-	52,528
Financial investments designated at fair value through profit and loss	3	-	-	190,824	190,827
Financial investment available-for-sale	272,438	836,465	2,529,703	1,562,937	5,201,543
Financial investment held-to-maturity	-	-	-	141,393	141,393
Islamic derivative financial assets	19,736	13,522	-	-	33,258
Financing of customers	2,952,085	986,776	4,706,339	6,129,100	14,774,300
Statutory deposits with Bank Negara Malaysia	-	-	-	709,805	709,805
Other financial assets	-	26,905	-	-	26,905
<b>Total On-Balance Sheet Exposures</b>	<b>4,083,723</b>	<b>1,863,668</b>	<b>7,244,861</b>	<b>8,734,059</b>	<b>21,926,311</b>
<b>Bank</b>					
<b>31 March 2016</b>	<b>Up to 6</b>	<b>&gt; 6 - 12</b>	<b>&gt; 1 - 5</b>	<b>Over 5</b>	<b>Total</b>
	<b>months</b>	<b>months</b>	<b>years</b>	<b>years</b>	<b>Total</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>On-Balance Sheet Exposures</b>					
Cash and short-term funds	1,008,391	-	-	-	1,008,391
Cash and placements with financial institutions	60,710	-	-	-	60,710
Financial investments designated at fair value through profit and loss	-	-	-	177,322	177,322
Financial investment available-for-sale	298,397	343,335	3,604,763	1,453,517	5,700,012
Financial investment held-to-maturity	-	-	-	140,608	140,608
Islamic derivative financial assets	32,327	8,274	-	-	40,601
Financing of customers	2,966,014	946,379	4,794,868	5,814,933	14,522,194
Statutory deposits with Bank Negara Malaysia	-	-	-	703,261	703,261
Other financial assets	-	8,239	-	-	8,239
<b>Total On-Balance Sheet Exposures</b>	<b>4,365,839</b>	<b>1,306,227</b>	<b>8,399,631</b>	<b>8,289,641</b>	<b>22,361,338</b>

Disclosures on Off Balance Sheet Exposures and Counterparty Credit Risk

Table 8: Commitments and contingencies

	Group and Bank					
	30 September 2016			31 March 2016		
	Principal amount RM'000	Credit equivalent amount RM'000	Total risk weighted amount RM'000	Principal amount RM'000	Credit equivalent amount RM'000	Total risk weighted amount RM'000
The commitments and contingencies constitute the following :						
<b>Contingent liabilities</b>						
Direct credit substitutes	58,298	58,298	58,298	61,401	61,401	60,691
Trade-related contingencies	3,278	656	229	9,778	1,956	1,444
Transaction related contingencies	444,344	222,172	222,015	247,807	123,904	123,775
<b>Commitments</b>						
Credit extension commitment:						
- Maturity within one year	948,914	189,783	182,880	808,248	161,650	155,099
- Maturity exceeding one year	2,775,321	1,387,661	616,396	1,878,796	939,398	185,501
<b>Islamic Derivative financial instruments</b>						
Foreign exchange related contracts	2,521,841	80,910	42,958	1,333,866	61,167	37,838
Profit rate related contract	3,675,000	46,438	9,288	3,675,000	48,901	9,780
<b>Total off-balance sheet exposures</b>	<b>10,426,996</b>	<b>1,985,918</b>	<b>1,132,064</b>	<b>8,014,896</b>	<b>1,398,377</b>	<b>574,128</b>

**Bank Muamalat Malaysia Berhad**  
**Basel II Pillar 3 Quantitative Disclosure**

**Credit Risk Mitigation**

The following tables present the credit exposures covered by eligible financial collateral and financial guarantees as defined under the Standardised Approach. Eligible financial collateral consists primarily of cash, securities from listed exchange, unit trust or marketable securities. The Group and the Bank does not have any credit exposure which is reduced through the application of other eligible collateral.

**Table 9: Credit risk mitigation on credit exposures**

Group	Total Exposures Covered by		
	Gross Exposures	Eligible Financial Collateral	*Net Exposures
30 September 2016	RM'000	RM'000	RM'000
<b>Credit Risk</b>			
<b>(a) On Balance sheet exposures</b>			
Sovereign/Central banks	4,320,343	-	4,320,343
Public sector entities	526,528	120	526,408
Banks, Development Financial Institution & MDBs	628,880	-	628,880
Corporates	6,334,102	62,153	6,271,949
Regulatory retail	5,774,222	17,642	5,756,580
Residential real estate	4,006,296	-	4,006,296
Higher risk assets	107,970	-	107,970
Other assets	440,233	-	440,233
Defaulted exposure	126,053	-	126,053
	<b>22,264,627</b>	<b>79,915</b>	<b>22,184,712</b>
<b>(b) Off-Balance Sheet Exposures</b>			
Credit-related off-balance sheet exposure	1,858,569	-	1,858,569
Derivative financial instruments	127,347	-	127,347
	<b>1,985,916</b>	<b>-</b>	<b>1,985,916</b>
<b>Total Credit Exposures</b>	<b>24,250,543</b>	<b>79,915</b>	<b>24,170,628</b>

Note:

\* After netting and credit risk mitigation

**Bank Muamalat Malaysia Berhad**  
**Basel II Pillar 3 Quantitative Disclosure**

**Credit Risk Mitigation (cont'd)**

**Table 9: Credit risk mitigation on credit exposures (cont'd)**

Group	Total Exposures Covered by Eligible Financial Collateral		
31 March 2016	Gross Exposures	Eligible Financial Collateral	*Net Exposures
	RM'000	RM'000	RM'000
<b>Credit Risk</b>			
<b>(a) On Balance sheet exposures</b>			
Sovereign/Central banks	5,195,650	-	5,195,650
Public sector entities	49,981	856	49,125
Banks, Development Financial Institution & MDBs	668,202	-	668,202
Corporates	6,609,519	59,232	6,550,287
Regulatory retail	5,203,241	15,776	5,187,465
Residential real estate	4,434,585	-	4,434,585
Higher risk assets	-	-	-
Other assets	424,924	-	424,924
Defaulted exposure	127,918	-	127,918
	22,714,020	75,864	22,638,156
<b>(b) Off-Balance Sheet Exposures</b>			
Credit-related off-balance sheet exposure	1,288,308	-	1,288,308
Derivative financial instruments	110,068	-	110,068
	1,398,376	-	1,398,376
<b>Total Credit Exposures</b>	24,112,396	75,864	24,036,532

Note:

\* After netting and credit risk mitigation

**Bank Muamalat Malaysia Berhad**  
**Basel II Pillar 3 Quantitative Disclosure**

**Credit Risk Mitigation (cont'd)**

**Table 9: Credit risk mitigation on credit exposures (cont'd)**

Bank 30 September 2016	Total Exposures Covered by Eligible		
	Gross Exposures RM'000	Financial Collateral RM'000	*Net Exposures RM'000
<b>Credit Risk</b>			
<b>(a) On Balance Sheet Exposures</b>			
Sovereign/Central Banks	4,320,343	-	4,320,343
Public Sector Entities	526,528	120	526,408
Banks, Development Financial Institution & MDBs	628,880	-	628,880
Corporates	6,440,170	62,152	6,378,018
Regulatory Retail	5,774,222	17,642	5,756,580
Residential Real Estate	4,006,296	-	4,006,296
Higher Risk Assets	-	-	-
Other Assets	435,244	-	435,244
Defaulted Exposures	126,053	-	126,053
	<b>22,257,736</b>	<b>79,914</b>	<b>22,177,822</b>
<b>(b) Off-Balance Sheet Exposures</b>			
Credit-related Off-Balance Sheet Exposure	1,858,569	-	1,858,569
Derivative Financial Instruments	127,347	-	127,347
	<b>1,985,916</b>	<b>-</b>	<b>1,985,916</b>
<b>Total Credit Exposures</b>	<b>24,243,652</b>	<b>79,914</b>	<b>24,163,738</b>

Note:

\* After netting and credit risk mitigation

**Bank Muamalat Malaysia Berhad**  
**Basel II Pillar 3 Quantitative Disclosure**

**Credit Risk Mitigation (cont'd)**

**Table 9: Credit risk mitigation on credit exposures (cont'd)**

<b>Bank</b>	<b>Total Exposures Covered by Eligible</b>		
<b>31 March 2016</b>	<b>Gross Exposures</b>	<b>Financial Collateral</b>	<b>*Net Exposures</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>Credit Risk</b>			
<b>(a) On Balance Sheet Exposures</b>			
Sovereign/Central Banks	5,195,650	-	5,195,650
Public Sector Entities	49,981	856	49,125
Banks, Development Financial Institution & MDBs	668,202	-	668,202
Corporates	6,609,649	59,232	6,550,417
Regulatory Retail	5,203,241	15,776	5,187,465
Residential Real Estate	4,434,585	-	4,434,585
Higher Risk Assets	-	-	-
Other Assets	429,620	-	429,620
Defaulted Exposures	127,918	-	127,918
	<u>22,718,846</u>	<u>75,864</u>	<u>22,642,982</u>
<b>(b) Off-Balance Sheet Exposures</b>			
Credit-related Off-Balance Sheet Exposure	1,288,308	-	1,288,308
Derivative Financial Instruments	110,068	-	110,068
	<u>1,398,376</u>	<u>-</u>	<u>1,398,376</u>
<b>Total Credit Exposures</b>	<u>24,117,222</u>	<u>75,864</u>	<u>24,041,358</u>

Note:

\* After netting and credit risk mitigation

Credit Risk (Disclosures for Portfolio under the Standardised Approach)

Table 10: Rating distribution on credit exposures

Group

30 September 2016

Exposure Class	Rating by Approved ECAIS								Unrated RM'000	Others RM'000	Grand Total RM'000
	AAA RM'000	AA+ RM'000	AA RM'000	AA- RM'000	A RM'000	BBB RM'000	BB+ TO BB- RM'000	P1/MARC1 RM'000			
<b><u>On and Off Balance-Sheet Exposures</u></b>											
<b><u>Credit Exposures - Standardised Approach</u></b>											
Sovereigns/Central Banks	-	-	-	-	5,069,703	-	-	-	-	-	5,069,703
Public Sector Entities	-	-	-	-	-	-	-	-	527,338	-	527,338
Banks, Development Financial Institutions & MDBs	24,750	21,688	197,656	-	219,390	-	-	45,827	211,902	-	721,213
Corporates	832,138	94,802	608,869	122,284	47,884	141,393	6,482	-	5,689,300	-	7,543,152
Regulatory Retail	-	-	-	-	-	-	-	-	-	5,900,986	5,900,986
Residential Mortgages	-	-	-	-	-	-	-	-	-	4,052,907	4,052,907
Higher Risk Assets	-	-	-	-	-	-	-	-	-	-	-
Other Assets	-	-	-	-	-	-	-	-	-	435,244	435,244
<b>Total</b>	<b>856,888</b>	<b>116,490</b>	<b>806,525</b>	<b>122,284</b>	<b>5,336,977</b>	<b>141,393</b>	<b>6,482</b>	<b>45,827</b>	<b>6,428,540</b>	<b>10,389,137</b>	<b>24,250,543</b>

Group

31 March 2016

Exposure Class	Rating by Approved ECAIS								Unrated RM'000	Others RM'000	Grand Total RM'000
	AAA RM'000	AA+ RM'000	AA RM'000	AA- RM'000	A RM'000	BBB RM'000	BB+ TO BB- RM'000	P1/MARC1 RM'000			
<b><u>On and Off Balance-Sheet Exposures</u></b>											
<b><u>Credit Exposures - Standardised Approach</u></b>											
Sovereigns/Central Banks	-	-	-	-	5,945,011	-	-	-	-	-	5,945,011
Public Sector Entities	-	-	-	-	-	-	-	-	52,626	-	52,626
Banks, Development Financial Institutions & MDBs	25,901	38,281	390,029	-	-	-	-	28,858	262,902	-	745,971
Corporates	954,242	129,595	630,629	1,516,193	58,629	140,608	13,831	-	3,775,538	-	7,219,265
Regulatory Retail	-	-	-	-	-	-	-	-	-	5,252,224	5,252,224
Residential Mortgages	-	-	-	-	-	-	-	-	-	4,472,376	4,472,376
Higher Risk Assets	-	-	-	-	-	-	-	-	-	-	-
Other Assets	-	-	-	-	-	-	-	-	-	424,926	424,926
<b>Total</b>	<b>980,143</b>	<b>167,876</b>	<b>1,020,658</b>	<b>1,516,193</b>	<b>6,003,640</b>	<b>140,608</b>	<b>13,831</b>	<b>28,858</b>	<b>4,091,066</b>	<b>10,149,526</b>	<b>24,112,399</b>

Bank Muamalat Malaysia Berhad  
Basel II Pillar 3 Quantitative Disclosure

Credit Risk (Disclosures for Portfolio under the Standardised Approach) (cont'd)

Table 10: Rating distribution on credit exposures (cont'd)

Exposure Class	Rating by Approved ECAIS								Unrated	Others	Grand Total
	AAA	AA+	AA	AA-	A	BBB	BB+ TO BB-	P1/MARC1			
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<b>On and Off Balance-Sheet Exposures</b>											
<b>Credit Exposures - Standardised Approach</b>											
Sovereigns/Central Banks	-	-	-	-	5,069,703	-	-	-	-	-	5,069,703
Public Sector Entities	-	-	-	-	-	-	-	-	527,338	-	527,338
Banks, Development Financial Institutions & MDBs	24,750	21,688	197,656	-	219,390	-	-	45,827	211,902	-	721,213
Corporates	832,138	94,802	608,869	122,284	47,884	141,393	6,482	-	5,682,410	-	7,536,262
Regulatory Retail	-	-	-	-	-	-	-	-	-	5,900,986	5,900,986
Residential Mortgages	-	-	-	-	-	-	-	-	-	4,052,906	4,052,906
Higher Risk Assets	-	-	-	-	-	-	-	-	-	-	-
Other Assets	-	-	-	-	-	-	-	-	-	435,244	435,244
<b>Total</b>	<b>856,888</b>	<b>116,490</b>	<b>806,525</b>	<b>122,284</b>	<b>5,336,977</b>	<b>141,393</b>	<b>6,482</b>	<b>45,827</b>	<b>6,421,650</b>	<b>10,389,136</b>	<b>24,243,652</b>

Bank  
31 March 2016

Exposure Class	Rating by Approved ECAIS								Unrated	Others	Grand Total
	AAA	AA+	AA	AA-	A	BBB	BB+ TO BB-	P1/MARC1			
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<b>On and Off Balance-Sheet Exposures</b>											
<b>Credit Exposures - Standardised Approach</b>											
Sovereigns/Central Banks	-	-	-	-	5,945,011	-	-	-	-	-	5,945,011
Public Sector Entities	-	-	-	-	-	-	-	-	52,626	-	52,626
Banks, Development Financial Institutions & MDBs	25,901	38,281	390,029	-	-	-	-	28,858	262,902	-	745,971
Corporates	954,242	129,595	630,629	1,516,193	58,629	140,608	13,831	-	3,775,668	-	7,219,395
Regulatory Retail	-	-	-	-	-	-	-	-	-	5,252,224	5,252,224
Residential Mortgages	-	-	-	-	-	-	-	-	-	4,472,376	4,472,376
Higher Risk Assets	-	-	-	-	-	-	-	-	-	-	-
Other Assets	-	-	-	-	-	-	-	-	-	429,621	429,621
<b>Total</b>	<b>980,143</b>	<b>167,876</b>	<b>1,020,658</b>	<b>1,516,193</b>	<b>6,003,640</b>	<b>140,608</b>	<b>13,831</b>	<b>28,858</b>	<b>4,091,196</b>	<b>10,154,221</b>	<b>24,117,224</b>



**Bank Muamalat Malaysia Berhad**  
**Basel II Pillar 3 Quantitative Disclosure**

**Credit Risk (Disclosures for Portfolio under the Standardised Approach) (cont'd)**

**Table 11: Ratings of corporate by approved ECAs**

Exposure Class	Ratings of Corporate by Approved ECAs					
	Moody's S&P Fitch RAM MARC Rii Inc RM'000	Aaa to Aa3 AAA to AA- AAA to AA- AAA to AA3 AAA to AA- AAA to AA- RM'000	A1 to A3 A+ to A- A+ to A- A to A3 A+ to A- A+ to A- RM'000	Baa1 to Ba3 BBB+ to BB- BBB+ to BB- BBB1 to BB3 BBB+ to BB- BBB+ to BB- RM'000	B1 to C B+ to D B+ to D B to D B+ to D B+ to D RM'000	Unrated Unrated Unrated Unrated Unrated Unrated RM'000

**On and Off Balance-Sheet Exposures**  
**Credit Exposures (Using Corporate Risk Weights)**

**Group and Bank**  
**30 September 2016**

Public Sector Entities (applicable for entities risk weighted based on their external ratings as corporates)	-	-	-	-	527,338
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-
Corporates	1,658,092	47,884	141,393	6,482	5,682,411
<b>Total</b>	<b>1,658,092</b>	<b>47,884</b>	<b>141,393</b>	<b>6,482</b>	<b>6,209,749</b>

**Group and Bank**  
**31 March 2016**

Public Sector Entities (applicable for entities risk weighted based on their external ratings as corporates)	-	-	-	-	52,626
Insurance Cos, Securities Firms & Fund Managers	-	-	-	-	-
Corporates	3,230,659	58,629	140,608	13,831	3,775,538
<b>Total</b>	<b>3,230,659</b>	<b>58,629</b>	<b>140,608</b>	<b>13,831</b>	<b>3,828,164</b>

Credit Risk (Disclosures for Portfolio under the Standardised Approach) (cont'd)

Table 12: Short term ratings of banking institutions and corporate by approved ECAs

Exposure Class	Short term Ratings of Banking Institutions and Corporate by Approved ECAs					
	Moody's	P-1	P-2	P-3	Others	Unrated
	S&P	A-1	A-2	A-3	Others	Unrated
	Fitch	F1+,F1	2	3	B to D	Unrated
	RAM	P-1	P-2	P-3	NP	Unrated
	MARC	MARC-1	MARC-2	MARC-3-	MARC-4	Unrated
	RII Inc	a-1+,a-1	a-2	a-3	b,c	Unrated
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<b>On and Off Balance-Sheet Exposures</b>						
<b>Group and Bank</b>						
<b>30 September 2016</b>						
Banks, MDBs and FDIs	45,827	-	-	-	-	-
<b>Credit Exposures (using Corporate Risk Weights)</b>						
Corporates	-	-	-	-	-	-
<b>Total</b>	<b>45,827</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Group and Bank</b>						
<b>31 March 2016</b>						
Banks, MDBs and FDIs	28,858	-	-	-	-	-
<b>Credit Exposures (using Corporate Risk Weights)</b>						
Corporates	-	-	-	-	-	-
<b>Total</b>	<b>28,858</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

Credit Risk (Disclosures for Portfolio under the Standardised Approach) (cont'd)

Table 13: Ratings of sovereigns and Central Banks by approved ECAIs

Group and Bank  
 30 September 2016

Exposure Class	Ratings of Sovereigns and Central Banks by Approved ECAIs						
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
	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
	Rii Inc	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to C	Unrated
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<b>On and Off Balance-Sheet Exposures</b>							
Sovereigns and Central Banks	-	5,069,703	-	-	-	-	-
<b>Total</b>	-	<b>5,069,703</b>	-	-	-	-	-

Group and Bank  
 31 March 2016

Exposure Class	Ratings of Sovereigns and Central Banks by Approved ECAIs						
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
	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
	Rii Inc	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to C	Unrated
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<b>On and Off Balance-Sheet Exposures</b>							
Sovereigns and Central Banks	-	5,945,011	-	-	-	-	-
<b>Total</b>	-	<b>5,945,011</b>	-	-	-	-	-

Bank Muamalat Malaysia Berhad  
Basel II Pillar 3 Quantitative Disclosure

Credit Risk (Disclosures for Portfolio under the Standardised Approach) (cont'd)

Table 14: Ratings of banking institutions by approved ECAs

Exposure Class	Ratings of Banking Institutions by Approved ECAs						
	Moody's S&P Fitch RAM MARC RII Inc	Aaa to Aa3 AAA to AA- AAA to AA- AAA to AA3 AAA to AA- AAA to AA-	A1 to A3 A+ to A- A+ to A- A1 to A3 A+ to A- A+ to A-	Baa1 to Baa3 BBB+ to BBB- BBB+ to BBB- BBB1 to BBB3 BBB+ to BBB- BBB+ to BBB-	Ba1 to B3 BB+ to B- BB+ to B- BB1 to B3 BB+ to B- BB+ to B-	Caa1 to C CCC+ to D CCC+ to D C1 to D C+ to D CCC+ to C	Unrated Unrated Unrated Unrated Unrated Unrated
		RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<b>On and Off Balance-Sheet Exposures</b>							
<b>Group and Bank</b>							
<b>30 September 2016</b>							
Banks, MDBs and FDIs		244,094	219,390	-	-	-	211,902
<b>Total</b>		<b>244,094</b>	<b>219,390</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>211,902</b>
<b>Group and Bank</b>							
<b>31 March 2016</b>							
Banks, MDBs and FDIs		454,211	-	-	-	-	262,902
<b>Total</b>		<b>454,211</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>262,902</b>

Credit Risk (Disclosures for Portfolio under the Standardised Approach) (cont'd)

Credit risk disclosure by risk weights (including deducted exposures) as at 30 September 2015, are as follows:

Table 15: Credit risk disclosure by risk weights

Group	Exposures after Netting and Credit Risk Mitigation									Total Exposures after Netting and Mitigation	Total Risk Weighted Assets
	Sovereign & Central Banks RM'000	Public Sector Entities RM'000	Banks, MDBs and FDIs RM'000	Corporate RM'000	Regulatory Retail RM'000	Residential Real Estate RM'000	Equity Exposures RM'000	Higher Risk Assets RM'000	Other Assets RM'000	RM'000	RM'000
Risk-Weights											
0%	5,069,703	-	-	-	-	-	-	-	126,453	5,196,156	-
20%	-	527,218	601,834	1,648,831	-	-	-	-	-	2,777,883	555,577
35%	-	-	-	-	-	2,423,175	-	-	-	2,423,175	848,111
50%	-	-	119,378	296,578	28,276	916,268	-	-	-	1,360,500	680,250
75%	-	-	-	-	2,590,042	95,320	-	-	-	2,685,362	2,014,022
100%	-	-	-	5,389,150	3,265,025	618,144	-	-	309,904	9,582,223	9,582,224
150%	-	-	-	33,484	-	-	-	107,970	3,875	145,329	217,994
<b>Total</b>	<b>5,069,703</b>	<b>527,218</b>	<b>721,212</b>	<b>7,368,043</b>	<b>5,883,343</b>	<b>4,052,907</b>	<b>-</b>	<b>107,970</b>	<b>440,232</b>	<b>24,170,628</b>	<b>13,898,177</b>

**Bank Muamalat Malaysia Berhad**  
**Basel II Pillar 3 Quantitative Disclosure**

**Credit Risk (Disclosures for Portfolio under the Standardised Approach) (cont'd)**

Credit risk disclosure by risk weights (including deducted exposures) as at 31 March 2015, are as follows: (cont'd)

**Table 15: Credit risk disclosure by risk weights (cont'd)**

Group	Exposures after Netting and Credit Risk Mitigation									Total Exposures after Netting and Mitigation	Total Risk Weighted Assets
	Sovereign & Central Banks RM'000	Public Sector Entities RM'000	Banks, MDBs and FDIs RM'000	Corporate RM'000	Regulatory Retail RM'000	Residential Real Estate RM'000	Equity Exposures RM'000	Higher Risk Assets RM'000	Other Assets RM'000	RM'000	RM'000
<b>Risk-Weights</b>											
0%	5,945,011	-	-	-	-	-	-	-	100,407	6,045,418	-
20%	-	51,770	745,969	1,857,722	-	-	-	-	-	2,655,461	531,092
35%	-	-	-	-	-	2,219,360	-	-	-	2,219,360	776,776
50%	-	-	-	297,777	22,042	914,597	-	-	-	1,234,416	617,208
75%	-	-	-	-	2,146,095	169,053	-	-	-	2,315,148	1,736,361
100%	-	-	-	4,963,897	3,068,310	1,169,367	-	-	324,519	9,526,093	9,526,093
150%	-	-	-	40,636	-	-	-	-	-	40,636	60,955
<b>Total</b>	<b>5,945,011</b>	<b>51,770</b>	<b>745,969</b>	<b>7,160,032</b>	<b>5,236,447</b>	<b>4,472,377</b>	<b>-</b>	<b>-</b>	<b>424,926</b>	<b>24,036,532</b>	<b>13,248,485</b>

**Credit Risk (Disclosures for Portfolio under the Standardised Approach) (cont'd)**

Credit risk disclosure by risk weights (including deducted exposures) as at 30 September 2015, are as follows: (cont'd)

**Table 15: Credit risk disclosure by risk weights**

Bank	Exposures after Netting and Credit Risk Mitigation									Total Exposures after Netting and Credit Risk Mitigation RM'000	Total Risk Weighted Assets RM'000
	Sovereign & Central Banks RM'000	Public Sector Entities RM'000	Banks, MDBs and FDIs RM'000	Corporate RM'000	Regulatory Retail RM'000	Residential Real Estate RM'000	Equity Exposures RM'000	Higher Risk Assets RM'000	Other Assets RM'000		
<b>Risk-Weights</b>											
0%	5,069,703	-	-	-	-	-	-	-	126,453	5,196,156	-
20%	-	527,218	601,834	1,648,831	-	-	-	-	-	2,777,883	555,577
35%	-	-	-	-	-	2,423,175	-	-	-	2,423,175	848,111
50%	-	-	119,378	296,578	28,276	916,268	-	-	-	1,360,500	680,250
75%	-	-	-	-	2,590,042	95,320	-	-	-	2,685,362	2,014,022
100%	-	-	-	5,495,218	3,265,025	618,144	-	-	308,791	9,687,178	9,687,178
150%	-	-	-	33,484	-	-	-	-	-	33,484	50,226
<b>Total</b>	<b>5,069,703</b>	<b>527,218</b>	<b>721,212</b>	<b>7,474,111</b>	<b>5,883,343</b>	<b>4,052,907</b>	<b>-</b>	<b>-</b>	<b>435,244</b>	<b>24,163,738</b>	<b>13,835,364</b>

**Credit Risk (Disclosures for Portfolio under the Standardised Approach) (cont'd)**

Credit risk disclosure by risk weights (including deducted exposures) as at 31 March 2015, are as follows: (cont'd)

Bank	Exposures after Netting and Credit Risk Mitigation									Total Exposures after Netting and Credit Risk Mitigation RM'000	Total Risk Weighted Assets RM'000
	Sovereign & Central Banks RM'000	Public Sector Entities RM'000	Banks, MDBs and FDIs RM'000	Corporate RM'000	Regulatory Retail RM'000	Residential Real Estate RM'000	Equity Exposures RM'000	Higher Risk Assets RM'000	Other Assets RM'000		
<b>Risk- Weights</b>											
0%	5,945,011	-	-	-	-	-	-	-	100,406	6,045,417	-
20%	-	51,770	745,969	1,857,723	-	-	-	-	-	2,655,462	531,092
35%	-	-	-	-	-	2,219,360	-	-	-	2,219,360	776,776
50%	-	-	-	297,777	22,042	914,597	-	-	-	1,234,416	617,208
75%	-	-	-	-	2,146,095	169,053	-	-	-	2,315,148	1,736,361
100%	-	-	-	4,964,027	3,068,310	1,169,367	-	-	329,215	9,530,919	9,530,919
150%	-	-	-	40,636	-	-	-	-	-	40,636	60,955
<b>Total</b>	<b>5,945,011</b>	<b>51,770</b>	<b>745,969</b>	<b>7,160,163</b>	<b>5,236,447</b>	<b>4,472,377</b>	<b>-</b>	<b>-</b>	<b>429,621</b>	<b>24,041,358</b>	<b>13,253,311</b>



**Bank Muamalat Malaysia Berhad**  
**Basel II Pillar 3 Quantitative Disclosure**

**Credit Quality Financing of Customers**

**Table 16: Credit quality financing of customers**

The credit quality for financing of customers is managed by the Group and the Bank using the internal credit ratings. The table below shows the credit quality for financing of customers exposed to credit risk, based on the Group's and the Bank's internal credit ratings.

Financing of customers are analysed as follows:

<b>Group</b>	<b>Neither past due nor impaired</b>		<b>Past due</b>	<b>Impaired</b>	<b>Total</b>
	<b>Good</b>	<b>Satisfactory</b>	<b>but not</b>	<b>financing</b>	
<b>30 September 2016</b>	<b>RM'000</b>	<b>RM'000</b>	<b>impaired</b>	<b>RM'000</b>	<b>RM'000</b>
Term financing					
- Home financing	4,149,566	222,875	212,884	89,556	4,674,881
- Syndicated financing	639,493	-	-	-	639,493
- Hire purchase receivables	748,432	28,019	25,620	27,218	829,289
- Leasing receivables	-	-	-	7,443	7,443
- Other term financing	6,071,167	49,531	89,924	152,436	6,363,057
Other financing	2,449,579	13,662	6,761	63,396	2,533,398
	<b>14,058,237</b>	<b>314,087</b>	<b>335,189</b>	<b>340,048</b>	<b>15,047,561</b>
Less:					
- Collective assesment allowance	-	-	-	-	(241,666)
- Individual assesment allowance	-	-	-	(60,211)	(60,211)
<b>Total net financing</b>	<b>14,058,237</b>	<b>314,087</b>	<b>335,189</b>	<b>279,837</b>	<b>14,745,684</b>

**Bank Muamalat Malaysia Berhad**  
**Basel II Pillar 3 Quantitative Disclosure**

**Credit Quality Financing of Customers (cont'd)**

**Table 16: Credit quality financing of customers (cont'd)**

Financing of customers are analysed as follows:

<b>Group</b>	<b>Neither past due nor impaired</b>		<b>Past due</b>	<b>Impaired</b>	<b>Total</b>
	<b>Good</b>	<b>Satisfactory</b>	<b>but not</b>	<b>financing</b>	
<b>31 March 2016</b>	<b>RM'000</b>	<b>RM'000</b>	<b>impaired</b>	<b>RM'000</b>	<b>RM'000</b>
			<b>RM'000</b>		
Term financing					
- Home financing	4,010,889	267,635	192,189	75,343	4,546,056
- Syndicated financing	508,030	-	-	-	508,030
- Hire purchase receivables	810,831	33,068	28,041	28,456	900,396
- Leasing receivables	-	-	-	9,038	9,038
- Other term financing	6,055,712	69,584	69,898	111,916	6,307,110
Other financing	2,389,720	32,709	7,618	101,717	2,531,764
	<b>13,775,182</b>	<b>402,996</b>	<b>297,746</b>	<b>326,470</b>	<b>14,802,394</b>
Less:					
- Collective assesment allowance	-	-	-	-	(208,439)
- Individual assesment allowance	-	-	-	(81,078)	(81,078)
<b>Total net financing</b>	<b>13,775,182</b>	<b>402,996</b>	<b>297,746</b>	<b>245,392</b>	<b>14,512,877</b>

**Bank Muamalat Malaysia Berhad**  
**Basel II Pillar 3 Quantitative Disclosure**

**Credit Quality Financing of Customers (cont'd)**

**Table 16: Credit quality financing of customers (cont'd)**

The credit quality for financing of customers is managed by the Group and the Bank using the internal credit ratings. The table below shows the credit quality for financing of customers exposed to credit risk, based on the Group's and the Bank's internal credit ratings.

Financing of customers are analysed as follows:

<b>Bank</b>	<b>Neither past due nor impaired</b>		<b>Past due</b>	<b>Impaired</b>	<b>Total</b>
	<b>Good</b>	<b>Satisfactory</b>	<b>but not</b>	<b>financing</b>	
<b>30 September 2016</b>	<b>RM'000</b>	<b>RM'000</b>	<b>impaird</b>	<b>RM'000</b>	<b>RM'000</b>
			<b>RM'000</b>		
Term financing					
- Home financing	4,149,566	222,875	212,884	89,556	4,674,881
- Syndicated financing	639,493	-	-	-	639,493
- Hire purchase receivables	748,432	28,019	25,620	27,218	829,289
- Leasing receivables	-	-	-	7,443	7,443
- Other term financing	6,101,184	49,531	89,924	151,736	6,392,374
Other financing	2,449,579	13,662	6,761	63,395	2,533,397
	<b>14,088,254</b>	<b>314,087</b>	<b>335,189</b>	<b>339,348</b>	<b>15,076,877</b>
Less:					
- Collective assesment allowance	-	-	-	-	(241,666)
- Individual assesment allowance	-	-	-	(60,911)	(60,911)
<b>Total net financing</b>	<b>14,088,254</b>	<b>314,087</b>	<b>335,189</b>	<b>278,437</b>	<b>14,774,300</b>

**Bank Muamalat Malaysia Berhad**  
**Basel II Pillar 3 Quantitative Disclosure**

**Credit Quality Financing of Customers (cont'd)**

**Table 16: Credit quality financing of customers (cont'd)**

Financing of customers are analysed as follows:

<b>Bank</b>	<b>Neither past due nor impaired</b>		<b>Past due</b>	<b>Impaired</b>	<b>Total</b>
	<b>Good</b>	<b>Satisfactory</b>	<b>but not</b>	<b>financing</b>	
<b>31 March 2016</b>	<b>RM'000</b>	<b>RM'000</b>	<b>impaired</b>	<b>RM'000</b>	<b>RM'000</b>
			<b>RM'000</b>		
Term financing					
- Home financing	4,010,889	267,635	192,189	75,343	4,546,056
- Syndicated financing	508,030	-	-	-	508,030
- Hire purchase receivables	810,831	33,068	28,041	28,456	900,396
- Leasing receivables	-	-	-	9,038	9,038
- Other term financing	6,065,029	69,584	69,898	111,916	6,316,427
Other financing	2,389,720	32,709	7,618	101,717	2,531,764
	<b>13,784,499</b>	<b>402,996</b>	<b>297,746</b>	<b>326,470</b>	<b>14,811,711</b>
Less:					
- Collective assesment allowance	-	-	-	-	(208,439)
- Individual assesment allowance	-	-	-	(81,078)	(81,078)
Total net financing	<b>13,784,499</b>	<b>402,996</b>	<b>297,746</b>	<b>245,392</b>	<b>14,522,194</b>

**Neither past due nor impaired**

Financing of customers which are neither past due nor impaired are identified into the following grades:

- "Good grade" refers to financing of customers which are neither past due nor impaired in the last six months and have never undergone any rescheduling or restructuring exercise previously.
- "Satisfactory grade" refers to financing of customers which may have been past due but not impaired or impaired during the last six months or have undergone a rescheduling or restructuring exercise previously.

**Credit Quality Financing of Customers (cont'd)**

**Table 17: Past due but not impaired**

Past due but not impaired financing of customers refers to a situation where the customer has failed to make principal or profit payment or both after the contractual due date for more than one day but less than three (3) months.

Aging analysis of past due but not impaired is as follows:

<b>Group and Bank</b>	<b>Less than</b>	<b>1 - 2</b>	<b>&gt;2 - 3</b>	<b>Total</b>
<b>30 September 2016</b>	<b>1 month</b>	<b>months</b>	<b>months</b>	<b>RM'000</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Term financing				
- Home financing	-	155,577	57,307	212,884
- Hire purchase				
receivables	-	20,407	5,213	25,620
- Other term financing	-	65,470	24,453	89,924
Other financing	-	4,115	2,646	6,761
<b>Total</b>	<b>-</b>	<b>245,569</b>	<b>89,619</b>	<b>335,189</b>
<b>31 March 2016</b>	<b>Less than</b>	<b>1 - 2</b>	<b>&gt;2 - 3</b>	<b>Total</b>
	<b>1 month</b>	<b>months</b>	<b>months</b>	<b>RM'000</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Term financing				
- Home financing	-	141,222	50,967	192,189
- Hire purchase				
receivables	-	22,153	5,888	28,041
- Other term financing	-	46,871	23,027	69,898
Other financing	-	3,437	4,181	7,618
<b>Total</b>	<b>-</b>	<b>213,683</b>	<b>84,063</b>	<b>297,746</b>

**Credit Quality Financing of Customers (cont'd)**

**Table 17: Past due but not impaired (cont'd)**

The following tables present an analysis of the past due but not impaired financing by economic purpose.

<b>Group and Bank</b>	<b>30 September</b>	<b>31 March</b>
	<b>2016</b>	<b>2016</b>
	<b>RM'000</b>	<b>RM'000</b>
Purchase of transport vehicles	<b>26,092</b>	28,207
Purchase of landed properties of which:		
– residential	<b>215,312</b>	195,728
– non-residential	<b>16,944</b>	13,253
Purchase of fixed assets (excluding landed properties)	<b>197</b>	879
Personal use	<b>52,556</b>	56,837
Construction	<b>20,135</b>	933
Working capital	<b>1,894</b>	-
Other purpose	<b>2,060</b>	1,909
	<b>335,190</b>	<b>297,746</b>

The following table presents an analysis of the past due but not impaired financing by geographical area:

<b>Group and Bank</b>	<b>30 September</b>	<b>31 March</b>
	<b>2016</b>	<b>2016</b>
	<b>RM'000</b>	<b>RM'000</b>
Domestic	<b>335,190</b>	297,746
Labuan Offshore	-	-
	<b>335,190</b>	<b>297,746</b>

**Bank Muamalat Malaysia Berhad**  
**Basel II Pillar 3 Quantitative Disclosure**

**Credit Quality Financing of Customers (cont'd)**

**Table 18: Impaired financing by economic purpose**

The following tables present an analysis of the impaired financing by economic purpose.

Group	30 September 2016						
	Individual Assessment	Individual Assessment	Amounts Written Off/Other Movements	Individual Assessment	Collective Assessment	Total Impairment Allowances	
	Impaired Financing RM'000	Allowance at 1 April RM'000	Net Charge for the Year RM'000	Allowance at 30 September RM'000	Allowance at 30 September RM'000	for Financing RM'000	
Purchase of securities	64	-	-	-	112	112	
Purchase of transport vehicles	25,649	7,561	(163)	7,398	23,388	30,785	
Purchase of landed properties of which:							
– residential	90,122	-	-	-	62,110	62,110	
– non-residential	8,867	-	-	-	5,842	5,842	
Purchase of fixed assets (excluding landed properties)	8,168	-	154	154	473	627	
Personal use	127,286	-	-	-	133,149	133,149	
Construction	25	15	11	26	1,448	1,474	
Working capital	73,290	69,824	873	(20,414)	11,840	62,122	
Other purpose	6,575	3,678	(627)	3,051	3,304	6,355	
	<b>340,046</b>	<b>81,078</b>	<b>248</b>	<b>(20,414)</b>	<b>60,911</b>	<b>241,666</b>	<b>302,576</b>

**Bank Muamalat Malaysia Berhad**  
**Basel II Pillar 3 Quantitative Disclosure**

**Credit Quality Financing of Customers (cont'd)**

**Table 19: Impaired financing by economic purpose (cont'd)**

The following tables present an analysis of the impaired financing by economic purpose.

Group	31 March 2016						
	Individual Assessment Allowance	Impaired Financing	Net Charge for the Year	Amounts Written Off/Other Movements	Individual Assessment Allowance at 31 March	Collective Assessment Allowance at 31 March	Total Impairment Allowances for Financing
	at 1 April	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Purchase of securities	-	64	-	-	-	103	103
Purchase of transport vehicles	-	26,876	7,561	-	7,561	24,757	32,318
Purchase of landed properties of which:	-						
– residential	-	76,335	-	-	-	59,338	59,338
– non-residential	-	8,333	-	-	-	6,220	6,220
Purchase of fixed assets (excluding landed properties)	150	9,038	(149)	-	1	772	773
Personal use	-	93,739	-	-	-	101,627	101,627
Construction	15	15	-	-	15	664	679
Working capital	41,798	104,795	34,228	(6,202)	69,824	12,361	82,185
Other purpose	668	7,275	3,009	-	3,677	2,597	6,274
		326,470	44,649	(6,202)	81,078	208,439	289,517



**Bank Muamalat Malaysia Berhad**  
**Basel II Pillar 3 Quantitative Disclosure**

**Credit Quality Financing of Customers (cont'd)**

**Table 18: Impaired financing by economic purpose**

The following tables present an analysis of the impaired financing by economic purpose.

Bank	30 September 2016						
	Individual Assessment	Individual Assessment	Amounts Written Off/Other Movements	Individual Assessment	Collective Assessment	Total Impairment Allowances	
	Impaired Financing RM'000	Allowance at 1 April RM'000	Net Charge for the Year RM'000	Allowance at 30 September RM'000	Allowance at 30 September RM'000	for Financing RM'000	
Purchase of securities	64	-	-	-	112	112	
Purchase of transport vehicles	25,649	7,561	(163)	7,398	23,388	30,785	
Purchase of landed properties of which:							
– residential	90,122	-	-	-	62,110	62,110	
– non-residential	8,867	-	-	-	5,842	5,842	
Purchase of fixed assets (excluding landed properties)	8,168	-	154	154	473	627	
Personal use	127,286	-	-	-	133,149	133,149	
Construction	25	15	11	26	1,448	1,474	
Working capital	72,590	69,824	873	(20,414)	11,840	62,122	
Other purpose	6,575	3,678	(627)	3,051	3,304	6,355	
	<b>339,346</b>	<b>81,078</b>	<b>248</b>	<b>(20,414)</b>	<b>60,911</b>	<b>302,576</b>	

**Bank Muamalat Malaysia Berhad**  
**Basel II Pillar 3 Quantitative Disclosure**

**Credit Quality Financing of Customers (cont'd)**

**Table 19: Impaired financing by economic purpose (cont'd)**

The following tables present an analysis of the impaired financing by economic purpose.

Bank	31 March 2016						
	Individual Assessment Allowance	Impaired Financing	Net Charge for the Year	Amounts Written Off/Other Movements	Individual Assessment Allowance at 31 March	Collective Assessment Allowance at 31 March	Total Impairment Allowances for Financing
	at 1 April	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Purchase of securities	-	64	-	-	-	103	103
Purchase of transport vehicles	-	26,876	7,561	-	7,561	24,757	32,318
Purchase of landed properties of which:							
– residential	-	76,335	-	-	-	59,338	59,338
– non-residential	-	8,333	-	-	-	6,220	6,220
Purchase of fixed assets (excluding landed properties)	149	9,038	(149)	-	-	772	772
Personal use	-	93,739	-	-	-	101,627	101,627
Construction	15	15	-	-	15	664	679
Working capital	47,798	104,795	34,228	(12,202)	69,824	12,361	82,185
Other purpose	669	7,275	3,009	-	3,678	2,597	6,275
		326,470	44,649	(12,202)	81,078	208,439	289,517

**Credit Quality Financing of Customers (cont'd)**

**Table 19: Impaired financing by geographical distribution**

The following tables present an analysis of the impaired financing by geographical distribution.

		30 September 2016					
Group	Impaired Financing	Individual Assessment Allowance at 1 April	Net Charge for the Year	Amounts Written Off/Other Movements	Individual Assessment Allowance at 30 September	Collective Assessment Allowance at 30 September	Total Impairment Allowances for Financing
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Domestic	340,047	81,078	248	(20,414)	60,911	241,609	302,520
Labuan offshore	-	-	-	-	-	57	57
	<b>340,047</b>	<b>81,078</b>	<b>248</b>	<b>(20,414)</b>	<b>60,911</b>	<b>241,666</b>	<b>302,577</b>

		31 March 2016					
Group	Impaired Financing	Individual Assessment Allowance at 1 April	Net Charge for the Year	Amounts Written Off/Other Movements	Individual Assessment Allowance at 31 March	Collective Assessment Allowance at 31 March	Total Impairment Allowances for Financing
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Domestic	326,470	42,631	44,649	(6,202)	81,078	208,385	289,463
Labuan offshore	-	-	-	-	-	54	54
	<b>326,470</b>	<b>42,631</b>	<b>44,649</b>	<b>(6,202)</b>	<b>81,078</b>	<b>208,439</b>	<b>289,517</b>

**Credit Quality Financing of Customers (cont'd)**

**Table 19: Impaired financing by geographical distribution**

The following tables present an analysis of the impaired financing by geographical distribution.

		30 September 2016					
Bank	Impaired Financing	Individual Assessment Allowance at 1 April	Net Charge for the Year	Amounts Written Off/Other Movements	Individual Assessment Allowance at 30 September	Collective Assessment Allowance at 30 September	Total Impairment Allowances for Financing
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Domestic	339,347	81,078	248	(20,414)	60,911	241,609	302,520
Labuan offshore	-	-	-	-	-	57	57
	<b>339,347</b>	<b>81,078</b>	<b>248</b>	<b>(20,414)</b>	<b>60,911</b>	<b>241,666</b>	<b>302,577</b>

		31 March 2016					
Bank	Impaired Financing	Individual Assessment Allowance at 1 April	Net Charge for the Year	Amounts Written Off/Other Movements	Individual Assessment Allowance at 31 March	Collective Assessment Allowance at 31 March	Total Impairment Allowances for Financing
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Domestic	326,470	48,631	44,649	(12,202)	81,078	208,385	289,463
Labuan offshore	-	-	-	-	-	54	54
	<b>326,470</b>	<b>48,631</b>	<b>44,649</b>	<b>(12,202)</b>	<b>81,078</b>	<b>208,439</b>	<b>289,517</b>

**Bank Muamalat Malaysia Berhad**  
**Basel II Pillar 3 Quantitative Disclosure**

**Credit Quality Financing of Customers (cont'd)**

**Market Risk**

**Rate of return risk**

**Table 20: Sensitivity analysis of rate of return risk**

The increase or decline in earnings and economic value for upwards and downward rate shocks which are consistent with shocks applied in the stress test for measuring:

Increase/(decrease) in basis points	Tax rate	Group		Bank	
		-50 Basis Points RM'000	+50 Basis Points RM'000	-50 Basis Points RM'000	+50 Basis Points RM'000
<b>30 September 2016</b>					
Effect on profit after tax	24%	5,349	(5,349)	5,666	(5,666)
Effect on other comprehensive income, net of tax	24%	73,992	(73,992)	72,505	(72,505)
Effect on equity		105,874	(105,874)	103,979	(103,979)
<b>31 March 2016</b>					
Effect on profit after tax	24%	3,282	(3,282)	3,282	(3,282)
Effect on other comprehensive income, net of tax	24%	75,592	(75,592)	74,600	(74,600)
Effect on equity		117,001	(117,001)	115,644	(115,644)

**Bank Muamalat Malaysia Berhad**  
**Basel II Pillar 3 Quantitative Disclosure**

**Table 21: Minimum regulatory requirement for market risk**

The following tables present the minimum regulatory requirement for market risk of the Group and the Bank.

**Group and Bank**  
**30 September 2016**

	Long Position RM' 000	Short Position RM' 000	Risk weighted Assets RM' 000	Minimum Capital Requirement at 8% RM' 000
Benchmark Rate Risk	1,075	(1,494)	19,443	1,556
Foreign Currency Risk	16,004	(4,524)	16,004	1,280
<b>Total</b>	<b>17,079</b>	<b>(6,018)</b>	<b>35,447</b>	<b>2,836</b>

**Group and Bank**  
**31 March 2016**

	Long Position RM' 000	Short Position RM' 000	Risk weighted Assets RM' 000	Minimum Capital Requirement at 8% RM' 000
Benchmark Rate Risk	704	(586)	17,961	1,437
Foreign Currency Risk	16,631	(894)	46,237	3,699
<b>Total</b>	<b>17,335</b>	<b>(1,480)</b>	<b>64,198</b>	<b>5,136</b>

**Table 22: Equity exposures**

**Group and Bank**  
**30 September 2016**

	Gross Credit Exposure RM'000	Risk Weighted Assets RM'000	Unrealised Gain/(Losses) RM'000
<b>Publicly Traded</b>			
Investment in Unit Trust Funds	-	-	-
Investment in Quoted Shares	106,217	106,217	(29,672)
<b>Total</b>	<b>106,217</b>	<b>106,217</b>	<b>(29,672)</b>

**31 March 2016**

	Gross Credit Exposure RM'000	Risk Weighted Assets RM'000	Unrealised Gain/(Losses) RM'000
<b>Publicly Traded</b>			
Investment in Unit Trust Funds	-	-	-
Investment in Quoted Shares	95,776	95,776	(27,251)
<b>Total</b>	<b>95,776</b>	<b>95,776</b>	<b>(27,251)</b>

**Bank Muamalat Malaysia Berhad**  
**Basel II Pillar 3 Quantitative Disclosure**

**Rectification Process of Shariah Non-Compliance Income (SNCI) and Unidentified Funds**

**Earning and Expenditure Prohibited by Shariah**

Policy on Management of Shariah Non-Compliant Income is formulated pursuant to the BNM Shariah Governance Framework for IFI, which define the principles and practices to be applied by the Bank in managing its SNCI.

SNCI is an income generated from any transaction(s) that breaches the governing Shariah principles and requirements determined by the Bank's SC and/or other Shariah Authorities (SA).

The SA are as follows:

- Shariah Advisory Council of Bank Negara Malaysia.
- Shariah Advisory Council of Securities Commission Malaysia.
- Any other relevant Shariah resolutions and rulings as prescribed and determined by the SC of the Bank from to time.

The amount of SNCI and events decided by SC is as follows:

**Table 23: Shariah Non- compliant income and events**

<b>30-Sep-16</b>	<b>31-Mar-16</b>
Event - NIL plus monthly Nostro interest received	Event - NIL plus monthly Nostro interest received

The reported SNCI has been fully utilised during the year by channelling the fund for charitable purposes as guided by SC of the Bank.

**Unidentified Funds / Shubhah**

During the bank's daily operation, there are certain funds received by the bank where the source is not clear or uncertain. These fund are therefore not recognised as income and are retained in the Maslahah Ammah account. The utilisation of the fund follows the similar procedure set for the SNCI funds.

Example of unidentified funds are cash excess at teller and ATM machines and unidentified credit balances.

The earning prohibited by Shariah and the unidentified fund during the period as at 30 September 2016 was recorded at RM78,409 (31 March 2016: RM34,722).

**Operational Risk**

The following tables present the minimum regulatory requirement for operational risk of the Group and the Bank.

**Table 24: ORM minimum capital requirement**

	<b>30 September 2016</b>		<b>31 March 2016</b>	
	<b>Risk Weighted Assets RM'000</b>	<b>Minimum Capital Requirement at 8% RM'000</b>	<b>Risk Weighted Assets RM'000</b>	<b>Minimum Capital Requirement at 8% RM'000</b>
Group	<b>1,108,609</b>	<b>88,689</b>	1,078,204	86,256
Bank	<b>1,091,783</b>	<b>87,343</b>	1,062,151	84,972

**Bank Muamalat Malaysia Berhad**  
**Basel II Pillar 3 Quantitative Disclosure**

**Liquidity and Funding Risk**

**Table 25: Maturity analysis of assets and liabilities based on remaining contractual maturity.**

<b>Group</b>	<b>Up to</b>	<b>&gt;7 Days -</b>	<b>&gt;1-3</b>	<b>&gt;3-6</b>	<b>&gt;6-12</b>	<b>&gt;1 - 5</b>	<b>Over 5</b>	<b>Total</b>
<b>30 September 2016</b>	<b>7 Days</b>	<b>1 Month</b>	<b>Months</b>	<b>Months</b>	<b>Months</b>	<b>Years</b>	<b>Years</b>	<b>RM'000</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>ASSETS</b>								
Cash and short-term funds	692,196	103,556	-	-	-	-	-	795,752
Cash and placements with financial institutions	-	-	43,709	-	-	8,819	-	52,528
Financial investments designated at fair value through profit and loss	-	-	-	-	-	-	199,859	199,859
Financial investment available-for-sale	-	15,342	177,259	80,893	839,706	2,539,507	1,568,993	5,221,700
Financial investment held-to-maturity	-	-	-	-	-	-	141,393	141,393
Financing of customers	-	1,435,258	840,632	670,476	984,864	4,697,226	6,117,228	14,745,684
Islamic derivative financial assets	373	7,265	12,009	89	13,522	-	-	33,258
Other assets	-	-	-	-	76,568	600	916,961	994,129
<b>TOTAL ASSETS</b>	<b>692,569</b>	<b>1,561,421</b>	<b>1,073,609</b>	<b>751,458</b>	<b>1,914,660</b>	<b>7,246,152</b>	<b>8,944,434</b>	<b>22,184,303</b>
<b>LIABILITIES AND EQUITY</b>								
Deposits from customers	5,877,654	5,856,376	4,429,767	1,765,726	734,274	36,304	37,053	18,737,154
Investment accounts of customers	-	-	-	-	-	-	-	-
Deposits and placements of banks and other financial institutions	200,999	200,999	100,750	452,248	200	8,829	1,250	965,275
Islamic derivative financial liabilities	861	4,998	6,095	1,189	12,380	25,338	-	50,861
Other liabilities	-	24,126	-	-	51,035	255,000	17,112	347,273
<b>Total Liabilities</b>	<b>6,079,514</b>	<b>6,086,499</b>	<b>4,536,612</b>	<b>2,219,163</b>	<b>797,889</b>	<b>325,471</b>	<b>55,415</b>	<b>20,100,563</b>
Equity attributable to shareholders of the Bank	-	-	-	-	-	-	2,083,740	2,083,740
<b>NET MATURITY MISMATCH</b>	<b>(5,386,945)</b>	<b>(4,525,078)</b>	<b>(3,463,003)</b>	<b>(1,467,705)</b>	<b>1,116,771</b>	<b>6,920,681</b>	<b>6,805,279</b>	<b>-</b>



**Bank Muamalat Malaysia Berhad**  
**Basel II Pillar 3 Quantitative Disclosure**

**Liquidity and Funding Risk (cont'd)**

**Table 25: Maturity analysis of assets and liabilities based on remaining contractual maturity. (cont'd)**

<b>Group</b>	<b>Up to</b>	<b>&gt;7 Days -</b>	<b>&gt;1-3</b>	<b>&gt;3-6</b>	<b>&gt;6-12</b>	<b>&gt;1 - 5</b>	<b>Over 5</b>	<b>Total</b>
<b>31 March 2016</b>	<b>7 Days</b>	<b>1 Month</b>	<b>Months</b>	<b>Months</b>	<b>Months</b>	<b>Years</b>	<b>Years</b>	<b>Total</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>ASSETS</b>								
Cash and short-term funds	812,501	195,890	-	-	-	-	-	1,008,391
Cash and placements with financial institutions	-	-	60,710	-	-	-	-	60,710
Financial investments designated at fair value through profit and loss	-	-	-	-	-	-	186,355	186,355
Financial investment available-for-sale	10,283	35,782	61,003	191,329	343,335	3,604,916	1,453,517	5,700,165
Financial investment held-to-maturity	-	-	-	-	-	-	140,608	140,608
Islamic derivative financial assets	494	2,600	17,692	11,541	8,274	-	-	40,601
Financing of customers	-	1,536,172	800,037	629,805	946,379	4,794,868	5,805,616	14,512,877
Other assets	-	-	-	-	71,309	-	915,873	987,182
<b>TOTAL ASSETS</b>	<b>823,278</b>	<b>1,770,444</b>	<b>939,442</b>	<b>832,675</b>	<b>1,369,297</b>	<b>8,399,784</b>	<b>8,501,969</b>	<b>22,636,889</b>
<b>LIABILITIES AND EQUITY</b>								
Deposits from customers	7,156,697	5,350,521	3,689,945	972,379	2,406,899	27,181	39,806	19,643,428
Deposits and placements of banks and other financial institutions	101,143	130,641	201,586	-	250	8,632	-	442,252
Islamic derivative financial liabilities	569	35	13,846	13,189	7,817	13,903	-	49,359
Other liabilities	-	38,916	6,079	-	60,351	-	400,567	505,913
<b>Total Liabilities</b>	<b>7,258,409</b>	<b>5,520,113</b>	<b>3,911,456</b>	<b>985,568</b>	<b>2,475,317</b>	<b>49,716</b>	<b>440,373</b>	<b>20,640,952</b>
Equity attributable to shareholders of the Bank	-	-	-	-	-	-	1,995,937	1,995,937
<b>NET MATURITY MISMATCH</b>	<b>(6,435,131)</b>	<b>(3,749,669)</b>	<b>(2,972,014)</b>	<b>(152,893)</b>	<b>(1,106,020)</b>	<b>8,350,068</b>	<b>6,065,659</b>	<b>-</b>

**Bank Muamalat Malaysia Berhad**  
**Basel II Pillar 3 Quantitative Disclosure**

**Liquidity and Funding Risk (cont'd)**

**Table 25: Maturity analysis of assets and liabilities based on remaining contractual maturity. (cont'd)**

<b>Bank</b>	<b>Up to</b>	<b>&gt;7 Days -</b>	<b>&gt;1-3</b>	<b>&gt;3-6</b>	<b>&gt;6-12</b>	<b>&gt;1 - 5</b>	<b>Over 5</b>	<b>Total</b>
<b>30 September 2016</b>	<b>7 Days</b>	<b>1 Month</b>	<b>Months</b>	<b>Months</b>	<b>Months</b>	<b>Years</b>	<b>Years</b>	<b>Total</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>ASSETS</b>								
Cash and short-term funds	692,196	103,556	-	-	-	-	-	795,752
Cash and placements with financial institutions	-	-	43,709	-	-	8,819	-	52,528
Financial investments designated at fair value through profit and loss	3	-	-	-	-	-	190,824	190,827
Financial investment available-for-sale	-	15,282	176,575	80,581	836,465	2,529,703	1,562,937	5,201,543
Financial investment held-to-maturity	-	-	-	-	-	-	141,393	141,393
Financing of customers	-	1,438,044	842,264	671,777	986,776	4,706,339	6,129,100	14,774,300
Islamic derivative financial assets	373	7,265	12,009	89	13,522	-	-	33,258
Other assets	-	-	-	-	72,099	600	924,496	997,195
<b>TOTAL ASSETS</b>	<b>692,572</b>	<b>1,564,147</b>	<b>1,074,557</b>	<b>752,447</b>	<b>1,908,862</b>	<b>7,245,461</b>	<b>8,948,750</b>	<b>22,186,796</b>
<b>LIABILITIES AND EQUITY</b>								
Deposits from customers	5,880,365	5,860,068	4,436,296	1,765,880	734,529	27,563	37,053	18,741,754
Investment accounts of customers	-	-	-	-	-	8,741	-	8,741
Deposits and placements of banks and other financial institutions	200,999	200,999	100,750	452,248	200	8,829	1,250	965,275
Islamic derivative financial liabilities	861	4,998	6,095	1,189	13,773	23,945	-	50,861
Other liabilities	-	23,965	-	-	50,532	255,000	17,112	346,609
<b>Total Liabilities</b>	<b>6,082,225</b>	<b>6,090,030</b>	<b>4,543,141</b>	<b>2,219,317</b>	<b>799,034</b>	<b>324,078</b>	<b>55,415</b>	<b>20,113,240</b>
Equity attributable to shareholders of the Bank	-	-	-	-	-	-	2,073,556	2,073,556
<b>NET MATURITY MISMATCH</b>	<b>(5,389,653)</b>	<b>(4,525,883)</b>	<b>(3,468,584)</b>	<b>(1,466,870)</b>	<b>1,109,828</b>	<b>6,921,383</b>	<b>6,819,779</b>	<b>-</b>

**Bank Muamalat Malaysia Berhad**  
**Basel II Pillar 3 Quantitative Disclosure**

**Liquidity and Funding Risk (cont'd)**

**Table 25: Maturity analysis of assets and liabilities based on remaining contractual maturity. (cont'd)**

<b>Bank</b>	<b>Up to</b>	<b>&gt;7 Days -</b>	<b>&gt;1-3</b>	<b>&gt;3-6</b>	<b>&gt;6-12</b>	<b>&gt;1 - 5</b>	<b>Over 5</b>	<b>Total</b>
<b>31 March 2016</b>	<b>7 Days</b>	<b>1 Month</b>	<b>Months</b>	<b>Months</b>	<b>Months</b>	<b>Years</b>	<b>Years</b>	<b>Total</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>ASSETS</b>								
Cash and short-term funds	812,501	195,890	-	-	-	-	-	1,008,391
Cash and placements with financial institutions	-	-	60,710	-	-	-	-	60,710
Financial investments designated at fair value through profit and loss	-	-	-	-	-	-	177,322	177,322
Financial investment available-for-sale	10,283	35,782	61,003	191,329	343,335	3,604,763	1,453,517	5,700,012
Financial investment held-to-maturity	-	-	-	-	-	-	140,608	140,608
Islamic derivative financial assets	494	2,600	17,692	11,541	8,274	-	-	40,601
Financing of customers	-	1,536,172	800,037	629,805	946,379	4,794,868	5,814,933	14,522,194
Other assets	-	-	-	-	77,238	-	922,691	999,929
<b>TOTAL ASSETS</b>	<b>823,278</b>	<b>1,770,444</b>	<b>939,442</b>	<b>832,675</b>	<b>1,375,226</b>	<b>8,399,631</b>	<b>8,509,071</b>	<b>22,649,767</b>
<b>LIABILITIES AND EQUITY</b>								
Deposits from customers	7,169,989	5,358,021	3,689,945	972,379	2,406,899	27,181	39,806	19,664,220
Deposits and placements of banks and other financial institutions	101,143	130,641	201,586	-	250	8,632	-	442,252
Islamic derivative financial liabilities	569	35	13,846	13,189	7,817	13,903	-	49,359
Other liabilities	-	37,660	6,079	-	60,860	-	400,567	505,166
<b>Total Liabilities</b>	<b>7,271,701</b>	<b>5,526,357</b>	<b>3,911,456</b>	<b>985,568</b>	<b>2,475,826</b>	<b>49,716</b>	<b>440,373</b>	<b>20,660,997</b>
Equity attributable to shareholders of the Bank	-	-	-	-	-	-	1,988,770	1,988,770
<b>NET MATURITY MISMATCH</b>	<b>(6,448,423)</b>	<b>(3,755,913)</b>	<b>(2,972,014)</b>	<b>(152,893)</b>	<b>(1,100,600)</b>	<b>8,349,915</b>	<b>6,079,928</b>	<b>-</b>