



BANK MUAMALAT MALAYSIA BERHAD
Company No.196501000376 (6175-W)
(Incorporated in Malaysia)

**BASEL II
PILLAR 3 DISCLOSURES**

**FOR THE HALF YEAR ENDED
30 JUNE 2024 (23 ZULHIJAH 1445H)**

Statement by Chief Executive Officer

In the name of Allah, The Most Beneficent, The Most Merciful

In accordance with the requirement of BNM's Guideline on Capital Adequacy Framework for Islamic Banks ('CAFIB') – Disclosure Requirement ('Pillar 3'), and on behalf of the Board and management of Bank Muamalat Malaysia Berhad, I am pleased to provide an attestation on the Pillar 3 disclosures of the Group and the Bank for the half year ended 30 June 2024.

A handwritten signature in black ink, appearing to read 'Khairul Kamarudin', is written over a light blue horizontal line. The signature is fluid and cursive.

Khairul Kamarudin
President / Chief Executive Officer

Pillar 3 Disclosure Content

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Bank Muamalat Malaysia Berhad

Basel II Pillar 3 Disclosure

Overview

The Pillar 3 Disclosure is a regulatory requirement aimed at enhancing market transparency and discipline. It is prepared in accordance to the Bank Negara Malaysia's (BNM's) guidelines "Capital Adequacy Framework for Islamic Banks (CAFIB) - Disclosure Requirements (Pillar 3)" and contains qualitative and quantitative information on Bank Muamalat Malaysia Berhad's (BMMB's) risk exposures and capital adequacy levels as well as on its capital and risk management practices.

In assessing its capital position, BMMB applies the prescribed Standardised Approach to measure its credit and market risk exposures and the Basic Indicator Approach for operational risk, as outlined under the BNM's CAFIB guidelines.

This Pillar 3 disclosure should be read in conjunction with the Bank's half year unaudited 30 June 2024 Interim Financial Statements.

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

Table 1: Capital adequacy ratios

	Group		Bank	
	30 June 2024	31 December 2023	30 June 2024	31 December 2023
CET1 capital ratio	11.001%	11.401%	10.919%	11.319%
Tier 1 Capital	12.398%	12.848%	12.317%	12.767%
Total capital ratio	16.778%	17.343%	16.702%	17.269%

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

Table 2: Capital structure

	Group		Bank	
	30 June 2024 RM'000	31 December 2023 RM'000	30 June 2024 RM'000	31 December 2023 RM'000
Tier-I capital				
Share capital	1,195,000	1,195,000	1,195,000	1,195,000
Retained profits	1,731,292	1,742,374	1,719,682	1,730,764
Other Reserves				
Regulatory reserve	182,897	155,747	182,897	155,747
Unrealised losses on fair value through other comprehensive income ("FVOCI") financial instruments	6,869	(6,966)	6,869	(6,966)
Foreign exchange translation reserve	436	1,591	437	1,592
Regulatory Adjustment				
Less: Regulatory reserve	(182,897)	(155,747)	(182,897)	(155,747)
Less: Investment property gain	(8,363)	(8,363)	(8,363)	(8,363)
Less: Deferred tax assets	(41,556)	(42,929)	(41,026)	(42,389)
Less: Investment in subsidiaries	-	-	(13,159)	(13,159)
Less: Cumulative gains of financing measured at FVTPL	(14,901)	(17,084)	(14,901)	(17,084)
Less: Intangible Asset (net of deferred tax liabilities)	(107,242)	(104,651)	(106,997)	(104,365)
Total Tier-I Capital	2,757,757	2,758,972	2,733,764	2,735,030
Tier-1 capital				
Perpetual Sukuk	350,000	350,000	350,000	350,000
Total Tier-1	3,107,757	3,108,972	3,083,764	3,085,030
Tier-II capital				
Subordinated sukuk	800,000	800,000	800,000	800,000
Collective assessment allowance for non-impaired financing and regulatory reserve	294,233	284,124	294,233	284,124
Add: Investment property gain	3,763	3,763	3,763	3,763
Total Tier-II Capital	1,097,996	1,087,887	1,097,996	1,087,887
Total Capital Base	4,205,753	4,196,859	4,181,760	4,172,917

The capital adequacy ratios of the Bank are computed in accordance with BNM's Capital Adequacy Framework for Islamic Banks (Capital Components) and Capital Adequacy Framework for Islamic Banks (Risk Weighted Assets) issued on 9 December 2020 and 3 May 2019 respectively. The Group and Bank have adopted the Standardised Approach for credit risk and market risk, and the Basic Indicator Approach for operational risk. The minimum regulatory capital adequacy requirement for Islamic Bank Common Equity Tier I capital, Tier I capital, and Total Capital are 4.5%, 6.0% and 8.0% of total RWA respectively for the current period (31 December 2023: 4.5%, 6.0% and 8.0% of total RWA).

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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 June 2024		31 December 2023	
	Risk Weighted Assets RM'000	Minimum Capital Requirement at 8% RM'000	Risk Weighted Assets RM'000	Minimum Capital Requirement at 8% RM'000
Group				
Credit Risk	23,550,786	1,884,063	22,739,787	1,819,183
Less: Credit risk absorbed by profit-sharing investment account ("PSIA")	109,552	-	126,607	-
Market Risk	77,015	6,161	77,388	6,191
Operational Risk	1,548,850	123,908	1,508,264	120,661
Total	25,067,099	2,014,132	24,198,832	1,946,035
	30 June 2024	Minimum Capital Requirement at 8% RM'000	31 December 2023	Minimum Capital Requirement at 8% RM'000
	Risk Weighted Assets RM'000		Risk Weighted Assets RM'000	
Bank				
Credit Risk	23,538,649	1,883,092	22,729,923	1,818,394
Less: Credit risk absorbed by profit-sharing investment account ("PSIA")	109,552	-	126,607	-
Market Risk	77,015	6,161	77,388	6,191
Operational Risk	1,531,121	122,490	1,483,198	118,656
Total	25,037,233	2,011,743	24,163,902	1,943,241

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.

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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	*Net Exposures	Risk Weighted Assets	Minimum Capital Requirement
30 June 2024	RM'000	RM'000	RM'000	at 8% RM'000
(i) Credit Risk (Standardised Approach)				
(a) On Balance Sheet Exposures				
Sovereign/Central Banks	6,995,322	6,995,322	-	-
Public Sector Entities	1,119,649	1,119,649	43,895	3,512
Banks, Development Financial Institution & MDBs	418,689	418,689	83,738	6,699
Takaful Cos, Securities Firms & Fund Managers	174,734	174,734	141,984	11,359
Corporates	9,411,511	9,411,511	5,957,168	476,573
Regulator Retail	13,001,278	13,001,278	11,096,820	887,746
Residential Real Estate	9,240,901	9,240,901	4,398,978	351,918
Higher Risk Assets	53,464	53,464	80,180	6,414
Other Assets	351,796	351,796	226,109	18,089
Defaulted Exposures	201,024	201,024	195,758	15,661
	40,968,368	40,968,368	22,224,630	1,777,971
(b) Off-Balance Sheet Exposures**				
Credit-related off-balance sheet exposure	1,994,721	1,994,721	1,297,329	103,786
Derivative financial instruments	35,731	35,731	28,827	2,306
	2,030,452	2,030,452	1,326,156	106,092
Total Credit Exposures	42,998,820	42,998,820	23,550,786	1,884,063
(c) Credit Risk Absorb by PSIA				
	228,610	228,610	109,552	-
(ii) Market Risk (Standardised Approach)				
	Long Position	Short Position	Risk Weighted Assets	Capital Requirement
Benchmark Rate Risk	598	(978)	54,749	4,380
Foreign Currency Risk	22,266	(14,011)	22,266	1,781
			77,015	6,161
(iii) Operational Risk (Basic Indicators Approach)				
			1,548,850	123,908
(iv) Total RWA and Capital Requirements				
			25,067,099	2,014,132

* After netting and credit risk mitigation

** Credit Risk of off balance sheet items

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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
31 December 2023				
(i) Credit Risk (Standardised Approach)				
(a) On Balance Sheet Exposures				
Sovereign/Central Banks	8,147,144	8,147,144	-	-
Public Sector Entities	1,111,507	1,111,507	46,784	3,743
Banks, Development Financial Institution & MDBs	111,200	111,200	22,240	1,779
Takaful Cos, Securities Firms & Fund Managers	78,217	78,217	15,643	1,251
Corporates	8,693,162	8,693,162	6,446,338	515,707
Regulator Retail	12,046,770	12,046,770	10,338,458	827,077
Residential Real Estate	8,280,790	8,280,790	4,154,159	332,333
Higher Risk Assets	55,816	55,816	83,716	6,698
Other Assets	359,102	359,102	243,939	19,515
Defaulted Exposures	159,840	159,840	154,492	12,359
	39,043,548	39,043,548	21,505,769	1,720,462
(b) Off-Balance Sheet Exposures**				
Credit-related off-balance sheet exposure	1,569,924	1,569,924	1,214,663	97,173
Derivative financial instruments	38,933	38,933	19,355	1,548
	1,608,857	1,608,857	1,234,018	98,721
Total Credit Exposures	40,652,405	40,652,405	22,739,787	1,819,183
(c) Credit Risk Absorb by PSIA				
	247,721	247,721	126,607	-
(ii) Market Risk (Standardised Approach)				
Benchmark Rate Risk	1,018	(1,244)	61,063	4,885
Foreign Currency Risk	13,022	(16,325)	16,325	1,305
			77,388	6,190
(iii) Operational Risk (Basic Indicators Approach)				
			1,508,264	120,662
(iv) Total RWA and Capital Requirements				
			24,198,832	1,946,035

* After netting and credit risk mitigation

** Credit Risk of off balance sheet items

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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 June 2024	Exposures	Exposures	Weighted	Capital
	RM'000	RM'000	Assets	Requirement
			RM'000	at 8%
				RM'000
(i) Credit Risk (Standardised Approach)				
(a) On Balance Sheet Exposures				
Sovereign/Central Banks	6,995,322	6,995,322	-	-
Public Sector Entities	1,119,649	1,119,649	43,895	3,512
Banks, Development Financial Institution & MDBs	418,689	418,689	83,738	6,699
Takaful Cos, Securities Firms & Fund Managers	174,734	174,734	141,984	11,359
Corporates	9,402,266	9,402,266	5,945,845	475,668
Regulator Retail	13,001,278	13,001,278	11,096,820	887,746
Residential Real Estate	9,240,901	9,240,901	4,398,978	351,918
Higher Risk Assets	53,464	53,464	80,180	6,414
Other Assets	351,796	351,796	225,295	18,023
Defaulted Exposures	201,023	201,023	195,758	15,661
	40,959,122	40,959,122	22,212,493	1,777,000
(b) Off-Balance Sheet Exposures**				
Credit-related off-balance sheet exposure	1,994,721	1,994,721	1,297,329	103,786
Derivative financial instruments	35,731	35,731	28,827	2,306
	2,030,452	2,030,452	1,326,156	106,092
Total Credit Exposures	42,989,574	42,989,574	23,538,649	1,883,092
(c) Credit Risk Absorb by PSIA				
	228,610	228,610	109,552	-
(ii) Market Risk (Standardised Approach)				
	Long	Short	Risk	Capital
	Position	Position	Weighted	Requirement
			Assets	
Benchmark Rate Risk	598	(978)	54,749	4,380
Foreign Currency Risk	22,266	(14,011)	22,266	1,781
			77,015	6,161
			1,531,121	122,490
(iii) Operational Risk (Basic Indicators Approach)			25,037,233	2,011,743
(iv) Total RWA and Capital Requirements				

* After netting and credit risk mitigation

** Credit Risk of off balance sheet items

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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				Minimum
31 December 2023	Gross	*Net	Risk	Capital
	Exposures	Exposures	Weighted	Requirement
	RM'000	RM'000	Assets	at 8%
			RM'000	RM'000
(i) Credit Risk (Standardised Approach)				
(a) On Balance Sheet Exposures				
Sovereign/Central Banks	8,147,144	8,147,144	-	-
Public Sector Entities	1,111,507	1,111,507	46,784	3,743
Banks, Development Financial Institution & MDBs	111,200	111,200	22,240	1,779
Takaful Cos, Securities Firms & Fund Managers	78,217	78,217	15,643	1,251
Corporates	8,685,423	8,685,423	6,437,349	514,988
Regulator Retail	12,046,770	12,046,770	10,338,458	827,077
Residential Real Estate	8,280,790	8,280,790	4,154,159	332,333
Higher Risk Assets	55,815	55,816	83,716	6,697
Other Assets	359,102	359,102	243,063	19,445
Defaulted Exposures	159,840	159,840	154,493	12,359
	39,035,808	39,035,809	21,495,905	1,719,672
(b) Off-Balance Sheet Exposures**				
Credit-related off-balance sheet exposure	1,569,924	1,569,924	1,214,663	97,173
Derivative financial instruments	38,933	38,933	19,355	1,548
	1,608,857	1,608,857	1,234,018	98,721
Total Credit Exposures	40,644,665	40,644,666	22,729,923	1,818,393
(c) Credit Risk Absorb by PSIA				
	247,721	247,721	126,607	-
(ii) Market Risk (Standardised Approach)				
	Long	Short	Risk	Capital
	Position	Position	Weighted	Requirement
			Assets	
Benchmark Rate Risk	1,018	(1,244)	61,063	4,885
Foreign Currency Risk	13,022	(16,325)	16,325	1,305
			77,388	6,190
			1,483,198	118,658
(iii) Operational Risk (Basic Indicators Approach)			24,163,902	1,943,241
(iv) Total RWA and Capital Requirements				

* After netting and credit risk mitigation

** Credit Risk of off balance sheet items

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Credit Risk Exposures and Credit Risk Concentration

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

Group	Government and statutory bodies	Finance, takaful and business services	Agriculture, manufacturing, wholesale, retail and restaurant	Construction and real estate	Transport, storage and communication	Household	Others	Total
30 June 2024	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
On balance sheet exposures								
Cash and short-term funds	-	2,303,980	-	-	-	-	-	2,303,980
Financial investments designated at fair value through profit and loss	-	5,052	-	-	-	-	31,443	36,495
Financial investments at fair value through other comprehensive income	4,317,172	1,415,224	319,861	115,082	-	-	741,749	6,909,088
Financial investments at amortised cost	-	-	116,670	-	-	-	-	116,670
Islamic derivative financial assets	-	7,815	-	-	-	-	-	7,815
Financing of customers	932,533	2,229,058	2,197,072	2,128,693	344,633	22,146,091	609,596	30,587,676
Statutory deposits with Bank Negara Malaysia	647,809	-	-	-	-	-	-	647,809
Other financial assets *	-	-	-	-	-	-	26,059	26,059
	5,897,514	5,961,129	2,633,603	2,243,775	344,633	22,146,091	1,408,847	40,635,592
Commitments and contingencies								
Contingent liabilities	37,371	96,796	212,664	501,520	66,381	4,006	80,287	999,025
Commitments	720,140	133,560	351,984	246,190	41,977	692,866	836,938	3,023,655
Other Miscellaneous Commitment and Contingent Liabilities	-	722	3,269	20,428	627	189,254	28,075	242,375
Derivative financial instruments	7	572,766	1,089,417	-	-	-	-	1,662,190
	757,518	803,844	1,657,334	768,138	108,985	886,126	945,300	5,927,245
Total credit exposures	6,655,032	6,764,973	4,290,937	3,011,913	453,618	23,032,217	2,354,147	46,562,837

* These balances exclude balances which are not within the scope of MFRS 9, *Financial Instruments*.

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

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

Group	Government and statutory bodies	Finance, takaful and business services	Agriculture, manufacturing, wholesale, retail and restaurant	Construction and real estate	Transport, storage and communication	Household	Others	Total
31 December 2023	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
On balance sheet exposures								
Cash and short-term funds	-	3,039,191	-	-	-	-	-	3,039,191
Financial investments at fair value through profit and loss	-	5,112	-	-	-	-	28,595	33,707
Financial investments at fair value through other comprehensive income	4,635,767	700,591	595,821	61,400	-	-	511,887	6,505,466
Financial assets at amortised cost	-	-	116,871	-	-	-	-	116,871
Islamic derivative financial assets	-	12,819	-	-	-	-	-	12,819
Financing of customers	932,836	2,175,152	2,282,361	2,060,395	174,721	20,158,899	563,280	28,347,644
Statutory deposits with Bank Negara Malaysia	583,809	-	-	-	-	-	-	583,809
Other financial assets *	-	-	-	-	-	-	115,359	115,359
	6,152,412	5,932,865	2,995,053	2,121,795	174,721	20,158,899	1,219,121	38,754,866
Commitments and contingencies								
Contingent liabilities	86,689	63,660	171,419	424,536	172,983	3,988	78,168	1,001,443
Commitments	65,303	141,698	296,178	278,498	36,416	845,440	638,479	2,302,012
Other Miscellaneous Commitment and Contingent Liabilities	-	753	2,632	22,678	150	4,767	29,060	60,040
Islamic derivative financial instruments	-	1,350,626	936,737	-	-	-	-	2,287,363
	151,992	1,556,737	1,406,966	725,712	209,549	854,195	745,707	5,650,858
Total credit exposures	6,304,404	7,489,602	4,402,019	2,847,507	384,270	21,013,094	1,964,828	44,405,724

* These balances exclude balances which are not within the scope of MFRS 9, Financial Instruments.

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

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

Bank	Government and statutory bodies	Finance, takaful and business services	Agriculture, manufacturing, wholesale, retail and restaurant	Construction and real estate	Transport, storage and communication	Household	Others	Total
30 June 2024	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
On balance sheet exposures								
Cash and short-term funds	-	2,303,980	-	-	-	-	-	2,303,980
Financial investments designated at fair value through profit and loss	-	5,052	-	-	-	-	28,798	33,850
Financial investments at fair value through other comprehensive income	4,317,172	1,415,224	319,861	115,082	-	-	741,749	6,909,088
Financial investments at amortised cost	-	-	116,670	-	-	-	-	116,670
Islamic derivative financial assets	-	7,815	-	-	-	-	-	7,815
Financing of customers	932,533	2,229,058	2,197,072	2,128,693	344,633	22,146,091	603,811	30,581,891
Statutory deposits with Bank Negara Malaysia	647,809	-	-	-	-	-	-	647,809
Other financial assets *	-	-	-	-	-	-	35,578	35,578
	5,897,514	5,961,129	2,633,603	2,243,775	344,633	22,146,091	1,409,936	40,636,681
Commitments and contingencies								
Contingent liabilities	37,371	96,796	212,664	501,520	66,381	4,006	80,287	999,025
Commitments	720,140	133,560	351,984	246,190	41,977	692,866	836,938	3,023,655
Other Miscellaneous Commitment and Contingent Liabilities	-	722	3,269	20,428	627	189,254	28,075	242,375
Derivative financial instruments	7	572,766	1,089,417	-	-	-	-	1,662,190
	757,518	803,844	1,657,334	768,138	108,985	886,126	945,300	5,927,245
Total credit exposures	6,655,032	6,764,973	4,290,937	3,011,913	453,618	23,032,217	2,355,236	46,563,926

* These balances exclude balances which are not within the scope of MFRS 9, *Financial Instruments*.

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

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

Bank	Government and statutory bodies	Finance, takaful and business services	Agriculture, manufacturing, wholesale, retail and restaurant	Construction and real estate	Transport, storage and communication	Household	Others	Total
31 December 2023	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
On balance sheet exposures								
Cash and short-term funds	-	3,039,191	-	-	-	-	-	3,039,191
Financial investments at fair value through profit and loss	-	5,112	-	-	-	-	25,984	31,096
Financial investments at fair value through other comprehensive income	4,635,767	700,591	595,821	61,400	-	-	511,887	6,505,466
Financial assets at amortised cost	-	-	116,871	-	-	-	-	116,871
Islamic derivative financial assets	-	12,819	-	-	-	-	-	12,819
Financing of customers	932,836	2,175,154	2,282,361	2,060,395	174,721	20,158,899	559,026	28,343,392
Statutory deposits with Bank Negara Malaysia	583,809	-	-	-	-	-	-	583,809
Other financial assets *	-	-	-	-	-	-	114,754	114,754
	6,152,412	5,932,867	2,995,053	2,121,795	174,721	20,158,899	1,211,651	38,747,398
Commitments and contingencies								
Contingent liabilities	86,689	63,660	171,419	424,536	172,983	3,988	78,168	1,001,443
Commitments	65,303	141,698	296,178	278,498	36,416	845,440	638,479	2,302,012
Other Miscellaneous Commitment and Contingent Liabilities	-	753	2,632	22,678	150	4,767	29,060	60,040
Derivative financial instruments	-	1,350,626	936,737	-	-	-	-	2,287,363
	151,992	1,556,737	1,406,966	725,712	209,549	854,195	745,707	5,650,858
Total credit exposures	6,304,404	7,489,604	4,402,019	2,847,507	384,270	21,013,094	1,957,358	44,398,256

* These balances exclude balances which are not within the scope of MFRS 9, Financial Instruments.

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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
30 June 2024				
On Balance Sheet				
Exposures				
Cash and short-term funds	2,302,520	1,460	2,302,520	1,460
Financial investments designated at fair value through profit and loss	31,443	5,052	28,798	5,052
Financial investments at fair value through other comprehensive income	6,817,541	91,547	6,817,541	91,547
Financial investments at amortised cost	116,670	-	116,670	-
Islamic derivative financial assets	7,815	-	7,815	-
Financing of customers	30,587,676	-	30,581,891	-
Statutory deposits with Bank Negara Malaysia	647,809	-	647,809	-
Other financial assets *	26,056	3	35,575	3
	40,537,530	98,062	40,538,619	98,062
Commitments and contingencies				
Contingent liabilities	999,025	-	999,025	-
Commitments	3,023,655	-	3,023,655	-
Other Miscellaneous Commitment and Contingent Liabilities	242,375	-	242,375	-
Derivative financial instruments	1,662,190	-	1,662,190	-
	5,927,245	-	5,927,245	-
Total credit exposures	46,464,775	98,062	46,465,864	98,062

* These balances exclude balances which are not within the scope of MFRS 9, *Financial Instruments*.

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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:

	Group		Bank	
	Domestic RM'000	Labuan RM'000	Domestic RM'000	Labuan RM'000
31 December 2023				
On Balance Sheet				
Exposures				
Cash and short-term funds	3,038,783	408	3,038,783	408
Financial investment designated at fair value through profit and loss	28,595	5,112	25,984	5,112
Financial investments at fair value through other comprehensive income	6,402,212	103,254	6,402,212	103,254
Financial investments amortised cost	116,871	-	116,871	-
Islamic derivative financial assets	12,819	-	12,819	-
Financing of customers	28,347,644	-	28,343,392	-
Statutory deposits with Bank Negara Malaysia	583,809	-	583,809	-
Other financial assets *	115,356	3	114,751	3
	<u>38,646,089</u>	<u>108,777</u>	<u>38,638,621</u>	<u>108,777</u>
Commitments and contingencies				
Contingent liabilities	1,001,443	-	1,001,443	-
Commitments	2,302,012	-	2,302,012	-
Other Miscellaneous Commitment and Contingent Liabilities	60,040	-	60,040	-
Derivative financial instruments	2,287,363	-	2,287,363	-
	<u>5,650,858</u>	<u>-</u>	<u>5,650,858</u>	<u>-</u>
Total credit exposures	<u>44,296,947</u>	<u>108,777</u>	<u>44,289,479</u>	<u>108,777</u>

* These balances exclude balances which are not within the scope of MFRS 9, *Financial Instruments*.

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Credit Risk Exposures of Financial Assets by Maturity Distribution

Table 7: Credit Risk Exposures of financial assets by remaining contractual maturity

Group	Up to 6	> 6 - 12	> 1 - 5	Over 5	Total
30 June 2024	months	months	years	years	Total
	RM'000	RM'000	RM'000	RM'000	RM'000
On-Balance Sheet Exposures					
Cash and short-term funds	2,303,980	-	-	-	2,303,980
Financial investments designated at fair value through profit and loss	5,052	-	31,443	-	36,495
Financial investments at fair value through other comprehensive income	1,047,100	393,690	3,702,486	1,765,812	6,909,088
Financial investments at amortised cost	-	-	-	116,670	116,670
Islamic derivative financial assets	5,119	2,696	-	-	7,815
Financing of customers	3,968,125	2,638,863	11,128,467	12,852,221	30,587,676
Statutory deposits with Bank Negara Malaysia	-	-	-	647,809	647,809
Other financial assets *	-	26,059	-	-	26,059
Total On-Balance Sheet Exposures	7,329,376	3,061,308	14,862,396	15,382,512	40,635,592
Group	Up to 6	> 6 - 12	> 1 - 5	Over 5	Total
31 December 2023	months	months	years	years	Total
	RM'000	RM'000	RM'000	RM'000	RM'000
On-Balance Sheet Exposures					
Cash and short-term funds	3,039,191	-	-	-	3,039,191
Financial investments designated at fair value through profit and loss	-	5,112	28,595	-	33,707
Financial investments at fair value through other comprehensive income	508,079	925,973	4,116,255	955,159	6,505,466
Financial investments at amortised cost	-	-	-	116,871	116,871
Islamic derivative financial assets	12,786	33	-	-	12,819
Financing of customers	3,993,980	2,476,305	21,877,359	-	28,347,644
Statutory deposits with Bank Negara Malaysia	-	-	-	583,809	583,809
Other financial assets *	80,749	34,610	-	-	115,359
Total On-Balance Sheet Exposures	7,634,785	3,442,033	26,022,209	1,655,839	38,754,866

* These balances exclude balances which are not within the scope of MFRS 9, *Financial Instruments*.

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

Table 7: Credit Risk Exposures of financial assets by remaining contractual maturity (cont'd)

Bank	Up to 6	> 6 - 12	> 1 - 5	Over 5	Total
30 June 2024	months	months	years	years	Total
	RM'000	RM'000	RM'000	RM'000	RM'000
On-Balance Sheet Exposures					
Cash and short-term funds	2,303,980	-	-	-	2,303,980
Financial investments designated at fair value through profit and loss	5,052	-	28,798	-	33,850
Financial investments at fair value through other comprehensive income	1,047,100	393,690	3,702,486	1,765,812	6,909,088
Financial investments at amortised cost	-	-	-	116,670	116,670
Islamic derivative financial assets	5,119	2,696	-	-	7,815
Financing of customers	3,968,125	2,638,863	11,128,467	12,846,436	30,581,891
Statutory deposits with Bank Negara Malaysia	-	-	-	647,809	647,809
Other financial assets *	-	35,578	-	-	35,578
Total On-Balance Sheet Exposures	7,329,376	3,070,827	14,859,751	15,376,727	40,636,681
Bank	Up to 6	> 6 - 12	> 1 - 5	Over 5	Total
31 December 2023	months	months	years	years	Total
	RM'000	RM'000	RM'000	RM'000	RM'000
On-Balance Sheet Exposures					
Cash and short-term funds	3,039,191	-	-	-	3,039,191
Financial investments designated at fair value through profit and loss	-	5,112	25,984	-	31,096
Financial investments at fair value through other comprehensive income	508,080	925,973	4,116,255	955,158	6,505,466
Financial investments at amortised cost	-	-	-	116,871	116,871
Islamic derivative financial assets	12,787	32	-	-	12,819
Financing of customers	3,993,980	2,476,305	10,194,203	11,678,904	28,343,392
Statutory deposits with Bank Negara Malaysia	-	-	-	583,809	583,809
Other financial assets *	80,749	34,005	-	-	114,754
Total On-Balance Sheet Exposures	7,634,787	3,441,427	14,336,442	13,334,742	38,747,398

* These balances exclude balances which are not within the scope of MFRS 9, *Financial Instruments*.

Disclosures on Off Balance Sheet Exposures and Counterparty Credit Risk

Table 8: Commitments and contingencies

	Group and Bank					
	30 June 2024			31 December 2023		
The commitments and contingencies constitute the following :	Principal amount	Credit equivalent amount	Total risk weighted amount	Principal amount	Credit equivalent amount	Total risk weighted amount
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Contingent liabilities						
Direct credit substitutes	511,568	511,568	500,633	491,244	491,244	480,156
Trade-related contingencies	55,479	11,096	2,829	96,919	19,384	1,527
Transaction related contingencies	431,978	215,989	205,747	413,280	206,640	195,471
Commitments						
Credit extension commitment:						
- Maturity within one year	973,962	194,792	161,231	994,500	198,900	142,547
- Maturity exceeding one year	2,049,693	1,024,847	399,567	1,307,511	653,756	394,962
Other miscellaneous commitments & contingencie	242,375	36,430	27,322	60,040	-	-
Islamic Derivative financial instruments						
Foreign exchange related contracts						
- Maturity within one year	1,662,190	35,731	28,827	2,287,364	38,933	19,355
Total off-balance sheet exposures	5,927,245	2,030,453	1,326,156	5,650,858	1,608,857	1,234,018

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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 Eligible Financial Collateral		
30 June 2024	Gross Exposures	Eligible Financial Collateral	*Net Exposures
	RM'000	RM'000	RM'000
Credit Risk			
(a) On Balance sheet exposures			
Sovereign/Central banks	6,995,322	-	6,995,322
Public sector entities	1,119,649	-	1,119,649
Banks, Development Financial Institution & MDBs	418,689	-	418,689
Takaful Cos, Securities Firms & Fund Managers	174,734	-	174,734
Corporates	9,411,511	-	9,411,511
Regulatory retail	13,001,278	-	13,001,278
Residential real estate	9,240,901	-	9,240,901
Higher risk assets	53,464	-	53,464
Other assets	351,796	-	351,796
Defaulted exposure	201,024	-	201,024
	40,968,368	-	40,968,368
(b) Off-Balance Sheet Exposures			
Credit-related off-balance sheet exposure	1,994,721	-	1,994,721
Derivative financial instruments	35,731	-	35,731
	2,030,452	-	2,030,452
Total Credit Exposures	42,998,820	-	42,998,820

Note:

* After netting and credit risk mitigation

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Credit Risk Mitigation (cont'd)

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

Group	Total Exposures Covered by		
31 December 2023	Gross Exposures	Eligible Financial Collateral	*Net Exposures
	RM'000	RM'000	RM'000
Credit Risk			
(a) On Balance sheet exposures			
Sovereign/Central banks	8,147,144	-	8,147,144
Public sector entities	1,111,507	-	1,111,507
Banks, Development Financial Institution & MDBs	111,200	-	111,200
Takaful Cos, Securities Firms & Fund Managers	78,217	-	78,217
Corporates	8,693,162	-	8,693,162
Regulatory retail	12,046,770	-	12,046,770
Residential real estate	8,280,790	-	8,280,790
Higher risk assets	55,816	-	55,816
Other assets	359,101	-	359,101
Defaulted exposure	159,840	-	159,840
	<u>39,043,547</u>	-	<u>39,043,547</u>
(b) Off-Balance Sheet Exposures			
Credit-related off-balance sheet exposure	1,569,924	-	1,569,924
Derivative financial instruments	38,934	-	38,934
	<u>1,608,858</u>	-	<u>1,608,858</u>
Total Credit Exposures	<u>40,652,405</u>	-	<u>40,652,405</u>

Note:

* After netting and credit risk mitigation

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Credit Risk Mitigation (cont'd)

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

Bank	Total Exposures Covered by Eligible Financial Collateral		
30 June 2024	Gross Exposures RM'000	Financial Collateral RM'000	*Net Exposures RM'000
Credit Risk			
(a) On Balance Sheet Exposures			
Sovereign/Central Banks	6,995,322	-	6,995,322
Public Sector Entities	1,119,649	-	1,119,649
Banks, Development Financial Institution & MDBs	418,689	-	418,689
Takaful Cos, Securities Firms & Fund Managers	174,734	-	174,734
Corporates	9,402,266	-	9,402,266
Regulatory Retail	13,001,278	-	13,001,278
Residential Real Estate	9,240,901	-	9,240,901
Higher Risk Assets	53,464	-	53,464
Other Assets	351,796	-	351,796
Defaulted Exposures	201,023	-	201,023
	40,959,122	-	40,959,122
(b) Off-Balance Sheet Exposures			
Credit-related Off-Balance Sheet Exposure	1,994,721	-	1,994,721
Derivative Financial Instruments	35,731	-	35,731
	2,030,452	-	2,030,452
Total Credit Exposures	42,989,574	-	42,989,574

Note:

* After netting and credit risk mitigation

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Credit Risk Mitigation (cont'd)

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

Bank	Total Exposures Covered by Eligible Financial Collateral		
31 December 2023	Gross Exposures RM'000	Financial Collateral RM'000	*Net Exposures RM'000
Credit Risk			
(a) On Balance Sheet Exposures			
Sovereign/Central Banks	8,147,144	-	8,147,144
Public Sector Entities	1,111,507	-	1,111,507
Banks, Development Financial Institution & MDBs	78,217	-	78,217
Takaful Cos, Securities Firms & Fund Managers	111,200	-	111,200
Corporates	8,685,423	-	8,685,423
Regulatory Retail	12,046,770	-	12,046,770
Residential Real Estate	8,280,790	-	8,280,790
Higher Risk Assets	55,816	-	55,816
Other Assets	359,101	-	359,101
Defaulted Exposures	159,840	-	159,840
	39,035,808	-	39,035,808
(b) Off-Balance Sheet Exposures			
Credit-related Off-Balance Sheet Exposure	1,569,924	-	1,569,924
Derivative Financial Instruments	38,934	-	38,934
	1,608,858	-	1,608,858
Total Credit Exposures	40,644,666	-	40,644,666

Note:

* After netting and credit risk mitigation

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Credit Risk (Disclosures for Portfolio under the Standardised Approach)

Table 10: Rating distribution on credit exposures

Group
30 June 2024

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			
<u>On and Off Balance-Sheet Exposures</u>											
<u>Credit Exposures - Standardised Approach</u>											
Sovereigns/Central Banks	7,362,866	-	-	-	-	-	-	-	-	-	7,362,866
Public Sector Entities	-	-	34,959	-	-	-	-	-	1,085,956	-	1,120,915
Banks, Development Financial Institutions & MDBs	5,025	-	203,588	-	70,091	-	-	-	148,614	-	427,318
Takaful Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	-	-	174,734	-	174,734
Corporates	1,147,759	65,298	33,108	10,536	111,809	-	-	-	9,313,767	-	10,682,277
Regulatory Retail	-	-	-	-	-	-	-	-	13,494,213	-	13,494,213
Residential Mortgages	-	-	-	-	-	-	-	-	9,329,023	-	9,329,023
Higher Risk Assets	-	-	-	-	-	-	-	-	55,675	-	55,675
Other Assets	-	-	-	-	-	-	-	-	351,799	-	351,799
Total	8,515,650	65,298	271,655	10,536	181,900	-	-	-	33,953,781	-	42,998,820

Group
31 December 2023

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			
<u>On and Off Balance-Sheet Exposures</u>											
<u>Credit Exposures - Standardised Approach</u>											
Sovereigns/Central Banks	8,197,133	-	-	-	-	-	-	-	-	-	8,197,133
Public Sector Entities	-	-	-	34,700	-	-	-	-	1,081,374	-	1,116,074
Banks, Development Financial Institutions & MDBs	13,676	-	10,797	-	-	-	-	-	111,200	-	135,673
Takaful Cos, Securities Firms & Fund Managers	-	-	-	5,168	-	-	-	-	73,049	-	78,217
Corporates	667,026	115,539	33,682	15,801	-	-	-	-	8,988,198	-	9,820,246
Regulatory Retail	-	-	-	-	-	-	-	-	12,531,434	-	12,531,434
Residential Mortgages	-	-	-	-	-	-	-	-	8,356,520	-	8,356,520
Higher Risk Assets	-	-	-	-	-	-	-	-	58,005	-	58,005
Other Assets	-	-	-	-	-	-	-	-	359,102	-	359,102
Total	8,877,835	115,539	44,479	55,669	-	-	-	-	31,558,882	-	40,652,404

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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 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			
On and Off Balance-Sheet Exposures											
Credit Exposures - Standardised Approach											
Sovereigns/Central Banks	7,362,866	-	-	-	-	-	-	-	-	-	7,362,866
Public Sector Entities	-	-	34,959	-	-	-	-	-	1,085,956	-	1,120,915
Banks, Development Financial Institutions & MDBs	5,025	-	203,588	-	70,091	-	-	-	148,614	-	427,318
Takaful Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	-	-	174,734	-	174,734
Corporates	1,147,759	65,298	33,108	10,536	111,809	-	-	-	9,304,522	-	10,673,032
Regulatory Retail	-	-	-	-	-	-	-	-	13,494,213	-	13,494,213
Residential Mortgages	-	-	-	-	-	-	-	-	9,329,023	-	9,329,023
Higher Risk Assets	-	-	-	-	-	-	-	-	55,675	-	55,675
Other Assets	-	-	-	-	-	-	-	-	351,798	-	351,798
Total	8,515,650	65,298	271,655	10,536	181,900	-	-	-	33,944,535	-	42,989,574

Bank
31 December 2023

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			
On and Off Balance-Sheet Exposures											
Credit Exposures - Standardised Approach											
Sovereigns/Central Banks	8,197,133	-	-	-	-	-	-	-	-	-	8,197,133
Public Sector Entities	-	-	-	34,700	-	-	-	-	1,081,374	-	1,116,074
Banks, Development Financial Institutions & MDBs	13,676	-	10,797	-	-	-	-	-	111,200	-	135,673
Takaful Cos, Securities Firms & Fund Managers	-	-	-	5,168	-	-	-	-	73,049	-	78,217
Corporates	667,026	115,539	33,682	15,801	-	-	-	-	8,980,459	-	9,812,507
Regulatory Retail	-	-	-	-	-	-	-	-	12,531,434	-	12,531,434
Residential Mortgages	-	-	-	-	-	-	-	-	8,356,520	-	8,356,520
Higher Risk Assets	-	-	-	-	-	-	-	-	58,005	-	58,005
Other Assets	-	-	-	-	-	-	-	-	359,101	-	359,101
Total	8,877,835	115,539	44,479	55,669	-	-	-	-	31,551,142	-	40,644,664

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

Table 11: Ratings of corporate by approved ECAs

Exposure Class	Long term 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 June 2024

Public Sector Entities (applicable for entities risk weighted based on their external ratings as corporates)	34,959	-	-	-	1,085,956
Takaful Companies, Securities Firms & Fund Managers	-	-	-	-	-
Corporates	1,256,701	111,809	-	-	9,304,522
Total	1,291,660	111,809	-	-	10,390,478

Group and Bank
31 December 2023

Public Sector Entities (applicable for entities risk weighted based on their external ratings as corporates)	-	-	-	-	1,081,374
Takaful Companies, Securities Firms & Fund Managers	-	-	-	-	-
Corporates	832,048	-	-	-	8,980,460
Total	832,048	-	-	-	10,061,834

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
On and Off Balance-Sheet Exposures						
Group and Bank						
30 June 2024						
Banks, MDBs and FDIs	-	-	-	-	-	-
Credit Exposures (using Corporate Risk Weights)						
Corporates	-	-	-	-	-	-
Total	-	-	-	-	-	-
Group and Bank						
31 December 2023						
Banks, MDBs and FDIs	-	-	-	-	-	-
Credit Exposures (using Corporate Risk Weights)						
Corporates	-	-	-	-	-	-
Total	-	-	-	-	-	-

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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 June 2024

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
On and Off Balance-Sheet Exposures							
Sovereigns and Central Banks	7,362,866	-	-	-	-	-	-
Total	7,362,866	-	-	-	-	-	-

Group and Bank
31 December 2023

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
On and Off Balance-Sheet Exposures							
Sovereigns and Central Banks	8,197,133	-	-	-	-	-	-
Total	8,197,133	-	-	-	-	-	-

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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	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	A1 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
	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
On and Off Balance-Sheet Exposures							
Group and Bank							
30 June 2024							
Banks, MDBs and FDIs	208,614	70,090	-	-	-	-	148,614
Total	208,614	70,090	-	-	-	-	148,614
Group and Bank							
31 December 2023							
Banks, MDBs and FDIs	24,472	-	-	-	-	-	111,200
Total	24,472	-	-	-	-	-	111,200

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

Credit risk disclosure by risk weights (including deducted exposures) as at 30 June 2024, are as follows:

Table 15: Credit risk disclosure by risk weights

30 June 2024

Group	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	Fund Managers Exposures RM'000	Higher Risk Assets RM'000	Other Assets RM'000		
Risk-Weights											
0%	7,362,866	900,172	-	2,312,762	681,079	1,697,153	-	11	126,501	13,080,544	-
20%	-	220,744	427,319	1,460,646	689,023	-	40,938	-	-	2,838,670	567,734
35%	-	-	-	-	-	3,793,534	-	-	-	3,793,534	1,327,737
50%	-	-	-	140,865	28,544	1,169,324	-	-	-	1,338,733	669,367
75%	-	-	-	-	3,536,203	517,074	-	-	-	4,053,277	3,039,957
100%	-	-	-	6,761,406	8,516,955	2,151,938	133,796	-	226,109	17,790,204	17,790,204
150%	-	-	-	5,785	42,409	-	-	55,664	-	103,858	155,787
Total	7,362,866	1,120,916	427,319	10,681,464	13,494,213	9,329,023	174,734	55,675	352,610	42,998,820	23,550,786

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

Credit risk disclosure by risk weights (including deducted exposures) as at 31 December 2023, are as follows: (cont'd)

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

31 December 2023

Group	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	Fund Managers Exposures RM'000	Higher Risk Assets RM'000	Other Assets RM'000		
Risk-Weights											
0%	8,197,133	877,585	-	1,366,141	455,910	1,032,198	-	6	116,039	12,045,011	-
20%	-	238,488	135,672	1,179,136	783,108	-	78,217	-	-	2,414,621	482,923
35%	-	-	-	-	-	3,749,471	-	-	-	3,749,471	1,312,315
50%	-	-	-	129,320	22,147	1,087,820	-	-	-	1,239,287	619,644
75%	-	-	-	-	3,163,650	543,020	-	-	-	3,706,670	2,780,003
100%	-	-	-	7,140,521	8,073,751	1,944,012	-	-	243,941	17,402,225	17,402,223
150%	-	-	-	4,252	32,868	-	-	58,000	-	95,120	142,679
Total	8,197,133	1,116,073	135,672	9,819,370	12,531,434	8,356,521	78,217	58,006	359,980	40,652,405	22,739,787

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

Credit risk disclosure by risk weights (including deducted exposures) as at 30 June 2024, are as follows: (cont'd)

Table 15: Credit risk disclosure by risk weights

30 June 2024

Bank	Exposures after Netting and Credit Risk Mitigation									Total Exposures after Netting and Credit Risk Mitigation	Total Risk Weighted Assets
	Sovereign & Central Banks	Public Sector Entities	Banks, MDBs and FDIs	Corporate	Regulatory Retail	Residential Real Estate	Fund Managers Exposures	Higher Risk Assets	Other Assets	RM'000	RM'000
Risk-Weights											
0%	7,362,866	900,172	-	2,312,762	681,079	1,697,153	-	11	126,501	13,080,544	-
20%	-	220,744	427,319	1,460,646	689,023	-	40,938	-	-	2,838,670	567,734
35%	-	-	-	-	-	3,793,534	-	-	-	3,793,534	1,327,737
50%	-	-	-	140,865	28,544	1,169,324	-	-	-	1,338,733	669,367
75%	-	-	-	-	3,536,203	517,074	-	-	-	4,053,277	3,039,957
100%	-	-	-	6,758,760	8,516,955	2,151,938	133,796	-	225,294	17,786,743	17,786,745
150%	-	-	-	-	42,409	-	-	55,664	-	98,073	147,109
Total	7,362,866	1,120,916	427,319	10,673,033	13,494,213	9,329,023	174,734	55,675	351,795	42,989,574	23,538,649

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

Credit risk disclosure by risk weights (including deducted exposures) as at 31 December 2023, are as follows: (cont'd)

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

31 December 2023

Bank	Exposures after Netting and Credit Risk Mitigation									Total Exposures after Netting and Credit Risk Mitigation	Total Risk Weighted Assets
	Sovereign & Central Banks	Public Sector Entities	Banks, MDBs and FDIs	Corporate	Regulatory Retail	Residential Estate	Real Fund Managers Exposures	Higher Risk Assets	Other Assets	RM'000	RM'000
Risk-Weights											
0%	8,197,133	877,585	-	1,366,141	455,910	1,032,198	-	6	116,039	12,045,011	-
20%	-	238,488	135,672	1,179,136	783,108	-	78,217	-	-	2,414,621	482,924
35%	-	-	-	-	-	3,749,471	-	-	-	3,749,471	1,312,315
50%	-	-	-	129,320	22,147	1,087,820	-	-	-	1,239,287	619,644
75%	-	-	-	-	3,163,650	543,020	-	-	-	3,706,670	2,780,003
100%	-	-	-	7,137,910	8,073,751	1,944,012	-	-	243,064	17,398,737	17,398,736
150%	-	-	-	-	32,868	-	-	58,000	-	90,868	136,301
Total	8,197,133	1,116,073	135,672	9,812,507	12,531,434	8,356,521	78,217	58,006	359,103	40,644,665	22,729,923

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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:

Group	Neither past due nor impaired		Past due	Impaired	Total
	Good	Satisfactory	but not	financing	
30 June 2024	RM'000	RM'000	impaired	RM'000	RM'000
Term financing					
- Home financing	9,818,475	338,446	353,286	128,970	10,639,177
- Syndicated financing	513,576	-	-	-	513,576
- Hire purchase receivables	1,869,958	10,404	19,816	4,826	1,905,004
- Other term financing	12,367,083	239,114	225,569	168,345	13,000,111
Other financing	4,561,298	124,414	15,558	98,239	4,799,509
	29,130,390	712,378	614,229	400,380	30,857,377
Less : Allowance for impaired financing					
-Stage 1 - 12 Months ECL	(111,829)	(1,299)	-	-	(113,128)
-Stage 2 - Lifetime ECL not credit impaired	-	(14,139)	(13,128)	-	(27,267)
-Stage 3 - Lifetime ECL credit impaired	-	-	-	(129,306)	(129,306)
Total net financing	29,018,561	696,940	601,101	271,074	30,587,676

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Credit Quality Financing of Customers (cont'd)

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

Financing of customers are analysed as follows:

Group	Neither past due nor impaired		Past due	Impaired	Total
	Good	Satisfactory	but not	financing	
31 December 2023	RM'000	RM'000	impaired	RM'000	RM'000
Term financing					
- Home financing	8,691,993	273,525	256,585	107,181	9,329,284
- Syndicated financing	546,137	-	-	-	546,137
- Hire purchase receivables	1,523,090	6,555	11,477	1,969	1,543,091
- Other term financing	12,174,092	146,614	164,357	125,271	12,610,334
Other financing	4,495,049	4,757	9,704	31,808	4,541,318
	27,430,361	431,451	442,123	266,229	28,570,164
Less:					
-Stage 1 - 12 Months ECL	(119,065)	(1,173)	-	-	(120,238)
-Stage 2 - Lifetime ECL not credit impaired	-	(12,545)	(10,713)	-	(23,258)
-Stage 3 - Lifetime ECL credit impaired	-	-	-	(79,024)	(79,024)
Total net financing	27,311,296	417,733	431,410	187,205	28,347,644

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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:

Bank	Neither past due nor impaired		Past due	Impaired	Total
	Good	Satisfactory	but not	financing	
30 June 2024	RM'000	RM'000	impaird	RM'000	RM'000
Term financing					
- Home financing	9,818,475	338,446	353,286	128,970	10,639,177
- Syndicated financing	513,576	-	-	-	513,576
- Hire purchase receivables	1,869,958	10,404	19,816	4,826	1,905,004
- Other term financing	12,361,298	239,114	225,569	168,345	12,994,326
Other financing	4,561,298	124,414	15,558	98,239	4,799,509
	29,124,605	712,378	614,229	400,380	30,851,592
Less : Allowance for impaired financing					
-Stage 1 - 12 Months ECL	(111,829)	(1,299)	-	-	(113,128)
-Stage 2 - Lifetime ECL not credit impaired	-	(14,139)	(13,128)	-	(27,267)
-Stage 3 - Lifetime ECL credit impaired	-	-	-	(129,306)	(129,306)
Total net financing	29,012,776	696,940	601,101	271,074	30,581,891

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Credit Quality Financing of Customers (cont'd)

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

Financing of customers are analysed as follows:

Bank	Neither past due nor impaired		Past due	Impaired	Total
31 December 2023	Good	Satisfactory	but not	financing	RM'000
	RM'000	RM'000	impaired	RM'000	
			RM'000		
Term financing					
- Home financing	8,691,993	273,525	256,585	107,181	9,329,284
- Syndicated financing	546,137	-	-	-	546,137
- Hire purchase receivables	1,523,090	6,555	11,477	1,969	1,543,091
- Other term financing	12,169,840	146,614	164,357	125,271	12,606,082
Other financing	4,495,049	4,757	9,704	31,808	4,541,318
	<u>27,426,109</u>	<u>431,451</u>	<u>442,123</u>	<u>266,229</u>	<u>28,565,912</u>
Less:					
-Stage 1 - 12 Months ECL	(119,065)	(1,173)	-	-	(120,238)
-Stage 2 - Lifetime ECL not credit impaired	-	(12,547)	(10,711)	-	(23,258)
-Stage 3 - Lifetime ECL credit impaired	-	-	-	(79,024)	(79,024)
Total net financing	<u>27,307,044</u>	<u>417,731</u>	<u>431,412</u>	<u>187,205</u>	<u>28,343,392</u>

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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:

Group and Bank	Less than	1 - 2	>2 - 3	Total
30 June 2024	1 month	months	months	RM'000
	RM'000	RM'000	RM'000	RM'000
Term financing				
- Home financing	-	352,724	562	353,286
- Hire purchase				
receivables	-	19,690	126	19,816
- Other term financing	-	223,224	2,345	225,569
Other financing	-	14,385	1,173	15,558
Total	-	610,023	4,206	614,229
31 December 2023	Less than	1 - 2	>2 - 3	Total
	1 month	months	months	RM'000
	RM'000	RM'000	RM'000	RM'000
Term financing				
- Home financing	-	256,314	271	256,585
- Hire purchase				
receivables	-	11,318	159	11,477
- Other term financing	-	161,301	3,056	164,357
Other financing	-	9,656	48	9,704
Total	-	438,589	3,534	442,123

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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.

Group and Bank	30 June	31 December
	2024	2023
	RM'000	RM'000
Purchase of transport vehicles	19,816	11,477
Purchase of landed properties of which:		
– residential	337,466	238,530
– non-residential	21,952	12,596
Personal use	196,141	151,997
Construction	-	649
Purchase of securities	661	-
Working capital	34,891	23,055
Other purpose	3,302	3,819
	614,229	442,123

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

Group and Bank	30 June	31 December
	2024	2023
	RM'000	RM'000
Domestic	614,229	442,123

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 June 2024						
	Impaired Financing RM'000	Individual Assessment Allowance at 1 January RM'000	Net Charge for the Year RM'000	Amounts Written Off/Other Movements RM'000	Individual Assessment Allowance at 30 June RM'000	Collective Assessment 30 June RM'000	Total Impairment Allowances for Financing RM'000
Purchase of securities	86	-	-	-	-	126	126
Purchase of transport vehicles	4,826	3	13	-	17	8,386	8,403
Purchase of landed properties of which:							
– residential	120,822	10,140	1,402	1,373	10,169	42,322	52,491
– non-residential	17,374	1,705	193	-	1,898	1,274	3,172
Purchase of fixed assets (excluding landed properties)	-	-	-	-	-	9,085	9,085
Personal use	109,692	1,595	172	-	1,767	124,871	126,638
Construction	-	-	-	-	-	3,266	3,266
Working capital	145,439	6,267	35,522	1,449	40,339	21,559	61,898
Other purpose	2,141	352	(352)	-	-	4,622	4,622
	400,380	20,062	36,950	2,822	54,190	215,511	269,701

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Credit Quality Financing of Customers (cont'd)

Table 18: Impaired financing by economic purpose (cont'd)

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

Group	31 December 2023						
	Impaired Financing RM'000	Individual Assessment Allowance at 1 January RM'000	Net Charge for the Year RM'000	Amounts Written Off/Other Movements RM'000	Individual Assessment Allowance at 31 December RM'000	Collective Assessment Allowance at 31 December RM'000	Total Impairment Allowances for Financing RM'000
Purchase of securities	75	-	-	-	-	137	137
Purchase of transport vehicles	1,969	127	26	150	3	6,637	6,640
Purchase of landed properties of which:							
– residential	98,630	11,338	(1,198)	-	10,140	54,636	64,776
– non-residential	16,775	2,836	(84)	1,047	1,705	1,303	3,008
Purchase of fixed assets (excluding landed properties)	-	-	-	-	-	7,823	7,823
Personal use	88,204	1,460	135	-	1,595	104,596	106,191
Construction	-	-	-	-	-	3,100	3,100
Working capital	56,044	31,039	(710)	24,060	6,267	19,885	26,152
Other purpose	4,531	3,948	(3,597)	-	352	4,341	4,693
	266,228	50,748	(5,428)	25,257	20,062	202,458	222,520

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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 June 2024						
	Impaired Financing RM'000	Individual Assessment Allowance, at 1 January RM'000	Net Charge for the Year RM'000	Amounts Written Off/Other Movements RM'000	Individual Assessment Allowance at 30 June RM'000	Collective Assessment Allowance at 30 June RM'000	Total Impairment Allowances for Financing RM'000
Purchase of securities	86	-	-	-	-	126	126
Purchase of transport vehicles	4,826	3	13	-	17	8,386	8,403
Purchase of landed properties of which:							
– residential	120,822	10,140	1,402	1,373	10,169	42,322	52,491
– non-residential	17,374	1,705	193	-	1,898	1,274	3,172
Purchase of fixed assets (excluding landed properties)	-	-	-	-	-	9,085	9,085
Personal use	109,692	1,595	172	-	1,767	124,871	126,638
Construction	-	-	-	-	-	3,266	3,266
Working capital	145,439	6,267	35,522	1,449	40,339	21,559	61,898
Other purpose	2,141	352	(352)	-	-	4,622	4,622
	400,380	20,062	36,950	2,822	54,190	215,511	269,701

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Credit Quality Financing of Customers (cont'd)

Table 18: Impaired financing by economic purpose (cont'd)

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

Bank	31 December 2023						
	Impaired Financing RM'000	Individual Assessment Allowance, at 1 January RM'000	Net Charge for the Year RM'000	Amounts Written Off/Other Movements RM'000	Individual Assessment Allowance at 31 December RM'000	Collective Assessment Allowance at 31 December RM'000	Total Impairment Allowances for Financing RM'000
Purchase of securities	75	-	-	-	-	137	137
Purchase of transport vehicles	1,969	127	26	150	3	6,637	6,640
Purchase of landed properties of which:							
– residential	98,630	11,338	(1,198)	-	10,140	54,636	64,776
– non-residential	16,775	2,836	(84)	1,047	1,705	1,303	3,008
Purchase of fixed assets (excluding landed properties)	-	-	-	-	-	7,823	7,823
Personal use	88,204	1,460	135	-	1,595	104,596	106,191
Construction	-	-	-	-	-	3,100	3,100
Working capital	56,044	31,039	(712)	24,060	6,267	19,885	26,152
Other purpose	4,531	3,948	(3,597)	-	352	4,341	4,693
	266,228	50,748	(5,430)	25,257	20,062	202,458	222,520

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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.

Group	30 June 2024						
	Impaired Financing RM'000	Individual Assessment Allowance at 1 January RM'000	Net Charge for the Year RM'000	Amounts Written Off/Other Movements RM'000	Individual Assessment Allowance at 30 June RM'000	Collective Assessment Allowance at 30 June RM'000	Total Impairment Allowances for Financing RM'000
	Domestic	400,380	20,062	36,950	2,822	54,190	215,511

Group	31 December 2023						
	Impaired Financing RM'000	Individual Assessment Allowance at 1 January RM'000	Net Charge for the Year RM'000	Amounts Written Off/Other Movements RM'000	Individual Assessment Allowance at 31 December RM'000	Collective Assessment Allowance at 31 December RM'000	Total Impairment Allowances for Financing RM'000
	Domestic	266,228	50,748	(5,430)	25,257	20,062	202,458

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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 June 2024					
Bank	Impaired Financing	Individual Assessment Allowance at 1 January	Net Charge for the Year	Amounts Written Off/Other Movements	Individual Assessment Allowance at 30 June	Collective Assessment Allowance at 30 June	Total Impairment Allowances for Financing
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Domestic	400,380	20,062	36,950	2,822	54,190	215,511	269,701

		31 December 2023					
Bank	Impaired Financing	Individual Assessment Allowance at 1 January	Net Charge for the Year	Amounts Written Off/Other Movements	Individual Assessment Allowance at 31 December	Collective Assessment Allowance at 31 December	Total Impairment Allowances for Financing
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Domestic	266,228	50,748	(5,430)	25,257	20,062	202,458	222,520

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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	Group		Bank	
	-50 Basis Points RM'000	+50 Basis Points RM'000	-50 Basis Points RM'000	+50 Basis Points RM'000
Impact on Earnings:				
30 June 2024				
MYR	(32,590)	32,590	(32,535)	32,535
USD	2,573	(2,573)	2,573	(2,573)
Others*	-	-	-	-
31 December 2023				
MYR	(34,610)	34,610	(34,545)	34,545
USD	1,828	(1,828)	1,828	(1,828)
Others*	(1)	1	(1)	1
Impact on Equity:				
30 June 2024				
MYR	99,313	(99,313)	99,308	(99,308)
USD	(174)	174	(174)	174
Others*	-	-	-	-
31 December 2023				
MYR	70,741	(70,741)	70,737	(70,737)
USD	(152)	152	(152)	152
Others*	0	(0)	0	(0)

* Inclusive of AUD, CHF, EUR, GBP, JPY and other currencies.

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 June 2024

	Long Position RM' 000	Short Position RM' 000	Risk weighted Assets RM' 000	Minimum Capital Requirement at 8% RM' 000
Benchmark Rate Risk	598	(978)	54,749	4,380
Foreign Currency Risk	22,266	(14,011)	22,266	1,781
Total	22,864	(14,989)	77,015	6,161

Group and Bank
31 December 2023

	Long Position RM' 000	Short Position RM' 000	Risk weighted Assets RM' 000	Minimum Capital Requirement at 8% RM' 000
Benchmark Rate Risk	1,018	(1,244)	61,063	4,885
Foreign Currency Risk	13,022	(16,325)	16,325	1,305
Total	14,040	(17,569)	77,388	6,190

Table 22: Equity exposures

Group and Bank
30 June 2024

	Gross Credit Exposure RM'000	Risk Weighted Assets RM'000	Unrealised Gain/(Losses) RM'000
Publicly Traded			
Investment in Unit Trust Funds	-	-	-
Investment in Shares	184,443	184,443	(2,174)
Total	184,443	184,443	(2,174)

Cumulative realised gains arising from sales and liquidations in the reporting period

2,026

31 December 2023

	Gross Credit Exposure RM'000	Risk Weighted Assets RM'000	Unrealised Gain/(Losses) RM'000
Publicly Traded			
Investment in Quoted Shares	116,853	116,853	153,268
Total	116,853	116,853	153,268

Cumulative realised gains arising from sales and liquidations in the reporting period

(3,574)

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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 Policy Document on (SGPD), 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

30 June 2024	31 December 2023
Event - nil SNCI - nil	Event - 2 SNCI - RM150

Any reported SNCI will be utilised to fund charitable activities as guided by SC and the Bank

Unidentified Funds / Shubhah

During the Group's and the Bank's daily operations, there are certain funds received by the Group and the Bank where the source is not clear or uncertain, and/or prohibited by Shariah. These funds are therefore not recognised as income and are retained in the Maslahah Ammah account. The utilisation of the funds follow the similar procedures set for the SNCI funds.

Examples of unidentified funds are cash excess discovered at branch counter and automated teller machines ("ATM"), and unidentified credit balances, whilst earning prohibited by Shariah were interest income derived from Nostro accounts.

The total earnings prohibited by Shariah and the unidentified funds during the financial year were recorded at RM150 (31 December 2023: RM 173).

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

	30 June 2024		31 December 2023	
	Risk Weighted Assets RM'000	Minimum Capital Requirement at 8% RM'000	Risk Weighted Assets RM'000	Minimum Capital Requirement at 8% RM'000
Group	1,548,850	123,908	1,508,264	120,661
Bank	1,531,121	122,490	1,483,198	118,656

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Liquidity and Funding Risk

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

Group	Up to	>7 Days -	>1-3	>3-6	>6-12	>1 - 5	Over 5	Total
30 June 2024	7 Days	1 Month	Months	Months	Months	Years	Years	RM'000
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
ASSETS								
Cash and short-term funds	2,296,134	7,846	-	-	-	-	-	2,303,980
Financial investments designated at fair value through profit and loss	-	-	5,052	-	-	31,443	-	36,495
Financial investments at fair value through other comprehensive income	546	10,230	183,870	852,454	393,690	3,702,486	1,765,812	6,909,088
Financial investments at amortised cost	-	-	-	-	-	-	116,670	116,670
Islamic derivative financial assets	124	1,217	1,182	2,596	2,696	-	-	7,815
Financing of customers	166,518	808,216	1,484,936	1,508,455	2,638,863	11,128,467	12,852,221	30,587,676
Statutory deposits with Bank Negara Malaysia	-	-	-	-	-	-	647,809	647,809
Other financial assets *	-	3,129	-	-	77,962	65,700	228,977	375,768
TOTAL ASSETS	2,463,322	830,638	1,675,040	2,363,505	3,113,211	14,928,096	15,611,489	40,985,301
LIABILITIES AND EQUITY								
Deposits from customers	12,544,189	6,570,167	6,323,278	4,555,217	3,244,037	1,013,596	49,520	34,300,004
Investment accounts of customers	228,590	-	-	-	-	-	-	228,590
Deposits and placements of banks and other financial institutions	-	424,888	-	-	-	355,413	-	780,301
Bills and acceptances payable	-	-	8,583	-	-	-	-	8,583
Islamic derivative financial liabilities	64	221	154	1,530	621	-	-	2,590
Other financial liabilities	-	182,200	-	-	79,188	-	-	261,388
Leases liabilities	-	945	1,893	2,833	4,488	33,888	-	44,047
Recourse obligation on financing sold to Cagamas	-	-	-	-	-	1,044,573	-	1,044,573
Subordinated sukuk	-	-	-	7,938	-	799,008	-	806,946
Total Liabilities	12,772,843	7,178,421	6,333,908	4,567,518	3,328,334	3,246,478	49,520	37,477,022

* These balances exclude balances which are not within the scope of MFRS 9, Financial Instruments.

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Liquidity and Funding Risk (cont'd)

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

Group	Up to	>7 Days -	>1-3	>3-6	>6-12	>1 - 5	Over 5	Total
31 December 2023	7 Days	1 Month	Months	Months	Months	Years	Years	Total
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
ASSETS								
Cash and short-term funds	3,011,876	27,315	-	-	-	-	-	3,039,191
Financial investments designated at fair value through profit and loss	-	-	-	-	5,112	28,595	-	33,707
Financial investments at fair value through other comprehensive income	13	210,083	10,151	287,832	925,973	4,116,255	955,159	6,505,466
Financial investments at amortised cost	-	-	-	-	-	-	116,871	116,871
Islamic derivative financial assets	2,217	9,632	479	458	33	-	-	12,819
Financing of customers	75,598	928,629	1,547,564	1,442,189	2,476,305	21,877,359	-	28,347,644
Statutory deposits with Bank Negara Malaysia	-	-	-	-	-	-	583,809	583,809
Other financial assets *	-	80,749	-	-	34,610	-	-	115,359
TOTAL ASSETS	3,089,704	1,256,408	1,558,194	1,730,479	3,442,033	26,022,209	1,655,839	38,754,866
LIABILITIES AND EQUITY								
Deposits from customers	12,839,712	4,970,632	6,165,904	5,080,239	2,662,939	956,787	119,523	32,795,736
Investment accounts of customers	247,689	-	-	-	-	-	-	247,689
Deposits and placements of banks and other financial institutions	-	184,018	-	200	-	296,143	49,273	529,634
Bills and acceptances payable	-	-	13,773	-	-	-	-	13,773
Islamic derivative financial liabilities	70	4,697	9,470	7,282	-	-	-	21,519
Other financial liabilities	-	22,867	-	-	77,773	-	-	100,640
Leases liabilities	-	893	1,730	2,578	5,189	28,079	-	38,469
Recourse obligation on financing sold to Cagamas	-	-	-	201,783	-	856,962	-	1,058,745
Subordinated sukuk	-	7,092	-	1,034	-	798,798	-	806,924
Total Liabilities	13,087,471	5,190,199	6,190,877	5,293,116	2,745,901	2,936,769	168,796	35,613,129

* These balances exclude balances which are not within the scope of MFRS 9, *Financial Instruments*.

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Liquidity and Funding Risk (cont'd)

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

Bank	Up to	>7 Days -	>1-3	>3-6	>6-12	>1 - 5	Over 5	Total
30 June 2024	7 Days	1 Month	Months	Months	Months	Years	Years	RM'000
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
ASSETS								
Cash and short-term funds	2,296,134	7,846	-	-	-	-	-	2,303,980
Financial investments designated at fair value through profit and loss	-	-	5,052	-	-	28,798	-	33,850
Financial investments at fair value through other comprehensive income	546	10,230	183,870	852,454	393,690	3,702,486	1,765,812	6,909,088
Financial investments at amortised cost	-	-	-	-	-	-	116,670	116,670
Islamic derivative financial assets	124	1,217	1,182	2,596	2,696	-	-	7,815
Financing of customers	166,518	808,216	1,484,936	1,508,455	2,638,863	11,128,467	12,846,436	30,581,891
Statutory deposits with Bank Negara Malaysia	-	-	-	-	-	-	647,809	647,809
Other financial assets *	-	-	-	-	80,304	65,152	241,863	387,319
TOTAL ASSETS	2,463,322	827,509	1,675,040	2,363,505	3,115,553	14,924,903	15,618,590	40,988,422
LIABILITIES AND EQUITY								
Deposits from customers	12,552,873	6,575,486	6,326,281	4,555,196	3,244,018	1,013,585	49,522	34,316,961
Investment accounts of customers	228,590	-	-	-	-	-	-	228,590
Deposits and placements of banks and other financial institutions	-	424,888	-	-	-	355,413	-	780,301
Bills and acceptances payable	-	-	8,583	-	-	-	-	8,583
Islamic derivative financial liabilities	64	221	154	1,530	621	-	-	2,590
Other financial liabilities	-	180,298	-	-	79,145	-	-	259,443
Leases liabilities	-	945	1,893	2,833	4,488	33,888	-	44,047
Recourse obligation on financing sold to Cagamas	-	-	-	-	-	1,044,573	-	1,044,573
Subordinated sukuk	-	-	-	7,938	-	799,008	-	806,946
Total Liabilities	12,781,527	7,181,838	6,336,911	4,567,497	3,328,272	3,246,467	49,522	37,492,034

* These balances exclude balances which are not within the scope of MFRS 9, Financial Instruments.

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Liquidity and Funding Risk (cont'd)

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

Bank	Up to	>7 Days -	>1-3	>3-6	>6-12	>1 - 5	Over 5	Total
31 December 2023	7 Days	1 Month	Months	Months	Months	Years	Years	Total
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
ASSETS								
Cash and short-term funds	3,011,876	27,315	-	-	-	-	-	3,039,191
Financial investments designated at fair value through profit and loss	-	-	-	-	5,112	25,984	-	31,096
Financial investments at fair value through other comprehensive income	13	210,083	10,151	287,833	925,973	4,116,255	955,158	6,505,466
Financial investments at amortised cost	-	-	-	-	-	-	116,871	116,871
Islamic derivative financial assets	2,217	9,634	479	457	32	-	-	12,819
Financing of customers	75,598	928,629	1,547,564	1,442,189	2,476,305	10,194,203	11,678,904	28,343,392
Statutory deposits with Bank Negara Malaysia	-	-	-	-	-	-	583,809	583,809
Other financial assets *	-	80,749	-	-	34,005	-	-	114,754
TOTAL ASSETS	3,089,704	1,256,410	1,558,194	1,730,479	3,441,427	14,336,442	13,334,742	38,747,398
LIABILITIES AND EQUITY								
Deposits from customers	12,845,478	4,975,932	6,167,904	5,083,239	2,662,939	956,787	119,523	32,811,802
Investment accounts of customers	247,689	-	-	-	-	-	-	247,689
Deposits and placements of banks and other financial institutions	-	184,018	-	200	-	296,143	49,273	529,634
Bills and acceptances payable	-	-	13,773	-	-	-	-	13,773
Islamic derivative financial liabilities	70	4,697	9,470	7,282	-	-	-	21,519
Other financial liabilities	-	23,374	-	-	77,731	-	-	101,105
Leases liabilities	-	893	1,730	2,578	5,189	28,079	-	38,469
Recourse obligation on financing sold to Cagamas	-	-	-	201,783	-	856,962	-	1,058,745
Subordinated sukuk	-	7,092	-	1,034	-	798,798	-	806,924
Total Liabilities	13,093,237	5,196,006	6,192,877	5,296,116	2,745,859	2,936,769	168,796	35,629,660

* These balances exclude balances which are not within the scope of MFRS 9, Financial Instruments.