

OCBC AL-AMIN BANK BERHAD

Registration No. 200801017151 (818444-T)

(Incorporated in Malaysia)

UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS

FOR THE FINANCIAL PERIOD ENDED 31 MARCH 2023

Domiciled in Malaysia
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18 Jalan Tun Perak
50050 Kuala Lumpur

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**UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS
STATEMENT OF FINANCIAL POSITION AS AT 31 MARCH 2023**

		31 March 2023	31 December 2022
	Note	RM'000	RM'000
ASSETS			
Cash and cash equivalents	9	773,438	1,653,270
Financial assets at fair value through profit or loss ("FVTPL")	10	5,046	5,039
Financial investments at fair value through other comprehensive income ("FVOCI")	11	3,824,093	3,199,218
Financing and advances	12	12,334,539	12,750,988
Derivative financial assets	14	8,034	6,255
Other assets	15	32,114	28,975
Tax recoverable		5,358	5,358
Statutory deposits with BNM		209,000	200,000
Property and equipment		2,791	3,121
Right-of-use ("ROU") assets		2,629	1,949
Deferred tax assets		33,981	40,282
Total assets		<u>17,231,023</u>	<u>17,894,455</u>
LIABILITIES			
Deposits from customers	16	11,141,525	11,978,948
Investment accounts due to designated financial institution	17	3,527,683	3,109,650
Deposits and placements of banks and other financial institutions	18	245,015	580,086
Bills and acceptances payable		20,566	11,757
Derivative financial liabilities	14	7,891	5,901
Other liabilities	19	234,058	237,076
Provision for taxation and zakat		7,848	12,174
Total liabilities		<u>15,184,586</u>	<u>15,935,592</u>
EQUITY			
Share capital		555,000	555,000
Reserves		1,491,437	1,403,863
Total equity		<u>2,046,437</u>	<u>1,958,863</u>
Total liabilities and equity		<u>17,231,023</u>	<u>17,894,455</u>
Commitments and contingencies	29	<u>4,787,307</u>	<u>4,637,886</u>

The unaudited condensed interim financial statements should be read in conjunction with the audited financial statements of the Bank for the financial year ended 31 December 2022 and the accompanying explanatory notes to the unaudited condensed interim financial statements.

**UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE FINANCIAL PERIOD ENDED 31 MARCH 2023**

	Note	Year-To-Date Ended	
		31 March 2023 RM'000	31 March 2022 RM'000
Income derived from investment of depositors' funds and others	20	132,700	115,026
Income derived from investment of investment account funds	21	37,402	16,323
Income derived from investment of shareholder's funds	22	39,672	33,546
Impairment allowances writeback and provisions	23	10,665	8,568
Total distributable income		220,439	173,463
Income attributable to depositors	24	(54,347)	(45,132)
Income attributable to investment account holder	25	(26,182)	(11,758)
Total net income		139,910	116,573
Operating expenses	26	(46,107)	(40,197)
Profit before taxation and zakat		93,803	76,376
Income tax expense	27	(22,525)	(15,198)
Zakat		(13)	(12)
Profit for the period		71,265	61,166
Items that may be subsequently reclassified to profit or loss			
Fair value reserve (debt instruments)			
- Change in fair value		21,893	(7,782)
- Transferred to profit or loss		(400)	(1,750)
- Related tax		(5,158)	2,287
Change in expected credit loss ("ECL") reserve on debt instruments at FVOCI		(26)	(16)
Other comprehensive income/(expense) for the period, net of income tax		16,309	(7,261)
Total comprehensive income for the period		87,574	53,905
Profit attributable to the owner of the Bank		71,265	61,166
Total comprehensive income attributable to the owner of the Bank		87,574	53,905
Basic earnings per ordinary share (sen)		38.52	33.06

The unaudited condensed interim financial statements should be read in conjunction with the audited financial statements of the Bank for the financial year ended 31 December 2022 and the accompanying explanatory notes to the unaudited condensed interim financial statements.

UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS
STATEMENT OF CHANGES IN EQUITY FOR THE FINANCIAL PERIOD ENDED 31 MARCH 2023

	<i>Non-distributable</i>			<i>Distributable</i>		Total Equity RM'000
	Share Capital RM'000	Regulatory Reserve RM'000	ECL Reserve RM'000	Fair Value Reserve RM'000	Retained Earnings RM'000	
2023						
At 1 January 2023	555,000	91,000	147	(27,157)	1,339,873	1,958,863
Fair value reserve						
- Change in fair value	-	-	-	21,893	-	21,893
- Transferred to profit or loss	-	-	-	(400)	-	(400)
- Related tax	-	-	-	(5,158)	-	(5,158)
Change in ECL reserve	-	-	(26)	-	-	(26)
Total other comprehensive (expense)/income for the period	-	-	(26)	16,335	-	16,309
Profit for the period	-	-	-	-	71,265	71,265
Total comprehensive (expense)/income for the period	-	-	(26)	16,335	71,265	87,574
At 31 March 2023	555,000	91,000	121	(10,822)	1,411,138	2,046,437
2022						
At 1 January 2022	555,000	91,000	54	(5,470)	1,147,981	1,788,565
Fair value reserve						
- Change in fair value	-	-	-	(7,782)	-	(7,782)
- Transferred to profit or loss	-	-	-	(1,750)	-	(1,750)
- Related tax	-	-	-	2,287	-	2,287
Change in ECL reserve	-	-	(16)	-	-	(16)
Total other comprehensive expense for the period	-	-	(16)	(7,245)	-	(7,261)
Profit for the period	-	-	-	-	61,166	61,166
Total comprehensive (expense)/income for the period	-	-	(16)	(7,245)	61,166	53,905
At 31 March 2022	555,000	91,000	38	(12,715)	1,209,147	1,842,470

The unaudited condensed interim financial statements should be read in conjunction with the audited financial statements of the Bank for the financial year ended 31 December 2022 and the accompanying explanatory notes to the unaudited condensed interim financial statements.

UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS
STATEMENT OF CASH FLOWS FOR THE FINANCIAL PERIOD ENDED 31 MARCH 2023

	31 March 2023 RM'000	31 March 2022 RM'000
Cash flows from operating activities		
Profit before taxation and zakat	93,803	76,376
<i>Adjustments for:</i>		
Net gain from disposal of:		
- Financial investments at FVOCI	(400)	(1,750)
Depreciation of equipment	339	361
Depreciation of ROU assets	384	384
Impairment allowances writeback	(6,629)	(2,435)
Finance expense on lease liabilities	12	18
Share-based costs	89	89
Unrealised loss/(gain) on:		
- Financial assets at FVTPL	(7)	(7)
- Derivatives	(23)	(201)
Operating profit before changes in working capital	<u>87,568</u>	<u>72,835</u>
<i>Changes in operating assets and operating liabilities:</i>		
Financing and advances	426,195	308,887
Derivative financial assets	(1,756)	3,979
Other assets	(3,133)	(41,781)
Statutory deposits with BNM	(9,000)	-
Deposits from customers	(837,423)	(309,372)
Investment accounts due to designated financial institution	414,884	(11,136)
Deposits and placements of banks and other financial institutions	(335,071)	(179,516)
Bills and acceptances payable	8,809	(2,803)
Derivative financial liabilities	1,990	(3,950)
Other liabilities	(3,781)	187,213
Cash (used in)/generated from operations	<u>(250,718)</u>	<u>24,356</u>
Income tax and zakat paid	(25,721)	(6,142)
Net cash (used in)/generated from operating activities	<u>(276,439)</u>	<u>18,214</u>
Cash flows from investing activities		
Acquisition of financial investments at FVOCI	(1,240,380)	(1,205,720)
Proceeds from disposal of financial investments at FVOCI	637,398	1,371,897
Acquisition of equipment	(27)	(62)
Proceeds from disposal of equipment	18	3
Net cash (used in)/generated from investing activities	<u>(602,991)</u>	<u>166,118</u>
Cash flows from financing activities		
Payment of lease liabilities	(402)	(401)
Net cash used in financing activities	<u>(402)</u>	<u>(401)</u>
Net (decrease)/increase in cash and cash equivalents	(879,832)	183,931
Cash and cash equivalents at 1 January	1,653,270	2,180,400
Cash and cash equivalents at 31 March	<u>773,438</u>	<u>2,364,331</u>
Change in liabilities arising from financing activity		
	2023 RM'000	2022 RM'000
At 1 January	1,986	2,849
Payment of lease liabilities	(402)	(401)
Acquisition of new leases and changes in lease terms	1,064	-
Finance expense on lease liabilities	12	18
At 31 March	<u>2,660</u>	<u>2,466</u>

Details of cash and cash equivalents are disclosed in Note 9 of the unaudited condensed interim financial statements.

The unaudited condensed interim financial statements should be read in conjunction with the audited financial statements of the Bank for the financial year ended 31 December 2022 and the accompanying explanatory notes to the unaudited condensed interim financial statements.

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 31 MARCH 2023

GENERAL INFORMATION

The Bank is a licensed Islamic Bank principally engaged in Islamic Banking and related financial services. There were no significant changes in these activities during the financial period.

PERFORMANCE REVIEW

The Bank posted profit after tax of RM71.3 million for the financial period ended 31 March 2023, an increase of RM10.1 million mainly due to higher income derived from investment of depositors' funds and others of RM17.7 million, net income from investment account funds of RM6.6 million, income from shareholder's funds of RM6.1 million and writeback of allowances RM2.1 million, partly offset by higher income attributable to depositors of RM9.2 million, tax expense of RM7.3 million and operating expenses of RM5.9 million.

Income from investment of depositors' funds and others increase by RM17.7 million mainly due to higher finance income from financing of RM15.1 million and FVOCI of RM6.3 million partly offset by lower finance income from deposits and placements of banks and other financial institutions of RM2.6 million.

Gross financing and advances decreased by RM0.4 billion or 3% to RM12.7 billion in the first quarter of 2023 mainly from the finance, insurance and business services and manufacturing sectors partly offset by higher exposure to real estate sector. Customer deposits decreased by RM0.8 billion mainly from business enterprises and individuals.

Shareholder's funds strengthened by RM87.6 million to RM2.0 billion. The Bank is well capitalised, after taking into account the effects of RPSIA, with Common Equity Tier 1/Tier 1 capital ratios of 20.372% and Total capital ratio of 20.929%.

ECONOMIC PERFORMANCE AND PROSPECTS

Malaysia's gross domestic product ("GDP") is projected by Bank Negara Malaysia ("BNM") to grow between 4% and 5% in 2023, supported by firm domestic demand. Improvements in employment and income levels, continued implementation of multi-year investment projects and higher tourism activity are expected to support private consumption and investment growth. Economic growth will, however, be affected by slower external demand, turbulent global financial markets as well as higher cost of living and input costs.

Demand for financing is expected to be sustained in 2023 due to continued expansion of economic activity and improvement in labour market conditions. The lending capacity of banks remains strong due to sound risk management practices, coupled with healthy capital and liquidity buffers. Importantly, banks continue to support financial intermediation activities to meet the needs of the economy.

1 BASIS OF PREPARATION

The accounting policies set out below have been applied consistently to the periods presented in the unaudited condensed interim financial statements, except as disclosed in Note 1(a) to the interim financial statements.

The unaudited condensed interim financial statements are presented in Ringgit Malaysia ("RM"), which is the Bank's functional currency. All financial information presented in RM have been rounded to the nearest thousand, unless otherwise stated.

(a) Statement of compliance

The unaudited condensed interim financial statements of the Bank have been prepared under the historical cost convention except for the assets and liabilities which are stated at fair value as disclosed in the notes to the unaudited condensed interim financial statements: financial assets at FVTPL, financial investments at FVOCI and derivative financial instruments. The unaudited condensed interim financial statements have been prepared in accordance with Malaysian Financial Reporting Standard ("MFRS") 134, International Accounting Standard 34 and BNM's Shariah requirements.

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 31 MARCH 2023 (continued)

1 BASIS OF PREPARATION (continued)

(a) Statement of compliance (continued)

The following amendments to accounting standards have been adopted by the Bank during the current period:

- Amendments to MFRS 101, *Presentation of Financial Statements* and MFRS Practice Statement 2, *Making Materiality Judgements - Disclosure of Accounting Policies*
- Amendments to MFRS 108, *Accounting Policies, Changes in Accounting Estimates and Errors - Definition of Accounting Estimates*
- Amendments to MFRS 112, *Income Taxes - Deferred Tax related to Assets and Liabilities arising from a Single Transaction*

The adoption of the abovementioned amendments to accounting standards did not have any material impact on the financial statements of the Bank.

The Bank has not adopted the following amendments to accounting standards issued by the Malaysian Accounting Standards Board ("MASB") as they are not yet effective:

Effective for annual periods commencing on or after 1 January 2024

- Amendments to MFRS 16, *Leases - Lease Liability in a Sale and Leaseback*
- Amendments to MFRS 101, *Presentation of Financial Statements - Non-current Liabilities with Covenants*

The Bank plans to apply the abovementioned amendments to accounting standards, which are relevant to the Bank when they become effective in the respective financial periods. The initial application of the abovementioned amendments to accounting standards are not expected to have any material impact to the financial statements of the Bank.

(b) Use of estimates and judgements

The preparation of the unaudited condensed interim financial statements in conformity with MFRSs requires management to make judgements, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets, liabilities, income and expenses. Actual results may differ from these estimates.

In preparing the unaudited condensed interim financial statements, the significant judgements made by management in applying the Bank's accounting policies and the key sources of estimation uncertainty were the same as those that applied to the audited financial statements as at and for the financial year ended 31 December 2022.

2 SIGNIFICANT ACCOUNTING POLICIES

The accounting policies applied by the Bank in these unaudited condensed interim financial statements are the same as those applied by the Bank in its audited financial statements as at 31 December 2022 and for the financial year ended then, except as disclosed in Note 1(a) to the interim financial statements.

3 AUDITOR'S REPORT ON PRECEDING ANNUAL FINANCIAL STATEMENTS

The auditor's report on the financial statements for the financial year ended 31 December 2022 was not subject to any qualification.

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 31 MARCH 2023 (continued)

4 SEASONALITY OF OPERATIONS

The business operations of the Bank are not materially affected by any seasonal factors.

5 DEBT SECURITIES

There were no other issuances, cancellations, repurchases and repayments of debt securities by the Bank during the financial period ended 31 March 2023.

6 DIVIDEND

No dividend was proposed in respect of the financial period ended 31 March 2023.

7 SUBSEQUENT EVENTS

There was no material event subsequent to the end of the reporting period that requires disclosure or adjustments to the unaudited condensed interim financial statements.

8 UNUSUAL ITEMS DUE TO THEIR NATURE, SIZE OR INCIDENCE

There was no unusual items affecting the assets, liabilities, equity and net income or cash flows of the Bank for the financial period ended 31 March 2023.

9 CASH AND CASH EQUIVALENTS

	31 March 2023 RM'000	31 December 2022 RM'000
Cash and balances with banks and other financial institutions	125,941	109,567
Deposits and placements with BNM	647,502	1,543,714
	<u>773,443</u>	<u>1,653,281</u>
Stage 1 ECL allowance	(5)	(11)
	<u>773,438</u>	<u>1,653,270</u>

10 FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS ("FVTPL")

	31 March 2023 RM'000	31 December 2022 RM'000
At fair value		
Islamic Corporate Sukuk	5,046	5,039
	<u>5,046</u>	<u>5,039</u>

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 31 MARCH 2023 (continued)

11 FINANCIAL INVESTMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME ("FVOCI")

	31 March 2023 RM'000	31 December 2022 RM'000
At fair value		
Malaysian Government Investment Issues	2,080,216	1,985,126
Malaysian Government Islamic Treasury Bills	366,545	363,205
Islamic Corporate Sukuk	1,157,830	367,130
Islamic Negotiable Instruments of Deposit	199,559	398,773
Cagamas Sukuk	19,943	84,984
	<u>3,824,093</u>	<u>3,199,218</u>

ECL allowance for financial investments at FVOCI is recognised in the ECL reserve.

	31 March 2023			31 December 2022		
	Stage 1 12 Months ECL RM'000	Stage 2 Lifetime ECL RM'000	Total ECL non credit- impaired RM'000	Stage 1 12 Months ECL RM'000	Stage 2 Lifetime ECL RM'000	Total ECL non credit- impaired RM'000
At 1 January	147	-	147	54	-	54
Transferred to Stage 2	-	-	-	-	-	-
New financial assets originated or purchased	14	-	14	224	-	224
Financial assets derecognised	(21)	-	(21)	(66)	-	(66)
Net remeasurement during the period/year	(19)	-	(19)	(65)	-	(65)
At 31 March/31 December	<u>121</u>	<u>-</u>	<u>121</u>	<u>147</u>	<u>-</u>	<u>147</u>

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 31 MARCH 2023 (continued)

12 FINANCING AND ADVANCES

(i) By type and Shariah contract

	<i>Sale based contracts</i>					<i>Lease based contracts</i>			<i>Equity based contracts</i>			Total
	Bai' Inah	Bithaman Ajil	Tawarruq	Murabahah	Bai' Dayn	Ijarah Thumma Al- Bai	Ijarah	Ijarah Muntahiah Bi Al-Tamlik	Musharakah Mutanaqisah	Mudharabah	Others	
31 March 2023	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
At amortised cost and net of unearned income												
Cash line financing	9,056	4,214	-	-	-	-	469,579	-	-	-	9,507	492,356
Term Financing												
- House financing	-	4,378	-	-	-	-	-	1,565,288	53,202	-	-	1,622,868
- Syndicated term financing	-	-	1,800,813	-	-	-	-	-	-	100,220	-	1,901,033
- Hire purchase receivables	-	-	-	-	-	147,944	-	82,436	-	-	-	230,380
- Other term financing	53,956	14,294	3,728,240	-	-	-	-	890,518	71,781	-	-	4,758,789
Bills receivable	-	-	-	71,619	28,798	-	-	-	-	-	-	100,417
Trust receipts	-	-	-	423	-	-	-	-	-	-	-	423
Revolving credit	-	-	3,257,950	-	-	-	-	-	-	-	-	3,257,950
Claims on customers under acceptance credits	-	-	-	227,471	61,550	-	-	-	-	-	-	289,021
Other financing	-	-	91,795	-	-	-	-	-	-	-	-	91,795
Gross financing and advances	63,012	22,886	8,878,798	299,513	90,348	147,944	469,579	2,538,242	124,983	100,220	9,507	12,745,032
ECL allowance												(410,493)
Net financing and advances												12,334,539

Included in financing and advances are specific business ventures funded by the Restricted Profit Sharing Investment Account ("RPSIA") arrangements between the Bank and its immediate holding company, OCBC Bank (Malaysia) Berhad (Note 17). The immediate holding company, being the RPSIA investor, is exposed to the risks and rewards of the business venture and accounts for the impairment allowances arising thereon.

As at 31 March 2023, the gross exposure and ECL relating to RPSIA financing amounted to RM3,071 million (2022: RM2,950 million) and RM39 million (2022: RM41 million) respectively.

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 31 MARCH 2023 (continued)

12 FINANCING AND ADVANCES (continued)

(i) By type and Shariah contract (continued)

	<i>Sale based contracts</i>					<i>Lease based contracts</i>			<i>Equity based contracts</i>			Total RM'000
	Bai' Bithaman		Tawarruq RM'000	Murabahah RM'000	Bai' Dayn RM'000	Ijarah		Ijarah Muntahiah		Musharakah		
	Bai' Inah RM'000	Ajil RM'000				Al- Bai RM'000	Ijarah RM'000	Bi Al-Tamlik RM'000	Mutanaqisah RM'000	Mudharabah RM'000	Others RM'000	
31 December 2022												
At amortised cost and net of unearned income												
Cash line financing	7,622	5,487	-	-	-	-	474,131	-	-	-	8,514	495,754
Term Financing												
- House financing	-	4,824	-	-	-	-	-	1,596,545	55,561	-	-	1,656,930
- Syndicated term financing	-	-	1,722,568	-	-	-	-	17,058	-	100,219	-	1,839,845
- Hire purchase receivables	-	-	-	-	-	154,171	-	82,856	-	-	-	237,027
- Other term financing	60,381	16,141	3,804,376	-	-	-	-	933,569	73,322	-	-	4,887,789
Bills receivable	-	-	-	39,172	28,220	-	-	-	-	-	-	67,392
Trust receipts	-	-	-	484	-	-	-	-	-	-	-	484
Revolving credit	-	-	3,609,963	-	-	-	-	-	-	-	-	3,609,963
Claims on customers under acceptance credits	-	-	-	220,024	68,950	-	-	-	-	-	-	288,974
Other financing	-	-	91,102	-	-	-	-	-	-	-	-	91,102
Gross financing and advances	68,003	26,452	9,228,009	259,680	97,170	154,171	474,131	2,630,028	128,883	100,219	8,514	13,175,260
ECL allowance												(424,272)
Net financing and advances												12,750,988

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 31 MARCH 2023 (continued)

12 FINANCING AND ADVANCES (continued)

	31 March 2023 RM'000	31 December 2022 RM'000
(ii) By type of customer		
Domestic non-bank financial institutions	1,604,836	1,907,742
Domestic business enterprises		
- Small and medium enterprises	2,314,854	2,338,972
- Others	6,822,486	6,866,963
Individuals	1,756,711	1,799,616
Foreign entities	246,145	261,967
	<u>12,745,032</u>	<u>13,175,260</u>
(iii) By profit rate sensitivity		
Fixed rate		
- House financing	103,012	80,384
- Hire purchase receivables	147,944	154,171
- Other fixed rate financing	926,996	1,251,462
Variable rate		
- Base rate/Base financing rate plus/Standardised base rate	3,595,434	3,706,580
- Cost plus	7,888,952	7,931,457
- Other variable rates	82,694	51,206
	<u>12,745,032</u>	<u>13,175,260</u>
(iv) By sector		
Agriculture, hunting, forestry and fishing	267,309	287,423
Mining and quarrying	51,123	93,519
Manufacturing	1,116,741	1,226,992
Electricity, gas and water	175,857	132,012
Construction	443,354	431,073
Real estate	1,223,678	1,094,503
Wholesale & retail trade and restaurants & hotels	1,079,301	1,059,659
Transport, storage and communication	739,733	739,743
Finance, insurance and business services	5,194,658	5,609,595
Community, social and personal services	599,867	603,131
Household		
- Purchase of residential properties	1,630,921	1,664,832
- Purchase of non-residential properties	46,807	46,620
- Others	175,683	186,158
	<u>12,745,032</u>	<u>13,175,260</u>
(v) By geographical distribution determined based on where the credit risk resides		
Malaysia	12,521,410	12,939,708
Singapore	61,794	62,247
Other ASEAN countries	6,399	6,433
Rest of the world	155,429	166,872
	<u>12,745,032</u>	<u>13,175,260</u>
(vi) By residual contractual maturity		
Up to one year	4,278,278	4,639,246
Over one year to three years	1,064,748	1,034,829
Over three years to five years	2,962,883	3,052,231
Over five years	4,439,123	4,448,954
	<u>12,745,032</u>	<u>13,175,260</u>

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 31 MARCH 2023 (continued)

13 IMPAIRED FINANCING AND ADVANCES

(a) Movements in credit-impaired financing and advances

	31 March 2023 RM'000	31 December 2022 RM'000
At 1 January	732,428	544,552
Impaired during the period/year	24,030	340,794
Reclassified as non credit-impaired	(12,171)	(45,402)
Amount recovered	(31,730)	(76,710)
Amount written off	(4,817)	(30,806)
At 31 March/31 December	<u>707,740</u>	<u>732,428</u>
Stage 3 ECL allowance	<u>(307,510)</u>	<u>(317,299)</u>
Net impaired financing and advances	<u>400,230</u>	<u>415,129</u>

Included in the credit-impaired financing and advances are specific business ventures funded by the RPSIA arrangements between the Bank and its immediate holding company, OCBC Bank (Malaysia) Berhad. The immediate holding company, as the RPSIA holder, is exposed to the risks and rewards of the business venture and accounts for the Stage 3 ECL arising thereon. As at 31 March 2023, the credit-impaired RPSIA funded gross exposures and Stage 3 ECL recoverable from the RPSIA holder amounted to RM22 million (2022: RM25 million) and RM22 million (2022: RM25 million) respectively.

	31 March 2023 RM'000	31 December 2022 RM'000
(i) By sector		
Agriculture, hunting, forestry and fishing	1,307	1,571
Manufacturing	97,353	100,225
Electricity, gas and water	167	196
Construction	62,300	64,003
Real estate	31,088	35,323
Wholesale & retail trade and restaurants & hotels	200,121	205,264
Transport, storage and communication	28,976	32,623
Finance, insurance and business services	71,631	75,314
Community, social and personal services	1,844	1,893
Household		
- Purchase of residential properties	186,650	188,305
- Purchase of non-residential properties	1,549	1,989
- Others	24,754	25,722
	<u>707,740</u>	<u>732,428</u>
(ii) By geographical distribution determined based on where the credit risk resides		
Malaysia	694,345	722,462
Singapore	4,418	4,480
Other ASEAN country	1,401	1,402
Rest of the world	7,576	4,084
	<u>707,740</u>	<u>732,428</u>

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 31 MARCH 2023 (continued)

13 IMPAIRED FINANCING AND ADVANCES (continued)

(b) Movements in ECL allowance for financing and advances

	<i>Non credit-impaired</i>			31 March	<i>Non credit-impaired</i>			31 December
	Stage 1	Stage 2	Stage 3	2023	Stage 1	Stage 2	Stage 3	2022
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
At 1 January	17,546	89,427	317,299	424,272	31,250	218,475	220,895	470,620
Transferred to Stage 1	17,788	(17,231)	(557)	-	49,895	(46,452)	(3,443)	-
Transferred to Stage 2	(1,609)	4,109	(2,500)	-	(8,521)	16,890	(8,369)	-
Transferred to Stage 3	(44)	(3,583)	3,627	-	(182)	(80,699)	80,881	-
New financial assets originated or purchased	2,568	4,799	-	7,367	12,566	31,694	-	44,260
Financial assets derecognised	(1,562)	(4,119)	(382)	(6,063)	(8,482)	(36,773)	(6,376)	(51,631)
Net remeasurement during the period/year	(20,366)	15,190	(4,111)	(9,287)	(55,864)	16,165	72,148	32,449
Written-off	-	-	(4,818)	(4,818)	-	-	(30,806)	(30,806)
Reclassified to Other Liabilities	-	-	-	-	(3,173)	(31,173)	-	(34,346)
Other movements	5	65	(1,048)	(978)	57	1,300	(7,631)	(6,274)
At 31 March/31 December	14,326	88,657	307,510	410,493	17,546	89,427	317,299	424,272

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 31 MARCH 2023 (continued)

14 DERIVATIVE FINANCIAL ASSETS AND LIABILITIES

	31 March 2023			31 December 2022		
	Contract or underlying principal amount RM'000	Fair value		Contract or underlying principal amount RM'000	Fair value	
		Assets RM'000	Liabilities RM'000		Assets RM'000	Liabilities RM'000
	Trading					
Foreign exchange derivatives						
- Forwards	61,317	185	95	90,569	419	200
- Swaps	710,699	7,453	7,322	681,998	5,259	5,085
Profit rate derivatives						
- Swaps	57,073	396	474	58,241	577	616
	<u>829,089</u>	<u>8,034</u>	<u>7,891</u>	<u>830,808</u>	<u>6,255</u>	<u>5,901</u>

15 OTHER ASSETS

	31 March 2023 RM'000	31 December 2022 RM'000
Profit receivable	26,588	23,134
Other receivables, deposits and prepayments	2,937	3,182
Amount due from immediate holding company	2,118	2,113
Amount due from ultimate holding company	468	546
Amount due from related company	3	-
	<u>32,114</u>	<u>28,975</u>

The amounts due from ultimate and immediate holding companies and related company are unsecured, profit-free and repayable on demand.

16 DEPOSITS FROM CUSTOMERS

	31 March 2023 RM'000	31 December 2022 RM'000
(a) By type of deposit		
Savings deposits		
- Tawarruq	638,468	647,097
- Qard	214,425	217,248
Demand deposits		
- Tawarruq	1,319,425	1,343,958
- Qard	4,339,748	4,769,983
Term deposits		
- Tawarruq	4,266,745	4,701,355
- Qard	5,841	17,716
Short-term deposits		
- Tawarruq	356,873	281,591
	<u>11,141,525</u>	<u>11,978,948</u>

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 31 MARCH 2023 (continued)

16 DEPOSITS FROM CUSTOMERS (continued)

	31 March 2023 RM'000	31 December 2022 RM'000
(b) By type of customer		
Government and statutory bodies	184,664	101,167
Non-bank financial institutions	1,199,077	1,211,273
Business enterprises	5,798,554	6,355,398
Individuals	3,592,699	3,960,376
Foreign entities	300,764	279,341
Others	65,767	71,393
	<u>11,141,525</u>	<u>11,978,948</u>
(c) By residual maturity for term deposits and short-term deposits		
Up to six months	3,675,842	3,954,718
Over six months to one year	813,067	1,016,329
Over one year to three years	139,550	28,465
Over three years to five years	1,000	1,150
	<u>4,629,459</u>	<u>5,000,662</u>

17 INVESTMENT ACCOUNTS DUE TO DESIGNATED FINANCIAL INSTITUTION

	31 March 2023 RM'000	31 December 2022 RM'000
Mudharabah RPSIA		
Licensed bank	3,549,540	3,134,656
Amount receivable from immediate holding company under RPSIA	(21,857)	(25,006)
	<u>3,527,683</u>	<u>3,109,650</u>

The placements are from its immediate holding company, OCBC Bank (Malaysia) Berhad and are used to fund specific financing (Note 12). These deposits follow the principle of Mudharabah which states that profits will be shared with the Bank as mudarib and losses borne by depositors.

18 DEPOSITS AND PLACEMENTS OF BANKS AND OTHER FINANCIAL INSTITUTIONS

	31 March 2023 RM'000	31 December 2022 RM'000
Non-Mudharabah		
Licensed banks	241,366	575,945
Other financial institutions	3,649	4,141
	<u>245,015</u>	<u>580,086</u>

Included in the above are deposits and placements of its immediate holding company of RM221 million (2022: RM537 million), which are unsecured and profit-bearing.

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 31 MARCH 2023 (continued)

19 OTHER LIABILITIES

		31 March 2023 RM'000	31 December 2022 RM'000
Profit payable		38,053	38,862
Other payables and accruals		47,614	47,411
Amount due to immediate holding company	(a)	74,671	76,144
Amount due to ultimate holding company	(a)	142	20
Equity compensation benefits		709	612
Lease liabilities		2,660	1,986
ECL Allowances for financing commitments and financial guarantees	(b)	70,209	72,041
		<u>234,058</u>	<u>237,076</u>

(a) The amount due to ultimate and immediate holding companies are unsecured, profit free and repayable on demand.

(b) The movements in ECL Stage 1, 2 and 3 allowances for financing commitments and financial guarantees are as follows:

	<i>Non credit-impaired</i>		<i>Credit-impaired</i>	Total RM'000
	Stage 1 RM'000	Stage 2 RM'000	Stage 3 RM'000	
31 March 2023				
At 1 January	3,257	41,042	27,742	72,041
Transferred to Stage 1	3,063	(3,063)	-	-
Transferred to Stage 2	(139)	139	-	-
New financial assets originated or purchased	587	1,411	-	1,998
Financial assets derecognised	(572)	(600)	-	(1,172)
Net remeasurement during the period	(3,307)	612	-	(2,695)
Other movements	3	34	-	37
At 31 March	<u>2,892</u>	<u>39,575</u>	<u>27,742</u>	<u>70,209</u>
31 December 2022				
At 1 January	-	-	14,779	14,779
Transferred to Stage 1	4,794	(4,794)	-	-
Transferred to Stage 2	(1,043)	1,043	-	-
Transferred to Stage 3	-	(2,026)	2,026	-
New financial assets originated or purchased	2,665	7,824	-	10,489
Financial assets derecognised	(1,142)	(3,044)	(2,034)	(6,220)
Net remeasurement during the year	(5,210)	10,658	12,971	18,419
Reclassified from ECL allowance on financing and advances	3,173	31,173	-	34,346
Other movements	20	208	-	228
At 31 December	<u>3,257</u>	<u>41,042</u>	<u>27,742</u>	<u>72,041</u>

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 31 MARCH 2023 (continued)

20 INCOME DERIVED FROM INVESTMENT OF DEPOSITORS' FUNDS AND OTHERS

	31 March 2023 RM'000	31 March 2022 RM'000
Income derived from investment of:		
(i) Term deposits	49,793	43,372
(ii) Other deposits	82,907	71,654
	<u>132,700</u>	<u>115,026</u>

(i) Income derived from investment of term deposits

Finance income and hibah

Financing and advance

- Finance income earned other than recoveries	36,230	31,842
- Recoveries from credit-impaired financing	2,201	729
- Discount unwind from credit-impaired financing	333	672

Financial assets at FVTPL

	18	36
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Financial investments at FVOCI

	9,124	6,800
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Deposits and placements with banks and other financial institutions

	1,573	2,554
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	<u>49,479</u>	<u>42,633</u>
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Other trading income

Unrealised gain on financial assets at FVTPL	2	2
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Other operating income

Net gain from sale of financial investments at FVOCI	127	577
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Others	185	160
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	<u>49,793</u>	<u>43,372</u>
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(ii) Income derived from investment of other deposits

Finance income and hibah

Financing and advance

- Finance income earned other than recoveries	60,325	52,601
- Recoveries from credit-impaired financing	3,665	1,205
- Discount unwind from credit-impaired financing	555	1,111

Financial assets at FVTPL

	30	60
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Financial investments at FVOCI

	15,191	11,234
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Deposits and placements with banks and other financial institutions	2,619	4,219
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	<u>82,385</u>	<u>70,430</u>
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Other trading income

Unrealised gain on financial assets at FVTPL	4	4
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Other operating income

Net gain from sale of financial investments at FVOCI	212	955
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Others	306	265
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	<u>82,907</u>	<u>71,654</u>
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21 INCOME DERIVED FROM INVESTMENT OF INVESTMENT ACCOUNT FUNDS

	31 March 2023 RM'000	31 March 2022 RM'000
Finance income and hibah		
Financing and advance		
- Finance income earned other than recoveries	34,108	15,077
Deposits and placements with banks and other financial institutions	3,294	1,246
	<u>37,402</u>	<u>16,323</u>

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 31 MARCH 2023 (continued)

22 INCOME DERIVED FROM INVESTMENT OF SHAREHOLDER'S FUNDS

	31 March 2023 RM'000	31 March 2022 RM'000
Finance income and hibah		
Financing and advance		
- Finance income earned other than recoveries	17,352	11,989
- Recoveries from credit-impaired financing	1,054	275
- Discount unwind from credit-impaired financing	160	253
Financial assets at FVTPL	9	14
Financial investments at FVOCI	4,371	2,560
Deposits and placements with banks and other financial institutions	753	962
	<u>23,699</u>	<u>16,053</u>
Other trading income		
Unrealised gain on financial assets at FVTPL	1	1
Other operating income		
Commission	6,577	7,338
Service charges and fees	3,770	4,110
Net gain from sale of financial investments at FVOCI	61	218
Others	88	60
Other trading income		
Net trading (loss)/gain		
- Foreign currency	(700)	(116)
- Trading derivatives	6,153	5,681
- Revaluation of derivatives	23	201
	<u>39,672</u>	<u>33,546</u>

23 IMPAIRMENT ALLOWANCES WRITEBACK AND PROVISIONS

	31 March 2023 RM'000	31 March 2022 RM'000
Financing, advances and commitments		
Stage 1 and Stage 2 ECL net writeback during the period	5,822	30,334
Stage 3 ECL net writeback/(charge) during the period	3,924	(27,915)
Credit-impaired financing recovered	4,036	6,133
Recovery from RPSIA holder*	(3,149)	-
Financial investments at FVOCI		
Stage 1 and Stage 2 ECL net writeback during the period	26	16
Other assets		
Stage 1 and Stage 2 ECL net writeback during the period	6	-
	<u>10,665</u>	<u>8,568</u>

* The RPSIA holder is the Bank's immediate holding company (Note 17).

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 31 MARCH 2023 (continued)

24 INCOME ATTRIBUTABLE TO DEPOSITORS

	31 March 2023 RM'000	31 March 2022 RM'000
Deposits from customers		
- Non-Mudharabah	50,559	41,224
Deposits and placements of banks and other financial institutions		
- Non-Mudharabah	3,776	1,523
Subordinated sukuk	-	2,367
Lease liabilities	12	18
	<u>54,347</u>	<u>45,132</u>

25 INCOME ATTRIBUTABLE TO INVESTMENT ACCOUNT HOLDER

	31 March 2023 RM'000	31 March 2022 RM'000
Investment accounts due to designated financial institution		
- Mudharabah	26,182	11,758

26 OPERATING EXPENSES

	31 March 2023 RM'000	31 March 2022 RM'000
Personnel expenses		
Wages, salaries and bonus	4,518	3,415
Employees Provident Fund contributions	736	617
Share-based costs	89	89
Others	740	760
	<u>6,083</u>	<u>4,881</u>
Establishment expenses		
Depreciation of equipment	339	361
Depreciation of ROU assets	384	384
Rental of premises	3	3
Repair and maintenance	135	168
Information technology costs	124	135
Hire of equipment	11	23
Others	466	568
	<u>1,462</u>	<u>1,642</u>
Marketing expenses		
Advertising and business promotion	93	100
Transport and travelling	13	13
Others	18	2
	<u>124</u>	<u>115</u>
General administrative expenses		
Shared service fees to immediate holding company	30,089	25,968
IT and transaction processing fees to related companies	5,431	5,094
Others	2,918	2,497
	<u>38,438</u>	<u>33,559</u>
Total operating expenses	<u>46,107</u>	<u>40,197</u>

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 31 MARCH 2023 (continued)

27 INCOME TAX EXPENSE

	31 March 2023 RM'000	31 March 2022 RM'000
Malaysian income tax		
- Current period	21,383	19,079
- Prior years	-	(7,045)
Deferred tax		
- Origination and reversal of temporary differences	1,142	3,164
	<u>22,525</u>	<u>15,198</u>

28 CAPITAL COMMITMENTS

	31 March 2023 RM'000	31 December 2022 RM'000
Capital commitments in respect of equipment		
- Contracted but not provided for	41	38
	<u>41</u>	<u>38</u>

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 31 MARCH 2023 (continued)

29 COMMITMENTS AND CONTINGENCIES

In the normal course of business, the Bank makes various commitments and incurs certain contingent liabilities with legal recourse to its customers. There were no material losses anticipated as a result of these transactions.

The credit equivalent and risk weighted amounts were computed using the credit conversion factors and risk weights as defined by BNM for regulatory capital adequacy purposes.

	31 March 2023			31 December 2022		
	Principal amount RM'000	Credit equivalent amount RM'000	Risk weighted amount RM'000	Principal amount RM'000	Credit equivalent amount RM'000	Risk weighted amount RM'000
Direct credit substitutes	46,334	46,334	70,786	46,344	46,344	71,428
Transaction-related contingent items	503,284	255,308	164,223	503,004	254,661	159,453
Short-term self-liquidating trade-related contingencies	65,285	13,884	8,363	69,944	14,804	10,457
Foreign exchange related contracts						
- Up to one year	153,913	745	248	155,708	1,244	641
- Over one year to five years	618,103	87,842	50,234	616,859	85,542	50,061
Profit rate related contracts						
- Five years and above	57,073	7,069	957	58,241	7,587	1,059
Formal standby facilities and credit lines						
- Original maturity up to one year	10,000	7,500	710	10,000	7,500	710
- Original maturity over one year	505,280	399,858	392,224	539,616	424,419	342,380
Other unconditionally cancellable commitments	2,828,035	171,519	17,578	2,638,170	169,870	28,272
	4,787,307	990,059	705,323	4,637,886	1,011,971	664,461

Note: The fair value of derivatives have been recognised as derivative financial assets and liabilities in Note 14.

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 31 MARCH 2023 (continued)

30 FAIR VALUE OF FINANCIAL INSTRUMENTS

(a) Fair value hierarchy of financial instruments

The Bank measures the fair value of financial assets and liabilities using the following fair value hierarchy that reflects the significance of the inputs used in making the measurements.

The valuation hierarchy and the types of instruments classified into each level within that hierarchy, are set out below:

	Level 1	Level 2	Level 3
Fair value determined as	Level 1 fair value is derived from quoted price (unadjusted) in active markets for identical financial assets and financial liabilities that the entity can access at the measurement date.	Level 2 fair value is estimated using inputs other than quoted prices included within Level 1 that are observable for the financial assets and liabilities, either directly or indirectly.	Level 3 fair value is estimated using unobservable inputs for the financial assets and liabilities.
Types of financial assets	Actively traded government and government agency securities. Actively traded quoted equity securities of corporations. Corporate and other governments sukuk. Over-the counter ("OTC") derivatives.	OTC derivatives. Deposits and placements with banks and other financial institutions.	Private debt equity instruments. Corporate sukuk with illiquid markets. Financing and advances. OTC derivatives.
Types of financial liabilities	OTC derivatives.	OTC derivatives. Deposits from customers. Investment accounts due to designated financial institution. Deposits and placements of banks and other financial institutions. Subordinated sukuk.	OTC derivatives.

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 31 MARCH 2023 (continued)

30 FAIR VALUE OF FINANCIAL INSTRUMENTS

(b) Financial instruments carried at fair value

	Level 1 RM'000	Level 2 RM'000	Level 3 RM'000	Total RM'000
31 March 2023				
Financial assets at fair value				
Financial assets at FVTPL	5,046	-	-	5,046
Financial investments at FVOCI	3,624,534	199,559	-	3,824,093
Derivative financial assets	41	7,979	14	8,034
	<u>3,629,621</u>	<u>207,538</u>	<u>14</u>	<u>3,837,173</u>
Financial liabilities at fair value				
Derivative financial liabilities	38	7,852	1	7,891
	<u>38</u>	<u>7,852</u>	<u>1</u>	<u>7,891</u>
31 December 2022				
Financial assets at fair value				
Financial assets at FVTPL	5,039	-	-	5,039
Financial investments at FVOCI	2,800,445	398,773	-	3,199,218
Derivative financial assets	47	6,161	47	6,255
	<u>2,805,531</u>	<u>404,934</u>	<u>47</u>	<u>3,210,512</u>
Financial liabilities at fair value				
Derivative financial liabilities	198	5,703	-	5,901
	<u>198</u>	<u>5,703</u>	<u>-</u>	<u>5,901</u>

Movements in the Bank's Level 3 financial assets and liabilities are as follows:

	31 March 2023 RM'000	31 December 2022 RM'000
Financial assets at fair value		
At 1 January	47	36
Unrealised (loss)/gain recognised in profit or loss	(33)	11
At 31 March/31 December	<u>14</u>	<u>47</u>
Financial liabilities at fair value		
At 1 January	-	1
Unrealised loss/(gain) recognised in profit or loss	1	(1)
At 31 March/31 December	<u>1</u>	<u>-</u>

The following table shows the valuation techniques used in the determination of fair value within Level 3, as well as the unobservable inputs used in the valuation model:

Bank	Fair value		Classification	Valuation technique	Unobservable input
	31 March 2023 RM'000	31 December 2022 RM'000			
Asset					
Derivative financial assets	<u>14</u>	<u>47</u>	Hedge for trading	Option pricing model	Standard deviation
Liability					
Derivative financial liabilities	<u>1</u>	<u>-</u>	Hedge for trading	Option pricing model	Standard deviation

The Bank considers that any reasonably possible changes to the unobservable input will not result in a significant financial impact.

NOTES TO THE UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS - 31 MARCH 2023 (continued)

31 CAPITAL ADEQUACY

The capital ratios are computed in accordance with the requirements of BNM's Capital Adequacy Framework for Islamic Banks (Capital Components).

	31 March 2023 RM'000	31 December 2022 RM'000
Common Equity Tier 1 ("CET 1") capital		
Paid-up ordinary share capital	555,000	555,000
Retained earnings	1,339,873	1,339,873
Other reserves	80,178	63,843
Regulatory adjustment	(113,472)	(105,617)
	<u>1,861,579</u>	<u>1,853,099</u>
Tier 2 capital		
Stage 1 and 2 ECL and qualifying regulatory reserves under the Standardised Approach	2,341	2,341
Surplus eligible provisions over expected losses	48,582	50,365
	<u>50,923</u>	<u>52,706</u>
Capital base	<u>1,912,502</u>	<u>1,905,805</u>
	31 March 2023	31 December 2022
Before the effects of PSIA		
CET 1/Tier 1 capital ratio	16.136%	16.287%
Total capital ratio	<u>16.578%</u>	<u>16.750%</u>
After the effects of PSIA		
CET 1/Tier 1 capital ratio	20.372%	19.667%
Total capital ratio	<u>20.929%</u>	<u>20.226%</u>

In accordance with BNM's Guidelines on the Recognition and Measurement of Profit Sharing Investment Account ("PSIA") as Risk Absorbent, the credit and market risks of the assets funded by the RPSIA which qualify as risk absorbent are excluded from the total capital ratio calculation. As at 31 March 2023, credit risks relating to RPSIA assets excluded from the total capital ratio calculation amounted to RM2,399 million (31 December 2022: RM1,955 million).

Had the transitional arrangements not been applied, the Bank's capital adequacy ratios would be as follows:

	31 March 2023	31 December 2022
After the effects of PSIA		
CET 1/Tier 1 capital ratio	20.195%	19.364%
Total capital ratio	<u>20.753%</u>	<u>19.923%</u>

Breakdown of risk-weighted assets ("RWA") in the various categories of risk-weights:

	31 March 2023 RM'000	31 December 2022 RM'000
Total RWA for credit risk	8,284,353	8,581,516
Total RWA for market risk	5,542	7,266
Total RWA for operational risk	848,024	833,541
	<u>9,137,919</u>	<u>9,422,323</u>