# Bank of China (Malaysia) Berhad

Risk Weighted Capital Adequacy Framework (Basel II) –
Disclosure Requirements (Pillar 3)
31 December 2016

CONTENTS

## 1. Introduction

Pursuant to Bank Negara Malaysia's ("BNM") Risk-Weighted Capital Adequacy Framework ("RWCAF"), banking institutions are to make available Pillar 3 disclosure for financial reporting beginning 1 January 2010.

RWCAF is based around three Pillars:

- Pillar 1 requires banking institutions to define rules for the computation of minimum capital requirement for credit risk, market risk and operational risk.
- Pillar 2 requires banking institutions to implement an Internal Capital Adequacy Assessment Process ("ICAAP") for other risks not covered by Pillar 1.
- Pillar 3 requires expanded disclosures to allow market participants to understand the risk profiles of the bank.

The Bank adopts The Standardised Approach ("SA") in computing the capital requirements for credit risk and market risk and adopts The Basic Indicator Approach ("BIA") for operational risk of the Pillar 1 under BNM's RWCAF.

Under SA, standard risk weights are used to assess the capital requirements for exposures in credit risk and market risk. The capital requirement for operational risk under BIA is computed based on average of a fixed percentage of positive annual income over the previous 3 years (equivalent to 12 quarters).

The Pillar 3 disclosure will be published in the Bank's website, www.boc.cn/malaysia.

## 2. Scope of Application

Bank of China (Malaysia) Berhad ("Bank") is a limited liability company, incorporated and domiciled in Malaysia. The holding company of the Bank is Bank of China (Hong Kong) Limited, incorporated in Hong Kong whereas the ultimate holding company is Central Huijin Investment Ltd. (owned by Ministry of Finance, PRC), incorporated in China*. The principal activities of the Bank are commercial banking and related financial services. The Bank does not offer Islamic financial services nor involved in Islamic banking operations.

The Bank has a wholly owned subsidiary company which engaged in non-financial activities and the investment in subsidiary has been deducted from regulatory capital. As the subsidiary company's assets size is not significant in relation to the Bank's assets, there is no separate group consolidation for capital adequacy for regulatory capital reporting. For the purposes of this report, the disclosures presented within will be representative of the Bank entity disclosures only.

The disclosures have been reviewed by internal auditors and certified by Bank of China (Malaysia) Berhad's Chief Executive Officer.

*Notes: * Pursuant to a Share Sale and Purchase Agreement date 30 June 2016 entered into between Bank of China Limited ("BOCL") and Bank of China (Hong Kong) Limited ("BOCHK"), BOCL agreed to sell, and BOCHK agreed to Purchase, 760,518,480 fully paid ordinary share of RM1.00 each in the Bank comprising of the entire issued and paid up share capital of the Bank at the total consideration of RM2,025,000,000.00. The Sale and Purchase exercise was completed on 17 October 2016.*

# 3 Capital
## 3.1 Capital Management

The Bank's capital management is guided by the Bank's Capital Management Policy which sets out the minimum policies and procedures that the Bank needs to put in place and apply within its capital management programme, and the minimum criteria it should use to ensure that the Bank has adequate capital and effective plans to prudently manage the Bank's capital requirement to support the development of business, to meet regulatory capital requirements at all times and to maintain good risk rating. Capital Contingency Plan has been put in place where actions to be taken have been specified to address the capital adequacy issue in case the capital ratio falls below warning trigger ratio and Internal Capital Target ratio.

The objective of the Bank's capital management is to ensure that the Bank maintains sufficient capital at an appropriate level, meeting the requirement of all applicable regulatory standards and guidelines, risk compensation in line within the Bank's risk appetite, business development and return on capital is sufficient to satisfy the expectations of shareholders. In addition, through effective allocation of capital, and capital investment instruments, the Bank strives to continuously enhance its financial effectives, improve capital value, and ultimately maximize shareholders' value while controlling risk.

The Board of Director (BOD) shall assume the primary responsibility in ensuring capital is adequate to cover material risks inherent in the Bank by meeting all relevant regulatory standards and guidelines. Internal capital trigger point and minimum capital level is set for Total Capital ratio.

The Bank's capital management framework mainly focuses on capital planning, capital contingent plan and capital funding management. Annual business targets, Risk Appetite Statement and three-year projected business plans with financial projections and capital requirements are approved by the BOD yearly.

Capital adequacy and regulatory capital are closely monitored by Management, employing techniques based on the guidelines of Basel II for supervisory purposes. The information is reported to Management on a monthly basis and to the Board via the interim financial statement on a quarterly basis.

## 3.2 Capital Adequacy Ratio

With effect from 1 January 2016, the total capital and capital adequacy ratios of the Bank is computed in accordance with Bank Negara Malaysia's revised Capital Adequacy Framework (Capital Components) Policy dated 13 October 2015. The Bank has adopted the Standardised Approach for Credit Risk and Market Risk, and Basic Indicator Approach for Operational Risk. In line with the transitional arrangements under Bank Negara Malaysia's revised Capital Adequacy Framework (Capital Components), the Bank require to hold and maintain capital buffers specified by Bank Negara Malaysia in the form of Common Equity Tier 1 Capital (CET 1), Tier 1 Capital and Total Capital ratios.

The capital buffers shall comprises sum of the following:

a) Capital Conservation Buffer (CCB) of 2.5% phased-in from 2016 to 2019
[2016: +0.625%, 2017: +1.25%; 2018: +1.875%; 2019: +2.5%]

b) Countercyclical Capital Buffer (CCyB), determined as the weighted average of the prevailing CCyB rates applied in the jurisdictions in which the bank has credit exposures. (intended to protect the banking sector as a whole from the build-up of systemic risk during an economic upswing when aggregate credit growth tends to be excessive.) (Maximum is 2.50%)

The minimum capital adequacy requirement for year 2016:

| | |
|---|---|
| CET 1 Ratio (including CCB and CCyB) | 5.125% (4.5% in year 2015) |
| Tier 1 Capital Ratio (including CCB and CCyB) | 6.625% (6.0% in year 2015) |
| Total Capital Ratio (including CCB and CCyB) | 8.625% (8.0% in year 2015) |

Total CET 1 and Total capital ratio are as follows:

| | Dec 2016<br>RM'000 | Dec 2015<br>RM'000 |
|---|---|---|
| Before/After deducting proposed dividends | | |
| CET 1 capital ratio | 20.111% | 21.310% |
| Tier 1 capital ratio | 20.111% | 21.310% |
| Total capital ratio | 21.100% | 22.354% |

The breakdown of risk-weighted assets ("RWA") by exposures in each major risk category are as follow:

| 31 Dec 2016 | Gross exposure RM'000 | Net exposure RM'000 | Risk-Weighted assets RM'000 | Capital requirements RM'000 |
|---|---|---|---|---|
| Exposure class | | | | |
| (i) Credit Risk | | | | |
| *On-balance sheet exposure:* | | | | |
| Sovereigns & central banks | 2,847,459 | 2,847,459 | - | - |
| Banks, development financial institutions & MDBs* | 1,164,182 | 1,164,182 | 240,781 | 19,262 |
| Corporate | 4,769,624 | 4,152,871 | 4,152,554 | 332,204 |
| Regulatory Retail | 110,702 | 108,546 | 83,320 | 6,666 |
| Residential mortgages | 283,833 | 282,886 | 103,672 | 8,293 |
| Other assets | 90,079 | 90,079 | 67,639 | 5,411 |
| Total on-balance sheet exposure | 9,265,879 | 8,646,023 | 4,647,966 | 371,836 |
| *Off-balance sheet exposures:* | | | | |
| Credit-related off-balance sheet exposure | 1,336,612 | 1,269,362 | 1,156,082 | 92,487 |
| Total credit risk | 10,602,491 | 9,915,385 | 5,804,048 | 464,323 |
| Net long position | | | | |
| (ii) Market Risk | | | | |
| Foreign currency risk | 12,611 | | 12,611 | 1,009 |
| (iii) Operational Risk | | | 406,461 | 32,517 |
| Total risk weighted assets and capital requirement | | | 6,223,120 | 497,849 |

* Multilateral Development Banks ("MDBs")

The breakdown of risk-weighted assets ("RWA") by exposures in each major risk category are as follow:

| 31 Dec 2015 | Gross exposure RM'000 | Net exposure RM'000 | Risk-Weighted assets RM'000 | Capital requirements RM'000 |
|---|---|---|---|---|
| Exposure class | | | | |
| (i) Credit Risk | | | | |
| *On-balance sheet exposure:* | | | | |
| Sovereigns & central banks | 1,644,950 | 1,644,950 | - | - |
| Banks, development financial institutions & MDBs* | 2,209,574 | 2,209,574 | 559,599 | 44,768 |
| Corporate | 4,174,983 | 3,597,107 | 3,512,566 | 281,006 |
| Regulatory Retail | 118,104 | 115,883 | 88,905 | 7,112 |
| Residential mortgages | 271,725 | 270,835 | 102,254 | 8,180 |
| Other assets | 66,476 | 66,476 | 49,614 | 3,969 |
| Total on-balance sheet exposure | 8,485,812 | 7,904,825 | 4,312,938 | 345,035 |
| *Off-balance sheet exposures:* | | | | |
| Credit-related off-balance sheet exposure | 1,168,726 | 1,148,014 | 708,690 | 56,695 |
| Total credit risk | 9,654,538 | 9,052,839 | 5,021,628 | 401,730 |
| Net long position | | | | |
| (ii) Market Risk | | | | |
| Foreign currency risk | 9,179 | | 9,179 | 734 |
| (iii) Operational Risk | | | 339,583 | 27,167 |
| Total risk weighted assets and capital requirement | | | 5,370,390 | 429,631 |

* Multilateral Development Banks ("MDBs")

## 3.3 Capital Structure

The Bank's regulatory capital is divided into CET 1 and Tier 2 capital.

CET 1 capital consists of share capital, capital reserves, reserves created by appropriations of retained earnings and retained earnings. Tier 2 capital consists of general allowances, revaluation reserves and others.

Goodwill, investment in subsidiaries, investments in entities engaged in banking and financial services which are not consolidated in the financial statement, investment properties and investments in commercial corporations are deducted from core and Tier 2 capital to arrive at the regulatory capital.

Components of CET 1 and Tier 2 capital:

| | Dec 2016<br>RM'000 | Dec 2015<br>RM'000 |
|---|---|---|
| CET 1 capital | | |
| Paid-up ordinary share capital | 760,518 | 760,518 |
| Retained profits | 215,751 | 163,473 |
| Other reserves | 279,786 | 223,231 |
| Regulatory reserves | 26,948 | 22,671 |
| | 1,283,003 | 1,169,893 |
| Less: Regulatory adjustments applied in the calculation of CET 1 capital | | |
| -Deferred tax assets | (4,553) | (2,783) |
| -Regulatory reserve attributable to loans and advances | (26,948) | (22,671) |
| Total CET 1 capital | 1,251,502 | 1,144,439 |
| Total Tier 1 capital | 1,251,502 | 1,144,439 |
| Tier-2 capital | | |
| Collective impairment allowance | 35,657 | 34,407 |
| Regulatory reserves | 26,948 | 22,671 |
| Less: Investment in subsidiary | (1,000) | (1,000) |
| Total tier-2 capital | 61,605 | 56,078 |
| Total capital base | 1,313,107 | 1,200,517 |
| Capital ratios | | |
| CET 1 capital ratio | 20.111% | 21.310% |
| Tier 1 capital ratio | 20.111% | 21.310% |
| Total capital ratio | 21.100% | 22.354% |

## 4. Risk Management
### 4.1 Risk Management Framework

Risk Governance

The risk governance of the Group and the Bank are as follows:

| | |
|---|---|
| Establish Risk Appetite, risk Tolerance and Policy & Framework | Board of Directors ("BOD") |
| | Board Risk Management Committee ("BRMC") |
| Ensure Implementation of Risk Policy and Compliance with The Risk Tolerance and Others | Risk Management and Internal Control Committee ("RMICC") |
| | Senior Management |
| | Risk Management Department ("RMD") |
| | Internal Audit Department |
| Implement and Comply with Risk Policy and Monitoring of Risk Tolerance | All the Departments and Branches |

The BOD is ultimately responsible for the oversight and management of risks of the Group and the Bank.

RMICC assists the BRMC and BOD in risk management oversight, responsible for assessing the development of risk policies, reviewing risk policies and exposure, aligning risk management with business strategies and planning, ensuring that infrastructure, resources and systems are put in place for effective risk management activities.

The Internal Audit Department is responsible in providing an independent review on Risk Management Framework and to assess the soundness and adequacy of internal controls of the Bank.

The independent Risk Management Department provides crucial support to the RMICC and BRMC for implementing the risk policies and overseeing the compliance. They are also responsible for the identification, measurement, monitoring and reporting of risk.

The Business Units are the first line of defense against risk that responsible for identifying, mitigating and managing risk within their line of business to ensure the day-to-day business activities are carried out within the established risk policies, tolerance and procedures.

Risk Management Approach

Pillar 2 requires the banking institutions to assess their internal capital requirements in relation to their risk profile of their business through the Internal Capital Adequacy Assessment Process ("ICAAP") beyond the capital requirements for credit, operational and market risks under Pillar 1 in a more forward-looking approach.

The Bank's ICAAP is guided by the ICAAP Policy detailing the responsibilities, approaches, methodologies for identifying and measuring risks, stress testing, reporting and review process, capital planning including a 3 year-plans, independent review, and etc. The Bank has undertaken a self-assessment to evaluate the existing capital and risk management practices against the expectations set forth by BNM, as well as actions to close the gaps.

The internal adequacy assessment is stressed-tested based on specific stress scenarios, mainly using quantitative analysis, covering main risks across the business lines and taking full consideration to the impact of macroeconomics changes to assess the impact on Bank's capital adequacy. The stress test results will be submitted semi-annually to BNM.

The Bank has identified the key risks and put in place measurements and control to mitigate those risks; and throughout the Bank's risk assessment process, stress testing and scenario testing are employed to ensure that the capital is adequate to cover the risk which are not fully captured under Pillar 1, such as liquidity risk, interest rate risk in banking book and concentration risks. Such information allows senior management to identify adverse trend, take preventive and corrective measures and formulate business strategies.

## 5 Credit Risk

Credit risk is the risk of financial loss that results from borrower or counterparty failing to perform its contractual. Credit risk arises primarily from lending activities and represents the major risk of the Bank.

The Bank structures the levels of credit risk it undertakes by placing limits on the amount of risk acceptable in relation to one borrower, or group of borrowers and industry segments. Such risks are monitored on a regular basis and are subject to annual or more frequent review. Limits on the single customer, by group of customers, by industry sectors and other procedures set by the relevant authorities and holding company are adopted by the Bank for monitoring of the credit risks.

### Monitor and Mitigation of Material Risks

- Prudent customer selection is achieved in collaboration with our business line counterparts who stand as the first line of defense. It is noticeable that the Bank has adequate management of its credit risk by increasing its portfolio in better risk rating category and most loans are rated "BBB" or better. Weaker rating (below BBB) are adequately mitigated through credit risk mitigants such as collaterals or guarantees;

- The Bank applies the 3-in-One concept of approval process where credit exposures are independently assessed by Credit Approval Department and deliberated by the Credit Evaluation Panel ("CEP"), and then submitted to CEO for final decision. Experienced and competent key personnel are appointed to the CEP to assist the CEO in assessing the credit application and major credit decisions, to provide recommendation to CEO for final decision. CEO has the discretion to reject or modify terms and conditions of the loans passed by CEP. For cases which needs Bank of China (Hong Kong) Limited's (incorporated in Hong Kong) consultation, the Board

Risk Management Committee has the veto power to reject credit or modify the terms and conditions which have been approved by the delegated approving authorities.

- The Bank continued to analyze its credit exposure portfolio and report to Management on a monthly basis through RMICC and to the Board Risk Management Committee and Board of Directors on a quarterly basis.

## 5.1 Past Due and Impaired Loan

The loans/financing of the Bank is considered past due when the repayment amount due and unsettled on the due date. A loan is considered to be past due when the counterparty has failed to make a principal or interest payment when contractually due. Individual loan of more than 90 days past due is classified as impaired and any other events occurred as per the policies.

The classification of impaired loans/financing and provision of the Bank for loans/financing impairment is consistent with the standard under Malaysian Financial Reporting Standards ("MFRS") 139 –Financial Instruments Recognition and Measurement issued by Malaysian Accounting Standards Board ("MASB") and guidelines by BNM on "Classification and Impairment Provisions for Loans/Financing".

The loans/financing ("loan(s)") of the Bank are classified as impaired when they meet the following criteria:

i. where the principal or interest or both of the loan is past due for more than 90 days or 3 months. In the case of revolving facilities, (e.g. overdraft facilities), the facility shall be classified as impaired where the outstanding amount has remained in excess of the approved limit for a period of more than 90 days or 3 months; or

ii. where the amount is past due or the outstanding amount has been in excess of the approved limit for 90 days or 3 months or less, the loan exhibits objective evidence of weaknesses that would render the account as impaired; or

iii. Where repayments are scheduled on intervals of 3 months or longer, the loan/financing is classified as impaired as soon as a default occurs, unless it does not exhibit any objective evidence of weaknesses that would render the account as impaired.

iv. when the loan is classified as rescheduled and restructured (with increase of credit risk) in CCRIS.

For impaired loans, the Bank shall conduct individual impairment assessment and to set aside the individual impairment provisions if the estimated recoverable amount (present value of estimated future cash flows discounted at original effective interest rate) is lower than the net book value of the loan.

For all non-impaired loans and individually assessed impaired loans but there is no impairment provision exists, the loans are grouped according to their credit risk characteristics for the purpose of calculating an estimated collective loss. The Bank have applied the Collective Impairment Provision in line with the Standard under MFRS139 and has been independently verified by external auditor.

## 5.2 Geographical Analysis

Geographic distribution of credit exposures, broken down in geographical location where the credit risk resides by major types of gross credit exposures

31 December 2016

| **Credit exposure** | **Geography** | | | | |
|---|---|---|---|---|---|
| **Asset Class** | **Malaysia** | **China** | **Hong Kong** | **Other** | **Total** |
| | RM'000 | RM'000 | RM'000 | RM'000 | RM'000 |
| Sovereigns & central banks | 2,847,459 | - | - | - | 2,847,459 |
| Banks, development financial institutions & MDBs | 291,090 | 171,900 | 378,217 | 456,872 | 1,298,079 |
| Corporates | 4,831,613 | 575,894 | 218,761 | 297,044 | 5,923,312 |
| Regulatory retails | 108,575 | 5,066 | 1,234 | 1,862 | 116,737 |
| Residential mortgages | 73,043 | 201,341 | 7,722 | 44,719 | 326,825 |
| Other assets | 90,079 | - | - | - | 90,079 |
| Total | 8,241,852 | 954,201 | 605,934 | 800,497 | 10,602,491 |

31 December 2015

| **Credit exposure** | **Geography** | | | | |
|---|---|---|---|---|---|
| **Asset Class** | **Malaysia** | **China** | **Hong Kong** | **Other** | **Total** |
| | RM'000 | RM'000 | RM'000 | RM'000 | RM'000 |
| Sovereigns & central banks | 1,644,950 | - | - | - | 1,644,950 |
| Banks, development financial institutions & MDBs | 456,906 | 237,576 | 433,935 | 1,235,429 | 2,363,846 |
| Corporates | 3,761,263 | 508,627 | 151,635 | 111,437 | 4,532,962 |
| Regulatory retails | 117,900 | 3,278 | 1,253 | 1,722 | 124,153 |
| Residential mortgages | 80,816 | 187,648 | 7,479 | 44,509 | 320,452 |
| Other assets | 66,476 | - | - | - | 66,476 |
| Total | 6,128,311 | 937,129 | 594,302 | 1,393,097 | 9,052,839 |

### 5.3 Industry Analysis

Distribution of exposures by sector, broken down by major types of gross credit exposures

31 December 2016

| **Credit exposure** | **Category** | | | | | | |
|---|---|---|---|---|---|---|---|
| **Sector** | **Sovereigns & central banks** | **Banks, development financial institutions & MDBs** | **Corporates** | **Regulatory Retails** | **Residential mortgages** | **Other assets** | **Total** |
| | RM'000 | RM'000 | RM'000 | RM'000 | RM'000 | RM'000 | RM'000 |
| Primary agriculture | - | - | 482,001 | 2,639 | - | - | 484,640 |
| Mining & Quarrying | - | - | 175,937 | - | - | - | 175,937 |
| Manufacturing | - | - | 1,605,493 | 352 | - | - | 1,605,845 |
| Electricity, gas & water supply | - | - | 366,221 | - | - | - | 366,221 |
| Construction | - | - | 898,644 | - | - | - | 898,644 |
| Real Estate | - | - | 1,082,707 | 9,599 | - | - | 1,092,306 |
| Research & Development | - | - | - | - | - | - | - |
| Wholesale & retail trade & restaurant & hotels | - | - | 290,826 | 2,156 | - | - | 292,982 |
| Transport, storage & communication | - | - | 339,938 | 194 | - | - | 340,132 |
| Finance, insurance & business services | - | 1,298,079 | 135,415 | 164 | - | 90,079 | 1,523,737 |
| Household | - | - | 514,951 | 101,460 | 326,825 | - | 943,236 |
| Government & government agencies | 2,847,459 | - | - | - | - | - | 2,847,459 |
| Education, health & others | - | - | 5,332 | 173 | - | - | 5,505 |
| Others | - | - | 25,847 | - | - | - | 25,847 |
| Total | 2,847,459 | 1,298,079 | 5,923,312 | 116,737 | 326,825 | 90,079 | 10,602,491 |

Distribution of exposures by sector, broken down by major types of gross credit exposures (continued)

31 December 2015

| **Credit exposure** | **Category** | | | | | | |
|---|---|---|---|---|---|---|---|
| **Sector** | **Sovereigns & central banks** | **Banks, development financial institutions & MDBs** | **Corporates** | **Regulatory Retails** | **Residential mortgages** | **Other assets** | **Total** |
| | RM'000 | RM'000 | RM'000 | RM'000 | RM'000 | RM'000 | RM'000 |
| Primary agriculture | - | - | 404,798 | 3,065 | - | - | 407,863 |
| Mining & Quarrying | - | - | 67,948 | - | - | - | 67,948 |
| Manufacturing | - | - | 1,172,762 | 1,251 | - | - | 1,174,013 |
| Electricity, gas & water supply | - | - | 78,660 | - | - | - | 78,660 |
| Construction | - | - | 768,486 | 498 | - | - | 768,984 |
| Real Estate | - | - | 1,115,403 | 8,724 | - | - | 1,124,127 |
| Research & Development | - | - | 1 | - | - | - | 1 |
| Wholesale & retail trade & restaurants & hotels | - | - | 262,816 | 2,984 | - | - | 265,800 |
| Transport, storage & communication | - | - | 275,155 | 316 | - | - | 275,471 |
| Finance, insurance & business services | - | 2,363,846 | 50,043 | 958 | - | 66,476 | 2,481,323 |
| Household | - | - | 296,053 | 105,922 | 320,452 | - | 722,427 |
| Government & government agencies | 1,644,950 | - | - | - | - | - | 1,644,950 |
| Education, health & others | - | - | 5,624 | 435 | - | - | 6,059 |
| Others | - | - | 35,213 | - | - | - | 35,213 |
| Total | 1,644,950 | 2,363,846 | 4,532,962 | 124,153 | 320,452 | 66,476 | 9,052,839 |

## 5.4 Maturity Analysis

Original contractual maturity breakdown by major types of gross credit exposures

31 December 2016

| **Credit exposure** | **Maturity** | | | **Total** |
|---|---|---|---|---|
| **Category** | Up to one year | 1-5 year | >5years | |
| | RM'000 | RM'000 | RM'000 | RM'000 |
| Sovereigns & central banks | 2,847,459 | - | - | 2,847,459 |
| Banks, development financial institutions & MDBs | 1,184,072 | 77,132 | 36,875 | 1,298,079 |
| Corporates | 3,095,112 | 1,153,790 | 1,674,410 | 5,923,312 |
| Regulatory retails | 18,225 | 116 | 98,396 | 116,737 |
| Residential mortgages | - | - | 326,825 | 326,825 |
| Other assets | 38,761 | 51,318 | - | 90,079 |
| Total | 7,183,622 | 1,282,356 | 2,136,506 | 10,602,491 |

31 December 2015

| **Credit exposure** | **Maturity** | | | **Total** |
|---|---|---|---|---|
| **Category** | Up to one year | 1-5 year | >5years | |
| | RM'000 | RM'000 | RM'000 | RM'000 |
| Sovereigns & central banks | 1,644,950 | - | - | 1,644,950 |
| Banks, development financial institutions & MDBs | 1,823,519 | 482,036 | 58,291 | 2,363,846 |
| Corporates | 1,942,509 | 981,184 | 1,609,269 | 4,532,962 |
| Regulatory retails | 20,367 | 892 | 102,894 | 124,153 |
| Residential mortgages | - | 38 | 320,414 | 320,452 |
| Other assets | 24,487 | 41,989 | - | 66,476 |
| Total | 5,455,832 | 1,506,139 | 2,090,868 | 9,052,839 |

## 5.5 Impaired loans and impairment provision by economic sector

**(a) Impaired loans by sector:**

| | Dec 2016 | Dec 2015 |
|---|---|---|
| | RM'000 | RM'000 |
| Household | 2,847 | 6,271 |
| Manufacturing | 106,098 | 33,664 |
| Real Estate | - | - |
| Transport, Storage & Communication | 2,009 | 2,990 |
| Finance, Insurance & Business Services | 280 | 487 |
| | 111,234 | 43,412 |

**(b) Past due loans by sector:**

| | Bank | |
|---|---|---|
| | Dec 2016 | Dec 2015 |
| | RM'000 | RM'000 |
| Primary agriculture | 4,162 | 35,983 |
| Manufacturing | - | - |
| Construction | - | - |
| Real estate | 32,542 | 14,808 |
| Wholesale and retail trade and restaurants and hotels | - | 2,513 |
| Transport, storage and communication | - | - |
| Finance, insurance and business services | - | - |
| Household | 23,075 | 25,479 |
| Others | - | - |
| | 59,779 | 78,783 |

**(c) Individual impairment provisions by sector:**

| | Dec 2016 | Dec 2015 |
|---|---|---|
| | RM'000 | RM'000 |
| Household | 37 | 800 |
| Manufacturing | 17,476 | 6,441 |
| Transport, Storage & Communication | - | 59 |
| Finance, Insurance & Business Services | 235 | 453 |
| | 17,748 | 7,753 |

**(d) Collective impairment provisions by sector:**

| | Dec 2016 | Dec 2015 |
|---|---|---|
| | RM'000 | RM'000 |
| Primary agriculture | 3,668 | 3,140 |
| Mining & Quarrying | 1,333 | 425 |
| Manufacturing | 8,841 | 8,275 |
| Electricity, Gas & Water Supply | 2,713 | 649 |
| Construction | 4,252 | 4,196 |
| Real estate | 8,193 | 9,579 |
| Wholesale and retail trade and restaurants and hotels | 2,063 | 2,125 |
| Transport, storage and communication | 1,223 | 859 |
| Finance, insurance and business services | 1,155 | 2,613 |
| Household | 2,001 | 2,299 |
| Education, health & others | 43 | 49 |
| Others | 194 | 198 |
| | 35,679 | 34,407 |

## 5.6 Impaired loans and impairment provision by geographical area

All impaired loans and impairment provision were from customers residing in Malaysia.

## 5.7 Reconciliation of changes to loan impairment provisions

| | Dec 2016 RM'000 | Dec 2015 RM'000 |
|---|---|---|
| Impaired loans and advances | | |
| At beginning of the financial year | 43,412 | 16,965 |
| Classified as impaired during the year | 75,106 | 38,104 |
| Amount recovered | (7,194) | (8,244) |
| Amount written-off | - | - |
| Amount reclassified as Performing | - | (3,413) |
| At end of the financial year | 111,234 | 43,412 |
| Individual impairment allowance | (17,748) | (7,753) |
| Net impaired loans and advances | 93,486 | 35,659 |

| | Dec 2016 RM'000 | Dec 2015 RM'000 |
|---|---|---|
| Individual impairment allowance | | |
| At the beginning of the financial year | 7,753 | 899 |
| Allowance made during the financial year | 11,774 | 7,090 |
| Allowance written back during the financial year | (1,779) | (236) |
| At end of the financial year | 17,748 | 7,753 |
| Collective impairment allowance | | |
| As beginning of the financial year | 34,407 | 26,962 |
| Allowance made during the financial year | 799 | 5,925 |
| Exchange Rate Differences | 473 | 1,520 |
| At the end of the financial year | 35,679 | 34,407 |

## 6. Credit Rating

The Bank credit rating on gross loans and advances are identified based on the following internal credit grading system~~.~~

- "AAA –A" refers to customers have a good credit status, low probability of default within the next year, strong repayment capability and limited credit risks.

- "BBB – B" refers to customers have a good credit status, relatively low probability of default within the next year, guaranteed repayment capability and uncertainties in their risk.

- "CCC – C" refers to customers have a poor credit status, high probability of defaults within the next year, poor operating condition and financial status and significant credit risks.

- "D" refers to customers have defaulted by the time of rating. Customers that have defaulted are directly rated D.

Under the standardized comprehensive approach, the bank make use of credit rating assigned by External Credit Assessment Institutions ("ECAIs') that are recognized by BNM in its calculation of credit risk weighted assets for capital adequacy purposes.

Disclosures on Rated Exposures according to Ratings by ECAIs.

Note: Definition of Default

Default is recognized in any of the following circumstances:

- The customers' credit assets at the Bank are classified as doubtful or loss by the time of rating.

- The customers' credit principal at the Bank is overdue for over 90 days (inclusive) by the time of rating.

- The customers' interest at the Bank is overdue for over 90 days (inclusive) by the time of rating.

## 6.1 Disclosure on Credit Risk: Disclosure on Risk Weights under Standardised Approach

31 December 2016

| | Exposures after Netting and Credit Risk Mitigation | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Risk Weights | Sovereigns & Central Banks | Banks, MDBs and FDIs | Corporate | Regulatory Retails | Residential Mortgages | Other Assets | Total exposures after Netting & Credit Risk Mitigation | Total Risk Weighted Assets |
| | RM’000 | RM’000 | RM’000 | RM’000 | RM’000 | RM’000 | RM’000 | RM’000 |
| 0% | 2,847,459 | - | - | - | - | 22,440 | 2,869,899 | - |
| 20% | - | 1,189,876 | 68,138 | - | - | - | 1,258,014 | 251,603 |
| 35% | - | - | - | - | 301,587 | - | 301,587 | 105,555 |
| 50% | - | 104,353 | 12,300 | - | 22,243 | - | 138,896 | 69,448 |
| 75% | - | - | - | 111,753 | - | - | 111,753 | 83,815 |
| 100% | - | 3,850 | 5,044,925 | - | 2,039 | 67,639 | 5,118,453 | 5,118,453 |
| 150% | - | - | 114,206 | 2,577 | - | - | 116,783 | 175,174 |
| Average Risk Weights | | | | | | | 9,915,385 | 5,804,048 |
| Deduction from Capital Base | - | - | - | - | - | - | - | |

### 6.1 Disclosure on Credit Risk: Disclosure on Risk Weights under Standardised Approach (continued)

31 December 2015

| | Exposures after Netting and Credit Risk Mitigation | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Risk Weights | Sovereigns & Central Banks | Banks, MDBs and FDIs | Corporate | Regulatory Retails | Residential Mortgages | Other Assets | Exposures after Netting and Credit Risk Mitigation | Total exposures after Netting & Credit Risk Mitigation |
| | RM'000 | RM'000 | RM'000 | RM'000 | RM'000 | RM'000 | RM'000 | RM'000 |
| 0% | 1,644,950 | - | 39,838 | - | - | 16,862 | 1,701,650 | - |
| 20% | - | 1,819,784 | 4,947 | - | - | - | 1,824,731 | 364,946 |
| 35% | - | - | - | - | 287,135 | - | 287,135 | 100,497 |
| 50% | - | 544,062 | 773,438 | - | 27,075 | - | 1,344,575 | 672,288 |
| 75% | - | - | - | 121,467 | 2,628 | - | 124,095 | 93,071 |
| 100% | - | - | 3,677,079 | - | 3,614 | 49,614 | 3,730,307 | 3,730,308 |
| 150% | - | - | 37,660 | 2,686 | - | - | 40,346 | 60,518 |
| Average Risk Weights | | | | | | | 9,052,839 | 5,021,628 |
| Deduction from Capital Base | | | | | | | | |

## 6.2 Rated Exposures according to Ratings by ECAIs

31 December 2016

| Exposure Class | Ratings of Sovereigns and Central Banks by Approved ECAIs | | | | | | |
|---|---|---|---|---|---|---|---|
| | Moodys | Aaa to Aa3 | A1 to A3 | Baa1 to Baa3 | Ba1 to B3 | Caa1 to C | Unrated |
| | S&P | AAA to AA- | A+ to A- | BBB+ to BBB- | BB+ to B- | CCC+ to D | Unrated |
| | Fitch | AAA to AA- | A+ to A- | BBB+ to BBB- | BB+ to B- | CCC+ to D | Unrated |
| | RM’000 | RM’000 | RM’000 | RM’000 | RM’000 | RM’000 | RM’000 |
| <u>On and Off Balance Sheet Exposures</u> | | | | | | | |
| Sovereigns/Central Banks | - | - | 2,847,459 | - | - | - | - |
| Total | - | - | 2,847,459 | - | - | - | - |

| Exposure Class | Ratings of Sovereigns and Central Banks by Approved ECAIs | | | | | | |
|---|---|---|---|---|---|---|---|
| | Moodys | Aaa to Aa3 | A1 to A3 | Baa1 to Baa3 | Ba1 to B3 | Caa1 to C | Unrated |
| | S&P | AAA to AA- | A+ to A- | BBB+ to BBB- | BB+ to B- | CCC+ to D | Unrated |
| | Fitch | AAA to AA- | A+ to A- | BBB+ to BBB- | BB+ to B- | CCC+ to D | Unrated |
| | RAM | AAA to AA3 | A to A3 | BBB+ to BBB- | BB1 to B3 | C1 to D | Unrated |
| | MARC | AAA to AA- | A+ to A- | BBB+ to BBB- | BB+ to B- | C+ to D | Unrated |
| | RM’000 | RM’000 | RM’000 | RM’000 | RM’000 | RM’000 | RM’000 |
| <u>On and Off Balance Sheet Exposures</u> | | | | | | | |
| Banks, MDBs and FDIs | - | 214,852 | 937,660 | 141,938 | - | - | 3,629 |
| Total | - | 214,852 | 937,660 | 141,938 | - | - | 3,629 |

## 6.2 Rated Exposures according to Ratings by ECAIs (continued)

| Exposure Class | Ratings of Corporate by Approved ECAIs | | | | | |
|---|---|---|---|---|---|---|
| | Moodys | Aaa to Aa3 | A1 to A3 | Baa1 to Ba3 | B1 to C | Unrated |
| | S&P | AAA to AA- | A+ to A- | BBB+ to BB- | B+ to D | Unrated |
| | Fitch | AAA to AA- | A+ to A- | BBB+ to BB- | B+ to D | Unrated |
| | RAM | AAA to AA3 | A to A3 | BBB1 to BB3 | B to D | Unrated |
| | MARC | AAA to AA- | A+ to A- | BBB+ to BB- | B+ to D | Unrated |
| | RM'000 | RM'000 | RM'000 | RM'000 | RM'000 | RM'000 |
| <u>On and Off Balance Sheet Exposures</u> | | | | | | |
| <u>Credit Exposure (using Corporate Risk Weights)</u> | | | | | | |
| Corporate | - | 78,901 | 1,151,146 | 59,126 | - | 4,634,139 |
| Total | - | 78,901 | 1,151,146 | 59,126 | - | 4,634,139 |

31 December 2015

| Exposure Class | Ratings of Corporate by Approved ECAIs | | | | | |
|---|---|---|---|---|---|---|
| | Moodys | Aaa to Aa3 | A1 to A3 | Baa1 to Ba3 | B1 to C | Unrated |
| | S&P | AAA to AA- | A+ to A- | BBB+ to BB- | B+ to D | Unrated |
| | Fitch | AAA to AA- | A+ to A- | BBB+ to BB- | B+ to D | Unrated |
| | RAM | AAA to AA3 | A to A3 | BBB1 to BB3 | B to D | Unrated |
| | MARC | AAA to AA- | A+ to A- | BBB+ to BB- | B+ to D | Unrated |
| | RM'000 | RM'000 | RM'000 | RM'000 | RM'000 | RM'000 |
| <u>On and Off Balance Sheet Exposures</u> | | | | | | |
| <u>Credit Exposure (using Corporate Risk Weights)</u> | | | | | | |
| Corporate | - | - | 766,087 | 86,010 | - | 3,680,865 |
| Total | - | - | 766,087 | 86,010 | - | 3,680,865 |

## 6.2 Rated Exposures according to Ratings by ECAIs (continued)

| Exposure Class | Ratings of Sovereigns and Central Banks by Approved ECAIs | | | | | | |
|---|---|---|---|---|---|---|---|
| | Moodys | Aaa to Aa3 | A1 to A3 | Baa1 to Baa3 | Ba1 to B3 | Caa1 to C | Unrated |
| | S&P | AAA to AA- | A+ to A- | BBB+ to BBB- | BB+ to B- | CCC+ to D | Unrated |
| | Fitch | AAA to AA- | A+ to A- | BBB+ to BBB- | BB+ to B- | CCC+ to D | Unrated |
| | RM’000 | RM’000 | RM’000 | RM’000 | RM’000 | RM’000 | RM’000 |
| On and Off Balance Sheet Exposures | | | | | | | |
| Sovereigns/Central Banks | - | - | 1,644,950 | - | - | - | - |
| Total | - | - | 1,644,950 | - | - | - | - |

| Exposure Class | Ratings of Sovereigns and Central Banks by Approved ECAIs | | | | | | |
|---|---|---|---|---|---|---|---|
| | Moodys | Aaa to Aa3 | A1 to A3 | Baa1 to Baa3 | Ba1 to B3 | Caa1 to C | Unrated |
| | S&P | AAA to AA- | A+ to A- | BBB+ to BBB- | BB+ to B- | CCC+ to D | Unrated |
| | Fitch | AAA to AA- | A+ to A- | BBB+ to BBB- | BB+ to B- | CCC+ to D | Unrated |
| | RAM | AAA to AA3 | A to A3 | BBB+ to BBB- | BB1 to B3 | C1 to D | Unrated |
| | MARC | AAA to AA- | A+ to A- | BBB+ to BBB- | BB+ to B- | C+ to D | Unrated |
| | RM’000 | RM’000 | RM’000 | RM’000 | RM’000 | RM’000 | RM’000 |
| On and Off Balance Sheet Exposures | | | | | | | |
| Banks, MDBs and FDIs | - | - | 2,331,585 | 21,302 | - | - | 10,959 |
| Total | - | - | 2,331,585 | 21,302 | - | - | 10,959 |

## 7. Credit Risk Mitigation

The Bank is granting the credit facilities based on the credit standing of the customer, source of repayment, debt servicing ability and collateral(s)/ guarantees/ etc as the credit risk mitigant(s) (CRM). The credit facilities may be granted unsecured premised on the merit of the customer's standing.

The main types of tangible collateral obtained by the Bank to mitigate credit risk are as follows:

| No | Types of Collaterals |
|---|---|
| 1 | Fixed Deposits, Cash Margin |
| 2 | Residential Property |
| 3 | Non-Residential Property (e.g. shop, factory, warehouse, land, complex, etc.) |
| 4 | Quoted Shares |

The Bank also accepts guarantees from individuals, corporate and institutional customers to mitigate credit risk subject to internal guidelines on eligibility.

Valuation report of property by panel valuer is required by the Bank to ensure the value is fair unless is exempted by the Bank. Generally, the value of the property charged is updated during the periodic credit review to reflect the current market value.

For the computation of capital adequacy requirements for collateralized transactions, the Bank has since in August 2013 applied **comprehensive approach**, which allows greater offset of CRM against exposures, by effectively reducing the exposure amount by the value ascribed to the collateral. This is guided by the minimum conditions for the eligible collaterals set out in the "Risk-Weighted Capital Adequacy Framework (Basel II – Risk-Weighted Assets Computation) issued by BNM.

## 7.1 Disclosure on Credit Risk Mitigation

31 December 2016

| Exposure Class | Exposures before CRM | Exposures Covered by Guarantees/ Credit Derivatives | Exposures Covered by Eligible Financial Collateral | Exposures Covered by Other Eligible Collateral |
|---|---|---|---|---|
| | RM'000 | RM'000 | RM'000 | RM'000 |
| ***Credit Risk*** | | | | |
| *On-Balance Sheet Exposure* | | | | |
| Sovereigns/Central Bank | 2,847,459 | - | - | - |
| Banks, Development Financial Institutions & MDBs | 1,164,182 | - | - | - |
| Corporates | 4,655,417 | 80,438 | 683,742 | - |
| Regulatory Retail | 108,125 | - | 2,408 | - |
| Residential Mortgages | 283,533 | - | 956 | - |
| Other Assets | 90,079 | - | - | - |
| Defaulted Exposures | 117,084 | - | - | - |
| Total for On-Balance Sheet exposures | 9,265,879 | 80,438 | 687,106 | - |
| *Off-Balance sheet exposures* | | | | |
| Off-balance sheet exposures other than OTC derivatives or credit derivatives | 1,336,612 | - | - | - |
| Total for Off-Balance sheet exposures | 1,336,612 | - | - | - |
| Total On and Off Balance sheet exposure | 10,602,491 | 80,438 | 687,106 | - |

**7.1 Disclosure on Credit Risk Mitigation (continued)**

31 December 2015

| Exposure Class | Exposures before CRM | Exposures Covered by Guarantees/ Credit Derivatives | Exposures Covered by Eligible Financial Collateral | Exposures Covered by Other Eligible Collateral |
|---|---|---|---|---|
| | RM’000 | RM’000 | RM’000 | RM’000 |
| ***Credit Risk*** | | | | |
| On-Balance Sheet Exposure | | | | |
| Sovereigns/Central Bank | 1,644,950 | - | - | - |
| Banks, Development Financial Institutions & MDBs | 2,209,574 | - | - | - |
| Corporates | 4,137,813 | 767,684 | 638,113 | - |
| Regulatory Retail | 115,418 | - | 2,534 | - |
| Residential Mortgages | 268,111 | - | 890 | - |
| Other Assets | 66,476 | - | - | - |
| Defaulted Exposures | 43,470 | - | - | - |
| Total for On-Balance Sheet exposures | 8,485,812 | 767,684 | 641,537 | - |
| *Off-Balance sheet exposures* | | | | |
| Off-balance sheet exposures other than OTC derivatives or credit derivatives | 1,168,726 | - | - | - |
| Total for Off-Balance sheet exposures | 1,168,726 | - | - | - |
| Total On and Off Balance sheet exposure | 9,654,538 | 767,684 | 641,537 | - |

## 8. Off-Balance Sheet Exposure and Counterparty Credit Risk (CCR)

### Off-Balance Sheet Exposure

Off-Balance Sheet exposures of the Bank are mainly composed of the following:

- Bank Guarantee and Standby Letter of Credit, which represent undertakings that the Bank will make payment in the event that a customer cannot meet its obligations to third parties.
- Documentary Letter of Credit, which are undertaking that the Bank on behalf of the customer for payment of goods purchased.
- Commitments to extend credit including the unutilized or undrawn portion of credit facilities.

Off-Balance Sheet and Counterparty Credit Risk – 31 December 2016

| Description | Principal Amount | Credit Equivalent Amount | Risk Weighted Assets |
|---|---|---|---|
| | RM'000 | RM'000 | RM'000 |
| Direct Credit Substitutes | 47,930 | 47,930 | 50,046 |
| Transaction related contingent items | 1,828,022 | 914,011 | 834,739 |
| Short Term Self Liquidating trade related contingencies | 221,700 | 44,340 | 17,784 |
| Foreign exchange related contracts | | | |
| - One year or less | 89,383 | 499 | 282 |
| Other commitments , such as formal standby facilities and credit lines, with an original maturity of up to one year | 1,119,236 | 223,847 | 200,294 |
| Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year | 211,970 | 105,985 | 52,937 |
| Others | | | |
| Total | 3,518,241 | 1,336,612 | 1,156,082 |

Off-Balance Sheet and Counterparty Credit Risk – 31 December 2015

| Description | Principal Amount | Credit Equivalent Amount | Risk Weighted Assets |
|---|---|---|---|
| | RM'000 | RM'000 | RM'000 |
| Direct Credit Substitutes | 80,517 | 80,517 | 60,507 |
| Transaction related contingent items | 1,461,522 | 730,761 | 364,822 |
| Short Term Self Liquidating trade related contingencies | 64,553 | 12,911 | 11,244 |
| Foreign exchange related contracts<br>- One year or less | 419,525 | 2,709 | 717 |
| Other commitments , such as formal standby facilities and credit lines, with an original maturity of up to one year | 1,028,477 | 205,689 | 185,002 |
| Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year | 272,277 | 136,139 | 86,398 |
| Others | - | - | - |
| Total | 3,326,841 | 1,168,726 | 708,690 |

**Counterparty Credit Risk (CRR)**

The CRR arising from the inter-bank transactions, is managed via the establishment of the counterparty limits for each counterparty and is monitored on a daily basis.

## 9. Market Risk

Market risk is the risk of potential losses resulting from the changes in the value of assets and liabilities (including off-balance sheet assets and liabilities) due to fluctuations in the risk factors such as foreign exchange rates, interest rates, credit spreads, equity prices, commodities prices and their associated volatility.

At Management level, the Bank's Risk Management and Internal Control Committee (RMICC) is responsible for the oversight of market risk management of the Bank and in executing the Board Risk Management Committee (BRMC) and Board's mandate on market risk management strategies, risk appetite and tolerance level. The Bank has established the Guideline on Market Risk Management to govern BOCM's market risk governance structure, risk identification, measurement, monitoring and reporting processes. BOCM's market risk is managed by the Risk Management Department (RMD) on daily basis. RMD reports to RMICC on monthly basis on BOCM's market risk exposures and its compliance to the limits approved. RMD currently measures and monitors its FX Net Open Position (FX NOP), Value-at-Risk (VaR), Price Value of Basis Point (PVBP) and stop loss limits (Daily, Monthly and Yearly) on daily basis.

For capital requirement, the Bank has adopted the Standardised Approach. The current market risk capital charge arises mainly from the Bank's exposures in the foreign exchange risk from the FX spot, swap and forward transactions.

Risk weighted assets and capital requirement for market risk

| Capital Charge Requirement for : | 31 Dec 2016 | 31 Dec 2015 |
|---|---|---|
| | Standardised Approach | Standardised Approach |
| | RM'000 | RM'000 |
| Interest Rate risk | - | - |
| Equity Position Risk | - | - |
| Foreign Exchange Risk | 1,009 | 734 |
| Commodity Risk | - | - |
| Others | - | - |
| Total Risk Weighted Assets Equivalent for Market Risk | 12,611 | 9,179 |

## 10. Operational Risk

Operational risk can be defined as the risk of monetary loss resulting from inadequate or failed internal processes, people, and system or from external events. RMICC of the Bank is responsible for the development of a control framework, the promotion of a strong risk management culture in the Bank, and the monitoring and administration of operational risk. The computation of Operational Risk is in line with BNM's guidelines and formula under the Basic Indicator Approach ("BIA").

The Bank continue to strengthen the overall coordinating of its internal control and operational risk efforts, enhanced the foundation, optimised the measures, and upgraded technological support. The operational efficiency and results of the three internal control defence lines were thus continuously enhanced.

Branches, business departments and staff at various levels of the Bank are the first line of defence, responsible for internal control when promoting business development. The Risk Management Department (RMD), together with the management team, is the second line of defence. RMD is responsible for the overall planning for planning of policies, examining, monitoring and assessing the performance of the first line of defence. The Internal Audit Department is the third line of defence. The department mainly focused on business lines auditing and carried out inspections of systematic and material risks at all levels of business units and branches.

Some of the key management and control techniques include segregation of duties, clear delegation of authority, sound project management and disaster recovery plan. Our internal audit function independently appraises the adequacy and effectiveness of the internal control environment and reports results independently to the Board Audit Committee of the Bank.

Risk awareness is a key component for identifying, assessing, monitoring and mitigating operational risks. The Bank is encouraging an "operational risk awareness culture" among all the staffs. Through the regular workshops, most of the departments have created the operational risk management environment in which not only the risk coordinators, but also the head of department and other employees are actively involved.

## 11. Interest Rate Risk in the Banking Book

By using the repricing gap method, an increase or decrease by 100 basis point, the impact in earnings and economic value as stated below:

As at 31 December 2016:

| Currency | Earnings | Economic Value |
|---|---|---|
| | In Thousands | In Thousands |
| All Currencies (in MYR) | +/- 28,608 | +/- 22,542 |
| USD | +/- 2,672 | +/- 6,814 |
| CNY/CNH | +/- 602 | +/- 445 |

As at 31 December 2015:

| Currency | Earnings | Economic Value |
|---|---|---|
| | In Thousands | In Thousands |
| All Currencies (in MYR) | +/- 23,549 | +/- 17,792 |
| USD | +/- 6,632 | +/- 11,951 |
| CNY/CNH | +/- 348 | +/- 310 |