



**BASEL II PILLAR 3 REPORT**

**BNP PARIBAS MALAYSIA BERHAD**  
**(COMPANY No. 201001034168 (918091-T))**  
**(INCORPORATED IN MALAYSIA)**

**30 JUNE 2023**

**1.0 Disclosure on Capital Adequacy under the Standardised Approach****1.1 Risk Weighted assets and capital requirements**

The following table presents the minimum regulatory capital requirements to support the Bank's risk weighted assets.

30 June 2023	Gross Exposures	Net Exposures	Risk Weighted Assets	Capital Requirement
	RM'000	RM'000	RM'000	RM'000
<b>(I) Credit Risk</b>				
<b>a) On-Balance Sheet Exposures</b>				
Sovereign/Central Banks	2,534,375	2,534,375	158,410	12,673
Banks, Development Financial Institutions & MDBs	108,289	108,289	21,658	1,733
Corporates	1,502,159	1,502,159	1,502,159	120,173
Other Assets	380,967	380,967	99,784	7,983
	<b>4,525,790</b>	<b>4,525,790</b>	<b>1,782,011</b>	<b>142,562</b>
<b>b) Off-Balance Sheet Exposures*</b>				
OTC Derivatives	2,454,562	1,683,266	584,471	46,758
Off balance sheet exposures other than OTC derivatives or credit derivatives	261,004	261,004	228,271	18,262
Defaulted Exposures	6,650	6,650	9,975	798
	<b>2,722,216</b>	<b>1,950,920</b>	<b>822,717</b>	<b>65,818</b>
<b>Total On-Balance Sheet and Off Balance Sheet Credit Risk</b>	<b>7,248,006</b>	<b>6,476,710</b>	<b>2,604,728</b>	<b>208,380</b>
<b>(II) Large Exposures Risk Requirement</b>	-	-	-	-
<b>(iii) Market Risk</b>				
	<b>Long Position</b>	<b>Short Position</b>		
Interest Rate Risk	827,191	782,035	1,207,624	96,610
Foreign Currency Risk	559,602	135,845	559,600	44,768
Option Risk			22,100	1,768
<b>Total Market Risk</b>			<b>1,789,324</b>	<b>143,146</b>
<b>(iv) Operational Risk</b>			<b>237,656</b>	<b>19,012</b>
<b>(v) Total Exposures, Risk Weighted Assets and Capital Requirements</b>	<b>7,248,006</b>	<b>6,476,710</b>	<b>4,631,708</b>	<b>370,538</b>

Note:  
\*Credit equivalent of off-balance sheet items

Table 1: Risk-weighted Assets and Capital Requirements



31 December 2022	Gross Exposures	Net Exposures	Risk Weighted Assets	Capital Requirement
	RM'000	RM'000	RM'000	RM'000
<b>(i) Credit Risk</b>				
<b>a) On-Balance Sheet Exposures</b>				
Sovereign/Central Banks	3,226,281	3,226,281	171,602	13,728
Banks, Development Financial Institutions & MDBs	79,234	79,234	15,847	1,268
Corporates	1,902,119	1,902,119	1,902,119	152,170
Other Assets	553,273	553,273	133,936	10,715
	<b>5,760,907</b>	<b>5,760,907</b>	<b>2,223,504</b>	<b>177,881</b>
<b>b) Off-Balance Sheet Exposures*</b>				
OTC Derivatives	2,595,986	1,522,666	501,070	40,086
Off balance sheet exposures other than OTC derivatives or credit derivatives	349,013	349,013	268,173	21,454
Defaulted Exposures	6,650	6,650	9,975	798
	<b>2,951,649</b>	<b>1,878,329</b>	<b>779,218</b>	<b>62,338</b>
<b>Total On-Balance Sheet and Off Balance Sheet Credit Risk</b>	<b>8,712,556</b>	<b>7,639,236</b>	<b>3,002,722</b>	<b>240,219</b>
<b>(ii) Large Exposures Risk Requirement</b>	-	-	-	-
<b>(iii) Market Risk</b>				
	<b>Long Position</b>	<b>Short Position</b>		
Interest Rate Risk	681,530	639,256	1,261,017	100,881
Foreign Currency Risk	93,078	1,683	93,078	7,446
Option Risk			32,652	2,612
<b>Total Market Risk</b>			<b>1,386,747</b>	<b>110,939</b>
<b>(iv) Operational Risk</b>			<b>203,294</b>	<b>16,263</b>
<b>(v) Total Exposures, Risk Weighted Assets and Capital Requirements</b>	<b>8,712,556</b>	<b>7,639,236</b>	<b>4,592,763</b>	<b>367,421</b>

Note:  
\*Credit equivalent of off-balance sheet items

Table 1: Risk Weighted Assets and Capital Requirements



## 1.2 Capital Adequacy Ratios

The following table depicts the regulatory capital structure and capital adequacy ratios of the Bank:

	As at 30 June 2023 RM'000	As at 31 December 2022 RM'000
<b>Common Equity Tier 1 Capital/Tier 1 Capital:</b>		
Paid-up share capital	650,000	650,000
Retained profits	205,380	255,828
Other disclosed reserves	19,442	22,780
	<u>874,822</u>	<u>928,608</u>
Less: Regulatory adjustments		
Intangible assets	(177)	-
Deferred tax assets	(4,465)	(4,348)
55% of cumulative gains of FVOCI financial instruments	(274)	(96)
Hedging reserve	(412)	(4,073)
Regulatory reserve	(18,532)	(18,532)
<b>Total Common Equity Tier 1 Capital/Tier 1 Capital</b>	<b><u>850,962</u></b>	<b><u>901,559</u></b>
<b>Tier 2 Capital:</b>		
Expected credit losses	25,781	24,578
Subordinated term loan	419,249	386,766
<b>Total Tier 2 Capital</b>	<b><u>445,030</u></b>	<b><u>411,344</u></b>
<b>Total Capital Base</b>	<b><u>1,295,992</u></b>	<b><u>1,312,903</u></b>
<b><u>Before deducting proposed dividend</u></b>		
<b>Common Equity Tier 1 Capital Ratio <sup>(1)</sup></b>	<b><u>18.373%</u></b>	<b><u>19.630%</u></b>
<b>Tier 1 Capital Ratio <sup>(2)</sup></b>	<b><u>18.373%</u></b>	<b><u>19.630%</u></b>
<b>Total Capital Ratio <sup>(3)</sup></b>	<b><u>27.981%</u></b>	<b><u>28.586%</u></b>
<b><u>After deducting proposed dividend **</u></b>		
<b>Common Equity Tier 1 Capital Ratio <sup>(1)</sup></b>	<b><u>18.373%</u></b>	<b><u>18.532%</u></b>
<b>Tier 1 Capital Ratio <sup>(2)</sup></b>	<b><u>18.373%</u></b>	<b><u>18.532%</u></b>
<b>Total Capital Ratio <sup>(3)</sup></b>	<b><u>27.981%</u></b>	<b><u>27.488%</u></b>
Note:		
(1) Minimum Common Equity Tier 1 Capital Ratio is 4.5%		
(2) Minimum Tier 1 Capital Ratio is 6.0%		
(3) Minimum Total Capital Ratio is 8.0%		
* The proposed dividend is in respect of financial year ended 31 December 2022.		

Table 2: Constituent of Eligible Capital and Capital Adequacy Ratios

## 2.0 Credit Risk

### 2.1 Distribution of Credit Exposures

- (i) The following table depicts the geographical distribution of the Bank's credit exposures, based on the country of incorporation or residence:

30 June 2023								
Exposure Class	Malaysia	United Kingdom	France	Hong Kong	Singapore	Others	Total On & Off Balance Sheet Gross Exposures	Total On & Off Balance Sheet Net Exposures
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Sovereign/ Central Bank	2,534,375	-	-	-	-	-	2,534,375	2,534,374
Banks	74,086	97	529	1,155	12,198	20,224	108,289	108,289
Corporates	1,502,159	-	-	-	-	-	1,502,159	1,502,159
Other Assets	280,816	-	100,139	-	-	12	380,967	380,967
Commitments and Contingencies	2,424,839	57	242,749	3,066	15,919	35,586	2,722,216	1,950,921
	<b>6,816,275</b>	<b>154</b>	<b>343,417</b>	<b>4,221</b>	<b>28,117</b>	<b>55,822</b>	<b>7,248,006</b>	<b>6,476,710</b>
31 December 2022								
Exposure Class	Malaysia	United Kingdom	France	Hong Kong	Singapore	Others	Total On & Off Balance Sheet Gross Exposures	Total On & Off Balance Sheet Net Exposures
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Sovereign/ Central Bank	3,226,281	-	-	-	-	-	3,226,281	3,226,281
Banks	16,641	27	718	411	11,425	50,012	79,234	79,234
Corporates	1,902,119	-	-	-	-	-	1,902,119	1,902,119
Other Assets	553,273	-	-	-	-	-	553,273	553,273
Commitments and Contingencies	1,883,162	1,961	925,981	11,633	77,641	51,271	2,951,649	1,878,329
	<b>7,581,476</b>	<b>1,988</b>	<b>926,699</b>	<b>12,044</b>	<b>89,066</b>	<b>101,283</b>	<b>8,712,556</b>	<b>7,639,236</b>

Table 3: Credit Exposures by Geographic Distribution

(ii) The following table depicts the Bank's credit exposures by sector analysis or industrial distribution:

30 June 2023										
Exposure Class	Government & Central Banks	Finance, Insurance & Business Services	Manufacturing	Construction	Wholesale & Retail	Transport, Storage & Communication	Mining & Quarrying	Other Business Services	Total On & Off Balance Sheet Gross Exposures	Total On & Off Balance Sheet Net Exposures
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Sovereign/ Central Bank	2,534,373	2	-	-	-	-	-	-	2,534,375	2,534,374
Banks	-	108,289	-	-	-	-	-	-	108,289	108,289
Corporates	-	49,239	852,337	6,127	140,494	158,533	4,000	291,429	1,502,159	1,502,159
Other Assets	10,053	359,957	3,522	2	17	40	23	7,353	380,967	380,967
Commitments and Contingencies	218,136	2,129,205	301,664	10,777	31,496	5,189	5,820	19,929	2,722,216	1,950,921
	<b>2,762,562</b>	<b>2,646,692</b>	<b>1,157,523</b>	<b>16,906</b>	<b>172,007</b>	<b>163,762</b>	<b>9,843</b>	<b>318,711</b>	<b>7,248,006</b>	<b>6,476,710</b>
31 December 2022										
Exposure Class	Government & Central Banks	Finance, Insurance & Business Services	Manufacturing	Construction	Wholesale & Retail	Transport, Storage & Communication	Mining & Quarrying	Other Business Services	Total On & Off Balance Sheet Gross Exposures	Total On & Off Balance Sheet Net Exposures
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Sovereign/ Central Bank	3,226,276	5	-	-	-	-	-	-	3,226,281	3,226,281
Banks	-	79,234	-	-	-	-	-	-	79,234	79,234
Corporates	-	66,929	1,124,435	9,827	142,776	254,360	4,000	299,792	1,902,119	1,902,119
Other Assets	11,761	530,687	4,390	-	115	1,225	23	5,072	553,273	553,273
Commitments and Contingencies	-	2,607,977	251,830	13,529	36,661	21,113	2,324	18,215	2,951,649	1,878,329
	<b>3,238,037</b>	<b>3,284,832</b>	<b>1,380,655</b>	<b>23,356</b>	<b>179,552</b>	<b>276,698</b>	<b>6,347</b>	<b>323,079</b>	<b>8,712,556</b>	<b>7,639,236</b>

Table 4: Credit Exposures by Sectorial Analysis or Industrial Distribution

(iii) The following table depicts the Bank's credit exposures by residual contractual maturity analysis:

<b>30 June 2023</b>							
<b>Exposure Class</b>	<b>Sovereign/ Central Bank</b>	<b>Banks</b>	<b>Corporates</b>	<b>Other Assets</b>	<b>Commitments and Contingencies</b>	<b>Total On &amp; Off Balance Sheet Gross Exposures</b>	<b>Total On &amp; Off Balance Sheet Net Exposures</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
< 1 year	2,523,844	21,946	309,331	360,785	1,385,231	4,601,137	4,240,012
> 1 - 5 years	-	-	192,570	1,683	1,109,884	1,304,137	974,647
Over 5 years	-	-	223,947	94	227,101	451,142	370,461
No Specific Maturity	10,531	86,343	776,311	18,405	-	891,590	891,590
	<b>2,534,375</b>	<b>108,289</b>	<b>1,502,159</b>	<b>380,967</b>	<b>2,722,216</b>	<b>7,248,006</b>	<b>6,476,710</b>
<b>31 December 2022</b>							
<b>Exposure Class</b>	<b>Sovereign/ Central Bank</b>	<b>Banks</b>	<b>Corporates</b>	<b>Other Assets</b>	<b>Commitments and Contingencies</b>	<b>Total On &amp; Off Balance Sheet Gross Exposures</b>	<b>Total On &amp; Off Balance Sheet Net Exposures</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
< 1 year	3,196,023	15,690	519,829	534,806	1,549,862	5,816,210	5,014,146
> 1 - 5 years	-	-	233,294	1,331	1,151,904	1,386,529	1,169,525
Over 5 years	-	-	231,397	117	249,883	481,397	427,145
No Specific Maturity	30,258	63,544	917,599	17,019	-	1,028,420	1,028,420
	<b>3,226,281</b>	<b>79,234</b>	<b>1,902,119</b>	<b>553,273</b>	<b>2,951,649</b>	<b>8,712,556</b>	<b>7,639,236</b>

Table 5 : Credit Exposures by Residual Contractual Maturity Analysis

## 2.2 Credit Risk Assessment under Standardised Approach

### (i) Credit Exposure by Risk Weights

The following table depicts the credit exposure of the Bank by risk weight:

30 June 2023							
Exposure Class	Sovereigns & Central Banks	Banks, MDBs, and FDIs	Insurance Cos, Securities & Fund Managers	Corporates	Other Assets	Total On & Off Balance Sheet Net Exposures	Total Risk Weighted Assets
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<b>Risk Weights (%)</b>							
0%	1,742,323	-	-	-	-	1,742,323	-
20%	1,010,188	1,140,501	74,612	-	351,479	2,576,780	515,356
50%	-	139,652	3,468	-	-	143,120	71,560
100%	-	-	-	1,978,349	29,488	2,007,837	2,007,837
150%	-	-	-	6,650	-	6,650	9,975
<b>Total</b>	<b>2,752,511</b>	<b>1,280,153</b>	<b>78,080</b>	<b>1,984,999</b>	<b>380,967</b>	<b>6,476,710</b>	<b>2,604,728</b>
31 December 2022							
Exposure Class	Sovereigns & Central Banks	Banks, MDBs, and FDIs	Insurance Cos, Securities & Fund Managers	Corporates	Other Assets	Total On & Off Balance Sheet Net Exposures	Total Risk Weighted Assets
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<b>Risk Weights (%)</b>							
0%	2,368,271	-	-	-	-	2,368,271	-
20%	858,010	1,356,189	-	-	524,172	2,738,371	547,674
50%	-	161,741	-	-	-	161,741	80,870
100%	-	-	27,309	2,307,793	29,101	2,364,203	2,364,203
150%	-	-	-	6,650	-	6,650	9,975
<b>Total</b>	<b>3,226,281</b>	<b>1,517,930</b>	<b>27,309</b>	<b>2,314,443</b>	<b>553,273</b>	<b>7,639,236</b>	<b>3,002,722</b>

Table 6: Credit Risk Exposure by Risk Weight



(ii) **Credit Exposure by Ratings from External Credit Assessment Institution (“ECAI”)**

The following table depicts the credit exposure of the Bank by Ratings from ECAI:

Corporate Exposures	Ratings of Corporate by Approved ECAIs						Total On & Off Balance Sheet Net Exposures
	Moody's S&P Fitch RAM MARC	Aaa to Aa3 AAA to AA- AAA to AA- AAA to AA3 AAA to AA-	A1 to A3 A+ to A- A+ to A- A to A3 A+ to A-	Baa1 to Ba3 BBB+ to BB- BBB+ to BB- BBB+ to BB3 BBB+ to BB-	B1 to C B+ to D B+ to D B to D B+ to D	Unrated Unrated Unrated Unrated Unrated	
		RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<b>30 June 2023</b>							
Insurance Cos, Securities Firms & Fund Managers		74,612	3,468	-	-	-	78,080
Corporates		-	-	-	-	1,984,999	1,984,999
<b>Total</b>		<b>74,612</b>	<b>3,468</b>	<b>-</b>	<b>-</b>	<b>1,984,999</b>	<b>2,063,079</b>
<b>31 December 2022</b>							
Insurance Cos, Securities Firms & Fund Managers		24,261	3,048	-	-	-	27,309
Corporates		-	-	-	-	2,314,443	2,314,443
<b>Total</b>		<b>24,261</b>	<b>3,048</b>	<b>-</b>	<b>-</b>	<b>2,314,443</b>	<b>2,341,752</b>

*Table 7.1: Ratings of Insurance and Corporate Exposures by Approved ECAIs*

Sovereign/Central Banks Exposures	Ratings of Sovereigns and Central Banks by Approved ECAIs							Total On & Off Balance Sheet Net Exposures RM'000
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated	
	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	CCC+ to D	Unrated	
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	CCC+ to D	Unrated	
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	
<b>30 June 2023</b>								
Sovereign/Central Banks	-	2,752,511	-	-	-	-	-	2,752,511
<b>31 December 2022</b>								
Sovereign/Central Banks	-	3,226,281	-	-	-	-	-	3,226,281

*Table 7.2: Ratings of Sovereigns and Central Banks Exposures by Approved ECAIs*

Banks, Development Financial Institutions & MDBs Exposures	Ratings of Banking Institutions by Approved ECAIs							Total On & Off Balance Sheet Net Exposures RM'000
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated	
	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated	
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated	
	RAM	AAA to AA3	A1 to A3	BBB+ to BBB3	BB1 to B3	C1 to D	Unrated	
	MARC	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	C+ to D	Unrated	
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	
<b>30 June 2023</b>								
Banks, Development Financial Institutions & MDBs	1,114,703	85,043	-	-	-	-	80,407	1,280,153
<b>31 December 2022</b>								
Banks, Development Financial Institutions & MDBs	1,377,492	61,931	12,729	-	-	-	65,778	1,517,930

*Table 7.3: Ratings of Banking Institutions Exposures by Approved ECAIs*

## 2.3 Credit Risk Mitigation Techniques under Standardised Approach

The following table depicts disclosure of credit risk mitigation techniques:

30 June 2023				
	Gross 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
<b>On-Balance Sheet Exposures:</b>				
Sovereigns/Central Banks	2,534,375	-	-	-
Banks, Development Financial Institutions & MDBs	108,289	-	-	-
Corporates	1,502,159	-	-	-
Other Assets	380,967	-	-	-
	<b>4,525,790</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Off-Balance Sheet Exposures</b>				
OTC Derivatives	2,454,562	-	771,294	-
Off-Balance Sheet Exposures other than OTC Derivatives or Credit Derivatives	261,004	-	-	-
Defaulted Exposures	6,650	-	-	-
	<b>2,722,216</b>	<b>-</b>	<b>771,294</b>	<b>-</b>
<b>Total On and Off-Balance Sheet Exposures</b>	<b>7,248,006</b>	<b>-</b>	<b>771,294</b>	<b>-</b>

  

31 December 2022				
	Gross 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
<b>On-Balance Sheet Exposures:</b>				
Sovereigns/Central Banks	3,226,281	-	-	-
Banks, Development Financial Institutions & MDBs	79,234	-	-	-
Corporates	1,902,119	-	-	-
Other Assets	553,273	-	-	-
	<b>5,760,907</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Off-Balance Sheet Exposures</b>				
OTC Derivatives	2,595,986	-	1,073,320	-
Off-Balance Sheet Exposures other than OTC Derivatives or Credit Derivatives	349,013	-	-	-
Defaulted Exposures	6,650	-	-	-
	<b>2,951,649</b>	<b>-</b>	<b>1,073,320</b>	<b>-</b>
<b>Total On and Off-Balance Sheet Exposures</b>	<b>8,712,556</b>	<b>-</b>	<b>1,073,320</b>	<b>-</b>

*Table 8: Credit Exposures by Credit Risk Mitigation*

## 2.4 Off-Balance Sheet Exposure and Counterparty Credit Risk

The following table depicts disclosure of off-balance sheet exposure and counterparty credit risk:

	30 June 2023				31 December 2022			
	Principal Amount	Positive Fair Value of Derivatives Contracts	Gross Credit Equivalent Amount	Risk Weighted Assets	Principal Amount	Positive Fair Value of Derivatives Contracts	Gross Credit Equivalent Amount	Risk Weighted Assets
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Direct Credit Substitutes	190,407	-	190,407	188,816	212,297	-	212,297	210,706
Transaction related contingent items	93,065	-	46,542	32,652	71,840	-	35,920	30,318
Short Term Self Liquidating trade related contingencies	3,980	-	796	796	-	-	-	-
Lending of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo-style transactions (i.e. repurchase/reverse repurchase and securities lending/borrowing transaction)	17,409	-	17,409	3,482	87,902	-	87,902	17,580
Foreign exchange related contracts								
One year or less	63,320,818	913,077	1,118,157	333,367	80,040,873	953,070	1,199,545	167,865
Over one year to five years	4,110,470	113,622	226,170	49,001	4,485,225	76,144	297,046	88,304
Over five years	542,700	29,012	77,582	10,355	551,633	19,202	84,474	23,913
Interest/Profit rate related contracts								
One year or less	24,222,689	42,467	54,644	7,748	20,397,682	56,084	54,127	12,067
Over one year to five years	42,244,706	309,139	780,148	151,394	36,243,053	334,401	746,770	171,239
Over five years	1,983,204	77,332	140,819	26,365	2,296,424	97,223	164,910	31,582
Credit Derivative Contracts								
One year or less	197,301	1,527	15,173	1,687	252,678	7,309	15,625	1,957
Over one year to five years	711,281	19,938	41,480	4,508	653,390	24,992	33,489	4,143
Over five years	6,243	211	389	46	-	-	-	-
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	25,000	-	12,500	12,500	7,500	-	3,750	3,750
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	-	-	-	-	78,971	-	15,794	15,794
Any commitments that are unconditionally cancelled at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness	2,220,083	-	-	-	1,645,971	-	-	-
	<b>139,889,376</b>	<b>1,506,325</b>	<b>2,722,216</b>	<b>822,717</b>	<b>147,025,439</b>	<b>1,568,425</b>	<b>2,951,649</b>	<b>779,218</b>
		<b>Principal Amount</b>	<b>Credit Equivalent Amount</b>	<b>Risk Weighted Assets</b>		<b>Principal Amount</b>	<b>Credit Equivalent Amount</b>	<b>Risk Weighted Assets</b>
		RM'000	RM'000	RM'000		RM'000	RM'000	RM'000
<b>Credit Derivatives Contracts In clients' Intermediation activities</b>								
Credit default swaps - Protection bought		500,589	53,238	6,241		469,088	44,320	6,100
Credit default swaps - Protection Sold		414,236	3,804	-		436,980	4,794	-
		<b>914,825</b>	<b>57,042</b>	<b>6,241</b>		<b>906,068</b>	<b>49,114</b>	<b>6,100</b>

Table 9: Off-Balance Sheet and Counterparty Credit Risk

### 3.0 MARKET RISK

The following table depicts disclosure of market risk capital requirements:

	As at 30 June 2023 Standardised Approach RM'000	As at 31 December 2022 Standardised Approach RM'000
<b>Capital charge requirement for</b>		
Interest Rate Risk	96,610	100,881
Foreign Exchange Risk	44,768	7,446
Options	1,768	2,612
<b>Total</b>	<b>143,146</b>	<b>110,939</b>

The following table depicts the sensitivity of the Bank's positions in banking book to interest rate changes:

	As at 30 June 2023 Increase / (Decline) 200 basis points (Parallel Shifts) RM'000	As at 31 December 2022 Increase / (Decline) 200 basis points (Parallel Shifts) RM'000
<b>Impact on Earnings</b>		
MYR	24,111	45,203
USD	2,741	8,695
Others	(17,724)	(385)
<b>Total</b>	<b>9,128</b>	<b>53,513</b>
<b>Impact on Economic Value</b>		
MYR	11,813	17,969
USD	23,389	16,942
Others	3,070	844
<b>Total</b>	<b>38,272</b>	<b>35,755</b>



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**Attestation by Chief Executive Officer pursuant to BASEL II – Pillar 3 Disclosures  
as at 30 June 2023**

I hereby confirm to the best of my knowledge that the Pillar 3 disclosures as at 30 June 2023 have been prepared in accordance with Bank Negara Malaysia's Risk Weighted Capital Adequacy Framework (Basel II) – Disclosure Requirements (Pillar 3) and the Pillar 3 disclosures are consistent with the manner that the risks are assessed and managed, and are not misleading in any particular way.

I also acknowledge that the Pillar 3 disclosures have undergone an extensive review process by the Chief Financial Officer and Chief Risk Officer, thereafter validated by the Chief Operating Officer.

A handwritten signature in black ink, appearing to read 'Anthony Lo', with a long horizontal stroke extending to the right.

**Anthony Lo  
Chief Executive Officer**

Date : 20 July 2023