

UNITED OVERSEAS BANK (MALAYSIA) BHD
(Company No. 271809 K)
AND ITS SUBSIDIARY COMPANIES
(Incorporated in Malaysia)

PILLAR 3 DISCLOSURE
30 JUNE 2025

Domiciled in Malaysia
Registered Office:
Level 22, UOB Plaza 1 KL,
Jalan Raja Laut,
50350 Kuala Lumpur.

**Attestation by Chief Executive Officer pursuant to BASEL II – Pillar 3 Disclosures
as at 30 June 2025**

I hereby confirm that the Pillar 3 disclosures for the financial period ended 30 June 2025 have been prepared in accordance with Bank Negara Malaysia's Risk Weighted Capital Adequacy Framework (Basel II) - Disclosure Requirements (Pillar 3) and Capital Adequacy Framework for Islamic Banks (CAFIB) - Disclosure Requirements (Pillar 3). The Pillar 3 disclosures are consistent with the manner that the risks are assessed and managed, and are not misleading in any particular way.



Ng Wei Wei
Chief Executive Officer

Date: 22 August 2025



1. CAPITAL MANAGEMENT AND CAPITAL ADEQUACY

The capital adequacy ratios of the Group and the Bank are computed in accordance with Bank Negara Malaysia (BNM)'s Capital Adequacy Framework (Capital Components) and Capital Adequacy Framework (Basel II - Risk-Weighted Assets).

The capital structure of the Group and the Bank were as follows:

	Group		Bank	
	30-Jun-25 RM'000	31-Dec-24 RM'000	30-Jun-25 RM'000	31-Dec-24 RM'000
<u>Common Equity Tier 1 ("CET1")/ Tier 1 Capital</u>				
Paid-up share capital	792,555	792,555	792,555	792,555
Retained profits	14,040,792	13,902,695	14,193,649	14,055,169
Other reserves	389,804	325,539	149,424	85,159
Regulatory adjustments applied in the calculation of CET1 Capital	(1,086,735)	(1,158,883)	(1,141,291)	(1,293,438)
Total CET1/Tier 1 Capital	14,136,416	13,861,906	13,994,337	13,639,445
<u>Tier 2 Capital</u>				
Tier 2 Capital instruments	2,250,000	2,250,000	2,250,000	2,250,000
Loan/financing loss provision				
- Surplus eligible provisions over expected losses	374,125	373,130	376,922	374,957
- General provisions	152,375	161,244	142,914	151,748
Regulatory adjustments applied in the calculation of Tier 2 Capital	105,065	105,065	-	-
Total Tier 2 Capital	2,881,565	2,889,439	2,769,836	2,776,705
Total Capital	17,017,981	16,751,345	16,764,173	16,416,150

The capital adequacy ratios of the Group and the Bank were as follows:

	Group		Bank	
	30-Jun-25	31-Dec-24	30-Jun-25	31-Dec-24
CET1/Tier 1 Capital	16.055%	16.034% *	15.975%	15.863% *
Total Capital	19.328%	19.376% *	19.137%	19.092% *

* The CET1/Tier1 Capital and Total Capital ratios were before dividend payment. The CET1/Tier1 Capital for the Group and the Bank net of proposed dividend are as follows:-

CET1/Tier 1 Capital Ratio (net of proposed dividends)	15.455%	14.973%	15.373%	14.796%
Total Capital Ratio (net of proposed dividends)	18.728%	18.315%	18.535%	18.025%

1. CAPITAL MANAGEMENT AND CAPITAL ADEQUACY (Cont'd.)

The capital adequacy ratios of Islamic Banking Window are computed in accordance with the BNM's Capital Adequacy Framework for Islamic Banking (Capital Components) and Basel II - Risk-weighted Assets Framework for Islamic Banking.

The capital structure of the Islamic Banking Window were as follows:

	30-Jun-25	31-Dec-24
	RM'000	RM'000
<u>Common Equity Tier 1 ("CET1")/</u>		
<u>Tier 1 Capital</u>		
Share fund	450,000	450,000
Retained profit	304,433	258,618
Other reserves	2,505	698
Regulatory adjustments applied in the calculation of CET1 Capital	(22,022)	(21,542)
Total CET1/Tier 1 Capital	<u>734,916</u>	<u>687,774</u>
<u>Tier 2 Capital</u>		
Tier 2 Capital instruments	500,000	500,000
Financing loss provision		
- Surplus eligible provisions over expected losses	4,522	-
- General provisions	1,024	994
Total Tier 2 Capital	<u>505,546</u>	<u>500,994</u>
Total Capital	<u>1,240,462</u>	<u>1,188,768</u>

The capital adequacy ratios of the Islamic Banking Window were as follows:

	30-Jun-25	31-Dec-24
Before the effects of RSIA		
CET1/Tier 1 Capital Ratio	9.667%	11.138%
Total Capital Ratio	16.327%	19.247%
After the effects of RSIA		
CET1/Tier 1 Capital Ratio	15.579%	14.876%
Total Capital Ratio	26.296%	25.712%

In accordance with BNM's Guidelines on the Investment Account, the credit risk and market risks weighted assets funded by the RSIA which qualify as risk absorbent are excluded from the calculation of capital adequacy ratio. As at 30 June 2025, credit risks related to RSIA assets excluded from the total capital ratio calculation amounted to RM2,884,636,700 (31 December 2024: RM1,555,476,008).

2. CAPITAL ADEQUACY

The aggregate breakdown of Risk-Weighted Assets (RWA) by exposures in each category of the Bank as at 30 June 2025 were as follows:

Item	Exposure class June 2025	Exposures pre Credit Risk Mitigation	Exposures post Credit Risk Mitigation	Risk Weighted Assets (RWA)	Minimum capital requirement at 8%
		RM'000	RM'000	RM'000	RM'000
1.0	Credit risk				
1.1	Exempted exposures under the Standardised Approach (SA)				
	<i>On-balance sheet exposures</i>				
	Sovereigns/Central Banks	29,740,021	29,740,021	193,043	15,443
	Public Sector Entities	636,006	636,006	80,534	6,443
	Banks, Development Financial Institutions & MDBs	807	807	161	13
	Insurance Cos, Securities Firms and Fund Managers	100	100	100	8
	Corporates	246,519	243,249	241,439	19,315
	Regulatory Retail	5,641,180	5,641,180	4,230,886	338,471
	Residential Mortgages	4,560,166	4,560,167	1,708,742	136,699
	Higher Risk Assets	226	226	338	27
	Other Assets	2,909,461	2,909,461	1,694,740	135,579
	Securitisation Exposure	120,017	120,017	24,003	1,920
	Equity Exposure	159,824	159,824	159,824	12,786
	Defaulted exposures	164,331	164,331	170,571	13,646
	Total on-balance sheet exposures	44,178,658	44,175,389	8,504,381	680,350
	<i>Off-balance sheet exposures</i>				
	OTC derivatives	491,077	491,077	138,308	11,065
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	3,871,899	3,870,957	2,789,185	223,135
	Defaulted exposures	851	851	1,272	102
	Total off-balance sheet exposures	4,363,827	4,362,885	2,928,765	234,302
	Total on and off-balance sheet exposures (SA)	48,542,485	48,538,274	11,433,146	914,652
1.2	Exposures under the Foundation IRB approach (FIRB)				
	<i>On-balance sheet exposures</i>				
	Banks, Development Financial Institutions and MDBs	5,043,076	3,714,027	415,715	33,257
	Insurance Cos, Securities Firms and Fund Managers	619,653	583,764	171,715	13,737
	Corporates	42,443,384	38,296,871	39,192,180	3,135,374
	Equity (simple risk weight)	-	-	-	-
	Defaulted exposures	1,190,358	1,078,125	19,004	1,520
	Total on-balance sheet exposures	49,296,471	43,672,787	39,798,614	3,183,888
	<i>Off-balance sheet exposures</i>				
	OTC derivatives	6,688,656	6,688,076	1,351,269	108,102
	Credit Derivatives	872	872	66	5
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	12,442,187	11,199,955	9,691,599	775,328
	Defaulted exposures	38,840	28,749	-	-
	Total off-balance sheet exposures	19,170,555	17,917,652	11,042,934	883,435
	Total on and off-balance sheet exposures (FIRB)	68,467,026	61,590,439	50,841,548	4,067,323

2. CAPITAL ADEQUACY (Cont'd.)

Item	Exposure class June 2025	Exposures pre CRM	Exposures post CRM	Risk Weighted Assets (RWA)	Min. capital requirement at 8%
		RM'000	RM'000	RM'000	RM'000
1.3	<u>Exposures under the Advance IRB approach (AIRB)</u>				
	<i>On-balance sheet exposures</i>				
	Corporates				
	Residential mortgages	37,835,862	37,835,862	4,682,890	374,631
	Qualifying revolving retail	4,134,172	4,134,172	1,179,523	94,362
	Other retail	14,989,830	14,989,830	3,030,777	242,463
	Defaulted exposures	1,337,581	1,337,581	732,505	58,600
	Total on-balance sheet exposures	58,297,445	58,297,445	9,625,695	770,056
	<i>Off-balance sheet exposures</i>				
	OTC derivatives	933	933	194	16
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	11,049,443	11,049,443	1,518,396	121,472
	Defaulted exposures	27	27	-	-
	Total off-balance sheet exposures	11,050,403	11,050,403	1,518,590	121,488
	Total on and off-balance sheet exposures (AIRB)	69,347,848	69,347,848	11,144,285	891,544
	Total exposures under IRB approach	137,814,874	130,938,287	61,985,833	4,958,867
	Exposures to Central Counterparties RWA			1,344	108
	Total (exempted exposures and exposures under the IRB approach) after scaling factor			77,139,473	6,171,158
2.0	<u>Large Exposures Risk Requirement</u>	-	-	-	-
3.0	<u>Market risk</u>				
		Long position	Short position		
	Interest rate risk	325,269	277,406	1,434,576	114,766
	Foreign currency risk	218,206	219,518	106,022	8,482
	Equity Risk	-	-	-	-
	Commodity risk	-	-	-	-
	Options risk			165,116	13,209
4.0	<u>Operational risk (basic indicator approach)</u>			8,753,583	700,287
5.0	<u>Total RWA and capital requirements</u>			87,598,770	7,007,902

2. CAPITAL ADEQUACY (Cont'd.)

The aggregate breakdown of Risk-Weighted Assets (RWA) of the Bank by exposures in each risk category as at 31 December 2024 were as follows:

Item	Exposure class December 2024	Exposures pre Credit Risk Mitigation (CRM)	Exposures post Credit Risk Mitigation (CRM)	RWA	Minimum capital requirement at 8%
		RM'000	RM'000	RM'000	RM'000
1.0	Credit Risk				
1.1	Exempted exposures under the Standardised Approach (SA) <i>On-balance sheet exposures</i>				
	Sovereigns/Central Banks	26,333,604	26,333,604	-	-
	Public Sector Entities	233,225	233,225	-	-
	Bank, Development Financial Institutions & MDBs	4,935	4,935	987	79
	Insurance Cos, Securities Firms and Fund Managers	122	122	122	10
	Corporates	293,810	290,627	288,125	23,050
	Regulatory Retail	5,954,998	5,954,700	4,464,882	357,189
	Residential Mortgages	4,862,474	4,862,474	1,849,344	147,948
	Higher Risk Assets	293	293	440	35
	Other Assets	3,299,223	3,299,223	2,095,155	167,612
	Securitisation Exposure	120,035	120,035	24,007	1,921
	Equity Exposure	173,214	173,214	173,214	13,857
	Defaulted exposures	193,370	193,370	198,445	15,876
	Total on-balance sheet exposures	41,469,303	41,465,822	9,094,721	727,577
	<i>Off-balance sheet exposures</i>				
	OTC derivatives	578,344	578,344	173,636	13,891
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	3,854,281	3,853,267	2,870,012	229,601
	Defaulted exposures	933	933	1,394	112
	Total off-balance sheet exposures	4,433,558	4,432,544	3,045,042	243,604
	Total on and off-balance sheet exposures (SA)	45,902,861	45,898,366	12,139,763	971,181
1.2	Exposures under the Foundation IRB Approach (FIRB) <i>On-balance sheet exposures</i>				
	Banks, Development Financial Institutions and MDBs	6,380,280	5,450,496	518,017	41,441
	Insurance Cos, Securities Firms and Fund Managers	689,988	647,840	183,409	14,673
	Corporates	42,223,626	38,164,440	38,539,923	3,083,194
	Equity (Simple Risk Weight)	947	947	2,842	227
	Defaulted exposures	1,118,652	1,044,686	15,694	1,256
	Total on-balance sheet exposures	50,413,493	45,308,409	39,259,885	3,140,791
	<i>Off-balance sheet exposures</i>				
	OTC derivatives	4,426,990	4,425,922	1,004,562	80,365
	Credit Derivatives	819	819	74	6
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	11,582,354	10,355,311	9,549,906	763,992
	Defaulted exposures	25,525	23,687	-	-
	Total off-balance sheet exposures	16,035,688	14,805,739	10,554,542	844,363
	Total on and off-balance sheet exposures (FIRB)	66,449,181	60,114,148	49,814,427	3,985,154

2. CAPITAL ADEQUACY (Cont'd.)

Item	Exposure class December 2024	Exposures pre CRM	Exposures post CRM	RWA	Min. capital requirement at 8%
		RM'000	RM'000	RM'000	RM'000
1.3	Exposures under the Advanced IRB Approach (AIRB)				
	<i>On-balance sheet exposures</i>				
	Corporates	-	-	-	-
	Residential Mortgages	37,190,786	37,190,786	4,509,832	360,787
	Qualifying Revolving Retail	3,803,270	3,803,270	1,128,543	90,283
	Other Retail	15,076,182	15,076,182	2,896,027	231,682
	Defaulted exposures	1,250,158	1,250,158	676,275	54,102
	Total on-balance sheet exposures	57,320,396	57,320,396	9,210,677	736,854
	<i>Off-balance sheet exposures</i>				
	OTC derivatives	883	883	155	12
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	10,037,933	10,037,933	1,397,710	111,817
	Defaulted exposures	-	-	-	-
	Total off-balance sheet exposures	10,038,816	10,038,816	1,397,865	111,829
Total on and off-balance sheet exposures (AIRB)	67,359,212	67,359,212	10,608,542	848,683	
Total exposures under IRB Approach	133,808,393	127,473,360	60,422,969	4,833,837	
Total (exempted exposures and exposures under the IRB Approach) after scaling factor			76,188,110	6,095,049	
2.0	Large exposures risk requirement	-	-	-	-
3.0	Market Risk				
		Long position	Short position		
	Interest Rate Risk	210,658	166,143	1,095,297	87,624
	Foreign Currency Risk	115,415	120,941	75,879	6,070
	Equity Risk	-	-	-	-
	Commodity Risk	-	-	-	-
			537,813	43,025	
4.0	Operational Risk (Basic Indicator Approach)			8,087,999	647,040
5.0	Total RWA and capital requirements			85,985,098	6,878,808

2. CAPITAL ADEQUACY (Cont'd.)

The aggregate breakdown of RWA under the Islamic Banking Window by exposures in each risk category as at 30 June 2025 were as follows:

Item	Exposure class June 2025	Exposures pre CRM	Exposures post CRM	RWA	RWA absorbed by RSIA	Total RWA after effects of RSIA	Min. capital requirement at 8%
		RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
1.0	Credit Risk						
1.1	<u>Exempted exposures</u>						
	<i>On-balance sheet exposures</i>						
	Sovereigns/Central Banks	4,383,057	4,383,057	-	-	-	-
	Corporates	4,531	3,452	2,752	-	2,752	220
	Regulatory Retail						
	Residential Mortgages	57,643	57,643	20,175	-	20,175	1,614
	Other Assets	15,155	15,155	15,155	-	15,155	1,212
	Defaulted Exposures	4,719	4,719	4,664	-	4,664	373
	Total on-balance sheet exposures	4,465,105	4,464,026	42,746	-	42,746	3,419
	<i>Off-balance sheet exposures</i>						
	OTC derivatives	183,307	183,307	39,187	-	39,187	3,135
	Off-balance sheet exposures other than OTC derivatives or credit derivatives						
	Total off-balance sheet exposures	183,307	183,307	39,187	-	39,187	3,135
	Total on and off-balance sheet exposures (SA)	4,648,412	4,647,333	81,933	-	81,933	6,554
1.2	<u>Exposures under the FIRB Approach</u>						
	<i>On-balance sheet exposures</i>						
	Banks, Development Financial Institutions and MDBs	2,497,556	1,168,507	127,831	-	127,831	10,226
	Insurance/Takaful Cos, Securities Firms & Fund	400,915	400,915	30,386	30,386	-	-
	Corporates	3,642,265	3,561,124	4,163,662	1,685,220	2,478,442	198,275
	Defaulted exposures	27,238	-	-	-	-	-
	Total on-balance sheet exposures	6,567,974	5,130,546	4,321,879	1,715,606	2,606,273	208,501
	<i>Off-balance sheet exposures</i>						
	OTC derivatives	14,051	14,051	4,105	-	4,105	328
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	1,276,269	1,258,462	1,334,972	1,005,749	329,223	26,338
	Total off-balance sheet exposures	1,290,320	1,272,513	1,339,077	1,005,749	333,328	26,666
	Total on and off-balance sheet exposures (FIRB)	7,858,294	6,403,059	5,660,956	2,721,355	2,939,601	235,167

2. CAPITAL ADEQUACY (Cont'd.)

Item	Exposure class June 2025	Exposures pre CRM	Exposures post CRM	RWA	RWA absorbed by RSIA	Total RWA after effects of RSIA	Min. capital requirement at 8%
		RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
1.3	Exposures under the AIRB Approach						
	<i>On-balance sheet</i>						
	Corporates						
	Residential Mortgages	3,844,888	3,844,888	744,748	-	744,748	59,580
	Other Retail	1,244,563	1,244,563	288,818	-	288,818	23,105
	Defaulted exposures	157,682	157,682	84,831	-	84,831	6,787
	Total on-balance sheet	5,247,133	5,247,133	1,118,397	-	1,118,397	89,472
	<i>Off-balance sheet</i>						
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	293,238	293,238	50,903	0	50,903	4,072
	Defaulted Exposures						
Total off-balance sheet exposures	293,238	293,238	50,903	-	50,903	4,072	
Total on and off- balance sheet exposures (AIRB)	5,540,371	5,540,371	1,169,300	-	1,169,300	93,544	
Total exposures under IRB Approach	13,398,665	11,943,430	6,830,256	2,721,355	4,108,901	328,711	
Total (exempted exposures and exposures under the IRB Approach) after scaling factor			7,322,004	2,884,636	4,437,368	354,989	
2.0	Large exposures risk	-	-	-	-	-	-
3.0	Market Risk						
		Long position	Short position				
	Interest Rate Risk	1,727	1,449	5,162	-	5,162	413
	Foreign Currency Risk	2,680	679	2,680	-	2,680	214
	Equity Risk			-	-	-	-
	Commodity Risk			-	-	-	-
Options Risk			-	-	-	-	
4.0	Operational Risk (Basic Indicator Approach)			272,136	-	272,136	21,771
5.0	Total RWA and capital requirements			7,601,982	2,884,636	4,717,346	377,387

2. CAPITAL ADEQUACY (Cont'd.)

The aggregate breakdown of RWA under the Islamic Banking Window by exposures in each risk category as at 31 December 2024 were as follows:

Item	Exposure class December 2024	Exposures pre CRM	Exposures post CRM	RWA	RWA absorbed by RSIA	Total RWA after effects of RSIA	Min. capital requirement at 8%
		RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
1.0	Credit Risk						
1.1	Exempted exposures						
	<i>On-balance sheet exposures</i>						
	Sovereigns/Central Banks	3,554,883	3,554,883	-	-	-	-
	Corporates	4,268	3,207	2,507	-	2,507	201
	Residential Mortgages	62,530	62,530	21,885	-	21,885	1,751
	Other Assets	14,352	14,352	14,352	-	14,352	1,148
	Defaulted Exposures	5,180	5,180	5,180	-	5,180	414
	Total on-balance sheet exposures	3,641,213	3,640,152	43,924	-	43,924	3,514
	<i>Off-balance sheet exposures</i>						
	OTC derivatives	162,010	162,010	35,592	-	35,592	2,847
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	-	-	-	-	-	-
	Total off-balance sheet exposures	162,010	162,010	35,592	-	35,592	2,847
	balance sheet exposures (SA)	3,803,223	3,802,162	79,516	-	79,516	6,361
1.2	Exposures under the FIRB Approach						
	<i>On-balance sheet exposures</i>						
	Banks, Development Financial Institutions and MDBs	1,945,161	1,115,428	113,938	-	113,938	9,115
	Insurance/Takaful Cos, Securities Firms & Fund Managers	401,012	401,012	30,394	30,394	-	-
	Corporates	3,244,381	3,107,662	3,365,848	1,216,489	2,149,359	171,949
	Defaulted exposures	27,238	-	-	-	-	-
	Total on-balance sheet exposures	5,617,792	4,624,102	3,510,180	1,246,883	2,263,297	181,064
	<i>Off-balance sheet exposures</i>						
	OTC derivatives	12,892	12,892	2,521	-	2,521	202
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	565,823	545,117	753,425	220,547	532,878	42,630
	Total off-balance sheet exposures	578,715	558,009	755,946	220,547	535,399	42,832
	Total on and off-balance sheet exposures (FIRB)	6,196,507	5,182,111	4,266,126	1,467,430	2,798,696	223,896

2. CAPITAL ADEQUACY (Cont'd.)

Item	Exposure class December 2024	Exposures pre CRM	Exposures post CRM	RWA	RWA absorbed by RSIA	Total RWA after effects of RSIA	Min. capital requirement at 8%
		RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
1.3	Exposures under the <u>On-balance sheet</u>						
	Corporates	-	-	-	-	-	-
	Residential Mortgages	3,769,599	3,769,599	730,381	-	730,381	58,430
	Other Retail	1,274,105	1,274,105	304,901	-	304,901	24,392
	Defaulted exposures	158,028	158,028	102,095	-	102,095	8,168
	Total on-balance sheet	5,201,732	5,201,732	1,137,377	-	1,137,377	90,990
	<u>Off-balance sheet</u>						
	Off-balance sheet exposures other than OTC derivatives or credit derivatives	261,648	261,648	44,893	-	44,893	3,591
	Total off-balance sheet	261,648	261,648	44,893	-	44,893	3,591
	Total on and off- balance sheet exposures (AIRB)	5,463,380	5,463,380	1,182,270	-	1,182,270	94,581
Total exposures under IRB Approach	11,659,887	10,645,491	5,448,396	1,467,430	3,980,966	318,477	
Total (exempted exposures and exposures under the IRB Approach) after scaling factor			5,854,816	1,555,476	4,299,340	343,947	
2.0	<u>Large exposures risk</u>	-	-	-	-	-	-
3.0	<u>Market Risk</u>	Long position	Short position				
	Interest Rate Risk	1,537	1,536	3,379	-	3,379	270
	Foreign Currency Risk	3,634	543	3,634	-	3,634	291
	Equity Risk	-	-	-	-	-	-
	Commodity Risk	-	-	-	-	-	-
	Options Risk	-	-	-	-	-	-
4.0	<u>Operational Risk (Basic Indicator Approach)</u>			317,084	-	317,084	25,367
5.0	<u>Total RWA and capital requirements</u>			6,178,913	1,555,476	4,623,437	369,875

3. CREDIT RISK

(i) The credit exposures by sector of the Bank as at 30 June 2025 were as follows:

Bank	Sovereigns/ Central Banks RM'000	Public Sector Entities RM'000	Banks, DFIs and MDBs RM'000	Insurance Cos, Securities Firms and Fund Managers RM'000	Corporates (including Specialised Lending and SMEs) RM'000	Retail RM'000	Residential Mortgages RM'000	Higher Risk Assets RM'000	Other Assets RM'000	Securitisation Exposure RM'000	Equity Exposure RM'000	Grand Total RM'000
Agriculture, hunting, forestry and fishing	-	-	-	-	778,180	18,270	-	-	-	-	-	796,450
Mining and quarrying	-	-	-	-	248,047	11,013	-	-	-	-	-	259,060
Manufacturing	-	-	-	-	12,305,924	1,368,866	-	-	-	-	-	13,674,790
Electricity, gas and water	-	-	-	-	1,867,829	34,467	-	-	-	-	-	1,902,296
Construction	-	-	-	-	13,639,424	656,061	-	-	-	-	-	14,295,485
Wholesale, retail trade, restaurant and hotels	-	-	-	-	10,099,171	5,056,391	-	-	-	-	-	15,155,562
Transport, storage and communication	-	-	-	-	8,629,282	566,408	-	-	-	-	-	9,195,690
Finance, insurance and business services	7,501,058	968,450	11,950,172	707,170	2,705,060	891,587	-	-	-	-	159,824	24,883,321
Real estate	-	-	-	-	5,210,883	1,425,790	43,136,636	1,516	-	120,017	-	49,894,842
Community, social and personal services	22,532,777	-	-	-	687,764	153,861	-	-	-	-	-	23,374,402
Households	-	-	-	-	-	26,873,913	3,092,767	16	-	-	-	29,966,696
Others	-	-	-	-	6,092	-	-	-	2,952,673	-	-	2,958,765
	30,033,835	968,450	11,950,172	707,170	56,177,656	37,056,627	46,229,403	1,532	2,952,673	120,017	159,824	186,357,359

Note: The credit exposures in the tables (i) to (iv) are based on exposures as defined under BNM's Capital Adequacy Framework for Standardised Approach and IRB Approach respectively.

3. CREDIT RISK (Cont'd.)

The credit exposures by sector of the Bank for the financial year ended 31 December 2024 were as follows:

Bank	Sovereigns/ Central Banks	Public Sector Entities	Banks, DFIs and MDBs	Insurance Cos, Securities Firms and Fund Managers	Corporates (including Specialised Lending and SMEs)	Retail	Residential Mortgages	Higher Risk Assets	Other Assets	Securitisation Exposure	Equity Exposure	Grand Total
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Agriculture, hunting, forestry and fishing	-	-	-	-	945,500	22,406	-	-	-	-	-	967,906
Mining and quarrying	-	-	-	-	245,754	27,789	-	-	-	-	-	273,543
Manufacturing	-	-	-	-	11,282,142	1,508,749	-	-	-	-	-	12,790,891
Electricity, gas and water	-	-	-	-	1,816,553	45,124	-	-	-	-	-	1,861,677
Construction	-	-	-	-	13,260,176	622,314	-	-	-	-	-	13,882,490
Wholesale, retail trade, restaurant and hotels	-	-	-	-	10,663,618	4,930,577	-	-	-	-	-	15,594,195
Transport, storage and communication	-	-	-	-	8,630,631	531,840	-	-	-	-	-	9,162,471
Finance, insurance and business services	5,494,415	645,662	10,885,919	829,911	2,783,922	896,148	-	-	-	-	173,214	21,709,191
Real estate	-	-	-	-	4,618,558	1,383,552	42,457,829	1,805	-	120,035	947	48,582,726
Community, social and personal services	20,990,208	-	-	-	892,670	152,179	-	-	-	-	-	22,035,057
Households	-	-	-	-	-	26,310,166	3,170,779	17	-	-	-	29,480,962
Others	-	-	-	-	20,698	-	-	-	3,349,447	-	-	3,370,145
	26,484,623	645,662	10,885,919	829,911	55,160,222	36,430,844	45,628,608	1,822	3,349,447	120,035	174,161	179,711,254

3. CREDIT RISK (Cont'd.)

(ii) The credit exposures by sector of the Islamic Banking Window as at 30 June 2025 were as follows:

Islamic Banking Window	Sovereigns/ Central Banks	Public Sector Entities	Banks, DFIs and MDBs	Insurance/ Takaful Cos, Securities Firms and Fund Managers	Corporates (including Specialised Lending and SMEs)	Retail	Residential Mortgages	Other Assets	Equity Exposure	Grand Total
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Agriculture, hunting, forestry and fishing	-	-	-	-	231,036	1,242	-	-	-	232,278
Mining & Quarrying	-	-	-	-	48,768	-	-	-	-	48,768
Manufacturing	-	-	-	-	790,714	158,064	-	-	-	948,778
Electricity, gas and water	-	-	-	-	771,546	2,627	-	-	-	774,173
Construction	-	-	-	-	475,365	53,859	-	-	-	529,224
Wholesale, retail trade, restaurant and hotels	-	-	-	-	532,677	495,466	-	-	-	1,028,143
Transport, storage and communication	-	-	-	-	1,544,884	63,472	-	-	-	1,608,356
Finance, insurance and business services	2,940,294	180,150	2,582,268	403,724	90,868	136,994	-	-	-	6,334,298
Real estate	-	-	-	-	388,277	187,317	4,159,106	-	-	4,734,700
Community, social and personal services	1,442,763	-	-	-	5,856	31,062	-	-	-	1,479,681
Households	-	-	-	-	-	246,882	66,641	-	-	313,523
Others	-	-	-	-	-	-	-	15,155	-	15,155
	4,383,057	180,150	2,582,268	403,724	4,879,991	1,376,985	4,225,747	15,155	-	18,047,077

3. CREDIT RISK (Cont'd.)

The credit exposures by sector of the Islamic Banking Window for the financial year ended 31 December 2024 were as follows:

Islamic Banking Window	Sovereigns/ Central Banks	Public Sector Entities	Banks, DFIs and MDBs	Insurance/ Takaful Cos, Securities Firms and Fund Managers	Corporates (including Specialised Lending and SMEs)	Retail	Residential Mortgages	Other Assets	Equity Exposure	Grand Total
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Agriculture, hunting,	-	-	-	-	297,306	1,284	-	-	-	298,590
Mining and Quarrying	-	-	-	-	29,076	-	-	-	-	29,076
Manufacturing	-	-	-	-	609,469	169,300	-	-	-	778,769
Electricity, gas and water	-	-	-	-	751,799	5,648	-	-	-	757,447
Construction	-	-	-	-	591,061	54,526	-	-	-	645,587
Wholesale, retail trade, restaurant and hotels	-	-	-	-	358,719	510,852	-	-	-	869,571
Transport, storage and communication	-	-	-	-	488,468	62,469	-	-	-	550,937
Finance, insurance and business services	970,158	158,024	1,956,661	404,886	187,645	145,645	-	-	-	3,823,019
Real estate	-	-	-	-	318,326	166,184	4,080,633	-	-	4,565,143
Community, social and personal services	2,584,725	-	-	-	211,345	32,118	-	-	-	2,828,188
Households	-	-	-	-	-	238,068	64,363	-	-	302,431
Others	-	-	-	-	-	-	-	14,352	-	14,352
	3,554,883	158,024	1,956,661	404,886	3,843,214	1,386,094	4,144,996	14,352	-	15,463,110

3. CREDIT RISK (Cont'd.)

(iii) The credit exposures by remaining contractual maturities of the Bank as at 30 June 2025 were as follows:

Bank	Sovereigns/ Central Banks	Public Sector Entities	Banks, DFIs and MDBs	Insurance Cos, Securities Firms and Fund Managers	Corporates (including Specialised Lending and SMEs)	Retail	Residential Mortgages	Higher Risk Assets	Other Assets	Securitisation Exposure	Equity Exposure	Grand Total
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
< 3 months	5,336,668	511,942	4,292,020	469,403	13,790,807	1,365,336	9,612	-	-	-	-	25,775,788
3 - 6 months	663,068	69,222	721,134	35,173	3,992,784	298,276	3,838	-	-	-	-	5,783,495
6 - 12 months	2,184,083	153,951	2,886,324	11,789	5,902,507	18,862,902	1,405,248	22	2,952,673	-	159,824	34,519,323
1 - 3 years	2,651,742	15,480	1,835,709	190,805	13,900,928	2,802,685	173,585	167	-	10,001	-	21,581,102
3 - 5 years	3,890,089	-	1,975,271	-	11,059,132	1,034,474	407,582	80	-	110,016	-	18,476,644
> 5 years	15,308,185	217,855	239,714	-	7,531,498	12,692,954	44,229,538	1,263	-	-	-	80,221,007
	30,033,835	968,450	11,950,172	707,170	56,177,656	37,056,627	46,229,403	1,532	2,952,673	120,017	159,824	186,357,359

The credit exposures by remaining contractual maturities of the Bank for the financial year ended 31 December 2024 were as follows:

Bank	Sovereigns/ Central Banks	Public Sector Entities	Banks, DFIs and MDBs	Insurance Cos, Securities Firms and Fund Managers	Corporates (including Specialised Lending and SMEs)	Retail	Residential Mortgages	Higher Risk Assets	Other Assets	Securitisation Exposure	Equity Exposure	Grand Total
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
< 3 months	2,825,197	81,301	3,785,883	91,004	13,591,751	1,306,917	2,916	196	-	-	-	21,685,165
3 - 6 months	-	211,250	742,822	34,878	5,265,902	311,790	4,783	26	-	-	-	6,571,451
6 - 12 months	2,710,871	119,886	3,655,052	441,373	4,850,411	18,195,649	1,459,085	-	3,349,447	-	174,161	34,955,935
1 - 3 years	3,432,090	15,368	1,210,315	227,902	15,695,608	2,673,730	176,530	119	-	-	-	23,431,662
3 - 5 years	3,902,746	-	1,387,348	418	9,055,291	1,071,049	408,985	150	-	20,006	-	15,845,993
> 5 years	13,613,719	217,857	104,499	34,336	6,701,259	12,871,709	43,576,309	1,331	-	100,029	-	77,221,048
	26,484,623	645,662	10,885,919	829,911	55,160,222	36,430,844	45,628,608	1,822	3,349,447	120,035	174,161	179,711,254

3. CREDIT RISK (Cont'd.)

(iv) The credit exposures by remaining contractual maturities of the Islamic Banking Window as at 30 June 2025 were as follows:

Islamic Banking Window	Sovereigns/ Central Banks RM'000	Public Sector Entities RM'000	Banks, DFIs and MDBs RM'000	Insurance/ Takaful Cos, Securities Firms and Fund Managers RM'000	Corporates (including Specialised Lending and SMEs) RM'000	Retail RM'000	Residential Mortgages RM'000	Other Assets RM'000	Equity Exposure RM'000	Grand Total RM'000
< 3 months	2,988,249	40,156	1,376,688	403,359	782,698	7,047	21	-	-	5,598,218
3 - 6 months	656,747	42,119	-	365	100,334	1,115	7	-	-	800,687
6 - 12 months	317,528	97,875	1,030,570	-	615,875	178	187	15,155	-	2,077,368
1 - 3 years	358,884	-	175,010	-	993,622	18,990	1,551	-	-	1,548,057
3 - 5 years	61,649	-	-	-	1,375,697	7,642	7,251	-	-	1,452,239
> 5 years	-	-	-	-	1,011,765	1,342,013	4,216,730	-	-	6,570,508
	4,383,057	180,150	2,582,268	403,724	4,879,991	1,376,985	4,225,747	15,155	-	18,047,077

The credit exposures by remaining contractual maturities of the Islamic Banking Window for the financial year ended 31 December 2024 were as follows:

Islamic Banking Window	Sovereigns/ Central Banks RM'000	Public Sector Entities RM'000	Banks, DFIs and MDBs RM'000	Insurance/ Takaful Cos, Securities Firms and Fund Managers RM'000	Corporates (including Specialised Lending and SMEs) RM'000	Retail RM'000	Residential Mortgages RM'000	Other Assets RM'000	Equity Exposure RM'000	Grand Total RM'000
< 3 months	932,077	17,460	728,654	762	546,594	7,675	17	-	-	2,233,239
3 - 6 months	-	60,480	97,191	3,112	91,771	1,351	11	-	-	253,916
6 - 12 months	757,858	80,084	1,129,075	401,012	90,425	231	191	14,352	-	2,473,228
1 - 3 years	662,879	-	1,741	-	1,864,296	15,766	1,671	-	-	2,546,353
3 - 5 years	-	-	-	-	296,154	7,138	7,278	-	-	310,570
> 5 years	1,202,069	-	-	-	953,974	1,353,933	4,135,828	-	-	7,645,804
	3,554,883	158,024	1,956,661	404,886	3,843,214	1,386,094	4,144,996	14,352	-	15,463,110

3. CREDIT RISK (Cont'd.)

The aggregate breakdown of credit risk standardised exposures by risk weights of the Bank as at 30 June 2025 were as follows:

Risk weights	Bank												Total exposures after netting and CRM	Total RWA
	Sovereigns/ Central Banks	Public Sector Entities	Banks, DFIs and MDBs	Insurance Cos, Securities Firms and Fund Managers	Corporates	Regulatory Retail	Residential Mortgages	Higher Risk Assets	Other Assets	Securitisation Exposure	Equity Exposure			
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
0%	28,960,104	233,335	-	-	3,299	-	-	-	1,214,721	-	-	-	30,411,459	-
10%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20%	1,073,731	735,115	807.00	-	-	-	-	-	-	120,017	-	-	1,929,670	385,934
35%	-	-	-	-	-	-	4,232,432	-	-	-	-	-	4,232,432	1,481,351
50%	-	-	-	-	-	2,539	135,291	-	-	-	-	-	137,830	68,915
75%	-	-	-	-	-	9,221,974	135,315	-	-	-	-	-	9,357,289	7,017,967
90%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
100%	-	-	-	49,757	302,255	25,954	175,081	-	1,737,952	-	159,824	-	2,450,823	2,450,823
110%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
125%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
135%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
150%	-	-	-	-	7,643	9,596	-	1,532	-	-	-	-	18,771	28,156
270%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
350%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
400%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
625%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
937.5%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1250.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	30,033,835	968,450	807	49,757	313,197	9,260,063	4,678,119	1,532	2,952,673	120,017	159,824	48,538,274	11,433,146	

3. CREDIT RISK (Cont'd.)

The aggregate breakdown of credit risk standardised exposures by risk weights of the Bank for the financial year ended 31 December 2024 were as follows:

Risk weights	Bank												Total exposures after netting and CRM	Total RWA
	Sovereigns/ Central Banks	Public Sector Entities	Banks, DFIs and MDBs	Insurance Cos, Securities Firms and Fund Managers	Corporates	Regulatory Retail	Residential Mortgages	Higher Risk Assets	Other Assets	Securitisation Exposure	Equity Exposure			
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
0%	26,391,176	233,224	-	-	4,081	2,705	-	-	1,204,068	-	-	-	27,835,254	-
10%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20%	93,447	412,438	4,935	-	-	-	-	-	-	120,035	-	-	630,855	126,171
35%	-	-	-	-	-	-	4,448,540	-	-	-	-	-	4,448,540	1,556,989
50%	-	-	-	-	-	3,699	174,655	-	-	-	-	-	178,354	89,177
75%	-	-	-	-	-	9,650,008	149,312	-	-	-	-	-	9,799,320	7,349,490
90%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
100%	-	-	-	71,153	335,623	28,353	228,534	-	2,145,379	-	173,214	-	2,982,256	2,982,256
110%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
125%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
135%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
150%	-	-	-	-	7,843	13,355	767	1,822	-	-	-	-	23,787	35,680
270%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
350%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
400%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
625%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
937.5%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1250%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	26,484,623	645,662	4,935	71,153	347,547	9,698,120	5,001,808	1,822	3,349,447	120,035	173,214	45,898,366	12,139,763	

3. CREDIT RISK (Cont'd.)

The aggregate breakdown of credit risk standardised exposures by risk weights of the Islamic Banking Window as at 30 June 2025 were as follows:

Risk weights	Islamic Banking Window									
	Sovereigns/ Central Banks	Public Sector Entities	Banks, DFIs and MDBs	Insurance/Takaful Cos, Securities Firms & Fund Managers	Corporates	Regulatory Retail	Residential Mortgages	Other Assets	Total exposures after netting and CRM	Total RWA
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
0%	4,383,057	-	-	-	700	-	-	-	4,383,757	-
10%	-	-	-	-	-	-	-	-	-	-
20%	-	180,150	-	-	-	-	-	-	180,150	36,030
35%	-	-	-	-	-	-	57,643	-	57,643	20,175
50%	-	-	-	-	-	-	109	-	109	54
75%	-	-	-	-	-	-	-	-	-	-
90%	-	-	-	-	-	-	-	-	-	-
100%	-	-	-	2,809	3,100	-	4,610	15,155	25,674	25,674
110%	-	-	-	-	-	-	-	-	-	-
125%	-	-	-	-	-	-	-	-	-	-
135%	-	-	-	-	-	-	-	-	-	-
150%	-	-	-	-	-	-	-	-	-	-
270%	-	-	-	-	-	-	-	-	-	-
350%	-	-	-	-	-	-	-	-	-	-
400%	-	-	-	-	-	-	-	-	-	-
625%	-	-	-	-	-	-	-	-	-	-
937.5%	-	-	-	-	-	-	-	-	-	-
1250.0%	-	-	-	-	-	-	-	-	-	-
Total	4,383,057	180,150	-	2,809	3,800	-	62,362	15,155	4,647,333	81,933

3. CREDIT RISK (Cont'd.)

The aggregate breakdown of credit risk standardised exposures by risk weights of the Islamic Banking Window for the financial year ended 31 December 2024 were as follows:

Risk weights	Islamic Banking Window									
	Sovereigns/ Central Banks	Public Sector Entities	Banks, DFIs and MDBs	Insurance/Takaful Cos, Securities Firms & Fund Managers	Corporates	Regulatory Retail	Residential Mortgages	Other Assets	Total exposures after netting and CRM	Total RWA
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
0%	3,554,883	-	-	-	700	-	-	-	3,555,583	-
10%	-	-	-	-	-	-	-	-	-	-
20%	-	158,024	-	-	-	-	-	-	158,024	31,605
35%	-	-	-	-	-	-	62,529	-	62,529	21,885
50%	-	-	-	-	-	-	-	-	-	-
75%	-	-	-	-	-	-	-	-	-	-
90%	-	-	-	-	-	-	-	-	-	-
100%	-	-	-	3,874	2,620	-	5,180	14,352	26,026	26,026
110%	-	-	-	-	-	-	-	-	-	-
125%	-	-	-	-	-	-	-	-	-	-
135%	-	-	-	-	-	-	-	-	-	-
150%	-	-	-	-	-	-	-	-	-	-
270%	-	-	-	-	-	-	-	-	-	-
350%	-	-	-	-	-	-	-	-	-	-
400%	-	-	-	-	-	-	-	-	-	-
625%	-	-	-	-	-	-	-	-	-	-
937.5%	-	-	-	-	-	-	-	-	-	-
1250%	-	-	-	-	-	-	-	-	-	-
Total	3,554,883	158,024	-	3,874	3,320	-	67,709	14,352	3,802,162	79,516

3. CREDIT RISK (Cont'd.)

Rated Exposures according to ratings by ECAs of the Bank as at 30 June 2025 were as follows:

RM'000						
Exposure class	Ratings of corporates by approved ECAs					
	Moody's	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
On and off-balance sheet exposures						
Credit exposures (using corporate risk weights)						
Public sector entities (applicable for entities risk weighted based on their external ratings as corporates)		-	-	-	-	968,450
Insurance cos, securities firms and fund managers		-	-	-	-	49,757
Corporates		-	-	-	-	313,197
Total		-	-	-	-	1,331,404

RM'000							
Exposure class	Ratings of banking institutions by approved ECAs						
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	RAM	AAA to AA3	A1 to A3	BBB1 to BBB3	BB1 to B3	C1 to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	C+ to D	Unrated
On and off-balance sheet exposures							
Banks, DFIs and MDBs		807	-	-	-	-	
Total		807	-	-	-	-	

RM'000							
Exposure class	Ratings of sovereigns and central banks by approved ECAs						
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	RAM	AAA to AA3	A1 to A3	BBB1 to BBB3	BB1 to B3	C1 to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	C+ to D	Unrated
On and off-balance sheet exposures							
Sovereigns/central banks			20,790,717	9,243,118	-	-	
Total		-	20,790,717	9,243,118	-	-	

3. CREDIT RISK (Cont'd.)

Rated Exposures according to ratings by ECAIs of the Bank for the financial year ended 31 December 2024 were as follows:

							RM'000
Exposure class	Ratings of corporates by approved ECAIs						
	Moody's	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	
On and off-balance sheet exposures							
Credit exposures (using corporate risk weights)							
Public sector entities (applicable for entities risk weighted based on their external ratings as corporates)		-	-	-	-	645,662	
Insurance cos, securities firms and fund managers		-	-	-	-	71,153	
Corporates		-	-	-	-	347,547	
Total		-	-	-	-	1,064,361	

							RM'000
Exposure class	Ratings of banking institutions by approved ECAIs						
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	RAM	AAA to AA3	A1 to A3	BBB1 to BBB3	BB1 to B3	C1 to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	C+ to D	Unrated
On and off-balance sheet exposures							
Banks, DFIs and MDBs	4,935	-	-	-	-	-	
Total	4,935	-	-	-	-	-	

							RM'000
Exposure class	Ratings of sovereigns and central banks by approved ECAIs						
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	RAM	AAA to AA3	A1 to A3	BBB1 to BBB3	BB1 to B3	C1 to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	C+ to D	Unrated
On and off-balance sheet exposures							
Sovereigns/central banks	-	16,642,684	9,821,600	-	-	20,339	
Total	-	16,642,684	9,821,600	-	-	20,339	

3. CREDIT RISK (Cont'd.)

Rated Exposures according to ratings by ECAIs of the Islamic Banking Window as at 30 June 2025 were as follows:

RM'000						
Exposure class	Ratings of corporates by approved ECAIs					
	Moody's	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
On and off-balance sheet exposures						
Credit exposures (using corporate risk weights)						
Public sector entities (applicable for entities risk weighted based on their external ratings as corporates)		-	-	-	-	180,150
Insurance cos, securities firms and fund managers		-	-	-	-	2,809
Corporates		-	-	-	-	3,800
Total		-	-	-	-	186,759

RM'000							
Exposure class	Ratings of banking institutions by approved ECAIs						
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	RAM	AAA to AA3	A1 to A3	BBB1 to BBB3	BB1 to B3	C1 to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	C+ to D	Unrated
On and off-balance sheet exposures							
Banks, DFIs and MDBs		-	-	-	-	-	-
Total		-	-	-	-	-	-

RM'000							
Exposure class	Ratings of sovereigns and central banks by approved ECAIs						
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	RAM	AAA to AA3	A1 to A3	BBB1 to BBB3	BB1 to B3	C1 to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	C+ to D	Unrated
On and off-balance sheet exposures							
Sovereigns/central banks		-	3,001,943	1,381,114	-	-	-
Total		-	3,001,943	1,381,114	-	-	-

3. CREDIT RISK (Cont'd.)

Rated Exposures according to ratings by ECAIs of the Islamic Banking Window for the financial year ended 31 December 2024 were as follows:

RM'000						
Exposure class	Ratings of corporates by approved ECAIs					
	Moody's	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		B to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
On and off-balance sheet exposures						
Credit exposures (using corporate risk weights)						
Public sector entities (applicable for entities risk weighted based on their external ratings as corporates)		-	-	-	-	158,024
Insurance cos, securities firms and fund managers		-	-	-	-	3,874
Corporates		-	-	-	-	3,320
Total		-	-	-	-	165,218

RM'000							
Exposure class	Ratings of banking institutions by approved ECAIs						
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	RAM	AAA to AA3	A1 to A3	BBB1 to BBB3	BB1 to B3	C1 to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	C+ to D	Unrated
On and off-balance sheet exposures							
Banks, DFIs and MDBs		-	-	-	-	-	
Total		-	-	-	-	-	

RM'000							
Exposure class	Ratings of sovereigns and central banks by approved ECAIs						
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	RAM	AAA to AA3	A1 to A3	BBB1 to BBB3	BB1 to B3	C1 to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	C+ to D	Unrated
On and off-balance sheet exposures							
Sovereigns/central banks		-	1,798,252	1,756,631	-	-	
Total		-	1,798,252	1,756,631	-	-	

3. CREDIT RISK (Cont'd.)

The following tables presented the breakdown of exposures by RWA and EAD for the Bank using the respective internal rating scale for the model applicable to the asset classes as at 30 June 2025:

Exposures under the IRB approach by Risk Grade

CRR band	1-9	10-16	17-20 (Default)
	RM'000	RM'000	RM'000
Non-retail exposures (EAD)			
Large corporate, SMEs and specialised lending (IPRE)	33,914,929	19,406,627	1,229,221
Bank	11,919,686	29,679	-
Insurance Cos, securities firm and fund managers	657,414	-	-
Total non-retail exposures	46,492,029	19,436,305	1,229,221
Undrawn commitments			
Large corporate, SMEs and specialised lending (IPRE)	2,776,105	843,090	1,865
Bank	75,000	-	-
Insurance Cos, securities firm and fund managers	-	-	-
Total undrawn commitments	2,851,105	843,090	1,865
Exposure weighted average LGD (%)			
Large corporate, SMEs and specialised lending (IPRE)	43%	41%	43%
Bank	40%	45%	-
Insurance Cos, securities firm and fund managers	42%	-	-
Exposure weighted average risk weight (%)			
Large corporate, SMEs and specialised lending (IPRE)	74%	118%	2%
Bank	13%	42%	-
Insurance Cos, securities firm and fund managers	28%	-	-

Specialised Lending Exposure under the Supervisory Slotting Criteria

Supervisory Categories / Risk Weights	Strong/ 50%	Strong/ 70%	Good/ 70%	Good/ 90%	Satisfactory/ 115%	Weak/ 250%	Default/ 0%
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Specialised Lending Exposure (EAD)							
Project Finance	-	214,538	616,035	419,397	59,500	-	-
Risk Weighted Assets	-	150,177	431,225	377,458	68,424	-	-

PD range of retail exposures	0.00% to 1.00%	1.01% to 2.00%	2.01% to 99.99%	SD to default
	RM'000	RM'000	RM'000	RM'000
Retail exposures (EAD)				
Residential mortgages	35,506,670	1,135,326	4,042,224	867,065
Qualifying revolving retail	6,004,862	843,139	2,118,639	52,187
Other retail	12,811,475	3,196,501	2,351,404	418,356
Total retail exposures	54,323,007	5,174,966	8,512,267	1,337,608
Undrawn commitments				
Residential mortgages	2,335,491	414,964	97,902	-
Qualifying revolving retail	3,537,362	308,641	986,465	-
Other retail	2,263,504	861,237	244,836	-
Total undrawn commitments	8,136,357	1,584,842	1,329,203	-
Exposure weighted average LGD (%)				
Residential mortgages	13.04%	14.20%	13.54%	13.94%
Qualifying revolving retail	36.18%	44.35%	41.88%	51.54%
Other retail	16.84%	24.83%	30.35%	19.64%
Exposure weighted average risk weight (%)				
Residential mortgages	7.60%	22.04%	50.33%	33.96%
Qualifying revolving retail	6.68%	18.34%	58.63%	279.02%
Other retail	12.61%	27.97%	47.61%	69.91%

3. CREDIT RISK (Cont'd.)

The following tables presented the breakdown of exposures by RWA and EAD for the Bank using the respective internal rating scale for the model applicable to the asset classes for the financial year ended 31 December 2024:

CRR band	1-9	10-16	17-20 (Default)
	RM'000	RM'000	RM'000
Non-retail exposures (EAD)			
Large corporate, SMEs and specialised lending (IPRE)	30,203,049	22,148,265	1,144,186
Bank	10,785,270	95,714	-
Insurance Cos, securities firm and fund managers	758,758	-	-
Total non-retail exposures	41,747,077	22,243,979	1,144,186
Undrawn commitments			
Large corporate, SMEs and specialised lending (IPRE)	1,847,456	1,128,716	1,927
Bank	-	-	-
Insurance Cos, securities firm and fund managers	-	-	-
Total undrawn commitments	1,847,456	1,128,716	1,927
Exposure weighted average LGD (%)			
Large corporate, SMEs and specialised lending (IPRE)	43%	41%	43%
Bank	41%	45%	-
Insurance Cos, securities firm and fund managers	42%	-	-
Exposure weighted average risk weight (%)			
Large corporate, SMEs and specialised lending (IPRE)	67%	122%	1%
Bank	12%	38%	-
Insurance Cos, securities firm and fund managers	29%	-	-

Specialised Lending Exposure under the Supervisory Slotting Criteria

Supervisory Categories / Risk Weights	Strong/ 50%	Strong/ 70%	Good/ 70%	Good/ 90%	Satisfactory/ 115%	Weak/ 250%	Default/ 0%
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Specialised Lending Exposure (EAD)							
Project Finance	-	215,381	655,022	380,394	62,195	-	-
Risk Weighted Assets	-	150,766	458,515	342,354	71,525	-	-

PD range of retail exposures	0.00% to 1.00%	1.01% to 2.00%	2.01% to 99.99%	SD to default
	RM'000	RM'000	RM'000	RM'000
Retail exposures (EAD)				
Residential mortgages	35,044,043	948,111	3,822,705	811,940
Qualifying revolving retail	5,060,267	820,929	2,124,565	43,513
Other retail	12,829,684	3,205,122	2,253,627	394,706
Total retail exposures	52,933,994	4,974,162	8,200,897	1,250,159
Undrawn commitments				
Residential mortgages	2,235,656	295,340	93,078	-
Qualifying revolving retail	2,892,827	318,014	991,650	-
Other retail	2,131,241	858,650	222,360	-
Total undrawn commitments	7,259,724	1,472,004	1,307,088	-
Exposure weighted average LGD (%)				
Residential mortgages	13.03%	14.11%	13.67%	13.98%
Qualifying revolving retail	36.28%	42.83%	41.11%	51.53%
Other retail	16.49%	23.81%	28.52%	20.07%
Exposure weighted average risk weight (%)				
Residential mortgages	7.60%	21.87%	49.65%	32.70%
Qualifying revolving retail	6.73%	17.76%	58.51%	263.20%
Other retail	12.33%	26.86%	43.98%	75.05%

3. CREDIT RISK (Cont'd.)

The following tables presented the breakdown of exposures by RWA and EAD for the Islamic Banking Window using the respective internal rating scale for the model applicable to the asset classes as at 30 June 2025:

CRR band	1-9	10-16	17-20 (Default)
	RM'000	RM'000	RM'000
Non-retail exposures (EAD)			
Large corporate, SMEs and specialised lending (IPRE)	2,888,332	1,419,313	27,238
Bank	2,582,268	-	-
Insurance Cos, securities firm and fund managers	400,915	-	-
Total non-retail exposures	5,871,515	1,419,313	27,238
Undrawn commitments			
Large corporate, SMEs and specialised lending (IPRE)	729,007	89,409	-
Bank	75,000	-	-
Insurance Cos, securities firm and fund managers	-	-	-
Total undrawn commitments	804,007	89,409	-
Exposure weighted average LGD (%)			
Large corporate, SMEs and specialised lending (IPRE)	45%	44%	0%
Bank	9%	-	-
Insurance Cos, securities firm and fund managers	45%	-	-
Exposure weighted average risk weight (%)			
Large corporate, SMEs and specialised lending (IPRE)	106%	144%	0%
Bank	4%	-	-
Insurance Cos, securities firm and fund managers	8%	-	-

Specialised Lending Exposure under the Supervisory Slotting Criteria

Supervisory Categories / Risk Weights	Strong/ 50%	Strong/ 70%	Good/ 70%	Good/ 90%	Satisfactory/ 115%	Weak/ 250%	Default/ 0%
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Specialised Lending exposures (EAD)							
Project Finance	-	-	540,228	-	-	-	-
Risk Weighted Assets	-	-	378,160	-	-	-	-

PD range of retail exposures	0.00% to 1.00%	1.01% to 2.00%	2.01% to 99.99%	SD to default
	RM'000	RM'000	RM'000	RM'000
Retail exposures (EAD)				
Residential mortgages	3,324,899	107,115	598,329	133,042
Other retail	649,344	527,743	175,259	24,640
Total retail exposures	3,974,243	634,858	773,588	157,682
Undrawn commitments				
Residential mortgages	144,672	38,095	2,688	-
Other retail	40,132	62,430	5,220	-
Total undrawn commitments	184,804	100,525	7,908	-
Exposure weighted average LGD (%)				
Residential mortgages	14.43%	14.62%	15.07%	15.14%
Other retail	19.33%	23.57%	23.25%	29.04%
Exposure weighted average risk weight (%)				
Residential mortgages	11.85%	22.42%	59.80%	16.92%
Other retail	16.54%	26.29%	35.74%	252.94%

3. CREDIT RISK (Cont'd.)

The following tables presented the breakdown of exposures by RWA and EAD for the Islamic Banking Window using the respective internal rating scale for the model applicable to the asset classes as at 31 December 2024:

CRR band	1-9	10-16	17-20 (Default)
	RM'000	RM'000	RM'000
Non-retail exposures (EAD)			
Large corporate, SMEs and specialised lending (IPRE)	1,804,553	1,430,583	27,238
Bank	1,956,661	-	-
Insurance Cos, securities firm and fund managers	401,012	-	-
Total non-retail exposures	4,162,226	1,430,583	27,238
Undrawn commitments			
Large corporate, SMEs and specialised lending (IPRE)	110,727	104,403	-
Bank	-	-	-
Insurance Cos, securities firm and fund managers	-	-	-
Total undrawn commitments	110,727	104,403	-
Exposure weighted average LGD (%)			
Large corporate, SMEs and specialised lending (IPRE)	44%	44%	0%
Bank	26%	-	-
Insurance Cos, securities firm and fund managers	45%	-	-
Exposure weighted average risk weight (%)			
Large corporate, SMEs and specialised lending (IPRE)	79%	160%	0%
Bank	6%	-	-
Insurance Cos, securities firm and fund managers	8%	-	-

Supervisory Categories /	Strong/ RM'000	Strong/ RM'000	Good/ RM'000	Good/ RM'000	Satisfactory/ RM'000	Weak/ RM'000	Default/ RM'000
<u>Specialised Lending exposures (EAD)</u>							
Project Finance	-	-	576,461	-	-	-	-
Risk Weighted Assets	-	-	403,522	-	-	-	-

PD range of retail exposures	0.00% to 1.00%	1.01% to 2.00%	2.01% to 99.99%	SD to default
	RM'000	RM'000	RM'000	RM'000
Retail exposures (EAD)				
Residential mortgages	3,280,707	77,562	593,963	125,054
Other retail	645,185	516,119	191,816	32,974
Total retail exposures	3,925,892	593,681	785,779	158,028
Undrawn commitments				
Residential mortgages	150,930	28,702	3,001	-
Other retail	30,181	46,019	2,815	-
Total undrawn commitments	181,111	74,721	5,816	-
Exposure weighted average LGD (%)				
Residential mortgages	14.53%	14.67%	15.17%	15.27%
Other retail	19.40%	25.08%	24.43%	29.56%
Exposure weighted average risk weight (%)				
Residential mortgages	11.82%	22.45%	59.74%	15.08%
Other retail	16.54%	27.95%	36.03%	252.45%

3. CREDIT RISK (Cont'd.)

Retail exposures under the IRB approach by expected loss range of the Bank as at 30 June 2025 were as follows:

EL% range of retail exposures	0.0% to 1.0%	1.0% to 5.0%	5.0% to 10.0%	10.0% to 30.0%	30.0% to 100.0%
	RM'000	RM'000	RM'000	RM'000	RM'000
Retail exposures (EAD)					
Residential mortgages	39,353,781	1,352,591	208,056	636,857	-
Qualifying revolving retail	7,038,147	1,509,797	136,975	280,592	53,316
Other retail	17,148,645	1,105,627	113,834	281,695	127,935
Total retail exposures	63,540,573	3,968,015	458,865	1,199,144	181,251
Undrawn commitments					
Residential mortgages	2,829,533	16,906	1,918	-	-
Qualifying revolving retail	4,023,562	711,148	9,047	84,113	4,598
Other retail	3,275,945	71,172	9,731	12,692	37
Total undrawn commitments	10,129,040	799,226	20,696	96,805	4,635
Exposure weighted average risk weight (%)					
Residential mortgages	10.51%	69.59%	92.42%	1.74%	-
Qualifying revolving retail	8.42%	49.01%	112.75%	149.44%	70.36%
Other retail	16.81%	67.81%	84.98%	60.28%	17.82%

Retail exposures under the IRB approach by expected loss range of the Bank for the financial year ended 31 December 2024 were as follows:

EL% range of retail exposures	0.0% to 1.0%	1.0% to 5.0%	5.0% to 10.0%	10.0% to 30.0%	30.0% to 100.0%
	RM'000	RM'000	RM'000	RM'000	RM'000
Retail exposures (EAD)					
Residential mortgages	38,643,079	1,170,075	206,308	607,337	-
Qualifying revolving retail	6,057,031	1,515,894	127,524	254,180	94,645
Other retail	17,232,646	991,851	96,132	244,571	117,939
Total retail exposures	61,932,756	3,677,820	429,964	1,106,088	212,584
Undrawn commitments					
Residential mortgages	2,610,343	12,560	1,171	-	-
Qualifying revolving retail	3,373,038	714,711	8,825	101,196	4,721
Other retail	3,143,542	62,721	3,742	2,239	7
Total undrawn commitments	9,126,923	789,992	13,738	103,435	4,728
Exposure weighted average risk weight (%)					
Residential mortgages	10.38%	70.04%	91.93%	2.50%	-
Qualifying revolving retail	8.58%	48.71%	110.85%	117.99%	152.51%
Other retail	16.32%	68.02%	79.52%	60.15%	15.81%

3. CREDIT RISK (Cont'd.)

Retail exposures under the IRB approach by expected loss range of the Islamic Banking Window as at 30 June 2025 were as follows:

EL% range of retail exposures	0.0% to 1.0%	1.0% to 5.0%	5.0% to 10.0%	10.0% to 30.0%	30.0% to 100.0%
	RM'000	RM'000	RM'000	RM'000	RM'000
<u>Retail exposures (EAD)</u>					
Residential mortgages	3,804,507	161,345	82,429	115,104	-
Other retail	1,295,508	55,252	11,113	15,113	-
Total retail exposures	5,100,015	216,597	93,542	130,217	-
<u>Undrawn commitments</u>					
Residential mortgages	184,080	1,293	82	-	-
Other retail	105,905	1,877	-	-	-
Total undrawn commitments	289,985	3,170	82	-	-
<u>Exposure weighted average risk weight (%)</u>					
Residential mortgages	15.67%	77.88%	92.68%	-	-
Other retail	24.35%	46.81%	121.87%	107.62%	-

Retail exposures under the IRB approach by expected loss range of the Islamic Banking Window for the financial year ended 31 December 2024 were as follows:

EL% range of retail exposures	0.0% to 1.0%	1.0% to 5.0%	5.0% to 10.0%	10.0% to 30.0%	30.0% to 100.0%
	RM'000	RM'000	RM'000	RM'000	RM'000
<u>Retail exposures (EAD)</u>					
Residential mortgages	3,724,956	155,459	87,290	109,581	-
Other retail	1,291,316	71,183	8,104	13,564	1,927
Total retail exposures	5,016,272	226,642	95,394	123,145	1,927
<u>Undrawn commitments</u>					
Residential mortgages	181,361	1,244	28	-	-
Other retail	78,303	712	-	-	-
Total undrawn commitments	259,664	1,956	28	-	-
<u>Exposure weighted average risk weight (%)</u>					
Residential mortgages	15.52%	77.45%	92.23%	-	-
Other retail	24.62%	72.04%	180.90%	133.89%	68.96%

3. CREDIT RISK (Cont'd.)

Credit risk mitigation

The following tables presented the total exposures which are covered by eligible credit risk mitigants of the Bank as at 30 June 2025:

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
<u>Credit risk</u>				
<i><u>On-balance sheet exposures</u></i>				
Sovereign/Central Banks	29,740,021	-	-	-
Public Sector Entities	636,006	233,335	-	-
Banks, DFIs and MDBs	5,043,883	-	1,329,049	-
Insurances Cos, Securities Firms & Fund Managers	619,753	-	33,532	2,357
Corporates	42,689,902	2,423,234	1,448,652	2,701,130
Regulatory Retail	24,765,183	-	-	-
Residential Mortgages	42,396,029	-	-	-
Higher Risk Assets	226	-	-	-
Other Assets	2,909,461	-	-	-
Specialised Financing / Investment	-	-	-	-
Securitisation Exposure	120,017	120,017	-	-
Equity Exposures	159,824	-	-	-
Defaulted exposures*	2,125,989	7,636	27,278	71,730
Total on-balance sheet exposures	151,206,294	2,784,222	2,838,511	2,775,217
<i><u>Off-balance sheet exposures</u></i>				
OTC derivatives	5,925,935	1,005	564	16
Credit derivatives	872	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	28,618,259	214,220	2,118,894	242,804
Defaulted exposures	19,173	-	784	274
Total off-balance sheet exposures	34,564,239	215,225	2,120,242	243,094
Total on and off-balance sheet exposures	185,770,533	2,999,447	4,958,753	3,018,311

*Defaulted exposure is net off specific provision.

3. CREDIT RISK (Cont'd.)

Credit risk mitigation (cont'd.)

The following tables presented the total exposures which are covered by eligible credit risk mitigants of the Bank for the financial year ended 31 December 2024:

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
<u>Credit risk</u>				
<i><u>On-balance sheet exposures</u></i>				
Sovereign/Central Banks	26,333,604	-	-	-
Public Sector Entities	233,225	233,225	-	-
Banks, DFIs and MDBs	6,385,214	-	929,784	-
Insurances Cos, Securities Firms & Fund Managers	690,110	-	42,148	-
Corporates	42,517,436	1,871,176	1,361,430	2,700,937
Regulatory Retail	24,833,606	2,410	300	-
Residential Mortgages	42,053,260	-	-	-
Higher Risk Assets	293	-	-	-
Other Assets	3,299,223	-	-	-
Specialised Financing / Investment	-	-	-	-
Securitisation Exposure	120,035	120,035	-	-
Equity Exposures	174,161	-	-	-
Defaulted exposures*	2,052,636	9,049	27,276	39,593
Total on-balance sheet exposures	148,692,803	2,235,895	2,360,938	2,740,530
<i><u>Off-balance sheet exposures</u></i>				
OTC derivatives	4,164,155	1,820	1,054	15
Credit derivatives	819	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	26,316,629	175,660	2,933,812	267,526
Defaulted exposures*	14,201	-	1,029	273
Total off-balance sheet exposures	30,495,804	177,480	2,935,895	267,814
Total on and off-balance sheet exposures	179,188,607	2,413,375	5,296,833	3,008,344

3. CREDIT RISK (Cont'd.)

Credit risk mitigation (cont'd.)

The following tables presented the total exposures which are covered by eligible credit risk mitigants of Islamic Banking Window as at 30 June 2025:

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
<u>Credit risk</u>				
<i><u>On-balance sheet exposures</u></i>				
Sovereign/Central Banks	4,383,057	-	-	-
Banks, DFIs and MDBs	2,497,556	-	1,329,049	-
Insurance/Takaful Cos, Securities Firms & Fund Managers	400,915	-	-	-
Corporates	3,646,796	132,024	45,416	36,805
Regulatory Retail	1,244,563	-	-	-
Residential Mortgages	3,902,532	-	-	-
Other Assets	15,155	-	-	-
Specialised Financing / Investment				
Defaulted exposures*	165,042	-	27,238	-
Total on-balance sheet exposures	16,255,616	132,024	1,401,703	36,805
<i><u>Off-balance sheet exposures</u></i>				
OTC derivatives	197,358	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	1,569,507	7,826	17,747	59
Defaulted exposures*	-	-	-	-
Total off-balance sheet exposures	1,766,865	7,826	17,747	59
Total on and off-balance sheet exposures	18,022,481	139,850	1,419,450	36,864

*Defaulted exposure is net off specific provision.

3. CREDIT RISK (Cont'd.)

Credit risk mitigation (cont'd.)

The following tables presented the total exposures which are covered by eligible credit risk mitigants of Islamic Banking Window for the financial year ended 31 December 2024:

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
<u>Credit risk</u>				
<i><u>On-balance sheet exposures</u></i>				
Sovereign/Central Banks	3,554,883	-	-	-
Banks, DFIs and MDBs	1,945,161	-	829,734	-
Insurance/Takaful Cos, Securities Firms & Fund Managers	401,012	-	-	-
Corporates	3,248,649	67,329	43,704	94,075
Regulatory Retail	1,274,105	-	-	-
Residential Mortgages	3,832,129	-	-	-
Other Assets	14,352	-	-	-
Specialised Financing / Investment	-	-	-	-
Defaulted exposures*	164,676	-	27,238	-
Total on-balance sheet exposures	14,434,967	67,329	900,676	94,075
<i><u>Off-balance sheet exposures</u></i>				
OTC derivatives	174,902	-	-	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	827,472	7,979	20,647	60
Defaulted exposures*	-	-	-	-
Total off-balance sheet exposures	1,002,374	7,979	20,647	60
Total on and offbalance sheet	15,437,341	75,308	921,323	94,135

*Defaulted exposure is net off specific provision.

3. CREDIT RISK (Cont'd.)

Off-Balance Sheet Exposures and Counterparty Credit Risk

Pre-settlement limits for FX and derivative transactions are established using the potential future exposures (PFE) approach. This approach takes into consideration the transaction currency and tenor to address the credit risk exposures arising from adverse market movements.

The off-balance sheet exposures and their related counterparty credit risk of the Bank as at 30 June 2025 were as follows:

Description	Principal amount	Positive fair value of derivative contracts	Credit equivalent amount	RWA
	RM'000	RM'000	RM'000	RM'000
Direct credit substitutes	5,316,830		4,943,461	3,113,701
Transaction related contingent items	7,940,279		3,860,810	2,233,204
Short-term self liquidating trade related contingencies	752,538		157,527	134,764
Forward asset purchases, forward deposits, partly paid shares and securities which represent commitments with certain drawdowns.	43,212		43,212	43,212
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 transactions), and commitment to buy-back Islamic securities under Sell and Buy Back Agreement transactions.	1,171,260		52,735	136
Foreign exchange related contracts				
One year or less	112,722,456	1,290,785	2,960,416	406,124
Over one year to five years	1,424,561	3,313	102,060	57,304
Over five years	12,643	-	1,264	1,266
Interest/profit rate related contracts				
One year or less	60,331,630	224,365	478,977	55,006
Over one year to five years	98,555,134	655,615	3,300,009	857,365
Over five years	2,500,368	34,584	275,287	101,233
Equity related contracts				
One year or less	262,053	2,326	2,324	89
Over one year to five years	21,357	1,382	-	-
Commodity contracts				
One year or less	346,192	6,935	35,786	10,572
Over one year to five years	-	-	-	-
Credit Derivative Contracts				
One year or less	5,517	321	872	66
Over one year to five years	-	-	-	-
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	9,889,328		6,833,503	4,649,034
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	30,030,023		1,563,837	306,338
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.	21,531,731		6,340,592	806,001
Unutilised credit card lines	18,057,571		3,606,382	2,713,861
Off-balance sheet for securitisation exposures	-		-	-
Total	372,245,805	2,231,181	34,584,785	15,490,468

3. CREDIT RISK (Cont'd.)

Off-Balance Sheet Exposures and Counterparty Credit Risk (cont'd.)

The off-balance sheet exposures and their related counterparty credit risk of the Bank for the financial year ended 31 December 2024 were as follows:

Description	Principal amount	Positive fair value of derivative contracts	Credit equivalent amount	RWA
	RM'000	RM'000	RM'000	RM'000
Direct credit substitutes	5,031,976		4,891,797	3,578,306
Transaction related contingent items	7,551,468		3,728,404	2,302,234
Short Term Self Liquidating trade related contingencies	653,296		136,913	97,968
Assets sold with recourse	-	-	-	-
Forward Asset Purchases	50,224	-	50,224	50,224
Obligations under an on-going	-	-	-	-
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 transactions), and commitment to buy-back Islamic securities under Sell and Buy Back Agreement transactions.	2,038,447		65,166	2,525
Foreign exchange related contracts				
One year or less	91,581,348	768,526	2,012,786	350,479
Over one year to five years	1,401,063	7,168	108,805	62,116
Over five years	116,313	-	11,631	11,648
Interest/Profit rate related contracts				
One year or less	47,837,909	149,535	284,156	35,518
Over one year to five years	68,596,860	334,673	2,364,585	625,003
Over five years	1,837,353	31,557	172,150	76,724
Equity related contracts				
One year or less	140,708	2,129	2,862	157
Over one year to five years	500	-	-	-
Over five years	-	-	-	-
Commodity contracts				
One year or less	597,906	8,130	49,242	16,710
Over one year to five years	9,341	57	-	-
Over five years	-	-	-	-
Credit Derivative Contracts				
One year or less	-	-	-	-
Over one year to five years	5,857	234	819	74
Over five years	-	-	-	-
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	8,146,986		5,579,000	3,510,971
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	27,573,089		1,621,999	724,237
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	19,944,253		5,708,901	755,771
Unutilised credit card lines	18,619,656		3,718,622	2,796,940
Off-balance sheet for securitisation exposures	-		-	-
Total	301,734,553	1,302,009	30,508,062	14,997,605

3. CREDIT RISK (Cont'd.)

Off-Balance Sheet Exposures and Counterparty Credit Risk (cont'd.)

The off-balance sheet exposures and their related counterparty credit risk of the Islamic Banking Window as at 30 June 2025 were as follows:

Description	Principal amount	Positive fair value of derivative contracts	Credit equivalent amount	RWA
	RM'000	RM'000	RM'000	RM'000
Direct credit substitutes	272,956		272,956	132,079
Transaction related contingent items	187,424		93,811	90,938
Short-term self-liquidating trade-related contingencies	62,654		12,531	5,595
Foreign exchange related contracts				
One year or less	19,391,066	291,117	197,213	43,271
Over one year to five years	-	-	-	-
Over five years	-	-	-	-
Interest/profit rate related contracts				
One year or less	363,645	450	1,333	401
Over one year to five years	-	-	-	-
Over five years	-	-	-	-
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	1,604,953		1,172,447	1,151,599
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	1,111,987		16,574	5,284
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	1,115,365		-	-
Total	24,110,050	291,567	1,766,865	1,429,167

3. CREDIT RISK (Cont'd.)

Off-Balance Sheet Exposures and Counterparty Credit Risk (cont'd.)

The off-balance sheet exposures and their related counterparty credit risk of the Islamic Banking Window for the financial year ended 31 December 2024 were as follows:

Description	Principal amount	Positive fair value of derivative contracts	Credit equivalent amount	RWA
	RM'000	RM'000	RM'000	RM'000
Direct credit substitutes	179,009		179,009	285,556
Transaction related contingent items	214,053		107,029	171,575
Short-term self-liquidating trade-related contingencies	4,449		890	836
Foreign exchange related contracts with				
One year or less	11,225,747	96,824	172,498	37,468
Over one year to five years	21,776	186	741	86
Over five years	-	-	-	-
Interest/Profit rate related contracts				
One year or less	890,000	149	663	96
Over one year to five years	100,000	92	1,000	463
Over five years	-	-	-	-
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	730,082		527,022	336,086
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	1,181,312		13,522	4,266
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	1,257,256		-	-
Total	15,803,684	97,251	1,002,374	836,432

4. Securitisation Exposure

The Bank presently has exposure to securitisation transactions. Any decision for such transactions is subject to independent risk assessment and approval. The special purpose entities involved in these transactions are established and managed by third parties and are not controlled by the Bank. Our securitisation positions are recognised as financial assets.

Risk weights for securitisation exposures in the banking book are computed based on the BNM Capital Adequacy Framework (Basel II – Risk-Weighted Assets).

The table below represents the disclosure on securitisation exposure of the Bank under Standardised Approach (SA) as at 30 June 2025:

RM'000

Exposure class June 2025	Exposure Value of Positions Purchased	Eligible CRM	Exposure after CRM	Exposures subject to deduction	Distribution of Exposures after CRM according to Applicable Risk Weights						Risk Weighted Assets
					Risk Weight of the Securitisation Exposures				Unrated (Look Through)		
					20%	50%	100%	1250%	Average Risk Weight	Exposure Amount	
TRADITIONAL SECURITISATION											
(Banking book) Non-Originating Banking Institution On-Balance Sheet Most Senior	120,000	120,017	120,017	-	120,017	-	-	-	-	-	24,003
Total Exposures	120,000	120,017	120,017	-	120,017	-	-	-	-	-	24,003

The table below represents the disclosure on securitisation exposure of the Bank under Standardised Approach (SA) as at 31 December 2024:

RM'000

Exposure class December 2024	Exposure Value of Positions Purchased	Eligible CRM	Exposure after CRM	Exposures subject to deduction	Distribution of Exposures after CRM according to Applicable Risk Weights						Risk Weighted Assets
					Risk Weight of the Securitisation Exposures				Unrated (Look Through)		
					20%	50%	100%	1250%	Average Risk Weight	Exposure Amount	
TRADITIONAL SECURITISATION											
(Banking book) Non-Originating Banking Institution On-Balance Sheet Most Senior	120,000	120,035	120,035	-	120,035	-	-	-	-	-	24,007
Total Exposures	120,000	120,035	120,035	-	120,035	-	-	-	-	-	24,007

5. EQUITIES (Disclosures for Banking Book position)

The following table presented the equity exposures in the banking book.

These exposures were classified under available-for-sale (AFS) securities which were being measured at fair value.

Type of Equities	Bank			
	30-Jun-25		31-Dec-24	
	Exposures	RWA	Exposures	RWA
	RM'000	RM'000	RM'000	RM'000
Publicly traded equity exposures * mainly acquired via loan restructuring activities	-	-	947	2,842
All other equity exposures *unquoted shares which are non-traded in the stock exchange	159,824	159,824	173,214	173,214
Total	159,824	159,824	174,161	176,056

	Bank	
	30-Jun-25	31-Dec-24
	RM'000	RM'000
Realised gains arising from sales and liquidation	798	-
Unrealised gains included in fair value reserve	147,743	162,081

As at 30 June 2024, there were no equity exposures under Islamic Banking Window.

6. INTEREST RATE RISK/RATE OF RETURN RISK IN THE BANKING BOOK ("IRRBB/RORRBB")

Interest/Profit Rate Sensitivity Analysis - Banking Book

The table below shows the results of 100 and 200 basis points parallel interest/profit rate shocks to EVE and NII/NFI. The repricing profile of loans is generally based on the earliest possible repricing dates. Interest/profit rate flooring effects are taken into consideration. Loan prepayment and time deposit early withdrawal rates are estimated based on past statistics and trends where possible and material. The average repricing maturity of core non-maturity deposits is determined through empirical models.

Economic Value of Equity ("EVE")

30-Jun-25	Increase/ (Decrease) in basis points	Sensitivity of EVE RM'000	Increase/ (Decrease) in basis points	Sensitivity of EVE RM'000
Total	+200/(200)	(385,831)/ 915,257	+100/(100)	(246,256)/ 377,211
MYR	+200/(200)	(494,143)/ 1,034,090	+100/(100)	(301,674)/ 435,258
USD	+200/(200)	111,372/ (121,892)	+100/(100)	56,948/ (59,577)
31-Dec-24	Increase/ (Decrease) in basis points	Sensitivity of EVE RM'000	Increase/ (Decrease) in basis points	Sensitivity of EVE RM'000
Total	+200/(200)	(532,572)/ 1,068,984	+100/(100)	(320,329)/ 453,019
MYR	+200/(200)	(635,611)/ 1,182,151	+100/(100)	(373,063)/ 508,283
USD	+200/(200)	104,359/ (114,461)	+100/(100)	53,390/ (55,914)

Net Interest/Finance Income ("NII/NFI")

30-Jun-25	Increase/ (Decrease) in basis points	Sensitivity of NII/NFI RM'000	Increase/ (Decrease) in basis points	Sensitivity of NII/NFI RM'000
Total	+200/(200)	485,483/ (558,208)	+100/(100)	242,893/ (263,381)
MYR	+200/(200)	539,173/ (596,468)	+100/(100)	269,682/ (286,129)
USD	+200/(200)	(15,506)/ 15,310	+100/(100)	(7,748)/ 7,724
31-Dec-24	Increase/ (Decrease) in basis points	Sensitivity of NII/NFI RM'000	Increase/ (Decrease) in basis points	Sensitivity of NII/NFI RM'000
Total	+200/(200)	368,378/ (457,612)	+100/(100)	184,212/ (209,120)
MYR	+200/(200)	483,887/ (562,127)	+100/(100)	241,944/ (263,737)
USD	+200/(200)	(75,798)/ 75,626	+100/(100)	(37,897)/ 37,872