



**J.P. MORGAN CHASE BANK BERHAD**

(Company number: 199401030666 (316347-D))

(Incorporated in Malaysia)

**UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS**

**FOR THE FINANCIAL PERIOD ENDED 30 JUNE 2025**

Domiciled in Malaysia  
Principal place of business:  
Level 18, Integra Tower  
The Intermark  
348, Jalan Tun Razak  
50400 Kuala Lumpur

UNAUDITED STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE 2025

	Note	30 Jun 2025 RM'000	31 Dec 2024 RM'000
<b>ASSETS</b>			
Cash and short-term funds	a	8,281,114	9,044,675
Securities purchased under resale agreement	b	10,478,634	11,535,887
Financial assets held at fair value through profit and loss ("FVTPL")	c	4,233,595	3,565,441
Derivative financial instruments		1,612,462	1,383,928
Financial assets held at fair value through other comprehensive income ("FVOCI")	d	-	197,650
Loans and advances	e	520,960	579,505
Amount due from related parties		308,786	623,148
Statutory deposits with Bank Negara Malaysia		2	2
Other assets	f	380,245	187,029
Tax recoverable		-	2,453
Deferred tax assets		3,285	5,879
Fixed assets		4,579	5,859
Right-of-use assets		12,150	7,717
<b>TOTAL ASSETS</b>		<b>25,835,812</b>	<b>27,139,173</b>
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>			
Deposits from customers	g	13,282,286	13,009,006
Deposits and placements of banks and other financial institutions	h	1,431,534	1,106,174
Financial liabilities designated as fair value through profit and loss	j	246,565	246,328
Obligations on securities sold		66,550	30,895
Derivative financial instruments		1,682,706	1,032,512
Amount due to related parties	i	5,725,692	8,843,647
Other liabilities	k	753,232	395,626
Tax payable		11,551	-
<b>Total liabilities</b>		<b>23,200,116</b>	<b>24,664,188</b>
Share capital		437,500	437,500
Retained earnings		2,177,052	2,017,803
Reserves		21,144	19,682
<b>Shareholders' equity</b>		<b>2,635,696</b>	<b>2,474,985</b>
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>		<b>25,835,812</b>	<b>27,139,173</b>
<b>COMMITMENTS AND CONTINGENCIES</b>	u	<b>189,803,490</b>	<b>181,768,319</b>

UNAUDITED STATEMENT OF COMPREHENSIVE INCOME  
FOR THE FINANCIAL PERIOD ENDED 30 JUNE 2025

	<u>Note</u>	<u>30 Jun 2025</u> (Quarter 2 2025) RM'000	<u>30 Jun 2024</u> (Quarter 2 2024) RM'000
Interest income *	I	164,481	249,757
Interest income from financial assets held at fair value through profit and loss	m	257,609	231,075
Interest expense	n	(316,140)	(462,447)
		<hr/>	<hr/>
Net interest income		105,950	18,385
Other operating income	o	234,360	254,689
		<hr/>	<hr/>
Net income		340,310	273,074
Other operating expenses	p	(127,390)	(122,849)
		<hr/>	<hr/>
Operating profit before allowances		212,920	150,225
Expected credit losses written-back on loans and advances	q	600	11,807
		<hr/>	<hr/>
Profit before taxation		213,520	162,032
Taxation		(52,745)	(40,946)
		<hr/>	<hr/>
Net profit for the financial period		<u>160,775</u>	<u>121,086</u>

\* Comprises of interest recognised on financial assets measured at amortised cost and fair value through other comprehensive income.

J.P. MORGAN CHASE BANK BERHAD (199401030666 (316347-D))  
(Incorporated in Malaysia)

UNAUDITED STATEMENT OF CHANGES IN EQUITY  
FOR THE FINANCIAL PERIOD ENDED 30 JUNE 2025

	Share capital RM'000	Fair value reserves of OCI RM'000	Option reserve RM'000	Regulatory reserve RM'000	Distributable Retained earnings RM'000	Total RM'000
At 1 January 2025	437,500	64	11,953	7,665	2,017,803	2,474,985
Net profit for the financial period	-	-	-	-	160,775	160,775
Other comprehensive loss (net of tax)	-	(64)	-	-	-	(64)
Net unrealised loss on revaluation of financial assets at fair value through other comprehensive income	-	(84)	-	-	-	(84)
Income tax relating to component of other comprehensive income	-	20	-	-	-	20
Total comprehensive income for the financial period	-	(64)	-	-	160,775	160,711
Transfer to regulatory reserve	-	-	-	1,526	(1,526)	-
At 30 June 2025	<u>437,500</u>	<u>-</u>	<u>11,953</u>	<u>9,191</u>	<u>2,177,052</u>	<u>2,635,696</u>
At 1 January 2024	437,500	62	11,953	-	1,778,922	2,228,437
Net profit for the financial year	-	-	-	-	246,546	246,546
Other comprehensive income (net of tax)	-	2	-	-	-	2
Net unrealised gain on revaluation of financial assets at fair value through other comprehensive income	-	2	-	-	-	2
Income tax relating to component of other comprehensive income	-	-	-	-	-	-
Total comprehensive income for the financial year	-	2	-	-	246,546	246,548
Transfer to regulatory reserve	-	-	-	7,665	(7,665)	-
At 31 December 2024	<u>437,500</u>	<u>64</u>	<u>11,953</u>	<u>7,665</u>	<u>2,017,803</u>	<u>2,474,985</u>

J.P. MORGAN CHASE BANK BERHAD (199401030666 (316347-D))

(Incorporated in Malaysia)

UNAUDITED STATEMENT OF CASH FLOWS  
FOR THE FINANCIAL PERIOD ENDED 30 JUNE 2025

	30 Jun 2025 RM'000	30 Jun 2024 RM'000
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>		
Profit before taxation	213,520	162,032
Adjustments for items not involving the movement of cash and cash equivalents:		
Depreciation of fixed assets	1,753	1,563
Depreciation of right-of-use of assets	2,725	2,534
Expected credit losses written-back on loans and advances	(600)	(11,807)
Interest expense on lease liabilities	239	65
Net unrealised gain on revaluation of financial assets held at fair value through profit and loss	(5,315)	(355)
Net loss on derivatives	35,759	5,547
Net unrealised gain in revaluation on derivatives	(50,892)	(12,052)
Net unrealised loss in revaluation of structured deposits	238	6,297
<b>OPERATING PROFIT BEFORE WORKING CAPITAL CHANGES</b>	<b>197,427</b>	<b>153,824</b>
Decrease/(Increase) in securities purchased under resale agreement	1,057,253	(3,392,963)
Decrease in amount due from related parties	328,296	29,003
(Increase)/Decrease in financial assets held at fair value through profit and loss	(662,839)	190,335
Decrease/(Increase) in derivative financial instruments	436,793	(246,689)
Decrease/(Increase) in financial assets held at fair value through other comprehensive income	197,586	(196,598)
Decrease/(Increase) in loans and advances	59,145	(89,348)
(Increase)/Decrease in other assets	(247,938)	92,642
Increase/(Decrease) in deposits from customers	273,280	(3,779,615)
Increase/(Decrease) in deposits and placements of banks and other financial institutions	325,360	(1,396,652)
Increase in other liabilities	407,735	266,381
Increase in obligations on securities sold	35,655	57,311
(Decrease)/Increase in amount due to related parties	(3,117,955)	3,166,539
<b>Cash used in operating activities</b>	<b>(710,202)</b>	<b>(5,145,830)</b>
Income taxes paid	(36,126)	(37,404)
<b>Net cash used in operating activities</b>	<b>(746,328)</b>	<b>(5,183,234)</b>
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>		
Purchase of fixed assets	(473)	(1,041)
<b>Net cash used in investing activities</b>	<b>(473)</b>	<b>(1,041)</b>

J.P. MORGAN CHASE BANK BERHAD (199401030666 (316347-D))  
(Incorporated in Malaysia)

UNAUDITED CASH FLOW STATEMENT  
FOR THE FINANCIAL PERIOD ENDED 30 JUNE 2025 (CONTINUED)

	<u>30 Jun 2025</u> RM'000	<u>30 Jun 2024</u> RM'000
CASH FLOWS FROM FINANCING ACTIVITIES		
Lease rental payment	(2,826)	(2,719)
Net cash flow used in financing activities	<u>(2,826)</u>	<u>(2,719)</u>
NET DECREASE IN CASH AND CASH EQUIVALENTS	(749,627)	(5,186,994)
CASH AND CASH EQUIVALENTS AT BEGINNING OF FINANCIAL PERIOD	9,287,221	15,699,614
CASH AND CASH EQUIVALENT AT END OF FINANCIAL PERIOD	<u><u>8,537,594</u></u>	<u><u>10,512,620</u></u>
ANALYSIS OF CASH AND CASH EQUIVALENTS		
Cash and short term funds	8,281,114	9,634,230
Amount due from related parties	256,480	878,390
	<u><u>8,537,594</u></u>	<u><u>10,512,620</u></u>

NOTES TO THE FINANCIAL STATEMENTS - 30 JUNE 2025

A Basis of preparation

The unaudited interim financial statements herein have been prepared in accordance with MFRS 134, Interim Financial Reporting issued by the Malaysian Accounting Standards Board.

The unaudited interim financial statements should be read in conjunction with the audited financial statements of the Bank for the financial year ended 31 December 2024. The explanatory notes attached in the unaudited interim financial statements provide an explanation of events and transactions that are significant for an understanding of the changes in the financial position and performance of the Bank since the financial year ended 31 December 2024.

The significant accounting policies and methods of computation applied in the unaudited interim financial statements are consistent with those adopted in the most recent audited financial statements for the financial year ended 31 December 2024.

B Auditor's report on preceding annual financial statements

The auditor's report on the financial statements for the financial year ended 31 December 2024 was not subject to any qualification.

C Seasonality or cyclical factors

The business operations of the Bank are not subject to material seasonal or cyclical fluctuation.

D Unusual items due to their nature, size or incidence

There were no unusual items affecting assets, liabilities, equity, net income or cash flows of the Bank for the financial period ended 30 June 2025.

E Change in estimates

There were no changes in estimates of amounts reported in prior financial years that have material effect on the financial results and position of the Bank for the financial period ended 30 June 2025.

F Issuance and repayment of debts and equity securities

There were no issuance, cancellation, repurchase, resale and repayment of debt and equity securities during the financial period ended 30 June 2025.

G Dividend

No dividend was paid during the financial period ended 30 June 2025.

H Subsequent events

There were no material events subsequent to the end of the reporting date that require disclosure or adjustments to the unaudited interim financial statements.

NOTES TO THE FINANCIAL STATEMENTS - 30 JUNE 2025

I Review of Bank's performance

The Bank's profit before taxation for the financial period to June 2025 amounted to RM213.5 million. Net interest income for the period was RM106 million. Major contributors for interest income include interest income from financial assets held at fair value through profit and loss (RM257.6 million), interest income from inter-bank lending (RM149.4 million) and interest income from loans and advances (RM12.7 million). As for interest expense, interest incurred on inter-bank borrowings and customer deposits was RM160 million and RM156.2 million respectively

Income generated from the Bank's treasury activities comprises net gain from foreign exchange transaction of RM147.4 million, management and attribution income of RM57.4 million and net gains from trading of derivatives of RM15.1 million.

Total overhead expenditure incurred in the 6 months was RM127.4 million. Major contributors include inter-company management and attribution fees and personnel expenses incurred during the period amounting to RM70.5 million and RM40.4 million respectively. Administration and general expenses amounted to RM9.4 million while establishment expenses amounted to RM6.2 million. Expected credit losses written-back on loans and advances for the period was RM0.6 million, contributed by expected credit losses written-back on loans and advances by RM1.6 million and offset by ECL provided for off-balance sheet lending commitment of RM1 million.

Performance for year-to-date June 2025 was higher than that of the corresponding period in 2024. In the current period, the profit before taxation was RM213.5 million (YTD June 2024: RM162 million). Interest expense for the current period was lower by RM146.3 million, arising from lower interest expense on deposits from customers, and deposits and placements of banks and other financial institutions by RM50.1 million and RM96.2 million respectively. Interest income from FVTPL increased by RM26.5 million. This was offset by lower interest income from money at call and placements with financial institutions by RM80.9 million. Other operating income in the first 6 months of 2025 was RM234.4 million, lower than the amount earned in the corresponding period in 2024 by RM20.3 million. This was mainly due to lower foreign exchange gain by RM55.3 million, offset by higher net gain from derivatives trading of RM8.6 million. Meanwhile, other operating expenses increased to RM127.4 million as compared with RM122.8 million incurred during the corresponding period of 2024, reflecting an increase of RM4.5 million.

J Business outlook for 2025

Malaysia is an open, export-orientated economy that is influenced by macro factors. Despite that, its economy is expected to maintain steady growth, supported by strong domestic demand and government initiatives aimed at digital transformation and infrastructure development. The Bank continues to provide its corporate and institutional clients transaction services, trade and wholesale banking businesses. The Bank's clients will continue to benefit from our broad product mix, expansive global network and expertise.

Our commitment to developing our business in Malaysia has allowed us to become a leader among foreign banks in the country, and we are confident of further growth with the support of the Bank's strong capitalisation, global network and fortress balance sheet.



NOTES TO THE FINANCIAL STATEMENTS - 30 JUNE 2025

	<u>30 Jun 2025</u> RM '000	<u>31 Dec 2024</u> RM '000
a) Cash and short-term funds		
Cash and balances with banks and other financial institutions	186,337	150,825
Money at call and deposit placements maturing within one month	8,094,777	8,893,850
	<u>8,281,114</u>	<u>9,044,675</u>
b) Securities purchased under resale agreement		
Securities purchased under resale agreement measured at fair value through profit or loss	<u>10,478,634</u>	<u>11,535,887</u>
c) Financial assets held at fair value through profit or loss		
<u>Money market instruments</u>		
Malaysian Government Securities	1,644,453	1,042,898
Negotiable Instruments of Deposits	1,828,121	2,392,113
Malaysian Government Investment Issuance	457,817	124,010
Corporate Bonds	295,905	-
<u>Unquoted securities</u>		
Unquoted shares	7,299	6,420
	<u>4,233,595</u>	<u>3,565,441</u>
d) Financial assets held at fair value through other comprehensive income		
<u>Money market instruments</u>		
Malaysian Treasury Bills	<u>-</u>	<u>197,650</u>
e) Loans and advances		
i) Loans and advances analysed by type of loan are as follows:		
Overdrafts	141,653	144,359
Housing loans	286	367
Staff loans	301	311
Revolving credits	335,416	383,783
Trade finance	48,382	57,340
	<u>526,038</u>	<u>586,160</u>
Less: Allowance for losses on loans and advances:		
- ECL not credit impaired	(5,046)	(6,621)
- ECL credit impaired	(32)	(34)
Total net loans and advances	<u>520,960</u>	<u>579,505</u>

NOTES TO THE FINANCIAL STATEMENTS - 30 JUNE 2025

	30 Jun 2025 RM '000	31 Dec 2024 RM '000
e) Loans and advances (continued)		
ii) The maturity structure of loans and advances are as follows:		
Maturity within		
- one year	525,606	585,635
- one year to three years	70	102
- three years to five years	61	212
- over five years	301	211
	<u>526,038</u>	<u>586,160</u>
iii) Loans and advances analysed by type of customers are as follows:		
Domestic business enterprises		
- Others	524,417	583,948
Individuals	587	678
Foreign entities	1,034	1,534
	<u>526,038</u>	<u>586,160</u>
iv) Loans and advances analysed by interest sensitivity are as follows:		
Fixed rate		
- Housing and staff loans	587	678
Variable rate		
- Cost-plus	525,451	585,482
	<u>526,038</u>	<u>586,160</u>
v) Loans and advances analysed by their economic purpose are as follows:		
Purchase of landed properties	587	678
Working capital	525,451	585,482
	<u>526,038</u>	<u>586,160</u>
vi) Loans and advances analysed by their geographical distribution are as follows:		
In Malaysia	525,004	584,626
Other countries	1,034	1,534
	<u>526,038</u>	<u>586,160</u>
vii) Loans and advances analysed by measurement basis are as follows:		
Amortised cost	<u>526,038</u>	<u>586,160</u>

NOTES TO THE FINANCIAL STATEMENTS - 30 JUNE 2025

	<u>30 Jun 2025</u> RM '000	<u>31 Dec 2024</u> RM '000
e) Loans and advances (continued)		
viii) Impaired loans		
a) Movement in impaired loans and advances are as follows:		
At 1 January	144	222
Classified as impaired during the financial period/year	27	-
Reclassified as performing during the financial period/year	-	(41)
Amount recovered	(36)	(37)
At end of financial period/year	<u>135</u>	<u>144</u>
ECL credit impaired	(32)	(34)
Net impaired loans and advances	<u><u>103</u></u>	<u><u>110</u></u>
b) Impaired loans analysed by their economic purpose are as follows:		
Purchase of landed property	<u><u>135</u></u>	<u><u>144</u></u>
c) Impaired loans analysed by their geographical distribution are as follows:		
In Malaysia	<u><u>135</u></u>	<u><u>144</u></u>
d) Movement in allowance for impaired loans and advances are as follows:		
<u>ECL credit impaired</u>		
At 1 January	34	54
- Allowance written-back during the financial period/year	(2)	(20)
Balance at end of financial period/year	<u><u>32</u></u>	<u><u>34</u></u>
<u>ECL not credit impaired</u>		
At 1 January	6,621	15,384
- Allowance written-back during the financial period/year	(1,575)	(8,763)
Balance at end of financial period/year	<u><u>5,046</u></u>	<u><u>6,621</u></u>
f) Other assets		
Receivable from securities sold pending settlement	331,595	176,015
Other receivable, deposits and prepayments	<u><u>48,650</u></u>	<u><u>11,014</u></u>
	<u><u>380,245</u></u>	<u><u>187,029</u></u>

NOTES TO THE FINANCIAL STATEMENTS - 30 JUNE 2025

	30 Jun 2025 RM '000	31 Dec 2024 RM '000
g) Deposits from customers		
i) Deposits from customers analysed by type of deposits are as follows:		
Demand deposits	12,944,425	12,825,346
Fixed deposits	337,861	183,660
	<u>13,282,286</u>	<u>13,009,006</u>
Maturity structure of fixed deposits are as follows:		
Due within six months	<u>337,861</u>	<u>183,660</u>
ii) Deposits from customers analysed by type of customers are as follows:		
Business enterprises	13,082,209	13,008,534
Others	200,077	472
	<u>13,282,286</u>	<u>13,009,006</u>
h) Deposits and placements of banks and other financial institutions		
Licensed banks	919,265	676,459
Other financial institutions	512,269	429,715
	<u>1,431,534</u>	<u>1,106,174</u>
i) Amounts due to related parties		
Current deposits	1,040,246	969,550
Fixed deposits	28,764	28,416
Securities sold under repurchase agreement	4,486,337	7,836,657
Other payables	170,345	9,024
	<u>5,725,692</u>	<u>8,843,647</u>
j) Financial liabilities designated as fair value through profit and loss		
Structured deposits	<u>246,565</u>	<u>246,328</u>
k) Other liabilities		
Other payables	728,610	365,665
Accruals and charges	10,401	21,288
Lease liabilities	12,501	7,930
Expected credit loss - off-balance sheet lending commitment	1,720	743
	<u>753,232</u>	<u>395,626</u>

NOTES TO THE FINANCIAL STATEMENTS - 30 JUNE 2025

	30 Jun 2025 (Quarter 2 2025) RM '000	30 Jun 2024 (Quarter 2 2024) RM '000
l) Interest income		
Loans and advances		
- Interest income other than recoveries from impaired loans	12,666	16,333
- Recoveries from impaired loans	8	6
Money at call and placements with financial institutions	149,373	230,315
Financial assets held at fair value through other comprehensive income	2,434	3,097
Other interest income	-	6
	<u>164,481</u>	<u>249,757</u>
m) Interest income from financial assets at fair value through profit or loss		
Financial assets at fair value through profit or loss	<u>257,609</u>	<u>231,075</u>
n) Interest expense		
Deposits from customers	156,160	206,237
Deposits and placements of banks and other financial institutions	<u>159,980</u>	<u>256,210</u>
	<u>316,140</u>	<u>462,447</u>
o) Other operating income		
Fee income:		
Service charges and fees	4,861	3,955
Guarantee fees	<u>826</u>	<u>924</u>
	5,687	4,879
Net income from securities:		
Net gain/(loss) from sale of financial assets fair value through profit or loss	3,646	(4,892)
Unrealised gain from revaluation of financial assets fair value through profit or loss	5,315	355
Net loss from financial liabilities designated as fair value through profit or loss	(238)	(6,297)
Derivatives:		
Net loss from trading of derivatives	(35,759)	(5,547)
Unrealised gain from revaluation of derivatives	50,892	12,052
Other income:		
Foreign exchange gain	147,409	202,698
Management and attribution income	<u>57,408</u>	<u>51,441</u>
	<u>234,360</u>	<u>254,689</u>
p) Other operating expenses		
Personnel expenses	40,361	41,752
Establishment expenses	6,211	4,761
Marketing expenses	948	1,369
Management and attribution fees paid	70,483	67,323
General administrative expenses	<u>9,387</u>	<u>7,644</u>
	<u>127,390</u>	<u>122,849</u>

NOTES TO THE FINANCIAL STATEMENTS - 30 JUNE 2025

	30 Jun 2025 (Quarter 2 2025) RM '000	30 Jun 2024 (Quarter 2 2024) RM '000
q) Expected credit losses written-back/(made) on loans and advances:		
ECL - off-balance sheet lending commitment	(978)	287
ECL - loans and advances	1,578	11,520
	<u>600</u>	<u>11,807</u>
	30 Jun 2025 RM '000	31 Dec 2024 RM '000
r) Credit exposures arising from transactions with connected parties		
Outstanding credit exposures with connected parties	<u>578,886</u>	<u>662,386</u>
Percentage of outstanding credit exposures to connected parties as proportion of total credit exposures	<u>9.52%</u>	<u>11.92%</u>
Percentage of outstanding credit exposures to connected parties which is non-performing or in default	<u>0%</u>	<u>0%</u>
s) Capital adequacy		
The capital adequacy ratios of the Bank are computed in accordance with Bank Negara Malaysia's revised Risk-Weighted Capital Adequacy Framework: Standardised Approach for Credit and Market Risk, and Basic Indicator Approach for Operational Risk (Basel II).		
i) The capital adequacy ratios of the Bank are as follows:	30 Jun 2025 RM '000	31 Dec 2024 RM '000
<b>Tier-I capital</b>		
Paid-up share capital	437,500	437,500
Retained earnings	2,017,803	2,017,803
Fair value reserve through other comprehensive income	-	64
Option reserve	11,953	11,953
	<u>2,467,256</u>	<u>2,467,320</u>
Deferred tax assets	(3,285)	(5,879)
Financial assets at fair value through other comprehensive income	-	(35)
Total Tier I capital	<u>2,463,971</u>	<u>2,461,406</u>
<b>Tier-II capital</b>		
Regulatory reserve	9,191	7,665
ECL not credit impaired	6,767	7,364
Total Tier-II capital	<u>15,958</u>	<u>15,029</u>
<b>Total capital</b>	<u>2,479,929</u>	<u>2,476,435</u>
Common Equity Tier 1 capital ratio	24.605%	28.009%
Tier 1 capital ratio	24.605%	28.009%
Total capital ratio	24.764%	28.180%

NOTES TO THE FINANCIAL STATEMENTS - 30 JUNE 2025

t) Capital adequacy (continued)

ii) Total risk weighted assets and capital requirements as at 30 June 2025 and 31 December 2024

Exposure class	30 June 2025				31 December 2024			
	Gross exposures RM'000	Net exposures RM'000	Risk weighted assets RM'000	Capital requirements RM'000	Gross exposures RM'000	Net exposures RM'000	Risk weighted assets RM'000	Capital requirements RM'000
(a) Credit risk								
On-balance sheet exposures								
Sovereigns/central banks	8,428,767	8,286,786	737,534	59,003	9,432,326	9,200,458	554,840	44,387
Banks, development financial institutions	10,811,046	528,017	108,856	8,708	11,842,093	1,112,198	225,131	18,010
Insurance companies, securities firms and fund managers	728,885	728,885	402,748	32,220	635,954	635,954	145,025	11,602
Corporates	525,529	525,529	525,225	42,018	585,529	585,529	585,005	46,800
Regulatory retail	301	301	301	24	311	311	311	25
Residential mortgages	151	151	58	5	221	221	94	8
Other assets	27,310	27,310	20,889	1,671	21,617	21,617	18,066	1,445
Defaulted exposures	103	103	52	4	111	111	55	4
Total on-balance sheet exposures	<u>20,522,092</u>	<u>10,097,082</u>	<u>1,795,663</u>	<u>143,653</u>	<u>22,518,162</u>	<u>11,556,399</u>	<u>1,528,527</u>	<u>122,281</u>
Off-balance sheet exposures								
over-the-counter ('OTC') derivatives	5,314,197	5,314,197	2,076,778	166,142	4,719,523	4,719,523	1,838,538	147,083
Off-balance sheet exposures other than OTC derivatives	239,952	239,952	226,791	18,143	250,109	250,109	234,008	18,721
Total off-balance sheet exposures	<u>5,554,149</u>	<u>5,554,149</u>	<u>2,303,569</u>	<u>184,285</u>	<u>4,969,632</u>	<u>4,969,632</u>	<u>2,072,546</u>	<u>165,804</u>
Total on and off-balance sheet exposures	<u>26,076,241</u>	<u>15,651,231</u>	<u>4,099,232</u>	<u>327,938</u>	<u>27,487,794</u>	<u>16,526,031</u>	<u>3,601,073</u>	<u>288,085</u>
(b) Market risk	<u>Long position</u>	<u>Short position</u>			<u>Long position</u>	<u>Short position</u>		
Interest rate risk	199,650,007	187,790,099	4,642,070	371,366	194,376,808	187,632,356	3,778,338	302,267
Foreign currency risk	109,195	212,459	212,459	16,997	43,857	48,946	48,946	3,916
Option risk			240,613	19,249			349,838	27,987
(c) Operational risk			819,771	65,582			1,009,568	80,765
Total risk weighted assets and capital requirements			<u>10,014,145</u>	<u>801,132</u>			<u>8,787,763</u>	<u>703,020</u>

NOTES TO THE FINANCIAL STATEMENTS - 30 JUNE 2025

u) Commitments and contingencies

Total risk weighted assets and capital requirements as at 30 June 2025 and 31 December 2024

	30 June 2025			31 December 2024		
	Principal amount	Credit equivalent amount*	Risk- weighted amount	Principal amount	Credit equivalent amount*	Risk- weighted amount
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Direct credit substitutes	130,274	130,274	120,471	167,976	167,976	156,793
Transaction-related contingent items	38,112	19,056	15,698	40,342	20,171	15,253
Foreign exchange related contracts:						
- less than one year	71,976,586	2,033,310	946,571	71,614,465	1,924,485	852,717
- one year to less than five years	1,940,709	185,796	83,657	1,500,880	148,642	68,886
- more than five years	248,807	53,591	30,205	120,779	28,070	14,035
Interest rate related contracts:						
- less than one year	30,143,952	87,307	32,681	35,931,940	86,936	30,394
- one year to less than five years	78,289,639	2,334,037	783,566	65,484,839	1,908,006	653,455
- more than five years	2,170,390	174,780	80,830	2,440,705	212,541	100,468
Equity related contracts						
- less than one year	1,565,260	182,466	44,219	1,437,076	164,560	38,375
- one year to less than five years	820,673	120,273	32,591	817,858	132,354	34,917
Debt security contracts						
- one year to less than five years	25,051	25	-	201	2	-
- one year to less than five years	8,536	164	-	-	-	-
- more than five years	296,230	29,060	-	3,222	406	-
Credit derivatives contracts						
- less than one year	28,420	3,532	1,544	74,460	10,121	4,829
- one year to less than five years	492,757	108,202	40,583	452,316	103,104	40,403
- more than five years	10,250	1,654	331	1,600	296	59
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	181,244	90,622	90,622	123,924	61,962	61,962
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 borrower's creditworthiness	1,436,600	-	-	1,555,736	-	-
	<u>189,803,490</u>	<u>5,554,149</u>	<u>2,303,569</u>	<u>181,768,319</u>	<u>4,969,632</u>	<u>2,072,546</u>

\* The credit equivalent amount is arrived at using the credit conversion factor as per Bank Negara Malaysia guidelines.