



**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 SEPTEMBER 2025

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

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

(Incorporated in Malaysia)

UNAUDITED STATEMENT OF FINANCIAL POSITION AS AT 30 SEPTEMBER 2025

	Note	30 Sep 2025 RM'000	31 Dec 2024 RM'000
<b>ASSETS</b>			
Cash and short-term funds	a	7,309,554	9,044,675
Securities purchased under resale agreement	b	8,369,904	11,535,887
Financial assets held at fair value through profit and loss ("FVTPL")	c	4,365,944	3,565,441
Derivative financial instruments		1,006,906	1,383,928
Financial assets held at fair value through other comprehensive income ("FVOCI")	d	-	197,650
Loans and advances	e	664,291	579,505
Amount due from related parties		986,477	623,148
Statutory deposits with Bank Negara Malaysia		2	2
Other assets	f	286,099	187,029
Tax recoverable		-	2,453
Deferred tax assets		4,831	5,879
Fixed assets		4,333	5,859
Right-of-use assets		10,787	7,717
<b>TOTAL ASSETS</b>		<b>23,009,128</b>	<b>27,139,173</b>
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>			
Deposits from customers	g	13,139,635	13,009,006
Deposits and placements of banks and other financial institutions	h	1,394,144	1,106,174
Financial liabilities designated as fair value through profit and loss	j	246,582	246,328
Obligations on securities sold		121,689	30,895
Derivative financial instruments		914,708	1,032,512
Amount due to related parties	i	3,925,618	8,843,647
Other liabilities	k	547,070	395,626
Tax payable		17,017	-
<b>Total liabilities</b>		<b>20,306,463</b>	<b>24,664,188</b>
Share capital		437,500	437,500
Retained earnings		2,239,731	2,017,803
Reserves		25,434	19,682
<b>Shareholders' equity</b>		<b>2,702,665</b>	<b>2,474,985</b>
<b>TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY</b>		<b>23,009,128</b>	<b>27,139,173</b>
<b>COMMITMENTS AND CONTINGENCIES</b>	u	<b>199,869,432</b>	<b>181,768,319</b>

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

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

	<u>Note</u>	<u>30 Sep 2025</u> (Quarter 3 2025) RM'000	<u>30 Sep 2024</u> (Quarter 3 2024) RM'000
Interest income *	I	233,862	345,114
Interest income from financial assets held at fair value through profit and loss	m	365,354	355,706
Interest expense	n	(434,787)	(665,556)
Net interest income		164,429	35,264
Other operating income	o	335,587	395,873
Net income		500,016	431,137
Other operating expenses	p	(196,395)	(180,630)
Operating profit before allowances		303,621	250,507
Expected credit losses (provided)/written-back on loans and advances	q	(1,153)	9,217
Profit before taxation		302,468	259,724
Taxation		(74,724)	(66,587)
Net profit for the financial period		<u>227,744</u>	<u>193,137</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 SEPTEMBER 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	-	-	-	-	227,744	227,744
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)	-	-	227,744	227,680
Transfer to regulatory reserve	-	-	-	5,816	(5,816)	-
At 30 September 2025	<u>437,500</u>	<u>-</u>	<u>11,953</u>	<u>13,481</u>	<u>2,239,731</u>	<u>2,702,665</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 SEPTEMBER 2025

	30 Sep 2025 RM'000	30 Sep 2024 RM'000
<b>CASH FLOWS FROM OPERATING ACTIVITIES</b>		
Profit before taxation	302,468	259,724
Adjustments for items not involving the movement of cash and cash equivalents:		
Depreciation of fixed assets	2,171	2,396
Depreciation of right-of-use of assets	4,088	3,801
Expected credit losses provided/(written-back) on loans and advances	1,153	(9,217)
Interest expense on lease liabilities	368	88
Net unrealised gain on revaluation of financial assets held at fair value through profit and loss	(382)	(798)
Net (gain)/loss on derivatives	(9,944)	2,719
Net unrealised (gain)/loss in revaluation on derivatives	(9,136)	3,582
Net unrealised loss in revaluation of structured deposits	254	4,861
<b>OPERATING PROFIT BEFORE WORKING CAPITAL CHANGES</b>	<b>291,040</b>	<b>267,156</b>
Decrease/(Increase) in securities purchased under resale agreement	3,165,983	(911,400)
Decrease in amount due from related parties	193,831	89,201
Increase in financial assets held at fair value through profit and loss	(800,121)	(330,794)
Decrease in derivative financial instruments	278,298	724,651
Decrease/(Increase) in financial assets held at fair value through other comprehensive income	197,586	(58,439)
(Increase)/Decrease in loans and advances	(85,939)	96,653
Increase in other assets	(176,034)	(78,484)
Increase/(Decrease) in deposits from customers	130,629	(3,099,777)
Increase/(Decrease) in deposits and placements of banks and other financial institutions	287,970	(1,193,862)
Increase in other liabilities	225,103	750,793
Increase/(Decrease) in obligations on securities sold	90,794	(109,491)
Decrease in amount due to related parties	(4,918,029)	(428,893)
Cash used in operating activities	(1,118,889)	(4,282,686)
Income taxes paid	(54,189)	(56,106)
<b>Net cash used in operating activities</b>	<b>(1,173,078)</b>	<b>(4,338,792)</b>
<b>CASH FLOWS FROM INVESTING ACTIVITIES</b>		
Purchase of fixed assets	(645)	(1,196)
<b>Net cash used in investing activities</b>	<b>(645)</b>	<b>(1,196)</b>

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

(Incorporated in Malaysia)

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

	30 Sep 2025 RM'000	30 Sep 2024 RM'000
CASH FLOWS FROM FINANCING ACTIVITIES		
Lease rental payment	(4,238)	(4,078)
Net cash flow used in financing activities	<u>(4,238)</u>	<u>(4,078)</u>
NET DECREASE IN CASH AND CASH EQUIVALENTS	(1,177,961)	(4,344,066)
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>8,109,260</u>	<u>11,355,548</u>
ANALYSIS OF CASH AND CASH EQUIVALENTS		
Cash and short term funds	7,309,554	10,442,859
Amount due from related parties	799,706	912,689
	<u>8,109,260</u>	<u>11,355,548</u>

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

(Incorporated in Malaysia)

NOTES TO THE FINANCIAL STATEMENTS - 30 SEPTEMBER 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 September 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 September 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 September 2025.

G Dividend

No dividend was paid during the financial period ended 30 September 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 SEPTEMBER 2025

**I Review of Bank's performance**

The Bank's profit before taxation for the financial period to September 2025 amounted to RM302.5 million. Net interest income for the period was RM164.4 million. Major contributors for interest income include interest income from financial assets held at fair value through profit and loss (RM365.4 million), interest income from inter-bank lending (RM211.7 million) and interest income from loans and advances (RM19.7 million). As for interest expense, interest incurred on customer deposits and inter-bank borrowings was RM234.4 million and RM200.4 million respectively.

Income generated from the Bank's treasury activities comprises net gain from foreign exchange transaction of RM217.3 million, management and attribution income of RM85.7 million and net gain from trading of derivatives of RM19.1 million.

Total overhead expenditure incurred in the 9 months was RM196.4 million. Major contributors include inter-company management and attribution fees and personnel expenses incurred during the period amounting to RM109.9 million and RM62.4 million respectively. Administration and general expenses amounted to RM13.5 million while establishment expenses amounted to RM8.6 million. Expected credit losses (ECL) provided on loans and advances for the period was RM1.2 million, contributed by ECL provided for off-balance sheet lending commitment of RM1.7 million and offset by ECL written-back on loans and advances by RM0.6 million.

Performance for year-to-date September 2025 was higher than that of the corresponding period in 2024. In the current period, the profit before taxation was RM302.5 million (YTD September 2024: RM259.7 million). Interest expense for the current period was lower by RM230.8 million, arising from lower interest expense on deposits from customers, and deposits and placements of banks and other financial institutions by RM51.8 million and RM178.9 million respectively. Interest income from FVTPL increased by RM9.6 million. This was offset by lower interest income from money at call and placements with financial institutions by RM104.6 million. Other operating income in the first 9 months of 2025 was RM335.6 million, lower than the amount earned in the corresponding period in 2024 by RM60.3 million. This was mainly due to lower foreign exchange gain by RM108.8 million, offset by net gain from derivatives trading of RM19.1 million, against a net loss of RM6.3million incurred in the corresponding period of 2024. Meanwhile, other operating expenses increased to RM196.4 million as compared with RM180.6 million incurred during the corresponding period of 2024, reflecting an increase of RM15.8 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.



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NOTES TO THE FINANCIAL STATEMENTS - 30 SEPTEMBER 2025

	<u>30 Sep 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	266,772	150,825
Money at call and deposit placements maturing within one month	<u>7,042,782</u>	<u>8,893,850</u>
	<u>7,309,554</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>8,369,904</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	2,117,247	1,042,898
Negotiable Instruments of Deposits	1,616,350	2,392,113
Malaysian Government Investment Issuance	129,503	124,010
Corporate Bonds	495,903	-
<u>Unquoted securities</u>		
Unquoted shares	<u>6,941</u>	<u>6,420</u>
	<u>4,365,944</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	93,179	144,359
Housing loans	268	367
Staff loans	295	311
Revolving credits	520,776	383,783
Trade finance	<u>55,860</u>	<u>57,340</u>
	670,379	586,160
Less: Allowance for losses on loans and advances:		
- ECL not credit impaired	(6,048)	(6,621)
- ECL credit impaired	<u>(40)</u>	<u>(34)</u>
Total net loans and advances	<u>664,291</u>	<u>579,505</u>

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(Incorporated in Malaysia)

NOTES TO THE FINANCIAL STATEMENTS - 30 SEPTEMBER 2025

	30 Sep 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	669,998	585,635
- one year to three years	45	102
- three years to five years	41	212
- over five years	295	211
	<u>670,379</u>	<u>586,160</u>
iii) Loans and advances analysed by type of customers are as follows:		
Domestic business enterprises		
- Others	669,071	583,948
Individuals	564	678
Foreign entities	744	1,534
	<u>670,379</u>	<u>586,160</u>
iv) Loans and advances analysed by interest sensitivity are as follows:		
Fixed rate		
- Housing and staff loans	564	678
Variable rate		
- Cost-plus	669,815	585,482
	<u>670,379</u>	<u>586,160</u>
v) Loans and advances analysed by their economic purpose are as follows:		
Purchase of landed properties	564	678
Working capital	669,815	585,482
	<u>670,379</u>	<u>586,160</u>
vi) Loans and advances analysed by their geographical distribution are as follows:		
In Malaysia	669,635	584,626
Other countries	744	1,534
	<u>670,379</u>	<u>586,160</u>
vii) Loans and advances analysed by measurement basis are as follows:		
Amortised cost	<u>670,379</u>	<u>586,160</u>

NOTES TO THE FINANCIAL STATEMENTS - 30 SEPTEMBER 2025

	<u>30 Sep 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	(40)	(34)
Net impaired loans and advances	<u><u>95</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 made/(written-back) during the financial period/year	6	(20)
Balance at end of financial period/year	<u><u>40</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	(573)	(8,763)
Balance at end of financial period/year	<u><u>6,048</u></u>	<u><u>6,621</u></u>
f) Other assets		
Receivable from securities sold pending settlement	236,782	176,015
Other receivable, deposits and prepayments	<u><u>49,317</u></u>	<u><u>11,014</u></u>
	<u><u>286,099</u></u>	<u><u>187,029</u></u>

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NOTES TO THE FINANCIAL STATEMENTS - 30 SEPTEMBER 2025

	30 Sep 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	12,909,958	12,825,346
Fixed deposits	229,677	183,660
	<u>13,139,635</u>	<u>13,009,006</u>
Maturity structure of fixed deposits are as follows:		
Due within six months	<u>229,677</u>	<u>183,660</u>
ii) Deposits from customers analysed by type of customers are as follows:		
Business enterprises	12,880,218	13,008,534
Others	259,417	472
	<u>13,139,635</u>	<u>13,009,006</u>
h) Deposits and placements of banks and other financial institutions		
Licensed banks	891,001	676,459
Other financial institutions	503,143	429,715
	<u>1,394,144</u>	<u>1,106,174</u>
i) Amounts due to related parties		
Current deposits	1,016,205	969,550
Fixed deposits	28,945	28,416
Securities sold under repurchase agreement	2,800,595	7,836,657
Other payables	79,873	9,024
	<u>3,925,618</u>	<u>8,843,647</u>
j) Financial liabilities designated as fair value through profit and loss		
Structured deposits	<u>246,582</u>	<u>246,328</u>
k) Other liabilities		
Other payables	518,592	365,665
Accruals and charges	14,799	21,288
Lease liabilities	11,216	7,930
Expected credit loss - off-balance sheet lending commitment	2,463	743
	<u>547,070</u>	<u>395,626</u>

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NOTES TO THE FINANCIAL STATEMENTS - 30 SEPTEMBER 2025

	<u>30 Sep 2025</u> (Quarter 3 2025) RM '000	<u>30 Sep 2024</u> (Quarter 3 2024) RM '000
l) Interest income		
Loans and advances		
- Interest income other than recoveries from impaired loans	19,735	23,893
- Recoveries from impaired loans	14	6
Money at call and placements with financial institutions	211,679	316,293
Financial assets held at fair value through other comprehensive income	2,434	4,916
Other interest income	-	6
	<u>233,862</u>	<u>345,114</u>
m) Interest income from financial assets at fair value through profit or loss		
Financial assets at fair value through profit or loss	<u>365,354</u>	<u>355,706</u>
n) Interest expense		
Deposits from customers	234,397	286,230
Deposits and placements of banks and other financial institutions	<u>200,390</u>	<u>379,326</u>
	<u>434,787</u>	<u>665,556</u>
o) Other operating income		
Fee income:		
Service charges and fees	7,535	6,030
Guarantee fees	<u>1,426</u>	<u>853</u>
	8,961	6,883
Net income from securities:		
Net gain/(loss) from sale of financial assets fair value through profit or loss	4,413	(3,921)
Unrealised gain from revaluation of financial assets fair value through profit or loss	382	798
Net loss from financial liabilities designated as fair value through profit or loss	(254)	(4,861)
Derivatives:		
Net gain/(loss) from trading of derivatives	9,944	(2,719)
Unrealised gain/(loss) from revaluation of derivatives	9,136	(3,582)
Other income:		
Foreign exchange gain	217,282	326,074
Management and attribution income	85,720	77,201
Other non-operating income	<u>3</u>	<u>-</u>
	<u>335,587</u>	<u>395,873</u>
p) Other operating expenses		
Personnel expenses	62,368	61,859
Establishment expenses	8,588	7,418
Marketing expenses	1,999	2,057
Management and attribution fees paid	109,918	97,931
General administrative expenses	<u>13,522</u>	<u>11,365</u>
	<u>196,395</u>	<u>180,630</u>

NOTES TO THE FINANCIAL STATEMENTS - 30 SEPTEMBER 2025

	<u>30 Sep 2025</u> (Quarter 3 2025) RM '000	<u>30 Sep 2024</u> (Quarter 3 2024) RM '000
q) Expected credit losses (made)/written-back on loans and advances:		
ECL - off-balance sheet lending commitment	(1,720)	376
ECL - loans and advances	567	8,841
	<u>(1,153)</u>	<u>9,217</u>

	<u>30 Sep 2025</u> RM '000	<u>31 Dec 2024</u> RM '000
r) Credit exposures arising from transactions with connected parties		
Outstanding credit exposures with connected parties	<u>605,024</u>	<u>662,386</u>
Percentage of outstanding credit exposures to connected parties as proportion of total credit exposures	<u>10.53%</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:	<u>30 Sep 2025</u> RM '000	<u>31 Dec 2024</u> 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	(4,831)	(5,879)
	Financial assets at fair value through other comprehensive income	-	(35)
	Total Tier I capital	<u>2,462,425</u>	<u>2,461,406</u>
	<b>Tier-II capital</b>		
	Regulatory reserve	13,481	7,665
	ECL not credit impaired	8,511	7,364
	Total Tier-II capital	<u>21,992</u>	<u>15,029</u>
	<b>Total capital</b>	<u>2,484,417</u>	<u>2,476,435</u>
	Common Equity Tier 1 capital ratio	23.190%	28.009%
	Tier 1 capital ratio	23.190%	28.009%
	Total capital ratio	23.397%	28.180%

NOTES TO THE FINANCIAL STATEMENTS - 30 SEPTEMBER 2025

t) Capital adequacy (continued)

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

Exposure class	30 September 2025				31 December 2024			
	Gross exposures	Net exposures	Risk weighted assets	Capital requirements	Gross exposures	Net exposures	Risk weighted assets	Capital requirements
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
(a) Credit risk								
On-balance sheet exposures								
Sovereigns/central banks	7,626,620	7,259,989	488,470	39,078	9,432,326	9,200,458	554,840	44,387
Banks, development financial institutions	8,908,239	948,254	191,793	15,343	11,842,093	1,112,198	225,131	18,010
Insurance companies, securities firms and fund managers	376,081	376,081	264,724	21,178	635,954	635,954	145,025	11,602
Corporates	670,015	670,015	669,831	53,586	585,529	585,529	585,005	46,800
Regulatory retail	295	295	295	24	311	311	311	25
Residential mortgages	98	98	34	3	221	221	94	8
Other assets	212,472	212,472	1,424,752	113,980	21,617	21,617	18,066	1,445
Defaulted exposures	130	130	65	5	111	111	55	4
Total on-balance sheet exposures	<u>17,793,950</u>	<u>9,467,334</u>	<u>3,039,964</u>	<u>243,197</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	4,833,097	4,833,097	1,852,421	148,194	4,719,523	4,719,523	1,838,538	147,083
Off-balance sheet exposures other than OTC derivatives	240,841	240,841	227,960	18,237	250,109	250,109	234,008	18,721
Total off-balance sheet exposures	<u>5,073,938</u>	<u>5,073,938</u>	<u>2,080,381</u>	<u>166,431</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>22,867,888</u>	<u>14,541,272</u>	<u>5,120,345</u>	<u>409,628</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	206,469,731	196,014,431	4,033,073	322,646	194,376,808	187,632,356	3,778,338	302,267
Foreign currency risk	114,783	28	114,783	9,183	43,857	48,946	48,946	3,916
Option risk			500,575	40,046			349,838	27,987
(c) Operational risk								
Total risk weighted assets and capital requirements			<u>849,810</u>	<u>67,985</u>			<u>1,009,568</u>	<u>80,765</u>
			<u>10,618,586</u>	<u>849,488</u>			<u>8,787,763</u>	<u>703,020</u>

NOTES TO THE FINANCIAL STATEMENTS - 30 SEPTEMBER 2025

u) Commitments and contingencies

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

	30 September 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	129,551	129,551	119,860	167,976	167,976	156,793
Transaction-related contingent items	41,485	20,743	17,553	40,342	20,171	15,253
Foreign exchange related contracts:						
- less than one year	76,190,734	1,438,849	627,860	71,614,465	1,924,485	852,717
- one year to less than five years	2,178,554	198,705	83,969	1,500,880	148,642	68,886
- more than five years	290,706	60,190	30,975	120,779	28,070	14,035
Interest rate related contracts:						
- less than one year	31,737,487	89,909	32,735	35,931,940	86,936	30,394
- one year to less than five years	80,859,297	2,313,226	807,599	65,484,839	1,908,006	653,455
- more than five years	3,846,239	327,793	155,387	2,440,705	212,541	100,468
Equity related contracts						
- less than one year	1,553,792	173,168	39,097	1,437,076	164,560	38,375
- one year to less than five years	830,296	124,394	33,710	817,858	132,354	34,917
Debt security contracts						
- one year to less than five years	-	-	-	201	2	-
- one year to less than five years	11,136	398	-	-	-	-
- more than five years	3,901	500	-	3,222	406	-
Credit derivatives contracts						
- less than one year	52,403	6,165	2,078	74,460	10,121	4,829
- one year to less than five years	433,011	96,958	38,443	452,316	103,104	40,403
- more than five years	15,300	2,842	568	1,600	296	59
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	181,094	90,547	90,547	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	1,514,446	-	-	1,555,736	-	-
	<u>199,869,432</u>	<u>5,073,938</u>	<u>2,080,381</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.