

J.P.Morgan

J.P. MORGAN CHASE BANK BERHAD

(Company number: 199401030666 (316347-D))

(Incorporated in Malaysia)

UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS

FOR THE FINANCIAL PERIOD ENDED 31 MARCH 2026

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 31 MARCH 2026

ASSETS	<u>Note</u>	<u>31 Mar 2026</u> RM'000	<u>31 Dec 2025</u> RM'000
Cash and short-term funds	a	11,135,491	10,647,524
Securities purchased under resale agreement	b	11,673,292	12,212,600
Financial assets held at fair value through profit and loss ("FVTPL")	c	3,264,381	2,209,240
Derivative financial instruments		1,789,691	1,222,013
Loans and advances	d	829,088	692,138
Amount due from related parties		367,571	976,034
Statutory deposits with Bank Negara Malaysia		2	2
Other assets	e	439,992	357,268
Deferred tax assets		2,700	6,096
Fixed assets		3,657	4,010
Right-of-use assets		8,232	9,542
TOTAL ASSETS		<u>29,514,097</u>	<u>28,336,467</u>
 LIABILITIES AND SHAREHOLDERS' EQUITY			
Deposits from customers	f	12,098,643	14,207,794
Deposits and placements of banks and other financial institutions	g	1,791,382	1,417,142
Financial liabilities designated as fair value through profit and loss	i	244,752	245,384
Obligations on securities sold		332,399	954,440
Derivative financial instruments		1,231,713	1,321,689
Amount due to related parties	h	10,400,201	7,212,268
Other liabilities	j	516,770	180,705
Tax payable		21,486	12,977
Total liabilities		<u>26,637,346</u>	<u>25,552,399</u>
Share capital		437,500	437,500
Retained earnings		2,414,965	2,320,725
Reserves		24,286	25,843
Shareholders' equity		<u>2,876,751</u>	<u>2,784,068</u>
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		<u>29,514,097</u>	<u>28,336,467</u>
 COMMITMENTS AND CONTINGENCIES	 t	 <u>207,750,092</u>	 <u>206,259,044</u>

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

UNAUDITED STATEMENT OF COMPREHENSIVE INCOME
FOR THE FINANCIAL PERIOD ENDED 31 MARCH 2026

	<u>Note</u>	<u>31 Mar 2026</u> (Quarter 1 2026) RM'000	<u>31 Mar 2025</u> (Quarter 1 2025) RM'000
Interest income *	k	75,933	82,063
Interest income from financial assets held at fair value through profit and loss	l	117,849	130,916
Interest expense	m	(131,364)	(164,553)
		<hr/>	<hr/>
Net interest income		62,418	48,426
Other operating income	n	122,726	97,825
		<hr/>	<hr/>
Net income		185,144	146,251
Other operating expenses	o	(64,744)	(64,943)
		<hr/>	<hr/>
Operating profit before allowances		120,400	81,308
Expected credit losses written-back/(made) on loans and advances	p	2,464	(1,763)
		<hr/>	<hr/>
Profit before taxation		122,864	79,545
Taxation		(30,181)	(19,998)
		<hr/>	<hr/>
Net profit for the financial period		<u>92,683</u>	<u>59,547</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 31 MARCH 2026

	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 2026	437,500	-	11,953	13,890	2,320,725	2,784,068
Net profit for the financial period	-	-	-	-	92,683	92,683
Other comprehensive loss (net of tax)	-	-	-	-	-	-
Net unrealised loss on revaluation of financial assets at fair value through other comprehensive income	-	-	-	-	-	-
Income tax relating to component of other comprehensive income	-	-	-	-	-	-
Total comprehensive income for the financial period	-	-	-	-	92,683	92,683
Transfer from regulatory reserve	-	-	-	(1,557)	1,557	-
At 31 March 2026	<u>437,500</u>	<u>-</u>	<u>11,953</u>	<u>12,333</u>	<u>2,414,965</u>	<u>2,876,751</u>
At 1 January 2025	437,500	64	11,953	7,665	2,017,803	2,474,985
Net profit for the financial year	-	-	-	-	309,147	309,147
Other comprehensive income (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 year	-	(64)	-	-	309,147	309,083
Transfer to regulatory reserve	-	-	-	6,225	(6,225)	-
At 31 December 2025	<u>437,500</u>	<u>-</u>	<u>11,953</u>	<u>13,890</u>	<u>2,320,725</u>	<u>2,784,068</u>

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

(Incorporated in Malaysia)

UNAUDITED STATEMENT OF CASH FLOWS
FOR THE FINANCIAL PERIOD ENDED 31 MARCH 2026

	<u>31 Mar 2026</u> RM'000	<u>31 Mar 2025</u> RM'000
CASH FLOWS FROM OPERATING ACTIVITIES		
Profit before taxation	122,864	79,545
Adjustments for items not involving the movement of cash and cash equivalents:		
Depreciation of fixed assets	432	874
Depreciation of right-of-use of assets	1,310	1,361
Expected credit losses (written-back)/provided on loans and advances	(2,464)	1,763
Interest expense on lease liabilities	91	68
Net unrealised gain on revaluation of financial assets held at fair value through profit and loss	(360)	(4,550)
Net loss/(gain) on derivatives	10,961	(9,343)
Net unrealised (gain)/loss in revaluation on derivatives	(36,915)	12,672
Net unrealised (gain)/loss in revaluation of structured deposits	(632)	4,764
OPERATING PROFIT BEFORE WORKING CAPITAL CHANGES	<u>95,287</u>	<u>87,154</u>
Decrease/(Increase) in securities purchased under resale agreement	539,308	(553,523)
(Increase)/Decrease in amount due from related parties	(58,403)	229,147
Increase in financial assets held at fair value through profit and loss	(1,054,781)	(997,277)
(Increase)/Decrease in derivative financial instruments	(631,700)	305,218
Increase in financial assets held at fair value through other comprehensive income	-	(1,615)
(Increase)/Decrease in loans and advances	(134,486)	25,779
Increase in other assets	(108,128)	(142,377)
(Decrease)/Increase in deposits from customers	(2,109,151)	1,285,068
Increase in deposits and placements of banks and other financial institutions	374,240	265,160
Increase in other liabilities	362,850	75,127
(Decrease)/Increase in obligations on securities sold	(622,041)	49,778
Increase/(Decrease) in amount due to related parties	3,187,933	(1,453,634)
	<u>(159,072)</u>	<u>(825,995)</u>
Cash used in operating activities	(159,072)	(825,995)
Income taxes paid	(18,276)	(18,063)
Net cash used in operating activities	<u>(177,348)</u>	<u>(844,058)</u>
CASH FLOWS FROM INVESTING ACTIVITIES		
Purchase of fixed assets	(79)	(248)
Net cash used in investing activities	<u>(79)</u>	<u>(248)</u>

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

(Incorporated in Malaysia)

UNAUDITED CASH FLOW STATEMENT
FOR THE FINANCIAL PERIOD ENDED 31 MARCH 2026 (CONTINUED)

	<u>31 Mar 2026</u> RM'000	<u>31 Mar 2025</u> RM'000
CASH FLOWS FROM FINANCING ACTIVITIES		
Lease rental payment	(1,472)	(1,413)
Net cash flow used in financing activities	<u>(1,472)</u>	<u>(1,413)</u>
NET DECREASE IN CASH AND CASH EQUIVALENTS		
	(178,899)	(845,719)
CASH AND CASH EQUIVALENTS AT BEGINNING OF FINANCIAL PERIOD		
	11,549,474	9,287,221
CASH AND CASH EQUIVALENT AT END OF FINANCIAL PERIOD	<u>11,370,575</u>	<u>8,441,502</u>
ANALYSIS OF CASH AND CASH EQUIVALENTS		
Cash and short term funds	11,135,491	7,055,697
Amount due from related parties	235,084	1,385,805
	<u>11,370,575</u>	<u>8,441,502</u>

NOTES TO THE FINANCIAL STATEMENTS - 31 MARCH 2026

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 2025. 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 2025.

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 2025.

B Auditor's report on preceding annual financial statements

The auditor's report on the financial statements for the financial year ended 31 December 2025 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 31 March 2026.

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 31 March 2026.

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 31 March 2026.

G Dividend

No dividend was paid during the financial period ended 31 March 2026.

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 - 31 MARCH 2026

I Review of Bank's performance

The Bank's profit before taxation for the financial period to March 2026 amounted to RM122.9 million. Net interest income for the period was RM62.4 million. Major contributors for interest income include interest income from financial assets held at fair value through profit and loss (RM117.8 million), interest income from money at call and placements with financial institutions (RM68.7 million) and interest income from loans and advances (RM7.3 million). As for interest expense, interest incurred on customer deposits and deposits and placements of banks and other financial institutions was RM57.6 million and RM73.8 million respectively.

Income generated from the Bank's treasury activities comprises net gain from foreign exchange transaction of RM71 million, management and attribution income of RM22.6 million and net gain from trading of derivatives of RM26 million.

Total overhead expenditure incurred in the 3 months was RM64.7 million. Major contributors include inter-company management and attribution fees and personnel expenses incurred during the period amounting to RM35.9 million and RM21.5 million respectively. Administration and general expenses amounted to RM4.5 million while establishment expenses amounted to RM2.2 million. Expected credit losses (ECL) written-back on loans and advances for the period was RM2.5 million, contributed by ECL write-back on loans and advances and off-balance sheet lending commitment of RM1.6 million and RM0.9 million respectively.

Performance for year-to-date March 2026 was higher than that of the corresponding period in 2025. In the current period, the profit before taxation was RM122.9 million (YTD March 2025: RM79.5 million). Interest expense for the current period was lower by RM33.2 million, arising from lower interest expense on deposits from customers, and deposits and placements of banks and other financial institutions by RM18.9 million and RM14.2 million respectively. Interest income from FVTPL increased by RM13.1 million. This was offset by lower interest income from money at call and placements with financial institutions by RM5.3 million. Other operating income in the first 3 months of 2026 was RM122.7 million, higher than the amount earned in the corresponding period in 2025 by RM24.9 million. This was mainly due to net gain from derivatives trading of RM26 million, against a net loss of RM3.3 million incurred in the corresponding period of 2025. Meanwhile, other operating expenses decreased to RM64.7 million as compared with RM64.9 million incurred during the corresponding period of 2025, reflecting a decrease of RM0.2 million.

J Business outlook for 2026

Malaysia remains an open, export oriented economy influenced by global conditions, with steady growth supported by resilient domestic demand and ongoing fiscal reforms. Government programs in digital transformation and energy transition continue to enhance productivity and attract investment. Against this backdrop, the Bank continues to provide corporate and institutional clients transaction services, trade and wholesale banking, including cash management, payments and trade finance. Clients benefit from our broad product suite, deep local knowledge, and the reach of our global network.

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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(Incorporated in Malaysia)

NOTES TO THE FINANCIAL STATEMENTS - 31 MARCH 2026

	<u>31 Mar 2026</u>	<u>31 Dec 2025</u>
	RM '000	RM '000
a) Cash and short-term funds		
Cash and balances with banks and other financial institutions	254,639	201,824
Money at call and deposit placements maturing within one month	<u>10,880,852</u>	<u>10,445,700</u>
	<u>11,135,491</u>	<u>10,647,524</u>
b) Securities purchased under resale agreement		
Securities purchased under resale agreement measured at fair value through profit or loss	<u>11,673,292</u>	<u>12,212,600</u>
c) Financial assets held at fair value through profit or loss		
<u>Money market instruments</u>		
Malaysian Government Securities	1,090,765	545,766
Negotiable Instruments of Deposits	1,058,926	908,916
Malaysian Treasury Bills	21,962	-
Malaysian Government Investment Issuance	100,949	161,729
Commerical Papers	984,299	585,894
<u>Unquoted securities</u>		
Unquoted shares	<u>7,480</u>	<u>6,935</u>
	<u>3,264,381</u>	<u>2,209,240</u>
d) Loans and advances		
i) Loans and advances analysed by type of loan are as follows:		
Overdrafts	91,781	102,403
Housing loans	256	264
Staff loans	285	290
Revolving credits	677,993	527,261
Trade finance	<u>61,787</u>	<u>66,503</u>
	832,102	696,721
Less: Allowance for losses on loans and advances:		
- ECL not credit impaired	(2,980)	(4,550)
- ECL credit impaired	(34)	(33)
Total net loans and advances	<u>829,088</u>	<u>692,138</u>

NOTES TO THE FINANCIAL STATEMENTS - 31 MARCH 2026

	<u>31 Mar 2026</u>	<u>31 Dec 2025</u>
	RM '000	RM '000
d) Loans and advances (continued)		
ii) The maturity structure of loans and advances are as follows:		
Maturity within		
- one year	825,425	696,325
- one year to three years	38	79
- three years to five years	39	27
- over five years	285	290
	<u>825,787</u>	<u>696,721</u>
iii) Loans and advances analysed by type of customers are as follows:		
Domestic business enterprises		
- Others	830,082	694,904
Individuals	541	554
Foreign entities	1,479	1,263
	<u>832,102</u>	<u>696,721</u>
iv) Loans and advances analysed by interest sensitivity are as follows:		
Fixed rate		
- Housing and staff loans	541	554
Variable rate		
- Cost-plus	831,561	696,167
	<u>832,102</u>	<u>696,721</u>
v) Loans and advances analysed by their economic purpose are as follows:		
Purchase of landed properties	541	554
Working capital	831,561	696,167
	<u>832,102</u>	<u>696,721</u>
vi) Loans and advances analysed by their geographical distribution are as follows:		
In Malaysia	830,623	695,458
Other countries	1,479	1,263
	<u>832,102</u>	<u>696,721</u>
vii) Loans and advances analysed by measurement basis are as follows:		
Amortised cost	<u>832,102</u>	<u>696,721</u>

NOTES TO THE FINANCIAL STATEMENTS - 31 MARCH 2026

	<u>31 Mar 2026</u> RM '000	<u>31 Dec 2025</u> RM '000
d) Loans and advances (continued)		
viii) Impaired loans		
a) Movement in impaired loans and advances are as follows:		
At 1 January	138	144
Classified as impaired during the financial period/year	-	30
Amount recovered	-	(36)
At end of financial period/year	<u>138</u>	<u>138</u>
ECL credit impaired	(34)	(33)
Net impaired loans and advances	<u><u>104</u></u>	<u><u>105</u></u>
b) Impaired loans analysed by their economic purpose are as follows:		
Purchase of landed property	<u>138</u>	<u>138</u>
c) Impaired loans analysed by their geographical distribution are as follows:		
In Malaysia	<u>138</u>	<u>138</u>
d) Movement in allowance for impaired loans and advances are as follows:		
<u>ECL credit impaired</u>		
At 1 January	33	34
- Allowance made/(written-back) during the financial period/year	1	(1)
Balance at end of financial period/year	<u>34</u>	<u>33</u>
<u>ECL not credit impaired</u>		
At 1 January	4,550	6,621
- Allowance written-back during the financial period/year	(1,570)	(2,071)
Balance at end of financial period/year	<u>2,980</u>	<u>4,550</u>
e) Other assets		
Receivable from securities sold pending settlement	405,081	343,472
Other receivable, deposits and prepayments	34,911	13,796
	<u>439,992</u>	<u>357,268</u>

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

NOTES TO THE FINANCIAL STATEMENTS - 31 MARCH 2026

	31 Mar 2026 RM '000	31 Dec 2025 RM '000
f) Deposits from customers		
i) Deposits from customers analysed by type of deposits are as follows:		
Demand deposits	11,729,949	13,907,742
Fixed deposits	368,694	300,052
	<u>12,098,643</u>	<u>14,207,794</u>
Maturity structure of fixed deposits are as follows:		
Due within six months	<u>368,694</u>	<u>300,052</u>
ii) Deposits from customers analysed by type of customers are as follows:		
Business enterprises	12,095,004	14,204,506
Others	3,639	3,288
	<u>12,098,643</u>	<u>14,207,794</u>
g) Deposits and placements of banks and other financial institutions		
Licensed banks	1,195,797	788,718
Other financial institutions	595,585	628,424
	<u>1,791,382</u>	<u>1,417,142</u>
h) Amounts due to related parties		
Current deposits	1,248,930	1,176,964
Interbank taking	-	1,014,856
Fixed deposits	29,304	29,127
Securities sold under repurchase agreement	9,051,253	4,710,987
Other payables	70,714	280,334
	<u>10,400,201</u>	<u>7,212,268</u>
i) Financial liabilities designated as fair value through profit and loss		
Structured deposits	<u>244,752</u>	<u>245,384</u>
j) Other liabilities		
Other payables	500,691	147,557
Accruals and charges	6,831	21,625
Lease liabilities	8,477	9,857
Expected credit loss - off-balance sheet lending commitment	771	1,666
	<u>516,770</u>	<u>180,705</u>

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NOTES TO THE FINANCIAL STATEMENTS - 31 MARCH 2026

	<u>31 Mar 2026</u> (Quarter 1 2026) RM '000	<u>31 Mar 2025</u> (Quarter 1 2025) RM '000
k) Interest income		
Loans and advances		
- Interest income other than recoveries from impaired loans	7,253	6,508
- Recoveries from impaired loans	2	5
Money at call and placements with financial institutions	68,678	73,930
Financial assets held at fair value through other comprehensive income	-	1,620
	<u>75,933</u>	<u>82,063</u>
l) Interest income from financial assets at fair value through profit or loss		
Financial assets at fair value through profit or loss	<u>117,849</u>	<u>130,916</u>
m) Interest expense		
Deposits from customers	57,594	76,539
Deposits and placements of banks and other financial institutions	73,770	88,014
	<u>131,364</u>	<u>164,553</u>
n) Other operating income		
Fee income:		
Service charges and fees	3,167	2,467
Guarantee fees	558	415
	<u>3,725</u>	<u>2,882</u>
Net income from securities:		
Net loss from sale of financial assets fair value through profit or loss	(1,522)	(277)
Unrealised gain from revaluation of financial assets fair value through profit or loss	360	4,550
Net gain/(loss) from financial liabilities designated as fair value through profit or loss	632	(4,764)
Derivatives:		
Net (loss)/gain from trading of derivatives	(10,961)	9,343
Unrealised gain/(loss) from revaluation of derivatives	36,915	(12,672)
Other income:		
Foreign exchange gain	70,977	71,056
Management and attribution income	22,600	27,707
	<u>122,726</u>	<u>97,825</u>
o) Other operating expenses		
Personnel expenses	21,533	20,230
Establishment expenses	2,151	2,701
Marketing expenses	644	464
Management and attribution fees paid	35,868	36,451
General administrative expenses	4,548	5,097
	<u>64,744</u>	<u>64,943</u>

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NOTES TO THE FINANCIAL STATEMENTS - 31 MARCH 2026

	<u>31 Mar 2026</u> (Quarter 1 2026) RM '000	<u>31 Mar 2025</u> (Quarter 1 2025) RM '000
p) Expected credit losses written-back/(made) on loans and advances:		
ECL - off-balance sheet lending commitment	895	(709)
ECL - loans and advances	1,569	(1,054)
	<u>2,464</u>	<u>(1,763)</u>
	<u>31 Mar 2026</u> RM '000	<u>31 Dec 2025</u> RM '000
q) Credit exposures arising from transactions with connected parties		
Outstanding credit exposures with connected parties	<u>387,862</u>	<u>744,736</u>
Percentage of outstanding credit exposures to connected parties as proportion of total credit exposures	<u>5.60%</u>	<u>12.52%</u>
Percentage of outstanding credit exposures to connected parties which is non-performing or in default	<u>0%</u>	<u>0%</u>
r) 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, Market, and Operational Risk (Basel II).		
i) The capital adequacy ratios of the Bank are as follows:	<u>31 Mar 2026</u> RM '000	<u>31 Dec 2025</u> RM '000
Tier-I capital		
Paid-up share capital	437,500	437,500
Retained earnings	2,320,725	2,320,725
Fair value reserve through other comprehensive income	-	-
Option reserve	11,953	11,953
	<u>2,770,178</u>	<u>2,770,178</u>
Deferred tax assets	<u>(2,700)</u>	<u>(6,096)</u>
Total Tier I capital	<u>2,767,478</u>	<u>2,764,082</u>
Tier-II capital		
Regulatory reserve	12,333	13,890
ECL not credit impaired	3,751	6,216
Total Tier-II capital	<u>16,084</u>	<u>20,106</u>
Total capital	<u>2,783,562</u>	<u>2,784,188</u>
Common Equity Tier 1 capital ratio	31.622%	31.795%
Tier 1 capital ratio	31.622%	31.795%
Total capital ratio	31.805%	32.027%

NOTES TO THE FINANCIAL STATEMENTS - 31 MARCH 2026

s) Capital adequacy (continued)

ii) Total risk weighted assets and capital requirements as at 31 March 2026 and 31 December 2025

Exposure class	31 March 2026				31 December 2025			
	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) <u>Credit risk</u>								
On-balance sheet exposures								
Sovereigns/central banks	11,610,255	11,139,186	-	-	11,152,922	10,528,068	81,187	6,495
Public sector entities	200,761	76,282	15,256	1,221	9,884	12	2	-
Banks, development financial institutions	11,552,215	568,408	116,247	9,300	12,851,243	1,312,187	262,439	20,995
Insurance companies, securities firms and fund managers	300,220	300,220	118,923	9,514	355,158	355,158	107,434	8,595
Corporates	825,335	825,335	824,923	65,994	696,252	696,252	695,877	55,670
Regulatory retail	285	285	285	23	290	290	290	23
Residential mortgages	118	118	47	4	125	125	49	4
Other assets	145,811	145,811	164,093	13,127	112,077	112,077	139,269	11,142
Defaulted exposures	104	104	52	4	106	106	53	4
Total on-balance sheet exposures	<u>24,635,104</u>	<u>13,055,749</u>	<u>1,239,826</u>	<u>99,187</u>	<u>25,178,057</u>	<u>13,004,275</u>	<u>1,286,600</u>	<u>102,928</u>
Off-balance sheet exposures over-the-counter ('OTC') derivatives	5,833,652	5,833,652	2,008,370	160,670	4,972,392	4,972,392	1,720,865	137,669
Off-balance sheet exposures other than OTC derivatives	265,374	265,374	250,585	20,047	277,081	277,081	256,487	20,519
Total off-balance sheet exposures	<u>6,099,026</u>	<u>6,099,026</u>	<u>2,258,955</u>	<u>180,717</u>	<u>5,249,473</u>	<u>5,249,473</u>	<u>1,977,352</u>	<u>158,188</u>
Total on and off-balance sheet exposures	<u>30,734,130</u>	<u>19,154,775</u>	<u>3,498,781</u>	<u>279,904</u>	<u>30,427,530</u>	<u>18,253,748</u>	<u>3,263,952</u>	<u>261,116</u>
(b) <u>Market risk</u>	<u>Long position</u>	<u>Short position</u>			<u>Long position</u>	<u>Short position</u>		
Interest rate risk	214,134,770	208,835,800	3,543,432	283,475	208,369,101	198,430,778	3,820,559	305,645
Foreign currency risk	7,361	23,605	23,605	1,888	66,809	1	66,809	5,345
Option risk			803,738	64,299			680,913	54,473
(c) <u>Operational risk</u>			882,270	70,582			861,128	68,890
Total risk weighted assets and capital requirements			<u>8,751,826</u>	<u>700,148</u>			<u>8,693,361</u>	<u>695,469</u>

NOTES TO THE FINANCIAL STATEMENTS - 31 MARCH 2026

t) Commitments and contingencies

Total risk weighted assets and capital requirements as at 31 March 2026 and 31 December 2025

	31 March 2026			31 December 2025		
	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	161,337	161,337	151,668	168,695	168,695	153,235
Transaction-related contingent items	34,226	17,113	11,993	42,193	21,096	15,962
Foreign exchange related contracts:						
- less than one year	79,705,215	2,329,850	841,299	78,243,557	1,677,857	629,818
- one year to less than five years	3,129,472	363,930	111,206	2,478,774	297,137	88,293
- more than five years	586,090	99,455	77,734	426,195	74,013	52,271
Interest rate related contracts:						
- less than one year	36,925,718	80,903	26,756	37,499,350	84,142	28,514
- one year to less than five years	79,212,776	2,256,056	752,289	79,561,001	2,189,452	726,034
- more than five years	1,547,322	124,849	38,053	2,944,549	222,436	78,982
Equity related contracts						
- less than one year	2,232,053	335,273	86,782	1,693,474	192,196	44,985
- one year to less than five years	891,499	131,970	35,032	812,954	130,336	33,492
Debt security contracts						
- one year to less than five years	1,002,094	3,217	1,583	65,497	164	-
- one year to less than five years	1,322	27	-	13,200	132	-
- more than five years	32,212	2,716	-	14,990	1,761	-
Credit derivatives contracts						
- less than one year	51,560	5,726	1,848	51,645	5,860	1,878
- one year to less than five years	454,259	99,680	35,788	440,144	96,511	36,519
- more than five years	-	-	-	2,050	395	79
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	173,848	86,924	86,924	174,579	87,290	87,290
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	1,609,089	-	-	1,626,197	-	-
	<u>207,750,092</u>	<u>6,099,026</u>	<u>2,258,955</u>	<u>206,259,044</u>	<u>5,249,473</u>	<u>1,977,352</u>

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