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 30 JUNE 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 30 JUNE 2026

| | Note | 30 Jun 2026 | 31 Dec 2025 |
|---|---|---|---|
| ASSETS | | RM'000 | RM'000 |
| Cash and short-term funds | a | 35,626,184 | 10,647,524 |
| Securities purchased under resale agreement | b | 11,903,035 | 12,212,600 |
| Financial assets held at fair value through profit and loss ("FVTPL") | c | 4,008,010 | 2,209,240 |
| Derivative financial instruments | | 1,510,059 | 1,222,013 |
| Loans and advances | d | 952,703 | 692,138 |
| Amount due from related parties | | 522,200 | 976,034 |
| Statutory deposits with Bank Negara Malaysia | | 2 | 2 |
| Other assets | e | 340,303 | 357,268 |
| Deferred tax assets | | 3,382 | 6,096 |
| Fixed assets | | 3,233 | 4,010 |
| Right-of-use assets | | 6,922 | 9,542 |
| TOTAL ASSETS | | 54,876,033 | 28,336,467 |
| LIABILITIES AND SHAREHOLDERS' EQUITY | | | |
| Deposits from customers | f | 44,049,030 | 14,207,794 |
| Deposits and placements of banks and other financial institutions | g | 1,646,023 | 1,417,142 |
| Financial liabilities designated as fair value through profit and loss | i | 249,198 | 245,384 |
| Obligations on securities sold | | 1,204,366 | 954,440 |
| Derivative financial instruments | | 1,182,833 | 1,321,689 |
| Amount due to related parties | h | 3,004,595 | 7,212,268 |
| Other liabilities | j | 572,509 | 180,705 |
| Tax payable | | 25,719 | 12,977 |
| Total liabilities | | 51,934,273 | 25,552,399 |
| Share capital | | 437,500 | 437,500 |
| Retained earnings | | 2,475,952 | 2,320,725 |
| Reserves | | 28,308 | 25,843 |
| Shareholders' equity | | 2,941,760 | 2,784,068 |
| TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY | | 54,876,033 | 28,336,467 |
| COMMITMENTS AND CONTINGENCIES | t | 220,882,412 | 206,259,044 |

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

## UNAUDITED STATEMENT OF COMPREHENSIVE INCOME
## FOR THE FINANCIAL PERIOD ENDED 30 JUNE 2026

| | Note | 30 Jun 2026<br>RM'000 | 30 Jun 2025<br>RM'000 |
|---|---|---|---|
| Interest income * | k | 172,222 | 164,481 |
| Interest income from financial assets held at fair value through profit and loss | l | 246,546 | 257,609 |
| Interest expense | m | (282,631) | (316,140) |
| Net interest income | | 136,137 | 105,950 |
| Other operating income | n | 209,866 | 234,360 |
| Net income | | 346,003 | 340,310 |
| Other operating expenses | o | (133,974) | (127,390) |
| Operating profit before allowances | | 212,029 | 212,920 |
| Expected credit losses (made)/written-back on loans and advances | p | (2,330) | 600 |
| Profit before taxation | | 209,699 | 213,520 |
| Taxation | | (52,007) | (52,745) |
| Net profit for the financial period | | 157,692 | 160,775 |

* 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 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 | - | - | - | - | 157,692 | 157,692 |
| 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 | - | - | - | - | 157,692 | 157,692 |
| Transfer to regulatory reserve | - | - | - | 2,465 | (2,465) | - |
| At 30 June 2026 | 437,500 | - | 11,953 | 16,355 | 2,475,952 | 2,941,760 |
| 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 | 437,500 | - | 11,953 | 13,890 | 2,320,725 | 2,784,068 |

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

# UNAUDITED STATEMENT OF CASH FLOWS FOR THE FINANCIAL PERIOD ENDED 30 JUNE 2026

| | 30 Jun 2026 RM'000 | 30 Jun 2025 RM'000 |
|---|---|---|
| CASH FLOWS FROM OPERATING ACTIVITIES | | |
| Profit before taxation | 209,699 | 213,520 |
| Adjustments for items not involving the movement of cash and cash equivalents: | | |
| Depreciation of fixed assets | 856 | 1,753 |
| Depreciation of right-of-use of assets | 2,620 | 2,725 |
| Expected credit losses made/(written-back) on loans and advances | 2,330 | (600) |
| Interest expense on lease liabilities | 168 | 239 |
| Net unrealised loss/(gain) on revaluation of financial assets held at fair value through profit and loss | 4,835 | (5,315) |
| Net loss on derivatives | 12,802 | 35,759 |
| Net unrealised gain in revaluation on derivatives | (14,678) | (50,892) |
| Net unrealised loss in revaluation of structured deposits | 3,814 | 238 |
| OPERATING PROFIT BEFORE WORKING CAPITAL CHANGES | 222,446 | 197,427 |
| Decrease in securities purchased under resale agreement | 309,565 | 1,057,253 |
| (Increase)/Decrease in amount due from related parties | (82,676) | 328,296 |
| Increase in financial assets held at fair value through profit and loss | (1,803,605) | (662,839) |
| (Increase)/Decrease in derivative financial instruments | (425,026) | 436,793 |
| Decrease in financial assets held at fair value through other comprehensive income | - | 197,586 |
| (Increase)/Decrease in loans and advances | (262,895) | 59,145 |
| Increase in other assets | (29,553) | (247,938) |
| Increase in deposits from customers | 29,841,236 | 273,280 |
| Increase in deposits and placements of banks and other financial institutions | 228,881 | 325,360 |
| Increase in other liabilities | 441,098 | 407,736 |
| Increase in obligations on securities sold | 249,926 | 35,655 |
| Decrease in amount due to related parties | (4,207,673) | (3,117,955) |
| Cash generated from/(used) in operating activities | 24,481,724 | (710,202) |
| Income taxes paid | (36,552) | (36,126) |
| Net cash generated from/(used) in operating activities | 24,445,172 | (746,328) |
| CASH FLOWS FROM INVESTING ACTIVITIES | | |
| Purchase of fixed assets | (79) | (473) |
| Net cash used in investing activities | (79) | (473) |

## UNAUDITED CASH FLOW STATEMENT
## FOR THE FINANCIAL PERIOD ENDED 30 JUNE 2026 (CONTINUED)

| | 30 Jun 2026<br>RM'000 | 30 Jun 2025<br>RM'000 |
|---|---|---|
| CASH FLOWS FROM FINANCING ACTIVITIES | | |
| Lease rental payment | (2,943) | (2,826) |
| Net cash flow used in financing activities | (2,943) | (2,826) |
| NET INCREASE/(DECREASE) IN CASH AND CASH EQUIVALENTS | 24,442,150 | (749,627) |
| CASH AND CASH EQUIVALENTS AT BEGINNING OF FINANCIAL PERIOD | 11,549,474 | 9,287,221 |
| CASH AND CASH EQUIVALENT AT END OF FINANCIAL PERIOD | 35,991,624 | 8,537,594 |
| ANALYSIS OF CASH AND CASH EQUIVALENTS | | |
| Cash and short term funds | 35,626,184 | 8,281,114 |
| Amount due from related parties | 365,440 | 256,480 |
| | 35,991,624 | 8,537,594 |

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 30 June 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 30 June 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 30 June 2026.

G Dividend

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

I Review of Bank's performance

The Bank's profit before taxation for the financial period to June 2026 amounted to RM209.7 million. Net interest income for the period was RM136.1 million. Major contributors for interest income include interest income from financial assets held at fair value through profit and loss (RM246.5 million), interest income from money at call and placements with financial institutions (RM155.9 million) and interest income from loans and advances (RM16.3 million). As for interest expense, interest incurred on customer deposits and deposits and placements of banks and other financial institutions was RM135.4 million and RM147.3 million respectively.

Income generated from the Bank's treasury activities mainly comprises net gain from foreign exchange transaction of RM164.8 million and management and attribution income of RM47.7 million, offset by net loss from securities trading of RM7.6 million.

Total overhead expenditure incurred in the 6 months was RM134 million. Major contributors include inter-company management and attribution fees and personnel expenses incurred during the period amounting to RM74.8 million and RM44 million respectively. Administrative and general expenses amounted to RM9.6 million while establishment expenses amounted to RM4.3 million. Expected credit losses (ECL) provided on loans and advances for the period was RM2.3 million, contributed by ECL provided on loans and advances of RM3.4 million and offset by ECL written-back on off-balance sheet lending commitment of RM1.1 million.

Performance for year-to-date June 2026 was slightly lower than that of the corresponding period in 2025. In the current period, the profit before taxation was RM209.7 million (YTD June 2025: RM213.5 million). Other operating income in the first 6 months of 2026 was lower by RM24.5 million, mainly due to lower net gain from derivatives trading by RM13.3 million and a net loss from securities trading of RM7.6 million, against a net gain of RM9 million in the corresponding period in 2025. Interest income from FVTPL also decreased by RM11.1 million. Meanwhile, other operating expenses increased to RM134 million as compared with RM127.4 million incurred in YTD June 2025, reflecting an increase of RM6.6 million. This was offset by an increase in interest income from money at call and placements with financial institutions by RM6.6 million and lower interest expense for the current period by RM33.5 million, arising from lower interest expense on deposits from customers, and deposits and placements of banks and other financial institutions by RM20.8 million and RM12.7 million respectively.

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.

| | 30 Jun 2026 RM '000 | 31 Dec 2025 RM '000 |
|---|---|---|
| a) Cash and short-term funds | | |
| Cash and balances with banks and other financial institutions | 864,888 | 201,824 |
| Money at call and deposit placements maturing within one month | 34,761,296 | 10,445,700 |
| | 35,626,184 | 10,647,524 |
| b) Securities purchased under resale agreement | | |
| Securities purchased under resale agreement measured at fair value through profit or loss | 11,903,035 | 12,212,600 |
| c) Financial assets held at fair value through profit or loss | | |
| Money market instruments | | |
| Malaysian Government Securities | 1,430,341 | 545,766 |
| Negotiable Instruments of Deposits | 660,280 | 908,916 |
| Malaysian Treasury Bills | 104,172 | - |
| Malaysian Government Investment Issuance | 816,070 | 161,729 |
| Commercial Papers | 989,699 | 585,894 |
| Unquoted securities | | |
| Unquoted shares | 7,448 | 6,935 |
| | 4,008,010 | 2,209,240 |
| d) Loans and advances | | |
| i) Loans and advances analysed by type of loan are as follows: | | |
| Overdrafts | 96,035 | 102,403 |
| Housing loans | 247 | 264 |
| Staff loans | 280 | 290 |
| Revolving credits | 751,199 | 527,261 |
| Trade finance | 112,911 | 66,503 |
| | 960,671 | 696,721 |
| Less: Allowance for losses on loans and advances: | | |
| - ECL not credit impaired | (7,935) | (4,550) |
| - ECL credit impaired | (33) | (33) |
| Total net loans and advances | 952,703 | 692,138 |

d) Loans and advances (continued)

ii) The maturity structure of loans and advances are as follows:

| | 30 Jun 2026<br>RM '000 | 31 Dec 2025<br>RM '000 |
|---|---|---|
| Maturity within | | |
| - one year | 960,321 | 696,325 |
| - one year to three years | 70 | 79 |
| - three years to five years | - | 27 |
| - over five years | 280 | 290 |
| | 960,671 | 696,721 |

iii) Loans and advances analysed by type of customers are as follows:

| | 30 Jun 2026<br>RM '000 | 31 Dec 2025<br>RM '000 |
|---|---|---|
| Domestic business enterprises | | |
| - Others | 952,083 | 694,904 |
| Individuals | 527 | 554 |
| Foreign entities | 8,061 | 1,263 |
| | 960,671 | 696,721 |

iv) Loans and advances analysed by interest sensitivity are as follows:

| | 30 Jun 2026<br>RM '000 | 31 Dec 2025<br>RM '000 |
|---|---|---|
| Fixed rate | | |
| - Housing and staff loans | 527 | 554 |
| Variable rate | | |
| - Cost-plus | 960,144 | 696,167 |
| | 960,671 | 696,721 |

v) Loans and advances analysed by their economic purpose are as follows:

| | 30 Jun 2026<br>RM '000 | 31 Dec 2025<br>RM '000 |
|---|---|---|
| Purchase of landed properties | 527 | 554 |
| Working capital | 960,144 | 696,167 |
| | 960,671 | 696,721 |

vi) Loans and advances analysed by their geographical distribution are as follows:

| | 30 Jun 2026<br>RM '000 | 31 Dec 2025<br>RM '000 |
|---|---|---|
| In Malaysia | 952,610 | 695,458 |
| Other countries | 8,061 | 1,263 |
| | 960,671 | 696,721 |

vii) Loans and advances analysed by measurement basis are as follows:

| | 30 Jun 2026<br>RM '000 | 31 Dec 2025<br>RM '000 |
|---|---|---|
| Amortised cost | 960,671 | 696,721 |

| | 30 Jun 2026<br>RM '000 | 31 Dec 2025<br>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 | 138 | 138 |
| ECL credit impaired | (33) | (33) |
| Net impaired loans and advances | 105 | 105 |
| b) Impaired loans analysed by their economic purpose are as follows: | | |
| Purchase of landed property | 138 | 138 |
| c) Impaired loans analysed by their geographical distribution are as follows: | | |
| In Malaysia | 138 | 138 |
| d) Movement in allowance for impaired loans and advances are as follows: | | |
| ECL credit impaired | | |
| At 1 January | 33 | 34 |
| - Allowance written-back during the financial period/year | - | (1) |
| Balance at end of financial period/year | 33 | 33 |
| ECL not credit impaired | | |
| At 1 January | 4,550 | 6,621 |
| - Allowance made/(written-back) during the financial period/year | 3,385 | (2,071) |
| Balance at end of financial period/year | 7,935 | 4,550 |

e) Other assets

| | 30 Jun 2026<br>RM '000 | 31 Dec 2025<br>RM '000 |
|---|---|---|
| Receivable from securities sold pending settlement | 313,411 | 343,472 |
| Other receivable, deposits and prepayments | 26,892 | 13,796 |
| | 340,303 | 357,268 |

| | 30 Jun 2026<br>RM '000 | 31 Dec 2025<br>RM '000 |
|---|---|---|
| **f) Deposits from customers** | | |
| i) Deposits from customers analysed by type of deposits are as follows: | | |
| Demand deposits | 43,728,324 | 13,907,742 |
| Fixed deposits | 320,706 | 300,052 |
| | 44,049,030 | 14,207,794 |
| Maturity structure of fixed deposits are as follows: | | |
| Due within six months | 320,706 | 300,052 |
| ii) Deposits from customers analysed by type of customers are as follows: | | |
| Business enterprises | 44,047,731 | 14,204,506 |
| Others | 1,299 | 3,288 |
| | 44,049,030 | 14,207,794 |

**g) Deposits and placements of banks and other financial institutions**

| | 30 Jun 2026<br>RM '000 | 31 Dec 2025<br>RM '000 |
|---|---|---|
| Licensed banks | 924,845 | 788,718 |
| Other financial institutions | 721,178 | 628,424 |
| | 1,646,023 | 1,417,142 |

**h) Amounts due to related parties**

| | 30 Jun 2026<br>RM '000 | 31 Dec 2025<br>RM '000 |
|---|---|---|
| Current deposits | 1,340,408 | 1,176,964 |
| Interbank taking | - | 1,014,856 |
| Fixed deposits | 29,483 | 29,127 |
| Securities sold under repurchase agreement | 1,624,649 | 4,710,987 |
| Other payables | 10,055 | 280,334 |
| | 3,004,595 | 7,212,268 |

**i) Financial liabilities designated as fair value through profit and loss**

| | 30 Jun 2026<br>RM '000 | 31 Dec 2025<br>RM '000 |
|---|---|---|
| Structured deposits | 249,198 | 245,384 |

**j) Other liabilities**

| | 30 Jun 2026<br>RM '000 | 31 Dec 2025<br>RM '000 |
|---|---|---|
| Other payables | 554,002 | 147,557 |
| Accruals and charges | 10,813 | 21,625 |
| Lease liabilities | 7,083 | 9,857 |
| Expected credit loss - off-balance sheet lending commitment | 611 | 1,666 |
| | 572,509 | 180,705 |

| | 30 Jun 2026 | 30 Jun 2025 |
|---|---|---|
| | RM '000 | RM '000 |
| **k) Interest income** | | |
| Loans and advances | | |
| - Interest income other than recoveries from impaired loans | 16,293 | 12,666 |
| - Recoveries from impaired loans | 4 | 8 |
| Money at call and placements with financial institutions | 155,925 | 149,373 |
| Financial assets held at fair value through other comprehensive income | - | 2,434 |
| | 172,222 | 164,481 |
| **l) Interest income from financial assets at fair value through profit or loss** | | |
| Financial assets at fair value through profit or loss | 246,546 | 257,609 |
| **m) Interest expense** | | |
| Deposits from customers | 135,380 | 156,160 |
| Deposits and placements of banks and other financial institutions | 147,251 | 159,980 |
| | 282,631 | 316,140 |
| **n) Other operating income** | | |
| Fee income: | | |
| Service charges and fees | 5,537 | 4,861 |
| Guarantee fees | 1,337 | 826 |
| | 6,874 | 5,687 |
| Net income from securities: | | |
| Net (loss)/gain from sale of financial assets fair value through profit or loss | (2,724) | 3,646 |
| Unrealised (loss)/gain from revaluation of financial assets fair value through profit or loss | (4,835) | 5,315 |
| Net loss from financial liabilities designated as fair value through profit or loss | (3,814) | (238) |
| Derivatives: | | |
| Net loss from trading of derivatives | (12,802) | (35,759) |
| Unrealised gain from revaluation of derivatives | 14,678 | 50,892 |
| Other income: | | |
| Foreign exchange gain | 164,763 | 147,409 |
| Management and attribution income | 47,726 | 57,408 |
| | 209,866 | 234,360 |
| **o) Other operating expenses** | | |
| Personnel expenses | 44,008 | 40,361 |
| Establishment expenses | 4,320 | 6,211 |
| Marketing expenses | 1,252 | 948 |
| Management and attribution fees paid | 74,813 | 70,483 |
| General administrative expenses | 9,581 | 9,387 |
| | 133,974 | 127,390 |

| | 30 Jun 2026 | 30 Jun 2025 |
|---|---|---|
| | RM '000 | RM '000 |
| p) Expected credit losses (made)/written-back on loans and advances: | | |
| ECL - off-balance sheet lending commitment | 1,055 | (978) |
| ECL - loans and advances | (3,385) | 1,578 |
| | (2,330) | 600 |

| | 30 Jun 2026 | 31 Dec 2025 |
|---|---|---|
| | RM '000 | RM '000 |
| q) Credit exposures arising from transactions with connected parties | | |
| Outstanding credit exposures with connected parties | 390,508 | 744,736 |
| Percentage of outstanding credit exposures to connected parties as proportion of total credit exposures | 5.62% | 12.52% |
| Percentage of outstanding credit exposures to connected parties which is non-performing or in default | 0% | 0% |

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: | 30 Jun 2026 | 31 Dec 2025 |
|---|---|---|
| | RM '000 | RM '000 |
| **Tier-I capital** | | |
| Paid-up share capital | 437,500 | 437,500 |
| Retained earnings | 2,320,725 | 2,320,725 |
| Option reserve | 11,953 | 11,953 |
| | 2,770,178 | 2,770,178 |
| Deferred tax assets | (3,382) | (6,096) |
| Total Tier I capital | 2,766,796 | 2,764,082 |
| **Tier-II capital** | | |
| Regulatory reserve | 16,355 | 13,890 |
| ECL not credit impaired | 8,546 | 6,216 |
| Total Tier-II capital | 24,901 | 20,106 |
| **Total capital** | 2,791,697 | 2,784,188 |
| Common Equity Tier 1 capital ratio | 24.236% | 31.795% |
| Tier 1 capital ratio | 24.236% | 31.795% |
| Total capital ratio | 24.454% | 32.027% |

s) Capital adequacy (continued)

ii) Total risk weighted assets and capital requirements as at 30 June 2026 and 31 December 2025

| | 30 June 2026 | | | | 31 December 2025 | | | |
|---|---|---|---|---|---|---|---|---|
| Exposure class | 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 | 36,157,094 | 35,053,228 | 2,445,224 | 195,618 | 11,152,922 | 10,528,068 | 81,187 | 6,495 |
| Public sector entities | 172,190 | 50,569 | 10,114 | 809 | 9,884 | 12 | 2 | - |
| Banks, development financial institutions | 11,979,910 | 1,338,697 | 271,659 | 21,733 | 12,851,243 | 1,312,187 | 262,439 | 20,995 |
| Insurance companies, securities firms and fund managers | 170,115 | 170,115 | 114,615 | 9,169 | 355,158 | 355,158 | 107,434 | 8,595 |
| Corporates | 957,613 | 957,613 | 957,293 | 76,583 | 696,252 | 696,252 | 695,877 | 55,670 |
| Regulatory retail | 280 | 280 | 280 | 22 | 290 | 290 | 290 | 23 |
| Residential mortgages | 109 | 109 | 43 | 3 | 125 | 125 | 49 | 4 |
| Other assets | 1,890 | 1,890 | 16,597 | 1,328 | 112,077 | 112,077 | 139,269 | 11,142 |
| Defaulted exposures | 105 | 105 | 53 | 4 | 106 | 106 | 53 | 4 |
| Total on-balance sheet exposures | 49,439,306 | 37,572,606 | 3,815,878 | 305,269 | 25,178,057 | 13,004,275 | 1,286,600 | 102,928 |
| Off-balance sheet exposures over-the-counter ('OTC') derivatives | 5,695,608 | 5,695,608 | 1,929,725 | 154,378 | 4,972,392 | 4,972,392 | 1,720,865 | 137,669 |
| Off-balance sheet exposures other than OTC derivatives | 286,671 | 286,671 | 269,419 | 21,554 | 277,081 | 277,081 | 256,487 | 20,519 |
| Total off-balance sheet exposures | 5,982,279 | 5,982,279 | 2,199,144 | 175,932 | 5,249,473 | 5,249,473 | 1,977,352 | 158,188 |
| Total on and off-balance sheet exposures | 55,421,585 | 43,554,885 | 6,015,022 | 481,201 | 30,427,530 | 18,253,748 | 3,263,952 | 261,116 |
| (b) Market risk | Long position | Short position | | | Long position | Short position | | |
| Interest rate risk | 228,722,455 | 216,166,270 | 3,686,069 | 294,886 | 208,369,101 | 198,430,778 | 3,820,559 | 305,645 |
| Foreign currency risk | 8,532 | 89,865 | 89,865 | 7,189 | 66,809 | 1 | 66,809 | 5,345 |
| Option risk | | | 743,950 | 59,516 | | | 680,913 | 54,473 |
| (c) Operational risk | | | 881,283 | 70,503 | | | 861,128 | 68,890 |
| Total risk weighted assets and capital requirements | | | 11,416,189 | 913,295 | | | 8,693,361 | 695,469 |

t) Commitments and contingencies

Total risk weighted assets and capital requirements as at 30 June 2026 and 31 December 2025

| | 30 June 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 | 159,626 | 159,626 | 149,145 | 168,695 | 168,695 | 153,235 |
| Transaction-related contingent items | 78,825 | 39,411 | 32,640 | 42,193 | 21,096 | 15,962 |
| Foreign exchange related contracts: | | | | | | |
| - less than one year | 87,338,632 | 2,048,247 | 736,068 | 78,243,557 | 1,677,857 | 629,818 |
| - one year to less than five years | 4,815,635 | 528,029 | 195,134 | 2,478,774 | 297,137 | 88,293 |
| - more than five years | 183,375 | 31,061 | 10,702 | 426,195 | 74,013 | 52,271 |
| Interest rate related contracts: | | | | | | |
| - less than one year | 41,758,263 | 105,544 | 33,557 | 37,499,350 | 84,142 | 28,514 |
| - one year to less than five years | 78,284,405 | 2,293,807 | 770,108 | 79,561,001 | 2,189,452 | 726,034 |
| - more than five years | 1,051,210 | 94,651 | 24,463 | 2,944,549 | 222,436 | 78,982 |
| Equity related contracts | | | | | | |
| - less than one year | 2,561,794 | 352,146 | 86,435 | 1,693,474 | 192,196 | 44,985 |
| - one year to less than five years | 956,771 | 135,410 | 35,875 | 812,954 | 130,336 | 33,492 |
| Debt security contracts | | | | | | |
| - less than one year | - | - | - | 65,497 | 164 | - |
| - one year to less than five years | 773,926 | 8,419 | 1,680 | 13,200 | 132 | - |
| - more than five years | 1,723 | 289 | - | 14,990 | 1,761 | - |
| Credit derivatives contracts | | | | | | |
| - less than one year | 47,650 | 5,428 | 1,764 | 51,645 | 5,860 | 1,878 |
| - one year to less than five years | 440,020 | 92,577 | 33,939 | 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 | 175,267 | 87,634 | 87,634 | 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 | 2,255,290 | - | - | 1,626,197 | - | - |
| | 220,882,412 | 5,982,279 | 2,199,144 | 206,259,044 | 5,249,473 | 1,977,352 |

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