AmInvestment Bank Berhad
Pillar 3 Disclosure

30 September 2025

Registration No.197501002220 (23742-V)

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1.0 Scope of Application

The Risk Weighted Capital Adequacy Framework (Basel II) - Disclosure Requirements (Pillar 3) policy document issued by Bank Negara Malaysia (“BNM”) aim to enhance the transparency of disclosures on the risk management practices and capital adequacy of banking institutions. The policy document is applicable to AmInvestment Bank ("the Bank") which is licensed under the Financial Services Act 2013 (“FSA”).

The information in this Pillar 3 Disclosure of the Bank and its subsidiaries ("the Group") has been verified by the Group internal auditors and certified by the Chief Executive Officer.

Capital Adequacy

BNM’s guidelines on capital adequacy seek to ensure that risk exposures of financial institutions are supported by adequate level of capital to withstand losses which may result from credit and other risks associated with its business operations.

The capital adequacy ratios of the Group and the Bank are computed in accordance with BNM's policy document on Capital Adequacy Framework (Capital Components) issued on 14 June 2024, Capital Adequacy Framework (Basel II – Risk Weighted Assets) issued on 18 December 2023, Capital Adequacy Framework (Operational Risk) and Capital Adequacy Framework (Exposures to Central Counterparties) issued on 15 December 2023.

Pursuant to BNM's policy document on Capital Adequacy Framework (Capital Components), financial institutions are required to maintain minimum Common Equity Tier 1 (“CET1”) Capital Ratio of 4.5%, Tier 1 Capital Ratio of 6.0% and Total Capital Ratio of 8.0% at all times. In addition, a financial institution is also required to maintain capital buffers which comprise the sum of the following:

(a) a Capital Conservation Buffer ("CCB") of 2.5%;
(b) a Countercyclical Capital Buffer ("CCyB") determined as the weighted-average of the prevailing CCyB rates applied in the jurisdictions in which the financial institution has credit exposures. BNM will communicate any decision on the CCyB rate by up to 12 months before the date from which the rate applies; and
(c) a Higher Loss Absorbency ("HLA") requirement for a financial institution that is designated as a domestic systemically important bank ("D-SIB").

The Group and the Bank adopt the following approaches in determining the capital requirements:

Credit Risk:

The credit risk component of capital adequacy ratios of the Bank remains to be computed using Standardised Approach in accordance with Capital Adequacy Framework (Basel II - Risk Weighted Assets) and Capital Adequacy Framework (Exposures to Central Counterparties).

Market Risk:

Market risk remains to be computed using the Standardised Approach, as per the Capital Adequacy Framework (Basel II - Risk Weighted Assets).

Operational Risk:

The computation of operational risk-weighted assets is in line with the Capital Adequacy Framework (Operational Risk) issued on 15 December 2023.

Frequency of Disclosure

Full disclosure requirements under the BNM guidelines are made on an annual and semi-annual basis except for disclosures under paragraph 10.1 of the guidelines and all qualitative disclosures which are made on an annual basis if there are no material changes in the interim reporting periods.

Medium and Location of Disclosure

The Pillar 3 disclosure of the Group is available on the Group’s corporate website at www.ambankgroup.com/home.

1.1 Basis of Consolidation

For statutory accounting purposes, the consolidated financial statements of the Bank comprise the financial statements of the Bank and the financial statements of all its controlled entities (individually referred to as "group entities") where it is determined that there is a capacity to control. An investor controls an investee when it is exposed, or has rights, to variable returns from its involvement with the investee and has the ability to affect those returns through its power over the investee.

For the purposes of this Pillar 3 Disclosure, the consolidation basis used is the same as that used for regulatory capital adequacy purposes. The following table shows the differences between the scope of statutory and regulatory consolidation.

Type of entity	Accounting treatment	
	Statutory reporting	Basel III regulatory reporting
Subsidiaries licensed under FSA or Islamic Financial Service Act 2013 ("IFSA") or engaged in financial activities	Fully consolidated	Deducted from capital at the Bank level; Consolidated in the calculation of capital adequacy at the consolidated level
Subsidiaries engaged in non-financial activities	Fully consolidated	Risk weighted at the Bank level; Consolidated in the calculation of capital adequacy at the consolidated level
Associates and jointly controlled entities which are licensed under FSA or IFSA or engaged in financial activities	Equity accounted	Deducted in the calculation of capital
Associates and jointly controlled entities which are not licensed under FSA or IFSA and not engaged in financial activities	Equity accounted	Risk weighted

Apart from regulatory requirements and statutory constraints, there is no current or foreseen material, practical or legal impediments to the transfer of funds or regulatory capital within the Group.

Any such transfers would require the approvals of the respective Boards of Directors ("Board"), as well as the concurrence of BNM.

2.0 Capital Management

The Group's capital management approach is focused on maintaining an optimal capital position that supports the Group's strategic objectives and risk appetite. In line with the Group's annual 3-year strategy plan, a capital plan is developed to ensure that adequate level of capital and an optimum capital structure is maintained to meet regulatory requirements, the Group's strategic objectives and stakeholders' expectations.

The Group uses internal models and other quantitative techniques in its internal risk and capital assessment. They help to estimate potential future losses arising from credit, market and other material risks, and supplement the regulatory formulae to simulate the amount of capital required to support them.

Stress testing is used to ensure that the Group's internal capital assessment considers the impact of extreme but probable scenarios on its risk profile and capital position. They provide an insight into the potential impact of significant adverse events on the Group and how these events could be mitigated. The Group's target capital levels are set taking into account its risk appetite and its risk profile under future expected and stressed economic scenarios.

The Group's assessment of risk appetite is closely integrated with the Group's strategy, business planning and capital assessment processes, and is used to inform senior management's views on the level of capital required to support the Group's business activities.

The capital that the Group is required to hold is determined by its risk exposures after applying collaterals and other risk mitigants.

The Group has in place processes and controls to monitor and manage capital adequacy across the organisation. The Group Asset and Liability Committee ("GALCO") is responsible for overseeing and managing the Group's capital and liquidity positions.

A strong governance and process framework is embedded in the capital planning and assessment methodology. Overall responsibility for the effective management of risk rests with the Board. The Risk Management Committee ("RMC") is specifically delegated the task of reviewing all risk management issues including oversight of the Group's capital position and any actions impacting the capital levels.

2.0 Capital Management (Cont'd.)

Table 2.1: Capital Adequacy Ratios

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

	30.09.2025	
	Group	Bank
Before deducting the proposed dividends		
Common Equity Tier 1 ("CET1") Capital Ratio	43.536%	47.490%
Tier 1 Capital Ratio	43.536%	47.490%
Total Capital Ratio	44.141%	48.190%
After deducting the proposed dividends		
CET1 Capital Ratio	41.691%	45.234%
Tier 1 Capital Ratio	41.691%	45.234%
Total Capital Ratio	42.296%	45.934%

	31.03.2025	
	Group	Bank
Before deducting the proposed dividends		
CET1 Capital Ratio	45.026%	45.121%
Tier 1 Capital Ratio	45.026%	45.121%
Total Capital Ratio	45.672%	45.858%
After deducting the proposed dividends		
CET1 Capital Ratio	40.228%	39.357%
Tier 1 Capital Ratio	40.228%	39.357%
Total Capital Ratio	40.874%	40.093%

3.0 Capital Structure

The capital structure of the Group and the Bank are made up of:

- CET1 Capital; and
- Tier 2 Capital

3.1 CET1 Capital

CET1 Capital consists of the following:

(a) Ordinary Share Capital
Ordinary share capital represents the most subordinated claim in liquidation of the financial institution.

(b) Retained Earnings
Retained earnings are included in CET1 Capital net of any interim and final dividend declared, and net of any interim losses. Quarterly interim profits that are reviewed or audited by external auditors are included in the computation of CET1 Capital.

(c) Other Disclosed Reserves
Other disclosed reserves comprise the following:

(i) Capital Reserve
Capital reserve is in respect of dilution and accretion in net attributable assets of the Group arising from capitalisation of subsidiaries' bonus issues in prior years.

(ii) Merger Reserve
Merger reserve represents reserve arising from the acquisition of certain subsidiaries which was accounted for using the merger accounting method in prior years.

(iii) Fair value Reserve
The fair value reserve comprises fair value gains (net of fair value losses) on financial investments measured at fair value through other comprehensive income ("FVOCI"). In addition, the loss allowance arising from the recognition of Expected Credit Loss ("ECL") on financial investments measured at FVOCI are accumulated in fair value reserve instead of reducing the carrying amount of the assets. To the extent the balance in the fair value reserve is a net credit position, the Bank can recognise 45% of the balance as part of CET1 Capital. Where the balance is a net debit position, the entire balance is deducted from CET1 Capital.

(iv) Regulatory Reserve
Regulatory reserve is maintained in accordance with paragraph 10.5 of the BNM's Policy Document on Financial Reporting as an additional credit risk absorbent. The amount of the regulatory reserve is deducted from the calculation of CET 1 Capital.

3.2 Additional Tier 1 Capital

The Group and the Bank do not have any Additional Tier 1 Capital in issue.

3.3 Tier 2 Capital

The main components of Tier 2 capital are Stage 1 and Stage 2 loss allowances and regulatory reserves (subject to a maximum of 1.25% of total credit risk-weighted assets determined under the Standardised Approach). The Bank does not have any Tier 2 Capital instruments in issue.

Table 3.4: Capital Structure

The components of CET1 Capital/Tier 1 Capital, Tier 2 Capital, and Total Capital of the Group and the Bank are as follows:

	Group		Bank	
	30.09.2025	**31.03.2025**	**30.09.2025**	**31.03.2025**
	RM'000	**RM'000**	**RM'000**	**RM'000**
CET1 Capital/Tier 1 Capital				
Ordinary shares	330,000	330,000	330,000	330,000
Retained earnings	205,354	266,155	240,708	258,709
Fair value reserve	1,851	1,755	1,851	1,755
Regulatory reserve	10,745	10,759	10,745	10,759
Capital reserve	2,815	2,815	-	-
Merger reserve	82,115	82,115	-	-
Less:				
Regulatory adjustments applied on CET1 Capital				
Goodwill	(36,442)	(36,442)	-	-
Other intangible assets	(6,882)	(5,665)	(4,996)	(4,198)
Deferred tax assets	(29,340)	(32,727)	(27,506)	(29,147)
55% of fair value reserve	(1,018)	(965)	(1,018)	(965)
Regulatory reserve	(10,745)	(10,759)	(10,745)	(10,759)
Investments in capital instruments of unconsolidated financial entities	-	-	(49,809)	(49,809)
CET1 Capital/Tier 1 Capital	**548,453**	**607,041**	**489,230**	**506,345**
Tier 2 Capital				
General provisions*	7,623	8,709	7,214	8,264
Tier 2 Capital	**7,623**	**8,709**	**7,214**	**8,264**
Total Capital	**556,076**	**615,750**	**496,444**	**514,609**

The breakdown of risk weighted assets ("RWA") of the Group and the Bank in the various risk categories are as follows:

	Group		Bank	
	30.09.2025	**31.03.2025**	**30.09.2025**	**31.03.2025**
	RM'000	**RM'000**	**RM'000**	**RM'000**
Credit RWA	553,882	639,911	521,164	604,346
Exposures to Central Counterparties RWA	55,955	56,810	55,955	56,810
Market RWA	17,940	34,304	5,136	22,450
Operational RWA	631,999	617,163	447,926	438,581
Total RWA	1,259,776	1,348,188	1,030,181	1,122,187

* Consists of provision for performing assets and regulatory reserve subject to maximum 1.25% of total credit RWA.

Table 3.5: Risk-Weighted Assets and Capital Requirements

The breakdown of RWA by exposures in major risk category of the Group is as follows:

	30.09.2025				
Exposure class	**RM'000**	**Gross exposures/ Exposure at default ("EAD") before credit risk mitigation ("CRM") RM'000**	**Net exposures/ EAD after CRM RM'000**	**Risk weighted assets RM'000**	**Minimum capital requirement at 8% RM'000**
1. **Credit risk**					
On-balance sheet exposures					
Sovereigns/Central banks		115,882	115,882	-	-
Public Sector Entities ("PSEs")		6,046	6,046	1,209	97
Banks, development financial institutions ("DFIs") and multilateral development banks ("MDBs")		568,765	568,765	99,182	7,934
Insurance companies, securities firms and fund managers		4,954	4,954	4,954	396
Corporates		463,926	121,060	45,597	3,648
Regulatory retail		60,844	266	200	16
Other assets		481,161	481,161	383,940	30,715
Equity exposures		2,745	2,745	2,745	220
Defaulted exposures		10,703	10,703	10,483	839
Total on-balance sheet exposures		1,715,026	1,311,582	548,310	43,865
Off-balance sheet exposures					
Off-balance sheet exposures other than over the counter ("OTC") derivatives or credit derivatives		36,357	5,895	5,572	446
Total off-balance sheet exposures		36,357	5,895	5,572	446
Total on and off-balance sheet exposures		1,751,383	1,317,477	553,882	44,311
2. **Exposures to Central Counterparties RWA**				55,955	4,476
3. **Market risk**	**Long Position**	**Short Position**			
Interest rate risk					
- General interest rate risk	111	111		-	-
Foreign currency risk	17,940	-		17,940	1,435
Total	18,051	111		17,940	1,435
4. **Operational risk**				631,999	50,560
5. **Total RWA and capital requirements**				1,259,776	100,782

Table 3.5: Risk-Weighted Assets and Capital Requirements (Cont'd.)

The breakdown of RWA by exposures in major risk category of the Group is as follows (Cont'd.):

	31.03.2025				
Exposure class	**RM'000**	**Gross exposures/ Exposure at default ("EAD") before credit risk mitigation ("CRM") RM'000**	**Net exposures/ EAD after CRM RM'000**	**Risk weighted assets RM'000**	**Minimum capital requirement at 8% RM'000**
1. **Credit risk**					
On-balance sheet exposures					
Sovereigns/Central banks		207,711	207,711	-	-
Public Sector Entities ("PSEs")		2,837	2,837	567	45
Banks, DFIs and MDBs		552,338	552,337	107,917	8,633
Insurance companies, securities firms and fund managers		5,755	5,755	5,755	460
Corporates		586,299	138,112	62,683	5,015
Regulatory retail		83,547	3,094	2,383	191
Other assets		730,479	730,479	438,907	35,113
Equity exposures		2,740	2,740	2,740	219
Defaulted exposures		10,719	10,719	10,508	841
Total on-balance sheet exposures		2,182,425	1,653,784	631,460	50,517
Off-balance sheet exposures					
Off-balance sheet exposures other than OTC derivatives or credit derivatives		41,334	8,852	8,451	676
Total off-balance sheet exposures		41,334	8,852	8,451	676
Total on and off-balance sheet exposures		2,223,759	1,662,636	639,911	51,193
2. **Exposures to Central Counterparties RWA**				56,810	4,545
2. **Market risk**	**Long Position**	**Short Position**			
Interest rate risk					
- General interest rate risk	500	502		-	-
Foreign currency risk	15,244	-		15,244	1,219
Option risk	13,862	-		19,060	1,525
Total	29,606	502		34,304	2,744
3. **Operational risk**				617,163	49,373
4. **Total RWA and capital requirements**				1,348,188	107,855

4.0 General Risk Management

The Risk Management Framework takes its lead from the Board's Approved Risk Appetite Framework that forms the foundation of the Group to set its risk/reward profile.

The Risk Appetite Framework is reviewed and approved annually by the Board taking into account the Group's desired external rating and targeted profitability/return on capital employed ("ROCE") and is reviewed periodically throughout the financial year by both the executive management and the Board to consider any fine tuning/enhancements taking into consideration the prevailing or in anticipation of challenge to the environment that the Group operates in.

The Risk Appetite Framework provides portfolio limits/triggers for Credit Risk, Traded Market Risk, Non-Traded Market Risk, Operational Risk and Technology Risk incorporating, inter alia, limits/triggers for countries, industries, single counterparty group, products, value at risk, stop loss, stable funding ratio, liquidity and Operational Risk Management ("ORM") tools.

AmInvestment Bank Risk Direction

AMMB Holdings Berhad ("AMMB") Group's FY2025 to FY2029 Winning Together Strategy blueprint is to focus and reconstruct on 8 key areas, namely, (1) Path to Return on Equity (ROE) of ≥10%, (2) Sharpening Segment Play, (3) Holistic Customer Value Proposition ("CVP") Leveraging A Collaboration Culture and Partnerships, (4) Pushing Capital-Light Revenue, (5) Ramping Up the Next Wave of Digital Initiatives, (6) Future Proofing The Workforce, (7) Integrating Environmental, Social, and Governance ("ESG") Considerations and (8) The Digital Bank.

1 The Bank aspires to have a minimum financial institution external rating of AA2 based on reference ratings by RAM Rating Services Berhad ("RAM").
  The Bank will maintain the professional conduct of the Bank and ensure fair dealing with our clients in all business undertakings.
  The Bank will remain vigilant in the following areas to protect its reputation and business franchise:
  - keeping up and complying with regulatory changes; and
  - risk identification and management of risks arising from new client and/or mandate (including for advisory businesses).

2 The Bank aims to maintain its Capital Ratios at the Group's Internal Capital Target under normal conditions.

3 The Bank aims to maintain Available Financial Resources in excess of the capital requirements as estimated in the Internal Capital Adequacy Assessment Process ("ICAAP").

4 The Bank recognises the importance of funding its own business. It aims to maintain the following:
  a. Liquidity Coverage Ratio ("LCR") (both consolidated and entity level) at least 10 percentage point above prevailing regulatory minimum;
  b. Stressed LCR (both consolidated and entity level) above the regulatory requirement; and
  c. Net Stable Funding Ratio ("NSFR") (Financial Holding Company ("FHC") level) above the prevailing regulatory minimum (effective from July 2020).

5 The Bank aims to maintain adequate controls for all key operational risks (including but not limited to regulatory, compliance, technology, conduct and reputational risks).
  a. Keep the overall financial losses (operational losses, regulatory penalties and fraud losses) below 0.8% of Profit After Taxation and Minority Interest ("PATMI"); and
  b. Remains vigilant in risk identification and management to protect its reputation and business franchise.

6 The Bank aims to maintain adequate controls for all Shariah Non-Compliance ("SNC") risks, with zero tolerance to SNC.

7 The Bank to manage the non-climate supporting and transition exposures of the climate sensitive sectors within 15% by Year 2027 (Short Term) and 10% by Year 2030 (Medium Term) of non-retail financing/investment exposures.

8 The Bank aims to manage its exposures to Greenhouse Gas ("GHG") emission intensive sectors while continuing to engage and assist our customers onto sustainability pathways toward the Bank's ultimate target of net zero, in line with the country aspiration by financial year 2050.

4.0 General Risk Management (Cont'd.)

Risk Management Governance

The Board is ultimately accountable for the management of risks within AMMB Group. The RMC is formed to assist the Board in discharging its duties in overseeing the overall management of all risks including but not limited to market risk, liquidity risk, credit risk, operational and fraud risk, technology and cyber risk.

The Board has also established Management Committees to assist in managing the risks and businesses of AMMB Group. The Management Committees address all classes of risk within its Board delegated mandate: credit risk, legal risk, operational and fraud risk, technology risk, market risk, liquidity risk, compliance risk, reputational risk, product and business risk, Information Technology ("IT") risk, climate related risk and sustainability (covering ESG) risk.

AMMB Group has an independent risk management function, headed by Group Chief Risk Officer who:

- is responsible for establishing an enterprise wide risk management framework in all areas including credit, market, liquidity, operational, fraud, reputational, security, technology, emerging, climate related and sustainability risks;
- essentially champions and embeds a positive risk culture across AMMB Group to ensure that risk taking activities across AMMB Group are aligned to AMMB Group’s risk appetite and strategies; and
- through the RMC, has access to AMMB Board and the Boards of the respective banking entities to facilitate suitable escalation of issues of concern across the organisation.

5.0 Credit Risk Management

Table 5.0.1: Distribution of gross credit exposures by sector

The distribution of credit exposures by sector of the Group are as follows:

	30.09.2025								
	Wholesale, Retail Trade, Restaurant and Hotel RM'000	Transport, Storage and Communication RM'000	Finance and Insurance RM'000	Government and Central Banks RM'000	Business Activities RM'000	Education and Health RM'000	Household RM'000	Others RM'000	Total RM'000
On-balance sheet exposures									
Sovereigns/Central banks	-	-	-	115,882	-	-	-	-	115,882
PSEs	-	-	6,046	-	-	-	-	-	6,046
Banks, DFIs and MDBs	-	-	568,765	-	-	-	-	-	568,765
Insurance companies, securities firms and fund managers	-	-	4,954	-	-	-	-	-	4,954
Corporates	2,402	3,069	75,463	-	1,958	29,113	351,921	-	463,926
Regulatory retail	-	-	-	-	-	-	60,844	-	60,844
Other assets	-	-	-	-	33,146	-	47,090	400,925	481,161
Equity exposures	-	-	-	-	-	-	-	2,745	2,745
Defaulted exposures	-	-	-	-	-	-	10,703	-	10,703
Total on-balance sheet exposures	2,402	3,069	655,228	115,882	35,104	29,113	470,558	403,670	1,715,026
Off-balance sheet exposures									
Off-balance sheet exposures exposures other than OTC derivatives or credit derivatives	-	-	4,589	-	-	1,072	30,696	-	36,357
Total off-balance sheet exposures	-	-	4,589	-	-	1,072	30,696	-	36,357
Total on and off-balance sheet exposures	**2,402**	**3,069**	**659,817**	**115,882**	**35,104**	**30,185**	**501,254**	**403,670**	**1,751,383**

5.0 Credit Risk Management (Cont'd.)

Table 5.0.1: Distribution of gross credit exposures by sector (Cont'd.)

The distribution of credit exposures by sector of the Group are as follows (Cont'd.):

	31.03.2025											
	Mining and Quarrying RM'000	**Construction RM'000**	**Wholesale, Retail Trade, Restaurant and Hotel RM'000**	**Transport, Storage and Communication RM'000**	**Finance and Insurance RM'000**	**Government and Central Banks RM'000**	**Real Estate RM'000**	**Business Activities RM'000**	**Education and Health RM'000**	**Household RM'000**	**Others RM'000**	**Total RM'000**
On-balance sheet exposures												
Sovereigns/Central banks	-	-	-	-	-	207,711	-	-	-	-	-	207,711
PSEs	-	-	-	-	2,837	-	-	-	-	-	-	2,837
Banks, DFIs and MDBs	-	-	-	-	552,338	-	-	-	-	-	-	552,338
Insurance companies, securities firms and fund managers	-	-	-	-	5,755	-	-	-	-	-	-	5,755
Corporates	-	75,428	3,008	3,808	-	-	-	1,941	30,181	471,922	11	586,299
Regulatory retail	-	-	-	-	-	-	-	-	-	83,547	-	83,547
Other assets	14	-	-	-	87,131	-	1,396	20,090	-	79,573	542,275	730,479
Equity exposures	-	-	-	-	-	-	-	-	-	-	2,740	2,740
Defaulted exposures	-	-	-	-	-	-	-	-	-	10,719	-	10,719
Total on-balance sheet exposures	14	75,428	3,008	3,808	648,061	207,711	1,396	22,031	30,181	645,761	545,026	2,182,425
Off-balance sheet exposures												
Off-balance sheet other than OTC derivatives or credit derivatives	-	-	-	-	1,721	-	-	-	1,611	38,002	-	41,334
Total off-balance sheet exposures	-	-	-	-	1,721	-	-	-	1,611	38,002	-	41,334
Total on and off-balance sheet exposures	**14**	**75,428**	**3,008**	**3,808**	**649,782**	**207,711**	**1,396**	**22,031**	**31,792**	**683,763**	**545,026**	**2,223,759**

5.0 Credit Risk Management (Cont'd.)

Table 5.0.2: Geographical distribution of credit exposures

The geographic distribution of credit exposures of the Group is as follows:

	30.09.2025		
	In Malaysia RM'000	Outside Malaysia RM'000	Total RM'000
On-balance sheet exposures			
Sovereigns/Central banks	115,882	-	115,882
PSEs	6,046	-	6,046
Banks, DFIs and MDBs	567,012	1,753	568,765
Insurance companies, securities firms and fund managers	4,954	-	4,954
Corporates	463,926	-	463,926
Regulatory retail	60,844	-	60,844
Other assets	481,161	-	481,161
Equity exposures	39	2,706	2,745
Defaulted exposures	10,703	-	10,703
Total on-balance sheet exposures	1,710,567	4,459	1,715,026
Off-balance sheet exposures			
Off-balance sheet exposures other than OTC derivatives or credit derivatives	36,357	-	36,357
Total off-balance sheet exposures	36,357	-	36,357
Total on and off-balance sheet exposures	**1,746,924**	**4,459**	**1,751,383**

	31.03.2025		
	In Malaysia RM'000	Outside Malaysia RM'000	Total RM'000
On-balance sheet exposures			
Sovereigns/Central banks	207,711	-	207,711
PSEs	2,837	-	2,837
Banks, DFIs and MDBs	550,511	1,827	552,338
Insurance companies, securities firms and fund managers	5,755	-	5,755
Corporates	586,299	-	586,299
Regulatory retail	83,547	-	83,547
Other assets	730,479	-	730,479
Equity exposures	2,707	33	2,740
Defaulted exposures	10,719	-	10,719
Total on-balance sheet exposures	2,180,565	1,860	2,182,425
Off-balance sheet exposures			
Off-balance sheet exposures other than OTC derivatives or credit derivatives	41,334	-	41,334
Total off-balance sheet exposures	41,334	-	41,334
Total on and off-balance sheet exposures	**2,221,899**	**1,860**	**2,223,759**

5.0 Credit Risk Management (Cont'd.)

Table 5.0.3: Residual contractual maturity by major types of credit exposures

The residual contractual maturity by major types of gross credit exposures of the Group are as follows:

	30.09.2025								
	Up to 1 month RM'000	>1 month to 3 months RM'000	>3 months to 6 months RM'000	>6 months to 12 months RM'000	>1 year to 3 years RM'000	>3 years to 5 years RM'000	> 5 years RM'000	No maturity specified RM'000	Total RM'000
On-balance sheet exposures									
Sovereigns/Central banks	81,870	-	-	-	30,948	-	3,064	-	115,882
PSEs	6,046	-	-	-	-	-	-	-	6,046
Banks, DFIs and MDBs	568,765	-	-	-	-	-	-	-	568,765
Insurance companies, securities firms and fund managers	4,954	-	-	-	-	-	-	-	4,954
Corporates	388,309	-	-	154	75,463	-	-	-	463,926
Regulatory retail	258	35	-	60,381	38	56	76	-	60,844
Other assets	452,234	-	-	-	-	-	-	28,927	481,161
Equity exposures	-	-	-	-	-	-	-	2,745	2,745
Defaulted exposures	9,943	-	-	760	-	-	-	-	10,703
Total on-balance sheet exposures	1,512,379	35	-	61,295	106,449	56	3,140	31,672	1,715,026
Off-balance sheet exposures									
Off-balance sheet exposures other than OTC derivatives or credit derivatives	-	194	-	31,893	-	-	4,270	-	36,357
Total off-balance sheet exposures	-	194	-	31,893	-	-	4,270	-	36,357
Total on and off-balance sheet exposures	**1,512,379**	**229**	**-**	**93,188**	**106,449**	**56**	**7,410**	**31,672**	**1,751,383**

	31.03.2025								
	Up to 1 month RM'000	>1 month to 3 months RM'000	>3 months to 6 months RM'000	>6 months to 12 months RM'000	>1 year to 3 years RM'000	>3 years to 5 years RM'000	> 5 years RM'000	No maturity specified RM'000	Total RM'000
On-balance sheet exposures									
Sovereigns/Central banks	166,747	-	-	-	30,775	-	10,189	-	207,711
PSEs	2,837	-	-	-	-	-	-	-	2,837
Banks, DFIs and MDBs	552,338	-	-	-	-	-	-	-	552,338
Insurance companies, securities firms and fund managers	5,755	-	-	-	-	-	-	-	5,755
Corporates	510,862	-	-	-	75,428	-	9	-	586,299
Regulatory retail	254	49	-	81,301	49	-	1,894	-	83,547
Other assets	694,177	-	-	-	-	-	-	36,302	730,479
Equity exposures	-	-	-	-	-	-	-	2,740	2,740
Defaulted exposures	9,943	-	-	760	16	-	-	-	10,719
Total on-balance sheet exposures	1,942,913	49	-	82,061	106,268	-	12,092	39,042	2,182,425
Off-balance sheet exposures									
Off-balance sheet exposures other than OTC derivatives or credit derivatives	6	25	822	38,900	-	-	1,581	-	41,334
Total off-balance sheet exposures	6	25	822	38,900	-	-	1,581	-	41,334
Total on and off-balance sheet exposures	**1,942,919**	**74**	**822**	**120,961**	**106,268**	**-**	**13,673**	**39,042**	**2,223,759**

5.1 Impairment

Table 5.1.1: Impaired and past due loans and advances and impairment allowances by sector

The amounts of impaired loans and advances, impairment allowances, charges and writeback of individual allowance during the financial period/year by sector of the Group are as follows:

	30.09.2025	
	Household RM'000	Total RM'000
Impaired loans and advances	20,767	20,767
Allowances for ECL		
- Individual allowance	10,064	10,064
- Collective allowance	-	-
Charges for individual allowance	894	894

	31.03.2025	
	Household RM'000	Total RM'000
Impaired loans and advances	19,889	19,889
Allowances for ECL		
- Individual allowance	9,169	9,169
- Collective allowance	1	1
Writeback of individual allowance	2,548	2,548

Table 5.1.2: Geographical distribution of impaired and past due loans and advances and impairment allowances

The amounts of impaired loans and advances and impairment allowances of the Group which reside in Malaysia are as follows:

	30.09.2025 Total RM'000
Impaired loans and advances	20,767
Allowances for ECL	
- Individual allowance	10,064
- Collective allowance	-

	31.03.2025 Total RM'000
Impaired loans and advances	19,889
Allowances for ECL	
- Individual allowance	9,169
- Collective allowance	1

Table 5.1.3: Reconciliation of changes to loan impairment allowances

The disclosure on reconciliation of loan loss allowances can be found in Note 11(g) of the financial statements. Recoveries that have been taken up directly to the statement of profit or loss are as follows:

	30.09.2025 Total RM'000	31.03.2025 Total RM'000
Bad debt recoveries during the financial period/year	8	-

5.2 Credit Risk Mitigation

Table 5.2.1: Credit Risk Mitigation

The exposures and eligible guarantees, credit derivatives and collateral of the Group are as follows:

	30.09.2025	
Exposures	**Exposures before CRM RM'000**	**Exposures covered by Eligible Financial Collateral RM'000**
Credit risk		
On-balance sheet exposures		
Sovereigns/Central banks	115,882	-
PSEs	6,046	-
Banks, DFIs and MDBs	568,765	-
Insurance companies, securities firms and fund managers	4,954	-
Corporates	463,926	374,757
Regulatory retail	60,844	60,673
Other assets	481,161	-
Equity exposures	2,745	-
Defaulted exposures	10,703	-
Total on-balance sheet exposures	1,715,026	435,430
Off-balance sheet exposures		
Off-balance sheet exposures other than OTC derivatives or credit derivatives	36,357	33,655
Total off-balance sheet exposures	36,357	33,655
Total on and off-balance sheet exposures	**1,751,383**	**469,085**

	31.03.2025	
Exposures	**Exposures before CRM RM'000**	**Exposures covered by Eligible Financial Collateral RM'000**
Credit risk		
On-balance sheet exposures		
Sovereigns/Central banks	207,711	-
PSEs	2,837	-
Banks, DFIs and MDBs	552,338	-
Insurance companies, securities firms and fund managers	5,755	-
Corporates	586,299	493,103
Regulatory retail	83,547	82,385
Other assets	730,479	-
Equity exposures	2,740	-
Defaulted exposures	10,719	-
Total on-balance sheet exposures	2,182,425	575,488
Off-balance sheet exposures		
Off-balance sheet exposures other than OTC derivatives or credit derivatives	41,334	37,995
Total off-balance sheet exposures	41,334	37,995
Total on and off-balance sheet exposures	**2,223,759**	**613,483**

5.3 Credit Risk Exposure under Standardised Approach

The Group uses external ratings for credit exposures to assign risk-weights under the Standardised Approach where relevant. The ratings from the following external credit assessment institutions ("ECAIs") are used:

- Moody's Investors Service ("Moody's")
- Fitch Rating ("Fitch")
- RAM Rating Services Berhad ("RAM")
- Malaysian Rating Corporation Berhad ("MARC")

Table 5.3.1: Credit exposures by risk weights under the Standardised Approach

The breakdown of credit risk exposures by risk weights of the Group is as follows:

	30.09.2025									
	Exposures after netting and credit risk mitigation									
Risk Weights	Sovereigns/ Central banks RM'000	PSEs RM'000	Banks, DFIs and MDBs RM'000	Insurance companies, securities firms and fund managers RM'000	Corporates RM'000	Regulatory retail RM'000	Other assets RM'000	Equity exposures RM'000	Total Exposures after Netting and CRM RM'000	Total Risk Weighted Assets RM'000
0%	115,882	-	72,855	-	75,464	-	83,233	-	347,434	-
20%	-	6,046	496,091	-	-	-	17,485	-	519,622	103,924
50%	-	-	-	-	-	439	-	-	439	220
75%	-	-	-	-	-	978	-	-	978	734
100%	-	-	-	4,954	60,541	321	380,443	2,745	449,004	449,004
Total	115,882	6,046	568,946	4,954	136,005	1,738	481,161	2,745	1,317,477	553,882

	31.03.2025									
	Exposures after netting and credit risk mitigation									
Risk Weights	Sovereigns/ Central banks RM'000	PSEs RM'000	Banks, DFIs and MDBs RM'000	Insurance companies, securities firms and fund managers RM'000	Corporates RM'000	Regulatory retail RM'000	Other assets RM'000	Equity exposures RM'000	Total Exposures after Netting and CRM RM'000	Total Risk Weighted Assets RM'000
0%	207,711	-	12,750	-	75,429	-	180,723	-	476,613	-
20%	-	2,837	539,706	-	-	-	138,562	-	681,105	136,221
50%	-	-	-	-	-	439	-	-	439	220
75%	-	-	-	-	-	4,070	-	-	4,070	3,053
100%	-	-	-	5,755	80,133	571	411,194	2,740	500,393	500,393
150%	-	-	-	-	-	16	-	-	16	24
Total	207,711	2,837	552,456	5,755	155,562	5,096	730,479	2,740	1,662,636	639,911

Table 5.3.2: Rated Exposures according to Ratings by ECAIs

	30.09.2025					
	Ratings of Corporate by Approved ECAIs					
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Ba3	B1 to C	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	RAM	AAA to AA3	A to A3	BBB1 to BB3	B1 to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
Exposure Class	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
On and off-balance exposures						
Credit exposures (using corporate risk weights)						
PSEs (applicable for entities risk weighted based on their external ratings as corporates)	6,046	-	-	-	-	6,046
Insurance companies, securities firms and fund managers	4,954	-	-	-	-	4,954
Corporates	495,918	-	-	-	-	495,918
Total	**506,918**	**-**	**-**	**-**	**-**	**506,918**

	31.03.2025					
	Ratings of Corporate by Approved ECAIs					
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Ba3	B1 to C	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	RAM	AAA to AA3	A to A3	BBB1 to BB3	B1 to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
Exposure Class	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
On and off-balance exposures						
Credit exposures (using corporate risk weights)						
PSEs (applicable for entities risk weighted based on their external ratings as corporates)	2,837	-	-	-	-	2,837
Insurance companies, securities firms and fund managers	5,755	-	-	-	-	5,755
Corporates	624,441	-	-	-	-	624,441
Total	**633,033**	**-**	**-**	**-**	**-**	**633,033**

Table 5.3.2: Rated Exposures according to Ratings by ECAIs (Cont'd.)

	30.09.2025				
	Ratings of Sovereigns and Central Banks by Approved ECAIs				
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	Unrated
Exposure Class	RM'000	RM'000	RM'000	RM'000	RM'000
On and off-balance sheet exposures					
Sovereigns/Central banks	115,882	-	-	115,882	-
Total	**115,882**	**-**	**-**	**115,882**	**-**

	31.03.2025				
	Ratings of Sovereigns and Central Banks by Approved ECAIs				
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	Unrated
Exposure Class	RM'000	RM'000	RM'000	RM'000	RM'000
On and off-balance sheet exposures					
Sovereigns/Central banks	207,711	-	-	207,711	-
Total	**207,711**	**-**	**-**	**207,711**	**-**

	30.09.2025				
	Ratings of Banking Institutions by Approved ECAIs				
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	Unrated
	RAM	AAA to AA3	A1 to A3	BBB1 to BBB3	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BBB-	Unrated
Exposure class	RM'000	RM'000	RM'000	RM'000	RM'000
On and off-balance sheet exposures					
Banks, DFIs and MDBs	573,035	250,153	222,084	8,976	91,822
Total	**573,035**	**250,153**	**222,084**	**8,976**	**91,822**

	31.03.2025				
	Ratings of Banking Institutions by Approved ECAIs				
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	Unrated
	RAM	AAA to AA3	A1 to A3	BBB1 to BBB3	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BBB-	Unrated
Exposure class	RM'000	RM'000	RM'000	RM'000	RM'000
On and off-balance sheet exposures					
Banks, DFIs and MDBs	553,919	247,368	269,992	8,602	27,957
Total	**553,919**	**247,368**	**269,992**	**8,602**	**27,957**

6.0 Off-Balance Sheet exposures and Counterparty Credit Risk

Table 6.1: Off-Balance Sheet Exposures

The off-balance sheet and counterparty credit risk of the Group are as follows:

	30.09.2025			
	Principal Amount RM'000	Positive Fair Value of Derivative Contracts RM'000	Credit Equivalent Amount RM'000	Risk Weighted Assets RM'000
Lending of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo-style transactions	3,860		4,270	36
Foreign exchange related contracts				
One year or less	16	-	-	-
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	160,437		32,087	5,536
Total	**164,313**	**-**	**36,357**	**5,572**

	31.03.2025			
	Principal Amount RM'000	Positive Fair Value of Derivative Contracts RM'000	Credit Equivalent Amount RM'000	Risk Weighted Assets RM'000
Lending of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo-style transactions	1,429		1,581	24
Foreign exchange related contracts				
One year or less	422	-	-	-
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	198,763		39,753	8,427
Total	**200,614**	**-**	**41,334**	**8,451**

Table 6.2 : Credit Derivatives Counterparty Credit Risk ("CCR")

As at 30 September 2025 and 31 March 2025, the Group does not have any credit derivatives.

7.0 Securitisation

The Group did not have any securitisation exposure in its trading and banking books nor did it undertake any securitisation activities during the financial period ended 30 September 2025 and financial year ended 31 March 2025.

8.0 Enterprise Fraud and Operational Risk Management

The operational risk management process is depicted in the table below:

Identification	• Identify and analyse risks in key processes/activities within Business and Functional Lines (including new products) • Review of past operational and fraud losses and incidences data • Regulator's and Auditor's review and feedback
Assessment/ Measurement	• Risk and Control Self Assessment ("RCSA") • The inherent and residual risks are assessed based on the probability and impact of activity undertaken.
Control/ Mitigation	Several Operational Risk Management ("ORM") tools are used to mitigate the risks identified • Incident Management and Data Collection ("IMDC") • Key Risk Indicators ("KRI") • Key Control Testing ("KCT") • Root cause analysis • Scenario Analysis • Insurance programme
Monitoring/ Review	• Monitoring and reporting of loss incidents by Event Type, Portfolio and Line of Business and entity, reporting of operational risk board and management triggers, risk profile status, KRI breaches and KCT exceptions and operational risk framework adherence • Challenging the periodical review or updating of the RCSA (risk profile)/KRIs/KCTs of all Line of Business and Entity • Trigger by adverse change in circumstances (trigger event review) • Change management process review

Operational risk is defined as the risk of loss resulting from inadequate or failed internal processes, people and systems or from external incidents which includes but is not limited to legal risk, outsourcing risk, technology (including cyber) risk and fraud risk. It excludes strategic, systemic and reputational risk.

Operational Risk Appetite ("ORA") is set as part of overall GRAF, which sets the acceptable tolerance levels of operational risk that the Group is willing to accept, taking into consideration of the relevant financial and non-financial risk or return attributes in order to support the achievement of Group's strategic plan and business objectives. The ORA statements and measurements are classified based on operational risk loss event types, which are grouped into five (5) categories as below and monitored via IMDC, KRI and KCT:

- Fraud (internal & external);
- Employment Practices and Workplace Safety;
- Client, Products and Business Practices;
- Business Disruption, System Failures and Damage to Physical Assets; and
- Execution, Delivery and Process Management.

The strategy for managing operational and fraud risks in the Group is anchored on the three (3) lines of defence concept which are as follows:

- The first line of defence ("FLOD") is responsible for the management of operational and fraud risks in order for accountability and ownership is as close as possible to the activity that creates the risk and ensuring that effective action is taken to manage them. Enhanced FLOD provides a business specific focus on the implementation of operational and fraud risks management activities and supports more effective day-to-day monitoring of operational and fraud risks.

- In the second line of defence, Enterprise Fraud and Operational Risk Management is responsible for exercising governance over operational and fraud risk through the management of the operational risk and enterprise fraud risk framework, policy development and communication, quality assurance of internal controls, operational and fraud risk measurement, validation of FLOD effectiveness, operational risk, fraud and scam training and reporting of operational risk triggers, breaches, KCT exceptions, operational loss incidents to GMRC, RMC and the Board.

8.0 Enterprise Fraud and Operational Risk Management (Cont'd.)

The strategy for managing operational and fraud risks in the Group is anchored on the three (3) lines of defence concept which are as follows (cont'd.):

- Group Internal Audit Department ("GIAD") acts as the third and final line of defence by providing independent assurance on the internal control effectiveness through periodic audit programme.

Enterprise Fraud and Operational Risk Management maintains close working relationships with all Business and Functional Lines, continually assisting in the identification of operational and fraud risks inherent in their respective business activities, assessing the impact and significance of these risks and ensuring that satisfactory risk mitigation measures and controls are in place. Various tools and methods are employed to identify, measure, control and monitor/report operational and fraud risk issues within the Group. The ORM process contains the following ORM tools:

- The IMDC module provides a common platform for reporting operational and fraud risks incidents that fall within the seven Event Types as stated in Basel II. IMDC also serves as a centralised database of operational and fraud risk incidents to model the potential exposure to operational and fraud risks in future and estimate the amount of economic capital charge.

- The RCSA is a process of continual identification, assessment of risks and controls effectiveness. By using structured questionnaires to assess and measure key risk and its corresponding controls effectiveness, RCSA provides risk profiling across the Group.

- The KRI module provides early warning of increasing risk and/or control failures by monitoring the changes of the underlying risk measurements.

- The KCT is the test steps or assessment performed periodically to assure that the key controls are in place and they are operating as intended or effective in managing the operational and fraud risks.

- Root cause analysis is conducted by the Enterprise Fraud and Operational Risk Relationship Managers within Enterprise Fraud and Operational Risk Management to prevent recurrence of operational and fraud risk incidents.

- Scenario analysis is a forward looking assessment tool to assess the severity impact on the Bank's profitability and capital adequacy should the plausible and worse case scenarios materialise.

The GMRC, RMC and Board are the main reporting and escalation committees for operational risk matters including outsourcing risk, IT (including cyber) risk, legal risk, fraud risk and business continuity management.

In an increasingly digital and interconnected financial landscape, the Bank recognises that fraud risk is a persistent and evolving threat. This risk encompasses the potential for financial loss, reputational damage, and regulatory sanction resulting from deceptive acts by external parties or internal personnel. Our strategy to combat fraud is built on a multi-layered framework of prevention, detection, and response. We invest in technological solutions to monitor transactions in real-time, identify anomalous patterns to detect and prevent fraudulent activity.

Furthermore, we maintain a robust system of internal controls and conduct employee training to foster a strong culture of security awareness and ethical conduct. We continuously enhance our authentication protocols and customer education initiatives to protect our customers' assets and data. While the sophistication and volume of fraud attempts continue to rise, the Bank’s dedicated Fraud Risk Management team works continuously to anticipate emerging threats. We collaborate closely with industry partners and law enforcement to strengthen the entire financial ecosystem's resilience. Although it is not possible to eliminate all fraud risk, we are committed to managing it within acceptable levels to safeguard the interests of our shareholders, customers, and the Bank.

9.0 Non-Traded Market Risk ("NTMR")

Table 9.1 : Market Risk Sensitivity-Interest Rate Risk in the Banking Book (IRRBB)

The aggregated IRRBB sensitivity of the Group

Impact on Profit Before Tax

	30.09.2025		31.03.2025	
Currency	**Interest Rate + 100 bps (RM'000)**	**Interest Rate - 100 bps (RM'000)**	**Interest Rate + 100 bps (RM'000)**	**Interest Rate - 100 bps (RM'000)**
MYR	**2,871**	**(2,871)**	**2,368**	**(2,368)**

Impact on Equity

	30.09.2025		31.03.2025	
Currency	**Interest Rate + 100 bps (RM'000)**	**Interest Rate - 100 bps (RM'000)**	**Interest Rate + 100 bps (RM'000)**	**Interest Rate - 100 bps (RM'000)**
MYR	**(1,966)**	**2,063**	**(1,383)**	**1,475**

10.0 Equities (Banking Book Positions)

Measurement of equity securities - management has elected at initial recognition to irrevocably designate certain equity investment not held for trading at FVOCI. When this election is used, fair value gains and losses are recognised in other comprehensive income.

Table 10.1 : Equity investments and capital requirement

An analysis of equity investments by appropriate equity groupings and risk weighted assets of the Group are as follows:

	30.09.2025 RM'000	**31.03.2025 RM'000**
Non traded equity investments		
Value of unquoted (privately held) equities	2,745	2,740
Net unrealised gains/ (losses)		
Total unrealised gains/ (losses)	5	(54)
Risk Weighted Assets		
Equity investments subject to a 100% risk weight	2,745	2,740
Total	2,745	2,740
Total minimum capital requirement (8%)	220	219

11.0 Liquidity Risk and Funding Management

The liquidity risk management of the Bank is aligned to the Liquidity Coverage Ratio (“LCR”) policy and Net Stable Funding Ratio (“NSFR”) policy issued by BNM.