Registration No. 199101012723 (223035-V)

AMMB Holdings Berhad

Pillar 3 Disclosure

30 SEPTEMBER 2025

Pillar 3 Disclosure
(Applicable to the regulated banking subsidiaries of the Group)
For 30 September 2025

Contents

1.0 Scope of Application

The Risk Weighted Capital Adequacy Framework (Basel II) - Disclosure Requirements (Pillar 3) and Capital Adequacy Framework for Islamic Banks ("CAFIB") - Disclosure Requirements (Pillar 3) policy documents 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 two policy documents are applicable to all banking institutions licensed under the Financial Services Act 2013 ("FSA") and Islamic Financial Service Act 2013 ("IFSA").

The banking subsidiaries of AMMB Holdings Berhad ("AMMB" or "the Company") to which the policy documents apply are AmBank (M) Berhad ("AmBank"), AmInvestment Bank Berhad ("AmInvestment Bank") and AmBank Islamic Berhad ("AmBank Islamic"). AMMB is a financial holding company ("FHC") approved pursuant to Section 112(3) of the FSA.

The Pillar 3 Disclosure and regulatory capital ratio calculations are prepared at the consolidated AMMB Holdings Berhad level excluding investment in insurance entities and joint ventures ("the Group"). Investment in insurance entities is deducted from the regulatory capital. The information provided in this Pillar 3 Disclosure has been verified by the Group internal auditors and certified by the Group 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 are computed in accordance with BNM's policy documents on Capital Adequacy Framework (Capital Components), Capital Adequacy Framework for Islamic Banks ("CAFIB") (Capital Components) issued on 14 June 2024, Capital Adequacy Framework (Basel II - Risk Weighted Assets), CAFIB (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 documents on Capital Adequacy Framework (Capital Components) and CAFIB (Capital Components), financial institution is 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 adopts the following approaches in determining the capital requirements:

Credit Risk:
AmBank and AmBank Islamic have adopted the FIRB Approach and Supervisory Slotting Criteria for major non-retail portfolios and the Advanced Internal Ratings Based ("AIRB") Approach for major retail portfolios. Given that the credit risk exposure of AmInvestment Bank is relatively less material, the credit risk component of capital adequacy ratios of AmInvestment Bank remains to be computed using Standardised Approach. Credit risk is computed in accordance with Capital Adequacy Framework (Basel II - Risk Weighted Assets), CAFIB (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) and CAFIB (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.

1.0 Scope of Application (Cont'd.)

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 period.

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 AMMB comprise the financial statements of the Company 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 purposes of this Pillar 3 Disclosure, the consolidation basis used is the same as that used for regulatory capital adequacy purposes except for the exclusion of investment in insurance entities and joint ventures. 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 IFSA or engaged in financial activities	Fully consolidated	Deducted from capital at the banking subsidiary entity level; Consolidated in the calculation of capital adequacy at the banking subsidiary consolidated level and FHC level
Subsidiaries engaged in non-financial activities	Fully consolidated	Risk weighted at the banking subsidiary entity level; Consolidated in the calculation of capital adequacy at the banking subsidiary consolidated level and FHC 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 or 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 Board 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 Assets and Liabilities 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.

Table 2.1: Capital Adequacy Ratios

(a) The capital adequacy ratios of the Group and the banking subsidiaries are as follows:

	30 SEPTEMBER 2025			
	AmBank	AmBank Islamic	AmInvestment Bank	Group[1]
Before deducting proposed dividends:				
CET1 Capital Ratio	14.711%	16.399%	47.490%	15.606%
Tier 1 Capital Ratio	14.711%	16.399%	47.490%	15.606%
Total Capital Ratio	18.939%	21.961%	48.190%	18.261%
After deducting proposed dividends:				
CET1 Capital Ratio	14.569%	15.576%	45.234%	15.249%
Tier 1 Capital Ratio	14.569%	15.576%	45.234%	15.249%
Total Capital Ratio	18.797%	21.137%	45.934%	17.904%

	31 MARCH 2025			
	AmBank	AmBank Islamic	AmInvestment Bank	Group[1]
Before deducting proposed dividends:				
CET1 Capital Ratio	14.692%	15.652%	45.121%	15.389%
Tier 1 Capital Ratio	14.692%	15.652%	45.121%	15.390%
Total Capital Ratio	18.847%	20.276%	45.858%	18.064%
After deducting proposed dividends:				
CET1 Capital Ratio	14.295%	14.814%	39.357%	14.818%
Tier 1 Capital Ratio	14.295%	14.814%	39.357%	14.818%
Total Capital Ratio	18.451%	19.439%	40.093%	17.493%

Note:

1. The Company, being a FHC i.e. a financial holding company approved pursuant to Section 112(3) of the FSA or Section 124(3) of the IFSA and holds investment directly or indirectly in corporations that are engaged predominantly in banking business or Islamic banking business, has complied with BNM guidelines on minimum capital adequacy ratios and capital buffer requirements at the consolidated level effective 1 January 2019. For regulatory capital reporting purposes, the consolidated level comprises the consolidation of all its financial and non-financial subsidiaries, excluding investments in ordinary shares of unconsolidated financial and insurance entities as per BNM's guidelines on Capital Adequacy Framework (Capital Components) and CAFIB (Capital Components). Under the guidelines, investments in ordinary shares of unconsolidated financial and insurance entities shall be deducted in the calculation of CET1 Capital Ratio.

3.0 Capital Structure

Table 3.4 summarises the capital position and capital structure of the Group and its banking subsidiaries. The capital structure is made up of:
- CET1 Capital;
- Additional Tier 1 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) 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 losses on financial investments measured at FVOCI is 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 Group 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.

(d) Foreign Currency Translation Reserve
Foreign currency translation reserve represents foreign exchange differences arising from the translation of the financial statements of foreign operations whose functional currencies are different from that of the Group's functional currency.

(e) Regulatory Reserve
Regulatory reserve is maintained in accordance with paragraph 10.5 of the BNM's Policy Document on Financial Reporting and paragraph 10.9 of the BNM's Policy Document on Financial Reporting for Islamic Banking Institutions as an additional credit risk absorbent. The amount of the regulatory reserve is deducted from the calculation of CET1 Capital.

(f) Other disclosed reserves comprise:

(i) Executive Share Scheme reserve

Executive Share Scheme ("ESS") reserve represents the equity-settled scheme shares granted to employees. The reserve is made up of the cumulative value of services received from employees recorded over the vesting period commencing from the grant date of equity-settled scheme shares and is reduced by the expiry of the scheme shares.

(ii) Treasury shares

Treasury shares represent the shares of the Company listed on the Main Market of Bursa Malaysia bought back from the open market. Shares bought back are held as treasury shares in accordance with Section 127(4)(b) of the Companies Act 2016. These shares have no rights to vote, dividends and participate in other distributions.

During the current financial period, the Company bought back 3,770,000 (31.3.2025: 8,322,000) ordinary shares of the Company for a total consideration of RM19.6 million (2025: RM44.7 million) (including transaction costs) from the open market at an average price of RM5.19 per share (31.3.2025: RM5.37 per share).

3.2 Additional Tier 1 Capital

No Additional Tier 1 issuance was made during the financial period under review.

3.3 Tier 2 Capital

The main components of Tier 2 Capital are Basel III compliant subordinated debt capital instruments, surplus eligible provisions over expected losses for IRB exposures and general provision for standardised exposures, subjects to applicable regulatory cap. Any shortfall of eligible provision over expected loss will be deducted from CET1 Capital. For AmInvestment Bank's capital adequacy ratios that are computed based on Standardised Approach, 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).

Basel III Subordinated Notes

On 30 December 2013, AmBank established a Basel III compliant Subordinated Notes programme of RM4.0 billion ("Tier 2 Programme") to enable the issuance of Tier 2 capital instruments from time to time. The Tier 2 Programme has a tenure of 30 years from the date of the first issuance under the Tier 2 Programme. Each issuance of Tier 2 Subordinated Notes under the Tier 2 Programme shall have a tenure of at least 5 years from the issue date, and is callable on any coupon payment date after a minimum period of 5 years from the date of issuance.

On 19 December 2018, AmBank revised the terms of the Tier 2 Programme to include the non-viability trigger event referenced to the financial group. The revision is and will be applicable to all existing and future capital instruments issued under the Tier 2 Programme.

The salient features of the Tier 2 Subordinated Notes issued under the RM4.0 billion Tier 2 Programme and outstanding as at 30 September 2025 are as follows:

Issue Date	First Call Date	Tenure	Interest Rate	Nominal value outstanding (RM million)
30 March 2021	30 March 2026	10 years Non-Callable 5 years	4.18% per annum	400
8 March 2022	8 March 2027	10 years Non-Callable 5 years	4.30% per annum	600
12 October 2022	12 October 2027	10 years Non-Callable 5 years	5.20% per annum	745
28 March 2023	28 March 2028	10 years Non-Callable 5 years	4.58% per annum	350
27 June 2023	27 June 2028	10 years Non-Callable 5 years	4.59% per annum	500
Total				**2,595**

On 11 October 2023, AmBank established a new Basel III compliant Subordinated Notes programme of RM8.0 billion ("AT1/Tier 2 Programme") to enable the issuance of Additional Tier 1 and Tier 2 capital instruments from time to time. This programme's tenure is perpetual.

The salient features of the Tier 2 Subordinated Notes issued under this AT1/Tier 2 Programme and outstanding as at 30 September 2025 are as follows:

Issue Date	First Call Date	Tenure	Interest Rate	Nominal value outstanding (RM million)
3 November 2023	3 November 2028	10 years Non-Callable 5 years	4.55% per annum	500

3.3 Tier 2 Capital (Cont'd.)

Basel III Subordinated Sukuk Murabahah

On 28 February 2014, AmBank Islamic established a Basel III compliant Subordinated Sukuk Murabahah programme of RM3.0 billion ("Sukuk Murabahah Programme") to enable the issuance of Tier 2 Capital from time to time.

The Sukuk Murabahah Programme has a tenure of 30 years from the date of the first issuance under the programme. Each issuance of Tier 2 Subordinated Sukuk under the programme shall have a tenure of at least 5 years from the issue date, and is callable on any profit payment date after a minimum period of 5 years from the date of issuance of each tranche.

On 19 December 2018, AmBank Islamic revised the terms of the Sukuk Murabahah Programme to include the non-viability trigger event referenced to the financial group. The revision is and will be applicable to all existing and future capital instruments issued under the programme.

The salient features of the Sukuk Murabahah issued under this programme and outstanding as at 30 September 2025 are as follows:

Issue Date	First Call Date	Tenure	Profit Rate	Nominal value outstanding (RM million)
8 December 2020	8 December 2025	10 years Non-Callable 5 years	3.13% per annum	400
8 March 2022	8 March 2027	10 years Non-Callable 5 years	4.25% per annum	250
28 March 2023	28 March 2028	10 years Non-Callable 5 years	4.53% per annum	150
27 June 2023	27 June 2028	10 years Non-Callable 5 years	4.53% per annum	500
30 September 2025	30 September 2030	10 years Non-Callable 5 years	3.75% per annum	400
Total				**1,700**

Table 3.4: Capital Structure

The components of CET1 Capital, Additional Tier 1 Capital, Tier 2 Capital and Total Capital of the Group and its banking subsidiaries are as follows:

	30 SEPTEMBER 2025			
	AmBank RM'000	AmBank Islamic RM'000	AmInvestment Bank RM'000	Group RM'000
CET1 Capital				
Ordinary share capital	3,040,465	1,387,107	330,000	6,376,240
Retained earnings	9,222,698	3,801,131	240,708	13,298,265
Fair value reserve	612,511	8,029	1,851	826,005
Foreign exchange translation reserve	92,472	-	-	99,044
Treasury shares	-	-	-	(34,452)
Regulatory reserve	410,701	101,316	10,745	522,762
Other remaining disclosed reserves	-	-	-	24,132
Less: Regulatory adjustments applied on CET1 Capital				
- Goodwill	-	-	-	(303,492)
- Other intangible assets	(149,951)	(170)	(4,996)	(157,329)
- Deferred tax assets	(164,804)	(49,801)	(27,506)	(230,030)
- 55% of cumulative gains in fair value reserve	(336,881)	(4,416)	(1,018)	(454,303)
- Regulatory reserve	(410,701)	(101,316)	(10,745)	(522,762)
- Shortfall of eligible provisions to expected losses	-	(21,090)	-	-
- Investment in capital instruments of unconsolidated financial and insurance/ takaful entities	(1)	-	(49,809)	(1,334,000)
- Unrealised fair value gains on financial liabilities due to changes in own credit risk	(1,952)	(34)	-	(1,897)
CET1 Capital	**12,314,557**	**5,120,756**	**489,230**	**18,108,183**
Additional Tier 1 Capital				
Qualifying CET1, Additional Tier 1 Capital instruments held by third parties	-	-	-	460
Tier 1 Capital	**12,314,557**	**5,120,756**	**489,230**	**18,108,643**
Tier 2 Capital				
Tier 2 Capital instruments meeting all relevant criteria for inclusion	3,095,000	1,700,000	-	-
Qualifying CET1, Additional Tier 1 and Tier 2 Capital instruments held by third parties	-	-	-	2,607,123
Surplus of total eligible provision over total expected loss	333,052	-	-	328,462
General provisions*	110,614	36,591	7,214	144,685
Tier 2 Capital	**3,538,666**	**1,736,591**	**7,214**	**3,080,270**
Total Capital	**15,853,223**	**6,857,347**	**496,444**	**21,188,913**

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

	AmBank RM'000	AmBank Islamic RM'000	AmInvestment Bank RM'000	Group RM'000
Credit RWA	75,607,867	30,189,145	521,164	104,312,942
Exposures to Central Counterparties RWA	24,106	-	55,955	80,061
Less: Credit RWA absorbed by Profit Sharing Investment Account	-	(1,222,442)	-	(29,673)
Total Credit RWA	75,631,973	28,966,703	577,119	104,363,330
Market RWA	2,302,344	252,777	5,136	2,545,179
Operational RWA	5,774,197	2,006,089	447,926	9,128,101
Total RWA	**83,708,514**	**31,225,569**	**1,030,181**	**116,036,610**

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

Table 3.4: Capital Structure (Cont'd.)

The components of CET1 Capital, Additional Tier 1 Capital, Tier 2 Capital and Total Capital of the Group and its banking subsidiaries are as follows: (Cont'd.)

	31 MARCH 2025			
	AmBank RM'000	AmBank Islamic RM'000	AmInvestment Bank RM'000	Group RM'000
CET1 Capital				
Ordinary share capital	3,040,465	1,387,107	330,000	6,376,240
Retained earnings	9,107,844	3,724,686	258,709	13,010,953
Fair value reserve	537,254	(1,589)	1,755	743,932
Foreign exchange translation reserve	106,629	-	-	113,212
Treasury shares	-	-	-	(53,522)
Regulatory reserve	261,089	80,674	10,759	352,522
Other remaining disclosed reserves	-	-	-	40,786
Less: Regulatory adjustments applied on CET1 Capital				
- Goodwill	-	-	-	(303,492)
- Other intangible assets	(149,252)	(210)	(4,198)	(155,198)
- Deferred tax assets	(205,932)	(55,440)	(29,147)	(279,333)
- 55% of cumulative gains in fair value reserve	(295,490)	-	(965)	(409,163)
- Regulatory reserve	(261,089)	(80,674)	(10,759)	(352,522)
- Investment in capital instruments of unconsolidated financial and insurance/ takaful entities	(1)	-	(49,809)	(1,334,000)
- Unrealised fair value gains on financial liabilities due to changes in own credit risk	(1,189)	(9)	-	(1,185)
CET1 Capital	**12,140,328**	**5,054,545**	**506,345**	**17,749,230**
Additional Tier 1 Capital				
Qualifying CET1, Additional Tier 1 Capital instruments held by third parties	-	-	-	387
Tier 1 Capital	**12,140,328**	**5,054,545**	**506,345**	**17,749,617**
Tier 2 Capital				
Tier 2 Capital instruments meeting all relevant criteria for inclusion	3,095,000	1,300,000	-	-
Qualifying CET1, Additional Tier 1 and Tier 2 Capital instruments held by third parties	-	-	-	2,468,304
Surplus of total eligible provision over total expected loss	227,641	154,180	-	464,683
General provisions*	111,405	39,241	8,264	151,825
Tier 2 Capital	**3,434,046**	**1,493,421**	**8,264**	**3,084,812**
Total Capital	**15,574,374**	**6,547,966**	**514,609**	**20,834,429**

The breakdown of the RWA in various categories of risk are as follows:

	AmBank RM'000	AmBank Islamic RM'000	AmInvestment Bank RM'000	Group RM'000
Credit RWA	74,681,833	29,448,313	604,346	103,526,925
Exposures to Central Counterparties RWA	20,917	-	56,810	77,727
Less: Credit RWA absorbed by Profit Sharing Investment Account	-	(612,320)	-	(1,137)
Total Credit RWA	74,702,750	28,835,993	661,156	103,603,515
Market RWA	2,324,013	449,684	22,450	2,779,391
Operational RWA	5,606,997	1,952,957	438,581	8,950,679
Additional RWA due to Capital Floor	-	1,055,516	-	-
Total RWA	**82,633,760**	**32,294,150**	**1,122,187**	**115,333,585**

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

Table 3.5 Risk-Weighted Assets and Capital Requirements
The breakdown of risk weighted assets ("RWA") by exposures in major risk category of the Group is as follows:

	30 SEPTEMBER 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**	**Risk Weighted Assets Absorbed by Profit-Sharing Investment Account ("PSIA") RM'000**	**Total Risk Weighted Assets after effects of PSIA RM'000**	**Minimum capital requirement at 8% RM'000**
1. Credit risk							
1.1 <u>Exposures under the Standardised Approach:</u>							
<u>On-balance sheet exposures:</u>							
Sovereigns/Central banks		21,537,262	21,537,262	-	-	-	-
Public Sector Entities ("PSEs")		6,301	6,301	1,260	-	1,260	101
Banks, Development Financial Institutions ("DFIs") and Multilateral Development Banks ("MDBs")		5,306,554	5,306,554	1,008,700	-	1,008,700	80,696
Insurance companies, Securities firms and Fund managers		20,254	20,254	20,254	-	20,254	1,620
Corporates		14,194,516	13,157,571	4,054,141	-	4,054,141	324,331
Regulatory retail		6,371,819	3,450,959	2,976,788	-	2,976,788	238,143
Residential mortgages		175,840	175,840	74,686	-	74,686	5,975
Higher risk assets		24,258	24,258	36,387	-	36,387	2,911
Other assets		2,634,868	2,634,868	1,428,832	-	1,428,832	114,307
Securitisation exposures		2,800	2,800	35,001	-	35,001	2,800
Equity exposures		839,394	839,394	839,394	-	839,394	67,152
Defaulted exposures		72,936	72,883	75,585	-	75,585	6,047
Total on-balance sheet exposures		**51,186,802**	**47,228,944**	**10,551,028**	**-**	**10,551,028**	**844,083**
<u>Off-balance sheet exposures:</u>							
Over the counter ("OTC") derivatives		1,552,461	1,410,305	461,743	-	461,743	36,939
Off-balance sheet exposures other than OTC derivatives or credit derivatives		6,821,265	3,418,335	481,700	-	481,700	38,536
Defaulted exposures		265	197	295	-	295	24
Total off-balance sheet exposures		**8,373,991**	**4,828,837**	**943,738**	**-**	**943,738**	**75,499**
Total on and off-balance sheet exposures		**59,560,793**	**52,057,781**	**11,494,766**	**-**	**11,494,766**	**919,582**

Table 3.5 Risk-Weighted Assets and Capital Requirements (Cont'd.)
The breakdown of risk weighted assets ("RWA") by exposures in major risk category of the Group is as follows: (Cont'd.)

	30 SEPTEMBER 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**	**Risk Weighted Assets Absorbed by Profit-Sharing Investment Account ("PSIA") RM'000**	**Total Risk Weighted Assets after effects of PSIA RM'000**	**Minimum capital requirement at 8% RM'000**
1.2 Exposures under the IRB Approach:							
On-balance sheet exposures:							
Corporates		**73,706,727**	**73,706,727**	**56,192,591**	**-**	**56,192,591**	**4,495,406**
(a) Corporate (excluding Specialised Lending and firm-size adjustment)		44,409,722	44,409,722	34,082,456	-	34,082,456	2,726,595
(b) Corporate (with firm-size adjustment)		16,800,159	16,800,159	12,262,854	-	12,262,854	981,027
(c) Qualifying Purchased Corporate Receivables		2,001	2,001	1,744	-	1,744	140
(d) Specialised Lending (Slotting Approach)		**12,494,845**	**12,494,845**	**9,845,537**	**-**	**9,845,537**	**787,644**
- Project Finance		4,268,307	4,268,307	2,792,112	-	2,792,112	223,369
- Object Finance		426,844	426,844	281,559	-	281,559	22,525
- Income Producing Real Estate		7,220,394	7,220,394	6,020,058	-	6,020,058	481,605
- High Volatility Commercial Real Estate		579,300	579,300	751,808	-	751,808	60,145
Retail Exposures		**63,708,934**	**63,708,934**	**17,124,995**	**27,993**	**17,097,002**	**1,367,761**
(a) Residential Mortgages		41,008,998	41,008,998	9,558,038	902	9,557,136	764,571
(b) Qualifying Revolving Retail Exposures		2,160,905	2,160,905	1,550,007	-	1,550,007	124,001
(c) Hire Purchase Exposures		10,685,993	10,685,993	3,543,849	27,091	3,516,758	281,341
(d) Other Retail Exposures		9,853,038	9,853,038	2,473,101	-	2,473,101	197,848
Defaulted exposures		2,950,661	2,950,661	1,711,364	-	1,711,364	136,909
Total on-balance sheet exposures		**140,366,322**	**140,366,322**	**75,028,950**	**27,993**	**75,000,957**	**6,000,076**
Off-balance sheet exposures:							
Over the counter ("OTC") derivatives		407,765	407,765	252,510	-	252,510	20,201
Off-balance sheet exposures other than OTC derivatives or credit derivatives		24,076,740	24,076,740	12,279,624	-	12,279,624	982,370
Defaulted exposures		37,205	37,205	3,233	-	3,233	259
Total off-balance sheet exposures		**24,521,710**	**24,521,710**	**12,535,367**	**-**	**12,535,367**	**1,002,830**
Total on and off-balance sheet exposures		**164,888,032**	**164,888,032**	**87,564,317**	**27,993**	**87,536,324**	**7,002,906**
Total IRB Approach after Scaling Factor of 1.06				**92,818,176**	**29,673**	**92,788,503**	**7,423,080**
Total Standardised and IRB Approaches		**224,448,825**	**216,945,813**	**104,312,942**	**29,673**	**104,283,269**	**8,342,662**
2. Exposures to Central Counterparties RWA				80,061	-	80,061	6,405
3. Market risk	**Long Position**	**Short Position**					
Interest rate risk/rate of return risk							
- General interest rate risk/rate of return risk	111,079,659	105,479,795		1,966,151	-	1,966,151	157,292
- Specific interest rate risk/rate of return risk	6,866,905	917,159		66,627	-	66,627	5,330
Foreign currency risk	58,599	257,333		257,333	-	257,333	20,587
Equity risk							
- General risk	84,965	33,070		55,113	-	55,113	4,409
- Specific risk	84,680	32,772		140,824	-	140,824	11,266
Option risk	491,447	200,576		59,131	-	59,131	4,730
Total	**118,666,255**	**106,920,705**		**2,545,179**	**-**	**2,545,179**	**203,614**
4. Operational risk				**9,128,101**	**-**	**9,128,101**	**730,248**
5. Total RWA and capital requirements				**116,066,283**	**29,673**	**116,036,610**	**9,282,929**

Table 3.5 Risk-Weighted Assets and Capital Requirements (Cont'd.)
The breakdown of risk weighted assets ("RWA") by exposures in major risk category of the Group is as follows: (Cont'd.)

		31 MARCH 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**	**Risk Weighted Assets Absorbed by Profit-Sharing Investment Account ("PSIA") RM'000**	**Total Risk Weighted Assets after effects of PSIA RM'000**	**Minimum capital requirement at 8% RM'000**
1. Credit risk							
1.1 Exposures under the Standardised Approach:							
On-balance sheet exposures:							
Sovereigns/Central banks		19,320,786	19,320,786	-	-	-	-
Public Sector Entities ("PSEs")		3,397	3,397	678	-	678	54
Banks, Development Financial Institutions ("DFIs") and Multilateral Development Banks ("MDBs")		6,489,143	6,489,143	1,271,761	-	1,271,761	101,741
Insurance companies, Securities firms and Fund managers		21,053	21,053	21,053	-	21,053	1,684
Corporates		12,850,998	11,908,442	3,581,868	-	3,581,868	286,550
Regulatory retail		6,402,984	3,596,432	3,107,858	-	3,107,858	248,629
Residential mortgages		170,291	170,291	69,564	-	69,564	5,565
Higher risk assets		32,037	32,037	48,056	-	48,056	3,845
Other assets		3,801,103	3,801,103	1,721,154	-	1,721,154	137,692
Securitisation exposures		2,368	2,368	29,598	-	29,598	2,368
Equity exposures		840,403	840,403	840,403	-	840,403	67,232
Defaulted exposures		76,786	76,743	89,154	-	89,154	7,132
Total on-balance sheet exposures		**50,011,349**	**46,262,198**	**10,781,147**	**-**	**10,781,147**	**862,492**
Off-balance sheet exposures:							
Over the counter ("OTC") derivatives		1,321,109	1,242,463	442,991	-	442,991	35,439
Off-balance sheet exposures other than OTC derivatives or credit derivatives		7,614,895	2,895,840	842,517	-	842,517	67,401
Defaulted exposures		1,064	1,064	1,596	-	1,596	128
Total off-balance sheet exposures		**8,937,068**	**4,139,367**	**1,287,104**	**-**	**1,287,104**	**102,968**
Total on and off-balance sheet exposures		**58,948,417**	**50,401,565**	**12,068,251**	**-**	**12,068,251**	**965,460**

Table 3.5 Risk-Weighted Assets and Capital Requirements (Cont'd.)
The breakdown of risk weighted assets ("RWA") by exposures in major risk category of the Group is as follows: (Cont'd.)

	31 MARCH 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**	**Risk Weighted Assets Absorbed by Profit-Sharing Investment Account ("PSIA") RM'000**	**Total Risk Weighted Assets after effects of PSIA RM'000**	**Minimum capital requirement at 8% RM'000**
1.2 Exposures under the IRB Approach:							
On-balance sheet exposures:							
Corporates		**73,450,259**	**73,450,259**	**55,430,189**	**-**	**55,430,189**	**4,434,415**
(a) Corporate (excluding Specialised Lending and firm-size adjustment)		45,337,125	45,337,125	34,370,812	-	34,370,812	2,749,665
(b) Corporate (with firm-size adjustment)		16,077,391	16,077,391	11,934,189	-	11,934,189	954,735
(c) Qualifying Purchased Corporate Receivables		30,643	30,643	26,703	-	26,703	2,136
(d) Specialised Lending (Slotting Approach)		**12,005,100**	**12,005,100**	**9,098,485**	**-**	**9,098,485**	**727,879**
- Project Finance		4,453,490	4,453,490	2,902,764	-	2,902,764	232,221
- Object Finance		586,695	586,695	390,190	-	390,190	31,215
- Income Producing Real Estate		6,350,445	6,350,445	5,017,078	-	5,017,078	401,367
- High Volatility Commercial Real Estate		614,470	614,470	788,453	-	788,453	63,076
Retail Exposures		**64,198,749**	**64,198,749**	**17,155,091**	**1,073**	**17,154,018**	**1,372,322**
(a) Residential Mortgages		39,991,354	39,991,354	9,260,031	1,073	9,258,958	740,717
(b) Qualifying Revolving Retail Exposures		2,060,508	2,060,508	1,513,243	-	1,513,243	121,060
(c) Hire Purchase Exposures		11,204,390	11,204,390	3,671,553	-	3,671,553	293,724
(d) Other Retail Exposures		10,942,497	10,942,497	2,710,264	-	2,710,264	216,821
Defaulted exposures		3,100,508	3,100,508	1,418,136	-	1,418,136	113,451
Total on-balance sheet exposures		**140,749,516**	**140,749,516**	**74,003,416**	**1,073**	**74,002,343**	**5,920,188**
Off-balance sheet exposures:							
Over the counter ("OTC") derivatives		306,556	306,556	203,364	-	203,364	16,269
Off-balance sheet exposures other than OTC derivatives or credit derivatives		23,169,823	23,169,823	11,866,235	-	11,866,235	949,299
Defaulted exposures		104,906	104,906	208,753	-	208,753	16,700
Total off-balance sheet exposures		**23,581,285**	**23,581,285**	**12,278,352**	**-**	**12,278,352**	**982,268**
Total on and off-balance sheet exposures		**164,330,801**	**164,330,801**	**86,281,768**	**1,073**	**86,280,695**	**6,902,456**
Total IRB Approach after Scaling Factor of 1.06				**91,458,674**	**1,137**	**91,457,537**	**7,316,603**
Total Standardised and IRB Approaches		**223,279,218**	**214,732,366**	**103,526,925**	**1,137**	**103,525,788**	**8,282,063**
2. Exposures to Central Counterparties RWA				77,727	-	77,727	6,218
3. Market risk	**Long Position**	**Short Position**					
Interest rate risk/rate of return risk							
- General interest rate risk/rate of return risk	96,204,637	89,799,450		2,111,442	-	2,111,442	168,915
- Specific interest rate risk/rate of return risk	6,947,297	441,322		57,991	-	57,991	4,639
Foreign currency risk	126,708	397,494		397,494	-	397,494	31,800
Equity risk							
- General risk	61,724	8,983		53,035	-	53,035	4,243
- Specific risk	61,510	8,896		59,443	-	59,443	4,756
Option risk	972,935	493,307		99,986	-	99,986	7,999
Total	**104,374,811**	**91,149,452**		**2,779,391**	-	**2,779,391**	**222,352**
4. Operational risk				**8,950,679**	-	**8,950,679**	**716,054**
5. Total RWA and capital requirements				**115,334,722**	**1,137**	**115,333,585**	**9,226,687**

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 challenges 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.

The Group Risk Direction

The Group's financial year ("FY") 2025 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 Group aspires to maintain its corporate credit ratings and the financial institution ratings of its banking subsidiaries at a minimum of AA2/P1 by RAM Rating Services Berhad ("RAM").
2. The Group aims to maintain a minimum ROCE of 12% and RWA efficiency ("CRWA/EAD") in the range of 40% to 45%, both based on FIRB.
3. The Group aims to maintain its Capital Ratios and at the Group's Internal Capital Target and Desired Operating Level Target under normal conditions.
4. The Group aims to maintain Available Financial Resources in excess of the capital requirements as estimated in the Internal Capital Adequacy Assessment Process ("ICAAP").
5. The Group 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 points above prevailing regulatory minimum;
    b. Stressed LCR (both consolidated and entity level) above the regulatory requirement; and
    c. Net Stable Funding Ratio ("NSFR") (FHC level) above the prevailing regulatory minimum (effective July 2020).
6. The Group 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. Remain vigilant in risk identification and management to protect its reputation and business franchise.
7. The Group aims to maintain adequate controls for all Shariah Non-Compliance ("SNC") risks, with zero tolerance to SNC.
8. The Group aims 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.
9. The Group aims to manage its exposures to Green House Gas ("GHG") emission intensive sectors while continuing to engage and assist our customers onto sustainability pathways toward the Group's ultimate target of net zero, in line with the country aspiration by FY2050.

Risk Management Governance

The Board is ultimately accountable for the management of risks within the 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 the 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, Shariah risk, compliance risk, reputational risk, product and business risk, Information Technology ("IT") risk, climate related risk and sustainability (covering ESG) risk.

4.0 General Risk Management (Cont'd.)

Risk Management Governance (Cont'd.)

The Group has an independent risk management function, headed by the 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 risks, climate related risk and sustainability risk;
- essentially champions and embeds a positive risk culture across the Group to ensure that risk taking activities across the Group are aligned to the Group’s risk appetite and strategies; and
- through the RMC, has access to the Board and the Boards of the respective banking subsidiaries to facilitate suitable escalation of issues of concern across the organisation.

Potential impact of Emerging Risk from Subsidy Rationalisation and High Risk Segment

Emerging risks, such as increasing living costs due to subsidy rationalisation would potentially impact the asset quality of the Group's receivables. Mitigation actions such as comprehensive assessment through thorough review of the existing portfolio to identify the potentially impacted segment and thereafter allocate reasonable provisions to cushion the potential impacts.

The Business Banking - Enterprise Banking portfolio, particularly for smaller small and medium enterprises ("SMEs"), contains segments with elevated risk (i.e. high risk segment) that may affect overall asset quality. However, ongoing portfolio reviews and the enhancement of credit risk controls have been implemented to mitigate these risks. Furthermore, appropriate provisions have been allocated as necessary.

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 is as follows:

	30 SEPTEMBER 2025														
	Agriculture RM'000	**Mining and Quarrying RM'000**	**Manufacturing RM'000**	**Electricity, Gas and Water RM'000**	**Construction RM'000**	**Wholesale and Retail Trade and Hotels and Restaurants 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**
Exposures under the Standardised Approach:															
On-balance sheet exposures:															
Sovereigns/Central banks	-	-	-	-	-	-	-	-	21,537,262	-	-	-	-	-	21,537,262
PSEs	-	-	-	-	-	-	-	6,046	255	-	-	-	-	-	6,301
Banks, DFIs and MDBs	-	-	-	-	-	-	-	5,306,554	-	-	-	-	-	-	5,306,554
Insurance companies, Securities firms and Fund managers	-	-	-	-	-	-	-	20,254	-	-	-	-	-	-	20,254
Corporates	676,761	9,856	501,872	66,454	1,011,811	136,916	1,924,707	7,239,580	-	481,274	392,117	864,439	888,729	-	14,194,516
Regulatory retail	58	4,314	16	-	1,425	13,259	442	-	-	690	999	1,190	6,349,426	-	6,371,819
Residential mortgages	-	-	-	-	-	-	-	-	-	-	-	-	175,840	-	175,840
Higher risk assets	-	-	21,411	-	-	-	-	-	-	-	-	-	-	2,847	24,258
Other assets	-	-	-	-	-	-	-	-	145,000	-	33,146	-	47,090	2,409,632	2,634,868
Securitisation exposures	-	-	-	-	-	-	-	2,800	-	-	-	-	-	-	2,800
Equity exposures	-	-	7,115	-	-	-	-	-	-	-	-	-	-	832,279	839,394
Defaulted exposures	-	-	1,361	21	-	55	-	4	-	-	1	-	71,494	-	72,936
Total on-balance sheet exposures	**676,819**	**14,170**	**531,775**	**66,475**	**1,013,236**	**150,230**	**1,925,149**	**12,575,238**	**21,682,517**	**481,964**	**426,263**	**865,629**	**7,532,579**	**3,244,758**	**51,186,802**
Off-balance sheet exposures:															
OTC derivatives	-	-	23	-	689	-	-	1,414,965	115,259	-	2,204	-	19,321	-	1,552,461
Off-balance sheet exposures other than OTC derivatives or credit derivatives	4,426	186	21,209	4,631	7,903	10,131	5,513	3,703,404	2,568,411	994	6,942	28,508	459,007	-	6,821,265
Defaulted exposures	-	-	-	-	-	-	-	-	-	-	-	-	265	-	265
Total off-balance sheet exposures	**4,426**	**186**	**21,232**	**4,631**	**8,592**	**10,131**	**5,513**	**5,118,369**	**2,683,670**	**994**	**9,146**	**28,508**	**478,593**	**-**	**8,373,991**
Total on and off-balance sheet exposures (Standardised Approach)	**681,245**	**14,356**	**553,007**	**71,106**	**1,021,828**	**160,361**	**1,930,662**	**17,693,607**	**24,366,187**	**482,958**	**435,409**	**894,137**	**8,011,172**	**3,244,758**	**59,560,793**

Table 5.0.1: Distribution of gross credit exposures by sector (Cont'd.)
The distribution of credit exposures by sector of the Group is as follows: (Cont'd.)

	30 SEPTEMBER 2025														
	Agriculture RM'000	Mining and Quarrying RM'000	Manufacturing RM'000	Electricity, Gas and Water RM'000	Construction RM'000	Wholesale and Retail Trade and Hotels and Restaurants 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
Exposures under the IRB Approach:															
On-balance sheet exposures:															
Corporates	**2,747,229**	**1,713,839**	**17,025,667**	**3,402,220**	**5,871,498**	**11,471,219**	**7,874,883**	**5,553,601**	**-**	**13,517,081**	**2,302,830**	**2,210,933**	**15,727**	-	**73,706,727**
(a) Corporate (excluding Specialised Lending and firm-size adjustment)	2,375,123	845,356	11,423,654	2,193,800	2,540,079	5,957,556	6,061,722	4,851,157	-	5,673,952	1,260,089	1,216,017	11,217	-	44,409,722
(b) Corporate (with firm-size adjustment)	372,106	143,466	4,378,398	256,484	1,377,121	5,114,404	1,100,355	434,337	-	1,860,572	1,022,484	736,293	4,139	-	16,800,159
(c) Qualifying Purchased Corporate Receivables	-	-	-	-	-	2,001	-	-	-	-	-	-	-	-	2,001
(d) Specialised Lending (Slotting Approach)	**-**	**725,017**	**1,223,615**	**951,936**	**1,954,298**	**397,258**	**712,806**	**268,107**	**-**	**5,982,557**	**20,257**	**258,623**	**371**	-	**12,494,845**
- Project Finance	-	331,600	1,185,458	885,019	1,846,087	-	-	-	-	-	20,116	-	27	-	4,268,307
- Object Finance	-	393,417	-	29,157	-	-	-	-	-	-	-	4,208	62	-	426,844
- Income Producing Real Estate	-	-	38,157	37,760	108,211	397,258	712,806	268,107	-	5,403,398	-	254,415	282	-	7,220,394
- High Volatility Commercial Real Estate	-	-	-	-	-	-	-	-	-	579,159	141	-	-	-	579,300
Retail Exposures	**51,023**	**29,883**	**737,424**	**18,631**	**402,895**	**1,384,158**	**279,214**	**56,129**	**-**	**179,429**	**253,258**	**177,611**	**60,139,279**	-	**63,708,934**
(a) Residential Mortgages	-	-	-	-	-	-	-	-	-	-	-	-	41,008,998	-	41,008,998
(b) Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	-	-	-	2,160,905	-	2,160,905
(c) Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	-	-	-	10,685,993	-	10,685,993
(d) Other Retail Exposures	51,023	29,883	737,424	18,631	402,895	1,384,158	279,214	56,129	-	179,429	253,258	177,611	6,283,383	-	9,853,038
Defaulted exposures	8,129	90,042	431,519	6,309	179,243	421,988	65,025	242,286	-	151,317	60,359	40,541	1,253,903	-	2,950,661
Total on-balance sheet exposures	**2,806,381**	**1,833,764**	**18,194,610**	**3,427,160**	**6,453,636**	**13,277,365**	**8,219,122**	**5,852,016**	**-**	**13,847,827**	**2,616,447**	**2,429,085**	**61,408,909**	-	**140,366,322**
Off-balance sheet exposures:															
OTC derivatives	9,503	47,716	189,489	7,073	495	123,376	24,939	1,258	-	1,658	2,246	12	-	-	407,765
Off-balance sheet exposures other than OTC derivatives or credit derivatives	314,540	563,138	4,517,006	627,232	4,656,057	2,627,361	2,049,893	200,416	-	1,501,820	342,403	287,738	6,389,136	-	24,076,740
Defaulted exposures	124	10,437	4,698	-	4,772	5,315	345	-	-	2,891	193	-	8,430	-	37,205
Total off-balance sheet exposures	**324,167**	**621,291**	**4,711,193**	**634,305**	**4,661,324**	**2,756,052**	**2,075,177**	**201,674**	**-**	**1,506,369**	**344,842**	**287,750**	**6,397,566**	-	**24,521,710**
Total on and off-balance sheet exposures (IRB Approach)	**3,130,548**	**2,455,055**	**22,905,803**	**4,061,465**	**11,114,960**	**16,033,417**	**10,294,299**	**6,053,690**	**-**	**15,354,196**	**2,961,289**	**2,716,835**	**67,806,475**	-	**164,888,032**
Total Standardised and IRB Approaches	**3,811,793**	**2,469,411**	**23,458,810**	**4,132,571**	**12,136,788**	**16,193,778**	**12,224,961**	**23,747,297**	**24,366,187**	**15,837,154**	**3,396,698**	**3,610,972**	**75,817,647**	**3,244,758**	**224,448,825**

Table 5.0.1: Distribution of gross credit exposures by sector (Cont'd.)
The distribution of credit exposures by sector of the Group is as follows: (Cont'd.)

	31 MARCH 2025														
	Agriculture RM'000	**Mining and Quarrying RM'000**	**Manufacturing RM'000**	**Electricity, Gas and Water RM'000**	**Construction RM'000**	**Wholesale and Retail Trade and Hotels and Restaurants 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**
Exposures under the Standardised Approach:															
On-balance sheet exposures:															
Sovereigns/Central banks	-	-	-	-	-	-	-	-	19,320,786	-	-	-	-	-	19,320,786
PSEs	-	-	-	-	-	-	-	2,837	560	-	-	-	-	-	3,397
Banks, DFIs and MDBs	-	-	-	-	-	-	-	6,489,143	-	-	-	-	-	-	6,489,143
Insurance companies, Securities firms and Fund managers	-	-	-	-	-	-	-	21,053	-	-	-	-	-	-	21,053
Corporates	684,319	24,473	78,306	80	1,607,658	234,895	725,283	6,620,878	-	579,213	844,884	530,001	920,997	11	12,850,998
Regulatory retail	34	73	2,275	-	28	23,476	1,019	-	-	2	1	483	6,375,593	-	6,402,984
Residential mortgages	-	-	-	-	-	-	-	-	-	-	-	-	170,291	-	170,291
Higher risk assets	-	-	29,234	-	-	-	-	-	-	-	-	-	-	2,803	32,037
Other assets	-	14	-	-	-	-	-	87,131	145,000	1,396	20,090	-	79,573	3,467,899	3,801,103
Securitisation exposures	-	-	-	-	-	-	-	2,368	-	-	-	-	-	-	2,368
Equity exposures	-	-	9,715	-	-	-	-	-	-	-	-	-	-	830,688	840,403
Defaulted exposures	-	-	15	19	-	53	-	-	-	-	-	-	76,699	-	76,786
Total on-balance sheet exposures	**684,353**	**24,560**	**119,545**	**99**	**1,607,686**	**258,424**	**726,302**	**13,223,410**	**19,466,346**	**580,611**	**864,975**	**530,484**	**7,623,153**	**4,301,401**	**50,011,349**
Off-balance sheet exposures:															
OTC derivatives	-	-	10,306	-	1,799	-	-	1,101,446	182,070	-	2,204	123	23,161	-	1,321,109
Off-balance sheet exposures other than OTC derivatives or credit derivatives	4,030	125	349,807	711	2,730	9,534	46,215	5,029,419	1,536,175	1,662	61,346	20,334	552,807	-	7,614,895
Defaulted exposures	-	-	-	-	-	-	-	-	-	-	-	-	1,064	-	1,064
Total off-balance sheet exposures	**4,030**	**125**	**360,113**	**711**	**4,529**	**9,534**	**46,215**	**6,130,865**	**1,718,245**	**1,662**	**63,550**	**20,457**	**577,032**	**-**	**8,937,068**
Total on and off-balance sheet exposures (Standardised Approach)	**688,383**	**24,685**	**479,658**	**810**	**1,612,215**	**267,958**	**772,517**	**19,354,275**	**21,184,591**	**582,273**	**928,525**	**550,941**	**8,200,185**	**4,301,401**	**58,948,417**

Table 5.0.1: Distribution of gross credit exposures by sector (Cont'd.)
The distribution of credit exposures by sector of the Group is as follows: (Cont'd.)

	31 MARCH 2025														
	Agriculture RM'000	**Mining and Quarrying RM'000**	**Manufacturing RM'000**	**Electricity, Gas and Water RM'000**	**Construction RM'000**	**Wholesale and Retail Trade and Hotels and Restaurants 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**
Exposures under the IRB Approach:															
On-balance sheet exposures:															
Corporates	**2,630,862**	**1,938,258**	**16,883,270**	**3,648,268**	**5,700,217**	**12,074,300**	**6,765,881**	**5,413,042**	**-**	**12,168,968**	**4,196,800**	**2,010,821**	**19,572**	-	**73,450,259**
(a) Corporate (excluding Specialised Lending and firm-size adjustment)	2,248,448	839,788	11,449,518	2,603,648	2,690,391	5,877,451	4,854,511	4,755,846	-	5,317,736	3,257,937	1,428,169	13,682	-	45,337,125
(b) Corporate (with firm-size adjustment)	382,414	168,867	4,183,147	200,486	1,319,382	5,759,663	1,040,897	368,424	-	1,405,815	901,173	341,979	5,144	-	16,077,391
(c) Qualifying Purchased Corporate Receivables	-	-	-	-	-	30,643	-	-	-	-	-	-	-	-	30,643
(d) Specialised Lending (Slotting Approach)	**-**	**929,603**	**1,250,605**	**844,134**	**1,690,444**	**406,543**	**870,473**	**288,772**	**-**	**5,445,417**	**37,690**	**240,673**	**746**	-	**12,005,100**
- Project Finance	-	372,362	1,247,498	802,508	1,630,746	-	365,126	-	-	-	35,236	-	14	-	4,453,490
- Object Finance	-	557,241	-	24,930	-	-	-	-	-	-	-	4,489	35	-	586,695
- Income Producing Real Estate	-	-	3,107	16,696	50,265	406,543	505,347	283,020	-	4,846,410	2,282	236,184	591	-	6,350,445
- High Volatility Commercial Real Estate	-	-	-	-	9,433	-	-	5,752	-	599,007	172	-	106	-	614,470
Retail Exposures	**59,132**	**30,659**	**816,369**	**22,810**	**455,533**	**1,534,449**	**320,946**	**46,441**	**-**	**188,196**	**282,323**	**203,638**	**60,238,253**	-	**64,198,749**
(a) Residential Mortgages	-	-	-	-	-	-	-	-	-	-	-	-	39,991,354	-	39,991,354
(b) Qualifying Revolving Retail Exposures	-	-	-	-	-	-	-	-	-	-	-	-	2,060,508	-	2,060,508
(c) Hire Purchase Exposures	-	-	-	-	-	-	-	-	-	-	-	-	11,204,390	-	11,204,390
(d) Other Retail Exposures	59,132	30,659	816,369	22,810	455,533	1,534,449	320,946	46,441	-	188,196	282,323	203,638	6,982,001	-	10,942,497
Defaulted exposures	14,105	788,598	379,959	6,155	219,661	291,461	50,474	3,269	-	100,310	49,375	29,643	1,167,498	-	3,100,508
Total on-balance sheet exposures	**2,704,099**	**2,757,515**	**18,079,598**	**3,677,233**	**6,375,411**	**13,900,210**	**7,137,301**	**5,462,752**	**-**	**12,457,474**	**4,528,498**	**2,244,102**	**61,425,323**	-	**140,749,516**
Off-balance sheet exposures:															
OTC derivatives	5,459	36,345	163,645	5,843	1,772	82,005	4,079	351	-	3,438	3,592	27	-	-	306,556
Off-balance sheet exposures other than OTC derivatives or credit derivatives	386,702	558,903	4,513,372	579,444	4,565,875	2,649,806	1,324,583	730,245	-	1,262,902	260,109	117,399	6,220,483	-	23,169,823
Defaulted exposures	1,050	7,742	33,610	-	32,183	302	345	-	-	1,899	-	-	27,775	-	104,906
Total off-balance sheet exposures	**393,211**	**602,990**	**4,710,627**	**585,287**	**4,599,830**	**2,732,113**	**1,329,007**	**730,596**	**-**	**1,268,239**	**263,701**	**117,426**	**6,248,258**	-	**23,581,285**
Total on and off-balance sheet exposures (IRB Approach)	**3,097,310**	**3,360,505**	**22,790,225**	**4,262,520**	**10,975,241**	**16,632,323**	**8,466,308**	**6,193,348**	**-**	**13,725,713**	**4,792,199**	**2,361,528**	**67,673,581**	-	**164,330,801**
Total Standardised and IRB Approaches	**3,785,693**	**3,385,190**	**23,269,883**	**4,263,330**	**12,587,456**	**16,900,281**	**9,238,825**	**25,547,623**	**21,184,591**	**14,307,986**	**5,720,724**	**2,912,469**	**75,873,766**	**4,301,401**	**223,279,218**

Table 5.0.2: Geographical distribution of credit exposures

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

	30 SEPTEMBER 2025		
	In Malaysia RM'000	**Outside Malaysia RM'000**	**Total RM'000**
Exposures under the Standardised Approach:			
On-balance sheet exposures:			
Sovereigns/Central banks	21,537,262	-	21,537,262
PSEs	6,301	-	6,301
Banks, DFIs and MDBs	3,775,875	1,530,679	5,306,554
Insurance companies, Securities firms and Fund managers	20,254	-	20,254
Corporates	14,181,734	12,782	14,194,516
Regulatory retail	6,371,819	-	6,371,819
Residential mortgages	175,840	-	175,840
Higher risk assets	24,255	3	24,258
Other assets	2,617,417	17,451	2,634,868
Securitisation exposures	2,800	-	2,800
Equity exposures	835,601	3,793	839,394
Defaulted exposures	72,936	-	72,936
Total on-balance sheet exposures	**49,622,094**	**1,564,708**	**51,186,802**
Off-balance sheet exposures:			
OTC derivatives	1,338,674	213,787	1,552,461
Off-balance sheet exposures other than OTC derivatives or credit derivatives	6,820,307	958	6,821,265
Defaulted exposures	265	-	265
Total off-balance sheet exposures	**8,159,246**	**214,745**	**8,373,991**
Total on and off-balance sheet exposures (Standardised Approach)	**57,781,340**	**1,779,453**	**59,560,793**
Exposures under the IRB Approach:			
On-balance sheet exposures:			
Corporates	**73,622,324**	**84,403**	**73,706,727**
(a) Corporate (excluding Specialised Lending and firm-size adjustment)	44,409,722	-	44,409,722
(b) Corporate (with firm-size adjustment)	16,800,159	-	16,800,159
(c) Qualifying Purchased Corporate Receivables	2,001	-	2,001
(d) Specialised Lending (Slotting Approach)	**12,410,442**	**84,403**	**12,494,845**
- Project Finance	4,268,307	-	4,268,307
- Object Finance	342,441	84,403	426,844
- Income Producing Real Estate	7,220,394	-	7,220,394
- High Volatility Commercial Real Estate	579,300	-	579,300
Retail Exposures	**63,708,934**	**-**	**63,708,934**
(a) Residential Mortgages	41,008,998	-	41,008,998
(b) Qualifying Revolving Retail Exposures	2,160,905	-	2,160,905
(c) Hire Purchase Exposures	10,685,993	-	10,685,993
(d) Other Retail Exposures	9,853,038	-	9,853,038
Defaulted exposures	2,950,661	-	2,950,661
Total on-balance sheet exposures	**140,281,919**	**84,403**	**140,366,322**
Off-balance sheet exposures:			
OTC derivatives	405,377	2,388	407,765
Off-balance sheet exposures other than OTC derivatives or credit derivatives	24,066,219	10,521	24,076,740
Defaulted exposures	37,205	-	37,205
Total off-balance sheet exposures	**24,508,801**	**12,909**	**24,521,710**
Total on and off-balance sheet exposures (IRB Approach)	**164,790,720**	**97,312**	**164,888,032**
Total Standardised and IRB Approaches	**222,572,060**	**1,876,765**	**224,448,825**

Table 5.0.2: Geographical distribution of credit exposures (Cont'd.)

The geographic distribution of credit exposures of the Group is as follows: (Cont'd.)

	31 MARCH 2025		
	In Malaysia RM'000	**Outside Malaysia RM'000**	**Total RM'000**
Exposures under the Standardised Approach:			
On-balance sheet exposures:			
Sovereigns/Central banks	19,320,786	-	19,320,786
PSEs	3,397	-	3,397
Banks, DFIs and MDBs	3,806,922	2,682,221	6,489,143
Insurance companies, Securities firms and Fund managers	21,053	-	21,053
Corporates	12,837,830	13,168	12,850,998
Regulatory retail	6,402,984	-	6,402,984
Residential mortgages	170,291	-	170,291
Higher risk assets	32,035	2	32,037
Other assets	3,787,915	13,188	3,801,103
Securitisation exposures	2,368	-	2,368
Equity exposures	839,448	955	840,403
Defaulted exposures	76,786	-	76,786
Total on-balance sheet exposures	**47,301,815**	**2,709,534**	**50,011,349**
Off-balance sheet exposures:			
OTC derivatives	1,141,990	179,119	1,321,109
Off-balance sheet exposures other than OTC derivatives or credit derivatives	7,602,398	12,497	7,614,895
Defaulted exposures	1,064	-	1,064
Total off-balance sheet exposures	**8,745,452**	**191,616**	**8,937,068**
Total on and off-balance sheet exposures (Standardised Approach)	**56,047,267**	**2,901,150**	**58,948,417**
Exposures under the IRB Approach:			
On-balance sheet exposures:			
Corporates	**73,362,528**	**87,731**	**73,450,259**
(a) Corporate (excluding Specialised Lending and firm-size adjustment)	45,337,125	-	45,337,125
(b) Corporate (with firm-size adjustment)	16,077,391	-	16,077,391
(c) Qualifying Purchased Corporate Receivables	30,643	-	30,643
(d) Specialised Lending (Slotting Approach)	**11,917,369**	**87,731**	**12,005,100**
- Project Finance	4,453,490	-	4,453,490
- Object Finance	498,964	87,731	586,695
- Income Producing Real Estate	6,350,445	-	6,350,445
- High Volatility Commercial Real Estate	614,470	-	614,470
Retail Exposures	**64,198,749**	**-**	**64,198,749**
(a) Residential Mortgages	39,991,354	-	39,991,354
(b) Qualifying Revolving Retail Exposures	2,060,508	-	2,060,508
(c) Hire Purchase Exposures	11,204,390	-	11,204,390
(d) Other Retail Exposures	10,942,497	-	10,942,497
Defaulted exposures	3,100,508	-	3,100,508
Total on-balance sheet exposures	**140,661,785**	**87,731**	**140,749,516**
Off-balance sheet exposures:			
OTC derivatives	298,961	7,595	306,556
Off-balance sheet exposures other than OTC derivatives or credit derivatives	23,150,932	18,891	23,169,823
Defaulted exposures	104,906	-	104,906
Total off-balance sheet exposures	**23,554,799**	**26,486**	**23,581,285**
Total on and off-balance sheet exposures (IRB Approach)	**164,216,584**	**114,217**	**164,330,801**
Total Standardised and IRB Approaches	**220,263,851**	**3,015,367**	**223,279,218**

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 is as follows:

30 SEPTEMBER 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
Exposures under the Standardised Approach:									
On-balance sheet exposures:									
Sovereigns/Central banks	5,077,504	-	240,999	1,123,157	3,015,820	2,770,678	9,309,104	-	21,537,262
PSEs	6,048	69	22	6	156	-	-	-	6,301
Banks, DFIs and MDBs	2,327,329	416,749	115,716	410,465	1,180,495	138,490	717,310	-	5,306,554
Insurance companies, Securities firms and Fund managers	4,954	-	-	-	-	15,300	-	-	20,254
Corporates	4,000,933	670,270	1,096,681	2,532,623	2,817,369	1,488,072	1,588,568	-	14,194,516
Regulatory retail	149,741	29,741	25,466	741,064	162,058	222,756	5,040,993	-	6,371,819
Residential mortgages	-	-	-	-	-	315	175,525	-	175,840
Higher risk assets	-	-	-	-	-	-	-	24,258	24,258
Other assets	1,282,528	-	-	-	-	-	-	1,352,340	2,634,868
Securitisation exposures	-	-	-	-	-	-	2,800	-	2,800
Equity exposures	-	-	-	-	-	-	-	839,394	839,394
Defaulted exposures	13,990	47	99	18,537	2,129	1,733	36,401	-	72,936
Total on-balance sheet exposures	**12,863,027**	**1,116,876**	**1,478,983**	**4,825,852**	**7,178,027**	**4,637,344**	**16,870,701**	**2,215,992**	**51,186,802**
Off-balance sheet exposures:									
OTC derivatives	11,016	8,780	78,023	142,086	101,291	370,691	840,574	-	1,552,461
Off-balance sheet exposures other than OTC derivatives or credit derivatives	3,991,624	2,150,012	59,053	311,706	2,850	3,154	302,866	-	6,821,265
Defaulted exposures	-	-	-	220	-	-	45	-	265
Total off-balance sheet exposures	**4,002,640**	**2,158,792**	**137,076**	**454,012**	**104,141**	**373,845**	**1,143,485**	**-**	**8,373,991**
Total on and off-balance sheet exposures (Standardised Approach)	**16,865,667**	**3,275,668**	**1,616,059**	**5,279,864**	**7,282,168**	**5,011,189**	**18,014,186**	**2,215,992**	**59,560,793**

Table 5.0.3: Residual contractual maturity by major types of credit exposures (Cont'd.)

The residual contractual maturity by major types of gross credit exposures of the Group is as follows: (Cont'd.)

	30 SEPTEMBER 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
Exposures under the IRB Approach:									
On-balance sheet exposures:									
Corporates	**30,067,714**	**8,071,192**	**5,790,987**	**7,492,961**	**8,838,936**	**5,028,923**	**8,416,014**	**-**	**73,706,727**
(a) Corporate (excluding Specialised Lending and firm-size adjustment)	19,279,889	5,531,842	3,689,507	4,324,266	6,158,240	3,169,019	2,256,959	-	44,409,722
(b) Corporate (with firm-size adjustment)	5,263,369	2,036,428	1,159,947	1,703,468	774,678	1,039,819	4,822,450	-	16,800,159
(c) Qualifying Purchased Corporate Receivables	770	1,231	-	-	-	-	-	-	2,001
(d) Specialised Lending (Slotting Approach)	**5,523,686**	**501,691**	**941,533**	**1,465,227**	**1,906,018**	**820,085**	**1,336,605**	**-**	**12,494,845**
- Project Finance	1,523,980	359,175	509,469	204,153	956,765	428,319	286,446	-	4,268,307
- Object Finance	108,940	-	3,147	313,399	-	1,358	-	-	426,844
- Income Producing Real Estate	3,605,629	108,061	415,604	820,465	857,108	363,368	1,050,159	-	7,220,394
- High Volatility Commercial Real Estate	285,137	34,455	13,313	127,210	92,145	27,040	-	-	579,300
Retail Exposures	**73,540**	**100,226**	**140,154**	**2,461,833**	**1,735,705**	**3,965,096**	**55,232,380**	**-**	**63,708,934**
(a) Residential Mortgages	1,149	263	971	4,571	52,850	121,201	40,827,993	-	41,008,998
(b) Qualifying Revolving Retail Exposures	20,968	15,113	77,615	2,047,209	-	-	-	-	2,160,905
(c) Hire Purchase Exposures	1,990	5,305	16,125	80,415	1,125,966	2,742,675	6,713,517	-	10,685,993
(d) Other Retail Exposures	49,433	79,545	45,443	329,638	556,889	1,101,220	7,690,870	-	9,853,038
Defaulted exposures	530,912	17,320	138,448	156,792	167,355	266,719	1,673,115	-	2,950,661
Total on-balance sheet exposures	**30,672,166**	**8,188,738**	**6,069,589**	**10,111,586**	**10,741,996**	**9,260,738**	**65,321,509**	**-**	**140,366,322**
Off-balance sheet exposures:									
OTC derivatives	17,417	45,628	26,835	22,564	5,333	57,410	232,578	-	407,765
Off-balance sheet exposures other than OTC derivatives or credit derivatives	5,146,167	1,659,663	3,026,552	12,299,278	5,406	75,617	1,864,057	-	24,076,740
Defaulted exposures	11,110	2,504	11,847	11,074	20	618	32	-	37,205
Total off-balance sheet exposures	**5,174,694**	**1,707,795**	**3,065,234**	**12,332,916**	**10,759**	**133,645**	**2,096,667**	**-**	**24,521,710**
Total on and off-balance sheet exposures (IRB Approach)	**35,846,860**	**9,896,533**	**9,134,823**	**22,444,502**	**10,752,755**	**9,394,383**	**67,418,176**	**-**	**164,888,032**
Total Standardised and IRB Approaches	**52,712,527**	**13,172,201**	**10,750,882**	**27,724,366**	**18,034,923**	**14,405,572**	**85,432,362**	**2,215,992**	**224,448,825**

Table 5.0.3: Residual contractual maturity by major types of credit exposures (Cont'd.)

The residual contractual maturity by major types of gross credit exposures of the Group is as follows: (Cont'd.)

	31 MARCH 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**
Exposures under the Standardised Approach:									
On-balance sheet exposures:									
Sovereigns/Central banks	2,885,806	-	323,108	462,708	3,088,227	2,036,397	10,524,540	-	19,320,786
PSEs	2,841	8	8	540	-	-	-	-	3,397
Banks, DFIs and MDBs	3,531,901	700,036	357,234	323,714	1,082,921	142,370	350,967	-	6,489,143
Insurance companies, Securities firms and Fund managers	5,755	-	-	-	-	15,298	-	-	21,053
Corporates	3,986,863	1,199,339	857,675	1,479,384	2,453,277	1,314,759	1,559,701	-	12,850,998
Regulatory retail	148,374	16,412	45,633	699,596	192,005	171,041	5,129,923	-	6,402,984
Residential mortgages	-	-	-	-	-	-	170,291	-	170,291
Higher risk assets	-	-	-	-	-	-	-	32,037	32,037
Other assets	1,812,195	-	-	-	-	-	-	1,988,908	3,801,103
Securitisation exposures	-	-	-	-	-	-	2,368	-	2,368
Equity exposures	-	-	-	-	-	-	-	840,403	840,403
Defaulted exposures	63,299	16	24	7,294	1,306	966	3,881	-	76,786
Total on-balance sheet exposures	**12,437,034**	**1,915,811**	**1,583,682**	**2,973,236**	**6,817,736**	**3,680,831**	**17,741,671**	**2,861,348**	**50,011,349**
Off-balance sheet exposures:									
OTC derivatives	3,683	35,922	67,955	185,410	117,175	155,314	755,650	-	1,321,109
Off-balance sheet exposures other than OTC derivatives or credit derivatives	3,934,604	2,593,710	379,614	420,584	1,100	150	285,133	-	7,614,895
Defaulted exposures	957	-	-	81	-	-	26	-	1,064
Total off-balance sheet exposures	**3,939,244**	**2,629,632**	**447,569**	**606,075**	**118,275**	**155,464**	**1,040,809**	**-**	**8,937,068**
Total on and off-balance sheet exposures (Standardised Approach)	**16,376,278**	**4,545,443**	**2,031,251**	**3,579,311**	**6,936,011**	**3,836,295**	**18,782,480**	**2,861,348**	**58,948,417**

Table 5.0.3: Residual contractual maturity by major types of credit exposures (Cont'd.)

The residual contractual maturity by major types of gross credit exposures of the Group is as follows: (Cont'd.)

	31 MARCH 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**
<u>Exposures under the IRB Approach:</u>									
<u>On-balance sheet exposures:</u>									
Corporates	**28,129,923**	**8,819,935**	**7,160,846**	**7,943,749**	**8,107,045**	**4,767,126**	**8,521,635**	**-**	**73,450,259**
(a) Corporate (excluding Specialised Lending and firm-size adjustment)	18,968,449	6,272,520	5,161,141	3,894,650	5,479,985	3,112,946	2,447,434	-	45,337,125
(b) Corporate (with firm-size adjustment)	3,967,265	1,933,533	1,537,791	2,656,873	453,725	792,649	4,735,555	-	16,077,391
(c) Qualifying Purchased Corporate Receivables	-	30,643	-	-	-	-	-	-	30,643
(d) Specialised Lending (Slotting Approach)	**5,194,209**	**583,239**	**461,914**	**1,392,226**	**2,173,335**	**861,531**	**1,338,646**	**-**	**12,005,100**
- Project Finance	2,022,203	41,919	131,240	736,206	865,567	409,683	246,672	-	4,453,490
- Object Finance	113,622	-	-	2,034	244,885	226,154	-	-	586,695
- Income Producing Real Estate	2,729,011	491,213	286,469	621,574	928,548	203,356	1,090,274	-	6,350,445
- High Volatility Commercial Real Estate	329,373	50,107	44,205	32,412	134,335	22,338	1,700	-	614,470
Retail Exposures	**69,421**	**85,835**	**79,428**	**2,705,313**	**1,689,996**	**3,793,448**	**55,775,308**	**-**	**64,198,749**
(a) Residential Mortgages	997	300	925	3,622	52,921	120,938	39,811,651	-	39,991,354
(b) Qualifying Revolving Retail Exposures	25,364	9,100	19,037	2,007,007	-	-	-	-	2,060,508
(c) Hire Purchase Exposures	1,889	4,703	17,492	81,726	1,171,734	2,664,030	7,262,816	-	11,204,390
(d) Other Retail Exposures	41,171	71,732	41,974	612,958	465,341	1,008,480	8,700,841	-	10,942,497
Defaulted exposures	420,865	6,938	24,258	192,399	122,946	889,258	1,443,844	-	3,100,508
Total on-balance sheet exposures	**28,620,209**	**8,912,708**	**7,264,532**	**10,841,461**	**9,919,987**	**9,449,832**	**65,740,787**	**-**	**140,749,516**
<u>Off-balance sheet exposures:</u>									
OTC derivatives	24,939	47,517	20,266	32,702	10,726	36,923	133,483	-	306,556
Off-balance sheet exposures other than OTC derivatives or credit derivatives	5,652,921	1,362,445	1,272,329	12,569,829	1,822	7,620	2,302,857	-	23,169,823
Defaulted exposures	74,780	8,033	6,873	14,428	25	655	112	-	104,906
Total off-balance sheet exposures	**5,752,640**	**1,417,995**	**1,299,468**	**12,616,959**	**12,573**	**45,198**	**2,436,452**	**-**	**23,581,285**
Total on and off-balance sheet exposures (IRB Approach)	**34,372,849**	**10,330,703**	**8,564,000**	**23,458,420**	**9,932,560**	**9,495,030**	**68,177,239**	**-**	**164,330,801**
Total Standardised and IRB Approaches	**50,749,127**	**14,876,146**	**10,595,251**	**27,037,731**	**16,868,571**	**13,331,325**	**86,959,719**	**2,861,348**	**223,279,218**

5.1 Impairment

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

The impaired and past due loans, advances and financing, impairment allowances, charges for and writeback of individual impairment allowances and write offs during the financial period/year by sector of the Group are as follow:

	30 SEPTEMBER 2025													
	Agriculture RM'000	Mining and Quarrying RM'000	Manufacturing RM'000	Electricity, Gas and Water RM'000	Construction RM'000	Wholesale and Retail Trade and Hotels and Restaurants RM'000	Transport, Storage and Communication RM'000	Finance and Insurance RM'000	Real Estate RM'000	Business Activities RM'000	Education and Health RM'000	Household RM'000	Others RM'000	Total RM'000
Impaired loans, advances and financing	7,735	45,859	305,948	39,952	132,463	389,194	52,614	13,620	149,115	49,938	39,262	1,240,307	-	2,466,007
Past due but not impaired loans/financing	74,558	7,774	106,287	25,836	132,413	295,519	59,670	6,918	64,824	52,154	21,434	7,278,972	-	8,126,359
Allowances for expected credit losses														
- Individual allowance	60	3,368	70,241	6,358	24,900	91,554	3,946	2,757	35,540	13,216	3,552	17,354	-	272,846
- Collective allowance	5,330	3,950	80,535	8,953	39,616	103,850	22,297	8,778	28,208	18,720	16,444	1,281,952	514	1,619,147
(Writeback of)/Charges for individual allowance	(20)	2,646	19,324	6,307	10,933	64,036	1,085	2,636	28,297	1,881	3,552	286	-	140,963
Write-offs against individual allowance and other movements	-	-	19,468	3,262	59,548	10,650	-	-	-	2,926	-	-	-	95,854

	31 MARCH 2025													
	Agriculture RM'000	Mining and Quarrying RM'000	Manufacturing RM'000	Electricity, Gas and Water RM'000	Construction RM'000	Wholesale and Retail Trade and Hotels and Restaurants RM'000	Transport, Storage and Communication RM'000	Finance and Insurance RM'000	Real Estate RM'000	Business Activities RM'000	Education and Health RM'000	Household RM'000	Others RM'000	Total RM'000
Impaired loans, advances and financing	13,258	40,300	281,891	18,399	175,833	260,218	37,482	2,099	95,877	38,514	28,649	1,139,702	-	2,132,222
Past due but not impaired loans/financing	72,204	10,202	102,535	41,211	145,405	804,151	112,209	11,122	114,013	64,388	33,811	7,008,692	-	8,519,943
Allowances for expected credit losses														
- Individual allowance	711	722	72,104	1,658	73,515	38,168	2,861	-	7,362	13,560	-	17,076	-	227,737
- Collective allowance	7,236	6,293	90,161	10,229	32,363	119,156	17,479	9,287	43,784	26,376	18,471	1,144,219	495	1,525,549
Charges for/(Writeback of) individual allowance	1,011	(840)	63,567	3,748	63,735	37,083	4,505	-	6,878	(9,493)	(3,682)	(9,717)	-	156,795
Write-offs against individual allowance and other movements	300	10,745	77,885	34,021	41,960	60,006	8,427	-	2,006	4,592	-	-	-	239,942

Table 5.1.2: Geographical distribution of impaired and past due loans, advances and financing and impairment allowances
The impaired and past due loans, advances and financing and impairment allowances by geographic distribution of the Group are as follows:

	30 SEPTEMBER 2025		
	In Malaysia RM'000	**Outside Malaysia RM'000**	**Total RM'000**
Impaired loans, advances and financing	2,466,007	-	2,466,007
Past due but not impaired loans/financing	8,126,359	-	8,126,359
Allowances for expected credit losses			
- Individual allowance	272,846	-	272,846
- Collective allowance	1,618,701	446	1,619,147

	31 MARCH 2025		
	In Malaysia RM'000	**Outside Malaysia RM'000**	**Total RM'000**
Impaired loans, advances and financing	2,132,222	-	2,132,222
Past due but not impaired loans/financing	8,519,943	-	8,519,943
Allowances for expected credit losses			
- Individual allowance	227,737	-	227,737
- Collective allowance	1,524,028	1,521	1,525,549

Table 5.1.3: Reconciliation of changes to loans/financing impairment allowances

The disclosure on reconciliation of loan/financing loss allowances can be found in Note A13 of the interim financial statements. Charge offs and recoveries that have been taken up directly to the statement of profit or loss are as follows:

FINANCIAL PERIOD ENDED 30 SEPTEMBER 2025	
	(Charge off)/ Recoveries RM'000
Individual allowance written off during the financial period	(28,097)
Individual allowance recoveries during the financial period	168,791

FINANCIAL YEAR ENDED 31 MARCH 2025	
	(Charge off)/ Recoveries RM'000
Individual allowance written off during the financial year	(53,848)
Individual allowance recoveries during the financial year	339,221

5.2 Credit Risk Exposure under the IRB Approach

5.2.1 Retail Portfolio

Table 5.2.1a: Exposures under the IRB Approach by Risk Grade or PD Band
The disclosure on exposures by PD Band (IRB Approach) for Retail of the Group is as follows:

	30 SEPTEMBER 2025				
PD Range %	**Exposures post CRM RM'000**	**Exposure Weighted Average LGD %**	**Exposure Weighted Average Risk Weight %**	**Undrawn Commitments RM'000**	**RWA RM'000**
Retail Exposures:					
Residential Mortgages					
0.0001 - 0.0737	-	-	-	-	-
0.0738 - 0.5942	26,471,970	17.19	12.50	18,864	3,309,070
0.5943 - 1.0159	5,894,462	16.46	20.52	3,346	1,209,715
1.0160 - 2.2722	2,377,429	17.21	36.02	2,120	856,351
2.2723 - 4.1028	1,965,637	17.12	48.11	999	945,722
4.1029 - 8.2931	12,153	16.62	60.02	-	7,294
8.2932 - 99.9999	4,314,475	17.45	75.00	1,800	3,235,754
Default or 100	1,014,108	17.58	47.90	90	485,786
Total Residential Mortgages	42,050,234			27,219	10,049,692
Qualifying Revolving Retail Exposures					
0.0001 - 0.0737	-	-	-	-	-
0.0738 - 0.5942	2,236,152	88.01	14.53	2,012,408	324,998
0.5943 - 1.0159	2,017,036	84.84	28.44	1,662,190	573,552
1.0160 - 2.2722	995,851	83.39	49.76	493,067	495,509
2.2723 - 4.1028	844,060	84.06	80.08	321,073	675,917
4.1029 - 8.2931	417,941	77.91	107.16	98,810	447,856
8.2932 - 99.9999	291,674	66.37	158.51	54,261	462,334
Default or 100	21,307	56.42	157.19	6,999	33,492
Total Qualifying Revolving Retail Exposures	6,824,021			4,648,808	3,013,658
Hire Purchase Exposures					
0.0001 - 0.0737	-	-	-	-	-
0.0738 - 0.5942	6,973,100	36.06	22.49	-	1,568,513
0.5943 - 1.0159	82,100	38.33	35.70	-	29,308
1.0160 - 2.2722	1,631,970	37.42	42.09	-	686,944
2.2723 - 4.1028	721,222	36.93	52.44	-	378,228
4.1029 - 8.2931	565,771	36.64	55.18	-	312,171
8.2932 - 99.9999	711,829	37.58	79.89	-	568,685
Default or 100	87,035	37.90	118.61	-	103,229
Total Hire Purchase Exposures	10,773,027			-	3,647,078
Other Retail Exposures					
0.0001 - 0.0737	-	-	-	-	-
0.0738 - 0.5942	5,677,645	20.70	13.75	1,263,912	780,451
0.5943 - 1.0159	2,284,146	22.56	22.02	344,025	502,956
1.0160 - 2.2722	612,154	26.24	34.37	92,711	210,365
2.2723 - 4.1028	547,842	26.12	36.66	87,769	200,819
4.1029 - 8.2931	1,657,753	31.58	40.09	10,580	664,530
8.2932 - 99.9999	1,026,106	25.47	46.17	72,380	473,710
Default or 100	596,787	28.11	183.00	660	1,092,089
Total Other Retail Exposures	12,402,433			1,872,037	3,924,920
Total Retail Exposures	72,049,715			6,548,064	20,635,348

Table 5.2.1a: Exposures under the IRB Approach by Risk Grade or PD Band (Cont'd.)
The disclosure on exposures by PD Band (IRB Approach) for Retail of the Group is as follows: (Cont'd.)

	31 MARCH 2025				
PD Range %	**Exposures post CRM RM'000**	**Exposure Weighted Average LGD %**	**Exposure Weighted Average Risk Weight %**	**Undrawn Commitments RM'000**	**RWA RM'000**
Retail Exposures:					
Residential Mortgages					
0.0001 - 0.0737	-	-	-	-	-
0.0738 - 0.5942	26,091,486	17.30	12.56	17,770	3,277,695
0.5943 - 1.0159	5,730,927	16.49	20.56	3,845	1,178,213
1.0160 - 2.2722	2,367,699	17.23	36.07	1,828	854,068
2.2723 - 4.1028	1,706,204	17.27	48.50	1,002	827,432
4.1029 - 8.2931	13,397	16.95	61.14	-	8,190
8.2932 - 99.9999	4,108,341	17.55	75.96	2,255	3,120,666
Default or 100	940,956	17.78	46.28	195	435,427
Total Residential Mortgages	40,959,010			26,895	9,701,691
Qualifying Revolving Retail Exposures					
0.0001 - 0.0737	-	-	-	-	-
0.0738 - 0.5942	1,935,205	87.48	14.33	1,732,349	277,315
0.5943 - 1.0159	1,810,935	84.10	28.33	1,483,623	513,001
1.0160 - 2.2722	905,790	82.40	49.67	433,778	449,938
2.2723 - 4.1028	783,432	83.30	79.43	295,087	622,308
4.1029 - 8.2931	415,640	77.27	106.74	93,316	443,642
8.2932 - 99.9999	297,685	66.72	159.56	50,027	474,997
Default or 100	41,512	69.38	579.31	26,651	240,485
Total Qualifying Revolving Retail Exposures	6,190,199			4,114,831	3,021,686
Hire Purchase Exposures					
0.0001 - 0.0737	-	-	-	-	-
0.0738 - 0.5942	7,447,958	35.99	22.49	-	1,674,822
0.5943 - 1.0159	76,398	36.04	33.41	-	25,526
1.0160 - 2.2722	1,756,916	37.14	41.70	-	732,627
2.2723 - 4.1028	654,111	37.12	52.88	-	345,903
4.1029 - 8.2931	504,549	36.91	55.78	-	281,445
8.2932 - 99.9999	764,458	37.61	79.96	-	611,230
Default or 100	66,718	37.91	144.26	-	96,247
Total Hire Purchase Exposures	11,271,108			-	3,767,800
Other Retail Exposures					
0.0001 - 0.0737	-	-	-	-	-
0.0738 - 0.5942	6,662,332	20.49	13.59	1,608,867	905,638
0.5943 - 1.0159	2,374,431	22.33	21.86	344,612	519,005
1.0160 - 2.2722	605,881	25.93	33.88	95,383	205,258
2.2723 - 4.1028	554,859	26.75	37.54	92,193	208,291
4.1029 - 8.2931	1,951,912	31.59	39.70	13,909	774,873
8.2932 - 99.9999	1,111,914	25.46	46.06	87,348	512,142
Default or 100	498,903	27.78	171.32	705	854,730
Total Other Retail Exposures	13,760,232			2,243,017	3,979,937
Total Retail Exposures	72,180,549			6,384,743	20,471,114

Table 5.2.1b: Exposures under the IRB Approach by Expected Loss Range Band
The disclosure on exposures by Expected Loss Range Band (IRB Approach) for Retail of the Group is as follows:

	30 SEPTEMBER 2025				
Expected Loss Range %	**Exposures post CRM RM'000**	**Exposure Weighted Average LGD %**	**Exposure Weighted Average Risk Weight %**	**Undrawn Commitments RM'000**	**RWA RM'000**
Retail Exposures:					
Residential Mortgages					
0.0001 - 0.0737	9,357,741	14.54	9.78	4,402	915,304
0.0738 - 0.5942	26,046,904	17.89	18.11	20,071	4,716,784
0.5943 - 1.0159	1,307,361	18.65	52.32	856	683,976
1.0160 - 2.2722	1,071,170	14.95	71.17	240	762,307
2.2723 - 4.1028	933,536	19.57	95.61	508	892,590
4.1029 - 8.2931	674,199	15.14	82.48	115	556,051
8.2932 - 99.9999	1,645,215	19.01	63.02	937	1,036,894
Default or 100	1,014,108	17.58	47.90	90	485,786
Total Residential Mortgages	42,050,234			27,219	10,049,692
Qualifying Revolving Retail Exposures					
0.0001 - 0.0737	-	-	-	-	-
0.0738 - 0.5942	2,593,619	84.29	15.24	2,263,739	395,295
0.5943 - 1.0159	1,739,807	88.04	30.10	1,469,443	523,741
1.0160 - 2.2722	997,188	83.34	51.41	479,709	512,642
2.2723 - 4.1028	899,320	83.65	82.80	322,066	744,606
4.1029 - 8.2931	381,143	80.27	122.31	71,198	466,194
8.2932 - 99.9999	191,637	68.63	176.21	35,654	337,688
Default or 100	21,307	56.42	157.19	6,999	33,492
Total Qualifying Revolving Retail Exposures	6,824,021			4,648,808	3,013,658
Hire Purchase Exposures					
0.0001 - 0.0737	-	-	-	-	-
0.0738 - 0.5942	8,148,761	36.15	24.76	-	2,017,935
0.5943 - 1.0159	625,742	37.71	48.48	-	303,330
1.0160 - 2.2722	1,035,439	37.31	53.82	-	557,272
2.2723 - 4.1028	165,388	37.59	58.69	-	97,060
4.1029 - 8.2931	319,358	37.43	72.31	-	230,939
8.2932 - 99.9999	391,304	37.76	86.20	-	337,313
Default or 100	87,035	37.90	118.61	-	103,229
Total Hire Purchase Exposures	10,773,027			-	3,647,078
Other Retail Exposures					
0.0001 - 0.0737	933,217	14.52	9.21	50,797	85,926
0.0738 - 0.5942	7,512,015	21.79	17.44	1,642,414	1,310,044
0.5943 - 1.0159	537,897	29.57	39.25	79,086	211,120
1.0160 - 2.2722	1,883,777	31.10	40.12	27,746	755,714
2.2723 - 4.1028	248,756	28.38	47.71	43,757	118,686
4.1029 - 8.2931	200,158	27.21	52.37	974	104,831
8.2932 - 99.9999	489,826	27.97	50.33	26,603	246,510
Default or 100	596,787	28.11	182.99	660	1,092,089
Total Other Retail Exposures	12,402,433			1,872,037	3,924,920
Total Retail Exposures	72,049,715			6,548,064	20,635,348

Table 5.2.1b: Exposures under the IRB Approach by Expected Loss Range Band (Cont'd.)

The disclosure on exposures by Expected Loss Range Band (IRB Approach) for Retail of the Group is as follows: (Cont'd.)

	31 MARCH 2025				
Expected Loss Range %	**Exposures post CRM RM'000**	**Exposure Weighted Average LGD %**	**Exposure Weighted Average Risk Weight %**	**Undrawn Commitments RM'000**	**RWA RM'000**
Retail Exposures:					
Residential Mortgages					
0.0001 - 0.0737	8,925,233	14.55	9.78	4,104	872,464
0.0738 - 0.5942	25,821,156	17.98	18.02	19,466	4,652,680
0.5943 - 1.0159	1,151,127	18.77	52.59	876	605,373
1.0160 - 2.2722	987,668	14.98	71.08	261	702,081
2.2723 - 4.1028	982,221	19.58	95.66	1,154	939,554
4.1029 - 8.2931	605,130	15.17	82.55	78	499,527
8.2932 - 99.9999	1,545,519	19.07	64.35	761	994,585
Default or 100	940,956	17.78	46.28	195	435,427
Total Residential Mortgages	40,959,010			26,895	9,701,691
Qualifying Revolving Retail Exposures					
0.0001 - 0.0737	7	33.19	3.46	6	-*
0.0738 - 0.5942	2,291,497	83.24	15.13	1,981,987	346,729
0.5943 - 1.0159	1,537,896	87.57	30.19	1,293,991	464,239
1.0160 - 2.2722	908,979	82.38	51.56	422,628	468,625
2.2723 - 4.1028	834,680	82.95	82.47	291,683	688,333
4.1029 - 8.2931	381,457	80.00	122.58	67,072	467,577
8.2932 - 99.9999	194,171	69.11	178.04	30,813	345,698
Default or 100	41,512	69.38	579.31	26,651	240,485
Total Qualifying Revolving Retail Exposures	6,190,199			4,114,831	3,021,686
Hire Purchase Exposures					
0.0001 - 0.0737	-	-	-	-	-
0.0738 - 0.5942	8,712,214	36.09	24.74	-	2,155,801
0.5943 - 1.0159	606,670	37.69	48.44	-	293,869
1.0160 - 2.2722	939,013	37.23	53.77	-	504,895
2.2723 - 4.1028	182,784	37.08	58.04	-	106,085
4.1029 - 8.2931	343,625	37.35	72.25	-	248,252
8.2932 - 99.9999	420,084	37.84	86.33	-	362,651
Default or 100	66,718	37.91	144.26	-	96,247
Total Hire Purchase Exposures	11,271,108			-	3,767,800
Other Retail Exposures					
0.0001 - 0.0737	1,023,278	14.72	9.27	78,696	94,811
0.0738 - 0.5942	8,490,094	21.51	16.98	1,961,510	1,441,700
0.5943 - 1.0159	522,497	29.19	38.83	83,405	202,867
1.0160 - 2.2722	2,191,984	31.22	39.81	29,561	872,718
2.2723 - 4.1028	296,947	27.30	46.19	53,916	137,158
4.1029 - 8.2931	203,040	27.89	53.74	2,329	109,119
8.2932 - 99.9999	533,489	27.95	50.02	32,895	266,834
Default or 100	498,903	27.78	171.32	705	854,730
Total Other Retail Exposures	13,760,232			2,243,017	3,979,937
Total Retail Exposures	72,180,549			6,384,743	20,471,114

* Denotes RM225.

5.2.2 Non-Retail PD Model

Table 5.2.2a: Exposures under the IRB Approach by Risk Grade or PD Band
The disclosure on exposures by PD Band (IRB Approach) for Non-Retail of the Group is as follows:

	30 SEPTEMBER 2025				
PD Range %	**Exposures post CRM RM'000**	**Exposure Weighted Average LGD %**	**Exposure Weighted Average Risk Weight %**	**Undrawn Commitments RM'000**	**RWA RM'000**
Non-Retail Exposures:					
Corporate (excluding Specialised Lending and firm-size adjustment)					
0.0001 - 0.0737	1,142,067	44.96	14.81	264,037	169,089
0.0738 - 0.5942	24,703,652	43.05	47.75	3,415,462	11,794,661
0.5943 - 1.0159	13,523,288	42.37	79.10	1,407,045	10,696,622
1.0160 - 2.2722	9,376,895	41.19	96.98	941,242	9,093,504
2.2723 - 4.1028	4,345,616	40.66	117.19	343,157	5,092,703
4.1029 - 8.2931	1,265,909	40.25	136.03	116,517	1,722,050
8.2932 - 99.9999	1,354,656	36.39	177.85	80,531	2,409,196
Default or 100	736,555	43.03	-	14,667	-
Total Corporate (excluding Specialised Lending and firm-size adjustment)	56,448,638			6,582,658	40,977,825
Corporate (with firm-size adjustment)					
0.0001 - 0.0737	99	45.00	13.79	92	14
0.0738 - 0.5942	4,658,875	39.35	42.05	834,712	1,959,144
0.5943 - 1.0159	3,532,275	36.77	57.16	730,065	2,019,122
1.0160 - 2.2722	6,663,667	37.11	69.99	1,358,396	4,663,788
2.2723 - 4.1028	4,228,514	36.76	85.17	529,874	3,601,530
4.1029 - 8.2931	1,751,185	35.88	87.93	129,045	1,539,789
8.2932 - 99.9999	911,380	37.44	135.68	35,316	1,236,595
Default or 100	451,154	40.38	-	5,601	-
Total Corporate (with firm-size adjustment)	22,197,149			3,623,101	15,019,982
Qualifying Purchased Corporate Receivables					
0.0001 - 0.0737	-	-	-	-	-
0.0738 - 0.5942	-	-	-	-	-
0.5943 - 1.0159	2,001	45.00	87.00	-	1,744
1.0160 - 2.2722	-	-	-	-	-
2.2723 - 4.1028	-	-	-	-	-
4.1029 - 8.2931	-	-	-	-	-
8.2932 - 99.9999	-	-	-	-	-
Default or 100	-	-	-	-	-
Total Qualifying Purchased Corporate Receivables	2,001			-	1,744
Total Non-Retail Exposures (excluding Specialised Lending (Slotting Approach))	78,647,788			10,205,759	55,999,551

Table 5.2.2a: Exposures under the IRB Approach by Risk Grade or PD Band (Cont'd.)
The disclosure on exposures by PD Band (IRB Approach) for Non-Retail of the Group is as follows: (Cont'd.)

	31 MARCH 2025				
PD Range %	**Exposures post CRM RM'000**	**Exposure Weighted Average LGD %**	**Exposure Weighted Average Risk Weight %**	**Undrawn Commitments RM'000**	**RWA RM'000**
Non-Retail Exposures:					
Corporate (excluding Specialised Lending and firm-size adjustment)					
0.0001 - 0.0737	1,662,526	44.97	15.09	264,941	250,924
0.0738 - 0.5942	26,400,185	43.06	48.72	3,157,462	12,863,432
0.5943 - 1.0159	12,785,460	42.01	77.81	1,156,668	9,948,673
1.0160 - 2.2722	8,208,024	41.03	95.80	1,038,896	7,863,127
2.2723 - 4.1028	4,045,361	41.00	116.40	373,629	4,708,899
4.1029 - 8.2931	1,679,332	40.40	136.28	46,891	2,288,674
8.2932 - 99.9999	1,745,091	38.77	185.65	88,339	3,239,783
Default or 100	1,236,947	44.20	-	226	-
Total Corporate (excluding Specialised Lending and firm-size adjustment)	57,762,926			6,127,052	41,163,512
Corporate (with firm-size adjustment)					
0.0001 - 0.0737	1,649	45.00	15.34	96	253
0.0738 - 0.5942	3,919,648	38.93	40.31	801,378	1,579,959
0.5943 - 1.0159	3,145,392	36.11	56.49	659,849	1,776,777
1.0160 - 2.2722	6,603,420	37.55	70.96	1,265,238	4,686,093
2.2723 - 4.1028	4,299,635	37.34	84.28	483,763	3,623,728
4.1029 - 8.2931	1,717,869	36.27	87.02	123,270	1,494,893
8.2932 - 99.9999	1,068,907	37.08	134.80	47,706	1,440,913
Default or 100	395,001	39.02	-	5,429	-
Total Corporate (with firm-size adjustment)	21,151,521			3,386,729	14,602,616
Qualifying Purchased Corporate Receivables					
0.0001 - 0.0737	-	-	-	-	-
0.0738 - 0.5942	-	-	-	-	-
0.5943 - 1.0159	42,280	45.00	87.14	11,637	36,844
1.0160 - 2.2722	-	-	-	-	-
2.2723 - 4.1028	-	-	-	-	-
4.1029 - 8.2931	-	-	-	-	-
8.2932 - 99.9999	-	-	-	-	-
Default or 100	-	-	-	-	-
Total Qualifying Purchased Corporate Receivables	42,280			11,637	36,844
Total Non-Retail Exposures (excluding Specialised Lending (Slotting Approach))	78,956,727			9,525,418	55,802,972

Table 5.2.2b Specialised Lending Exposures under Supervisory Slotting Criteria
Specialised Lending Exposures under Supervisory Slotting Criteria of the Group is as follows:

	30 SEPTEMBER 2025					
Supervisory Categories/Risk-Weights	**Strong RM'000**	**Good RM'000**	**Satisfactory RM'000**	**Weak RM'000**	**Default RM'000**	**Total RM'000**
Specialised Lending Exposures (Slotting Approach)						
Project Finance	2,150,778	2,852,593	169,814	-	-	5,173,185
Object Finance	109,562	416,156	10,509	-	-	536,227
Income Producing Real Estate	791,099	4,876,042	2,000,173	124,076	-	7,791,390
	3,051,439	8,144,791	2,180,496	124,076	-	13,500,802
Risk-Weighted Assets	1,528,104	5,794,650	2,507,569	310,189	-	10,140,512

	30 SEPTEMBER 2025					
Supervisory Categories/Risk-Weights	**Strong RM'000**	**Good RM'000**	**Satisfactory RM'000**	**Weak RM'000**	**Default RM'000**	**Total RM'000**
Specialised Lending Exposures (Slotting Approach)						
High Volatility Commercial Real Estate	-	317,895	290,770	141	2,852	611,658
Risk-Weighted Assets	-	381,473	407,079	353	-	788,905

	31 MARCH 2025					
Supervisory Categories/Risk-Weights	**Strong RM'000**	**Good RM'000**	**Satisfactory RM'000**	**Weak RM'000**	**Default RM'000**	**Total RM'000**
Specialised Lending Exposures (Slotting Approach)						
Project Finance	1,475,188	3,328,131	157,928	-	-	4,961,247
Object Finance	114,544	625,892	5,302	-	-	745,738
Income Producing Real Estate	1,033,287	4,392,080	1,285,359	108,732	23,653	6,843,111
	2,623,019	8,346,103	1,448,589	108,732	23,653	12,550,096
Risk-Weighted Assets	1,316,295	5,928,916	1,665,877	271,830	-	9,182,918

	31 MARCH 2025					
Supervisory Categories/Risk-Weights	**Strong RM'000**	**Good RM'000**	**Satisfactory RM'000**	**Weak RM'000**	**Default RM'000**	**Total RM'000**
Specialised Lending Exposures (Slotting Approach)						
High Volatility Commercial Real Estate	-	372,064	268,559	922	1,885	643,430
Risk-Weighted Assets	-	446,477	375,982	2,305	-	824,764

5.3 Credit Risk Mitigation

Table 5.3.1a: Credit Risk Mitigation

The total exposures and eligible guarantees and collateral of the Group under Standardised Approach are as follows:

	30 SEPTEMBER 2025		
Exposure class	**Exposures before CRM RM'000**	**Exposures covered by Guarantees RM'000**	**Exposures covered by Eligible Financial Collateral RM'000**
Credit risk			
Exposures under the Standardised Approach:			
On-balance sheet exposures:			
Sovereigns/Central banks	21,537,262	-	-
PSEs	6,301	-	-
Banks, DFIs and MDBs	5,306,554	-	-
Insurance companies, Securities firms and Fund managers	20,254	-	-
Corporates	14,194,516	1,516,653	1,036,945
Regulatory retail	6,371,819	1,905	2,920,860
Residential mortgages	175,840	-	-
Higher risk assets	24,258	-	-
Other assets	2,634,868	-	-
Securitisation exposures	2,800	-	-
Equity exposures	839,394	-	-
Defaulted exposures	72,936	-	53
Total on-balance sheet exposures	**51,186,802**	**1,518,558**	**3,957,858**
Off-balance sheet exposures:			
OTC derivatives	1,552,461	-	142,156
Off-balance sheet exposures other than OTC derivatives or credit derivatives	6,821,265	4,818	3,402,930
Defaulted exposures	265	-	68
Total off-balance sheet exposures	**8,373,991**	**4,818**	**3,545,154**
Total on and off-balance sheet exposures	**59,560,793**	**1,523,376**	**7,503,012**

Table 5.3.1a: Credit Risk Mitigation (Cont'd.)

The total exposures and eligible guarantees and collateral of the Group under Standardised Approach are as follows: (Cont'd.)

	31 MARCH 2025		
Exposure class	**Exposures before CRM RM'000**	**Exposures covered by Guarantees RM'000**	**Exposures covered by Eligible Financial Collateral RM'000**
Credit risk			
Exposures under the Standardised Approach:			
On-balance sheet exposures:			
Sovereigns/Central banks	19,320,786	-	-
PSEs	3,397	-	-
Banks, DFIs and MDBs	6,489,143	-	-
Insurance companies, Securities firms and Fund managers	21,053	-	-
Corporates	12,850,998	1,707,864	942,556
Regulatory retail	6,402,984	1,549	2,806,552
Residential mortgages	170,291	-	-
Higher risk assets	32,037	-	-
Other assets	3,801,103	-	-
Securitisation exposures	2,368	-	-
Equity exposures	840,403	-	-
Defaulted exposures	76,786	-	43
Total on-balance sheet exposures	**50,011,349**	**1,709,413**	**3,749,151**
Off-balance sheet exposures:			
OTC derivatives	1,321,109	-	78,646
Off-balance sheet exposures other than OTC derivatives or credit derivatives	7,614,895	60,173	4,719,055
Defaulted exposures	1,064	-	-
Total off-balance sheet exposures	**8,937,068**	**60,173**	**4,797,701**
Total on and off-balance sheet exposures	**58,948,417**	**1,769,586**	**8,546,852**

Table 5.3.1b: Credit Risk Mitigation

The total exposures and eligible guarantees and collateral of the Group under IRB Approach are as follows:

	30 SEPTEMBER 2025			
Exposure class	**Exposures before CRM RM'000**	**Exposures covered by Guarantees RM'000**	**Exposures covered by Eligible Financial Collateral RM'000**	**Exposures covered by Other Eligible Collateral RM'000**
Credit risk				
Exposures under the IRB Approach:				
On-balance sheet exposures:				
Corporates	**73,706,727**	**1,277,394**	**1,683,827**	**15,563,702**
(a) Corporate (excluding Specialised Lending and firm-size adjustment)	44,409,722	240,591	978,757	8,756,346
(b) Corporate (with firm-size adjustment)	16,800,159	1,036,803	705,070	6,807,356
(c) Qualifying Purchased Corporate Receivables	2,001	-	-	-
(d) Specialised Lending (Slotting Approach)	**12,494,845**	**-**	**-**	**-**
- Project Finance	4,268,307	-	-	-
- Object Finance	426,844	-	-	-
- Income Producing Real Estate	7,220,394	-	-	-
- High Volatility Commercial Real Estate	579,300	-	-	-
Retail Exposures	**63,708,934**	**521,661**	**-**	**-**
(a) Residential Mortgages	41,008,998	-	-	-
(b) Qualifying Revolving Retail Exposures	2,160,905	-	-	-
(c) Hire Purchase Exposures	10,685,993	-	-	-
(d) Other Retail Exposures	9,853,038	521,661	-	-
Defaulted Exposures	2,950,661	-	25,242	367,014
Total on-balance sheet exposures	**140,366,322**	**1,799,055**	**1,709,069**	**15,930,716**
Off-balance sheet exposures:				
OTC derivatives	407,765	-	1,968	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	24,076,740	301,721	2,257,229	1,943,832
Defaulted exposures	37,205	-	2,841	2
Total off-balance sheet exposures	**24,521,710**	**301,721**	**2,262,038**	**1,943,834**
Total on and off-balance sheet exposures	**164,888,032**	**2,100,776**	**3,971,107**	**17,874,550**

Table 5.3.1b: Credit Risk Mitigation (Cont'd.)

The total exposures and eligible guarantees and collateral of the Group under IRB Approach are as follows: (Cont'd.)

	31 MARCH 2025			
Exposure class	**Exposures before CRM RM'000**	**Exposures covered by Guarantees RM'000**	**Exposures covered by Eligible Financial Collateral RM'000**	**Exposures covered by Other Eligible Collateral RM'000**
Credit risk				
Exposures under the IRB Approach:				
On-balance sheet exposures:				
Corporates	**73,450,259**	**1,403,840**	**1,793,549**	**14,936,016**
(a) Corporate (excluding Specialised Lending and firm-size adjustment)	45,337,125	298,912	1,081,837	8,239,540
(b) Corporate (with firm-size adjustment)	16,077,391	1,104,928	711,712	6,696,476
(c) Qualifying Purchased Corporate Receivables	30,643	-	-	-
(d) Specialised Lending (Slotting Approach)	**12,005,100**	**-**	**-**	**-**
- Project Finance	4,453,490	-	-	-
- Object Finance	586,695	-	-	-
- Income Producing Real Estate	6,350,445	-	-	-
- High Volatility Commercial Real Estate	614,470	-	-	-
Retail Exposures	**64,198,749**	**648,669**	**-**	**-**
(a) Residential Mortgages	39,991,354	-	-	-
(b) Qualifying Revolving Retail Exposures	2,060,508	-	-	-
(c) Hire Purchase Exposures	11,204,390	-	-	-
(d) Other Retail Exposures	10,942,497	648,669	-	-
Defaulted Exposures	3,100,508	-	9,077	334,336
Total on-balance sheet exposures	**140,749,516**	**2,052,509**	**1,802,626**	**15,270,352**
Off-balance sheet exposures:				
OTC derivatives	306,556	-	2,310	-
Off-balance sheet exposures other than OTC derivatives or credit derivatives	23,169,823	178,594	2,190,335	1,669,039
Defaulted exposures	104,906	-	18,428	230
Total off-balance sheet exposures	**23,581,285**	**178,594**	**2,211,073**	**1,669,269**
Total on and off-balance sheet exposures	**164,330,801**	**2,231,103**	**4,013,699**	**16,939,621**

5.4 Credit Risk Exposure under the 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 5.4.1: 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 SEPTEMBER 2025													
	Exposures after Netting and Credit Risk Mitigation												
Risk Weights	Sovereigns and Central Banks	PSEs	Banks, DFIs and MDBs	Insurance Companies, Securities Firms and Fund Managers	Corporates	Regulatory Retail	Residential Mortgages	Higher Risk Assets	Other Assets	Securitisation Exposures	Equity Exposures	Total Exposures after Netting and Credit Risk Mitigation	Total Risk Weighted Assets
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
0%	24,140,648	-	264,145	-	6,371,497	2,043	-	-	1,007,522	-	-	31,785,855	-
20%	-	86,584	6,199,576	-	3,431,440	700	-	-	248,142	-	-	9,966,442	1,993,289
35%	-	-	-	-	-	-	101,021	-	-	-	-	101,021	35,357
50%	-	-	380,994	-	4,072	13,008	87,974	-	-	-	-	486,048	243,023
75%	-	-	-	-	-	2,203,950	-	-	-	-	-	2,203,950	1,652,963
100%	-	-	159	42,943	3,633,931	1,568,971	124	-	1,379,204	-	839,394	7,464,726	7,464,726
150%	-	-	-	-	18,897	3,784	-	24,258	-	-	-	46,939	70,407
1250%	-	-	-	-	-	-	-	-	-	2,800	-	2,800	35,001
Total	**24,140,648**	**86,584**	**6,844,874**	**42,943**	**13,459,837**	**3,792,456**	**189,119**	**24,258**	**2,634,868**	**2,800**	**839,394**	**52,057,781**	**11,494,766**

31 MARCH 2025													
	Exposures after Netting and Credit Risk Mitigation												
Risk Weights	Sovereigns and Central Banks	PSEs	Banks, DFIs and MDBs	Insurance Companies, Securities Firms and Fund Managers	Corporates	Regulatory Retail	Residential Mortgages	Higher Risk Assets	Other Assets	Securitisation Exposures	Equity Exposures	Total Exposures after Netting and Credit Risk Mitigation	Total Risk Weighted Assets
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
0%	20,861,211	-	198,272	-	5,331,768	1,549	-	-	1,416,735	-	-	27,809,535	-
20%	-	181,217	7,341,064	-	3,819,724	-	-	-	829,017	-	-	12,171,022	2,434,205
35%	-	-	-	-	-	-	120,945	-	-	-	-	120,945	42,331
50%	-	-	354,159	-	2,708	6,657	66,802	-	-	-	-	430,326	215,163
75%	-	-	-	-	-	2,216,231	-	-	-	-	-	2,216,231	1,662,173
100%	-	-	167	40,010	3,457,660	1,690,260	-	-	1,555,351	-	840,403	7,583,851	7,583,851
150%	-	-	-	-	27,867	7,383	-	32,037	-	-	-	67,287	100,930
1250%	-	-	-	-	-	-	-	-	-	2,368	-	2,368	29,598
Total	**20,861,211**	**181,217**	**7,893,662**	**40,010**	**12,639,727**	**3,922,080**	**187,747**	**32,037**	**3,801,103**	**2,368**	**840,403**	**50,401,565**	**12,068,251**

Table 5.4.2: Rated Exposures according to Ratings by ECAIs

	30 SEPTEMBER 2025				
	Ratings of Corporate by Approved ECAIs				
Moody's		**Aaa to Aa3**	**A1 to A3**	**Baa1 to Ba3**	**Unrated**
Fitch		**AAA to AA-**	**A+ to A-**	**BBB+ to BB-**	**Unrated**
RAM		**AAA to AA3**	**A to A3**	**BBB1 to BB3**	**Unrated**
MARC		**AAA to AA-**	**A+ to A-**	**BBB+ to BB-**	**Unrated**
Group					
Exposure class	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**
On and off-balance sheet exposures					
Credit exposures (using corporate risk weights)					
PSEs (applicable for entities risk weighted based on their external ratings as corporates)	86,588	-	-	-	86,588
Insurance companies, Securities firms and Fund managers	42,943	-	-	-	42,943
Corporates	14,606,393	3,426,256	-	12,782	11,167,355
Total	**14,735,924**	**3,426,256**	-	**12,782**	**11,296,886**

	31 MARCH 2025				
	Ratings of Corporate by Approved ECAIs				
Moody's		**Aaa to Aa3**	**A1 to A3**	**Baa1 to Ba3**	**Unrated**
Fitch		**AAA to AA-**	**A+ to A-**	**BBB+ to BB-**	**Unrated**
RAM		**AAA to AA3**	**A to A3**	**BBB1 to BB3**	**Unrated**
MARC		**AAA to AA-**	**A+ to A-**	**BBB+ to BB-**	**Unrated**
Group					
Exposure class	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**
On and off-balance sheet exposures					
Credit exposures (using corporate risk weights)					
PSEs (applicable for entities risk weighted based on their external ratings as corporates)	181,221	-	-	-	181,221
Insurance companies, Securities firms and Fund managers	40,010	-	-	-	40,010
Corporates	13,706,582	3,818,101	-	13,168	9,875,313
Total	**13,927,813**	**3,818,101**	-	**13,168**	**10,096,544**

Table 5.4.2: Rated Exposures according to Ratings by ECAIs (Cont'd.)

	30 SEPTEMBER 2025	
	Ratings of Sovereigns and Central Banks by Approved ECAIs	
Moody's		Baa1 to Baa3
Fitch		BBB+ to BBB-
Group		
Exposure class	RM'000	RM'000
On and off-balance sheet exposures		
Sovereigns and Central banks	24,140,648	24,140,648
Total	**24,140,648**	**24,140,648**

	31 MARCH 2025	
	Ratings of Sovereigns and Central Banks by Approved ECAIs	
Moody's		Baa1 to Baa3
Fitch		BBB+ to BBB-
Group		
Exposure class	RM'000	RM'000
On and off-balance sheet exposures		
Sovereigns and Central banks	20,861,211	20,861,211
Total	**20,861,211**	**20,861,211**

	30 SEPTEMBER 2025					
	Ratings of Banking Institutions by Approved ECAIs					
Moody's		Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Unrated
Fitch		AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	Unrated
RAM		AAA to AA3	A1 to A3	BBB1 to BBB3	BB1 to B3	Unrated
MARC		AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	Unrated
Group						
Exposure class	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
On and off-balance sheet exposures						
Banks, DFIs and MDBs	10,205,527	7,380,054	1,727,173	13,472	872	1,083,956
Total	**10,205,527**	**7,380,054**	**1,727,173**	**13,472**	872	**1,083,956**

	31 MARCH 2025					
	Ratings of Banking Institutions by Approved ECAIs					
Moody's		Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Unrated
Fitch		AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	Unrated
RAM		AAA to AA3	A1 to A3	BBB1 to BBB3	BB1 to B3	Unrated
MARC		AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	Unrated
Group						
Exposure class	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
On and off-balance sheet exposures						
Banks, DFIs and MDBs	12,400,109	7,981,764	2,401,617	14,863	1,082	2,000,783
Total	**12,400,109**	**7,981,764**	**2,401,617**	**14,863**	**1,082**	**2,000,783**

Table 5.4.3: Securitisation according to Ratings by ECAIs

	30 SEPTEMBER 2025	
	Ratings of Securitisation by Approved ECAIs	
Moody's		**Unrated**
Fitch		**Unrated**
RAM		**Unrated**
MARC		**Unrated**
Group		
Exposure class	**RM'000**	**RM'000**
On and off-balance sheet exposures		
Securitisation exposures	2,800	2,800
Total	**2,800**	**2,800**

	31 MARCH 2025	
	Ratings of Securitisation by Approved ECAIs	
Moody's		**Unrated**
Fitch		**Unrated**
RAM		**Unrated**
MARC		**Unrated**
Group		
Exposure class	**RM'000**	**RM'000**
On and off-balance sheet exposures		
Securitisation exposures	2,368	2,368
Total	**2,368**	**2,368**

6.0: Off-Balance Sheet Exposures and Counterparty Credit Risk

Table 6.1: Off-Balance Sheet Exposures

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

	30 SEPTEMBER 2025			
	Principal Amount RM'000	Positive Fair Value of Derivative Contracts RM'000	Credit Equivalent Amount RM'000	Risk Weighted Assets RM'000
Direct Credit Substitutes	489,601		462,868	255,597
Transaction-related contingent Items	8,827,188		4,426,961	2,691,961
Short-term self-liquidating trade-related contingencies	1,120,273		216,231	152,681
Forward Asset Purchases	878,729		30,220	17,743
Lending of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo-style transactions	5,970,558		6,059,284	49,993
Foreign exchange related contracts				
One year or less	10,345,913	44,391	112,759	90,543
Over five years	631,238	19,841	116,737	59,544
Interest/Profit rate related contracts				
One year or less	1,778,827	1,110	-	-
Over one year to five years	2,169,800	15,109	24,400	16,760
Over five years	482,789	434	19,587	13,711
Equity and commodity related contracts				
One year or less	2,056,524	11,436	16,415	2,662
Over one year to five years	379,117	5,389	20,626	4,157
Gold and Other Precious Metal Contracts				
One year or less	28,225	955	1,944	1,956
OTC Derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	88,584,661	652,237	1,647,758	524,920
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	2,571,093		2,170,247	652,941
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	19,958,611		12,853,527	7,459,700
Unutilised credit card lines	6,656,366		4,716,137	1,484,236
Total	**152,929,513**	**750,902**	**32,895,701**	**13,479,105**

Table 6.1: Off-Balance Sheet Exposures (Cont'd.)
The off-balance sheet exposures and counterparty credit risk of the Group are as follows: (Cont'd.)

	31 MARCH 2025			
	Principal Amount RM'000	**Positive Fair Value of Derivative Contracts RM'000**	**Credit Equivalent Amount RM'000**	**Risk Weighted Assets RM'000**
Direct Credit Substitutes	1,381,075		1,352,974	802,033
Transaction-related contingent Items	8,593,579		4,310,840	2,518,632
Short-term self-liquidating trade-related contingencies	1,152,135		234,438	195,908
Forward Asset Purchases	762,478		43,893	20,708
Obligations under on-going underwriting agreements	13,862		-	-
Lending of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo-style transactions	6,246,434		6,357,671	74,612
Foreign exchange related contracts				
One year or less	9,536,863	50,631	123,574	92,875
Over five years	398,880	2,572	69,298	35,347
Interest/Profit rate related contracts				
One year or less	108,584	538	-	-
Over one year to five years	2,197,159	10,334	15,903	13,518
Over five years	508,459	435	20,638	10,319
Equity and commodity related contracts				
One year or less	2,008,222	16,017	9,767	4,402
Over one year to five years	176,710	2,634	9,703	1,941
Gold and Other Precious Metal Contracts				
One year or less	55,441	600	2,548	2,143
OTC Derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	78,282,725	568,448	1,376,234	485,810
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	2,783,244		2,448,074	609,905
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	19,272,118		11,959,693	7,165,673
Unutilised credit card lines	6,059,474		4,183,105	1,531,630
Total	**139,537,442**	**652,209**	**32,518,353**	**13,565,456**

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

The Group did not have any counterparty credit risk exposure as at 30 September 2025 and 31 March 2025.

7.0 Securitisation

Table 7.1: Securitisation (Banking Book)
The securitised exposures of the Group are as follows:

	30 SEPTEMBER 2025			
Underlying Asset	**Total Exposures Securitised RM'000**	**Past Due RM'000**	**Impaired RM'000**	**Gains/Losses recognised during the financial period RM'000**
Traditional Securitisation				
Originated by the Group				
Banking Book				
Mortgage loans	1,242,512	-	1,230,705	-
Total Traditional Securitisation	**1,242,512**	**-**	**1,230,705**	**-**

	31 MARCH 2025			
Underlying Asset	**Total Exposures Securitised RM'000**	**Past Due RM'000**	**Impaired RM'000**	**Gains/Losses recognised during the financial year RM'000**
Traditional Securitisation				
Originated by the Group				
Banking Book				
Mortgage loans	1,217,947	-	1,206,071	-
Total Traditional Securitisation	**1,217,947**	**-**	**1,206,071**	**-**

The Group did not have any exposures under synthetic securitisation as at 30 September 2025 and 31 March 2025.

Table 7.2: Securitisation under the Standardised Approach for Banking Book Exposures

Group	30 SEPTEMBER 2025				
	Exposure Value of Positions Purchased or Retained	Exposure after CRM	Exposures subject to deduction	Distribution of Exposures after CRM according to Applicable Risk Weights Rated Securitisation Exposures or Risk Weights of Guarantees/Credit Derivatives 1250%	Risk Weighted Assets
Securitisation Exposures by Exposure Type	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**
Traditional Securitisation					
Originated by the Group					
On-Balance Sheet Exposures	2,800	2,800	-	2,800	35,001
Total Traditional Securitisation	**2,800**	**2,800**	**-**	**2,800**	**35,001**

Group	31 MARCH 2025				
	Exposure Value of Positions Purchased or Retained	Exposure after CRM	Exposures subject to deduction	Distribution of Exposures after CRM according to Applicable Risk Weights Rated Securitisation Exposures or Risk Weights of Guarantees/Credit Derivatives 1250%	Risk Weighted Assets
Securitisation Exposures by Exposure Type	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**
Traditional Securitisation					
Originated by the Group					
On-Balance Sheet Exposures	2,368	2,368	-	2,368	29,598
Total Traditional Securitisation	**2,368**	**2,368**	-	**2,368**	**29,598**

There is no securitisation exposure under trading book as at 30 September 2025 and 31 March 2025.

8.0 Enterprise Fraud and Operational Risk Management

The ORM 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 • Regulators' and Auditors' 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 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, key risk indicator breaches and key control testing exceptions and operational risk framework adherence • Challenging the periodical review or updating 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, fraud risk and Shariah compliance risk (Please refer to section 12 for discussion on Shariah Governance Structure). 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 the 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 and 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 to be 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 risk 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 risk incidents that fall within one of 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 Group'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, information technology (including cyber) risk, Shariah risk, legal risk, fraud risk and business continuity management.

In an increasingly digital and interconnected financial landscape, the Group 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 Group’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 Group.

9.0 Non-Traded Market Risk ("NTMR")

	30 SEPTEMBER 2025	
	Interest Rate/ Rate of Return +100 bps RM'000	Interest Rate/ Rate of Return -100 bps RM'000
Impact on Profit Before Taxation and Zakat	223,927	(223,927)
Impact on Equity	(1,242,720)	1,370,961

	31 MARCH 2025	
	Interest Rate/ Rate of Return +100 bps RM'000	Interest Rate/ Rate of Return -100 bps RM'000
Impact on Profit Before Taxation and Zakat	207,520	(207,520)
Impact on Equity	(1,179,316)	1,304,392

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 financial assets at fair value through profit or loss ("FVTPL") and FVOCI. When this election is used, fair value gains and losses for equity investment at FVTPL are recognised in profit or loss and equity investment at FVOCI 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 is as follows:

	30 SEPTEMBER 2025 RM'000	31 MARCH 2025 RM'000
Non-traded equity investments		
Value of quoted (publicly traded) equities	8,423	11,007
Value of unquoted (privately held) equities	856,490	862,674
Total	**864,913**	**873,681**
Net unrealised (losses)/gains		
Total unrealised (losses)/gains	(6,286)	102,632
Risk Weighted Assets		
Equity investments subject to a 100% risk weight	840,656	841,643
Equity investments subject to a 150% risk weight	36,387	48,056
Total	**877,043**	**889,699**
Total minimum capital requirement (8%)	**70,163**	**71,176**

11.0 Liquidity Risk and Funding Management

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

12.0 Shariah Governance

12.1 Shariah non-compliant ("SNC") Income

For the financial period as at 30 September 2025, there was no SNC incidents.

For the financial year ended 31 March 2025, there was one (1) SNC event relating to extending Islamic financing facility to customers whose business activities fall under the red area for Islamic financing, involving three (3) accounts with estimated SNC income of RM75,537 to be purified by channeling to charity.

Measures taken to mitigate recurrence include enhancing the existing Shariah Compliance Checklist ("SCCL"), enhanced training course, reminders to staff and enhanced Risk Profiling/Testing Procedures.

13.0 Investment Account ("IA")

The Group via AmBank Islamic offers two types of Investment Account (“IA”) namely, Restricted Investment Account ("RA") which refers to a type of IA where the Investment Account Holder ("IAH") provides a specific investment to AmBank Islamic and Unrestricted Investment Account (“UA”) which refers to a type of IA where the customer provides AmBank Islamic with mandate to make the ultimate investment decision without specifying any particular restriction or condition. Both RA and UA are based on the Shariah concept of Mudarabah. Currently, the RA arrangement undertaken by AmBank Islamic is with a subsidiary of the Group and is eliminated upon consolidation.

Mudarabah means a profit sharing contract between the IAH as the fund provider and AmBank Islamic as the fund manager in which the IAH provides capital to be managed by AmBank Islamic. Any profit generated from the capital is shared between the IAH and AmBank Islamic in accordance with a mutually agreed Profit Sharing Ratio ("PSR"), whilst financial losses (if any) are solely borne by the IAH provided that such losses are not due to AmBank Islamic’s misconduct, negligence or breach of specified terms. The IA is not covered by PIDM.

As part of the measures to further support the growth in financing or assets of AmBank Islamic, AmBank Islamic is allowed to recognise the placement of Investment accounts for the purpose of:

a. Computation of Single Customer Exposure Limit ("SCEL"); where the RA placement maintained by AmBank Islamic shall be captured via look-through approach whereby the exposure to the counterparty in relation to the underlying asset invested by AmBank Islamic. The exposure shall be aggregated with all other exposures to such counterparty which in this case AmBank;

b. Credit and market risk weighted assets funded by RA and UA are allowed to be excluded from AmBank Islamic’s calculation of Risk Weighted Capital Ratio ("RWCR"). Hence, allowing AmBank Islamic to enhance its financing capacity.

The IA is structured based on application of Shariah contracts terms which do not create an obligation for AmBank Islamic to repay in full the money accepted from the IAH. The structure and term of the IA provide sufficient legal enforceability to affect the loss bearing or loss transfer arrangement to IAH in accordance with Shariah.

Although the risk will be borne by the investor, AmBank Islamic will ensure the assets portfolio tagged to the investment accounts are being monitored diligently by specific team set up by AmBank Islamic. For RA, the selection of financing assets among others will take into consideration the Risk Grade (“RG”), arrears position, tenor of the facility and also collateral value. The return will also be determined based on the Investment account holders' risk appetite. For UA, AmBank Islamic will invest in low risk investment portfolios which comprise of pool of stable Shariah-compliant financing-i.

13.0 Investment Account ("IA") (Cont'd.)

Restricted Investment Account (“RA”)

The RA is an arrangement between AmBank Islamic and AmBank (act as IAH) to finance a specific business venture whereby AmBank solely provides capital and the business ventures are managed solely by AmBank Islamic as the fund manager. AmBank records its exposure in the arrangement as "Investment Account", whereas AmBank Islamic records its exposure as "financing and advances".

The RA exposes AmBank to the risks and rewards of the financing, and accordingly, AmBank accounts for all impairment allowances and risk weighted assets arising from the RA arrangement.

The RA placement will be limited to a cap agreed and approved by the management and Board of Directors for both AmBank Islamic and AmBank. In addition, the identified assets funded by RA shall be based on the criteria that has been agreed and approved by the relevant committees of AmBank Islamic and AmBank.

AmBank Islamic conducts regular review of the disclosure policies to ensure reliable, relevant and timely information to AmBank Islamic to facilitate the evaluation of RA performance and the risks associated with the assets portfolio.

The contract or Aqad encompassed terms and conditions including but not limited to the followings:

i. The description of the shariah concept used the RA arrangement
ii. Placement amount
iii. Tenor in months or days (whichever applicable)
iv. Profit Sharing Ratio (“PSR”) for Mudarabah
v. Description of Assets/Investments matched with the funding

In managing the liquidity risk for RA, the redemption conditions imposed on AmBank would significantly mitigate the liquidity risk exposure of AmBank Islamic.

13.0 Investment Account ("IA") (Cont'd.)

Mudarabah Term Investment Account ("MTIA-i")

AmBank Islamic has widened the scope of business beyond credit intermediation by acting as an investment intermediation role via the introduction of UA product.

The investment mandate, strategy and parameters for UA are in accordance with the governance set up by AmBank Islamic to ensure effective and efficient oversight on business activities and operations of UA in safeguarding the IAH's interest.

AmBank Islamic had established proper governance to facilitate effective monitoring and control of the overall management and conduct of the investment account. A dedicated unit was established to ensure management, development and implementation of operational policies that govern the conduct of IA are observed. On a periodic basis, a Fund Performance Report shall be made available in AmBank Islamic's website disclosing the performance of the underlying assets which in turn facilitates the IAH in making their investment decision.

MTIA-i fund is invested in investment asset with competitive pricing and good asset quality. The investment asset subscribes to AmBank Islamic's internal credit controls as regulated by BNM. Investment asset allocated is stable Shariah compliant financing-i portfolio of AmBank Islamic. AmBank Islamic manages the investment return in a manner consistent with IAH investment objective and the related governing rules and regulations.

Valuation methodology employed is in accordance with sound industry practice and consistent with the MFRS Accounting Standards. AmBank Islamic periodically monitored the performance of the investment asset. The net return/loss on the MTIA-i are published on AmBank Islamic's website.

MTIA-i Performance

As at 30 September 2025, balance of MTIA-i stood at RM111.9 million (31 March 2025: RM1.1 million). The performance of the MTIA-i is as described in the table below:

As at 30 SEPTEMBER 2025	%
Return on Assets ("ROA")	5.00
Average Net Distributable Income Attributable to the IAH	3.55
Average Profit Sharing Ratio to the IAH	70.98

As at 31 MARCH 2025	%
Return on Assets ("ROA")	4.99
Average Net Distributable Income Attributable to the IAH	2.43
Average Profit Sharing Ratio to the IAH	48.72