AmInvestment Bank Berhad
Pillar 3 Disclosure

30 September 2026

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1.0 Scope of Application

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

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

Capital Adequacy

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

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

Pursuant to BNM's policy document on Capital Adequacy Framework (Capital Components), financial 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 and the Bank adopt the following approaches in determining the capital requirements:

Credit Risk:

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

Market Risk:

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

Operational Risk:

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

Frequency of Disclosure

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

Medium and Location of Disclosure

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

1.1 Basis of Consolidation

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

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

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

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

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

2.0 Capital Management

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

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

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

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

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

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

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

2.0 Capital Management (Cont'd.)

Table 2.1: Capital Adequacy Ratios

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

	30.09.2026	
	Group	Bank
Before deducting the proposed dividends		
CET1 Capital Ratio	44.791%	51.191%
Tier 1 Capital Ratio	44.791%	51.191%
Total Capital Ratio	45.363%	51.853%
After deducting the proposed dividends		
CET1 Capital Ratio	40.756%	46.040%
Tier 1 Capital Ratio	40.756%	46.040%
Total Capital Ratio	41.328%	46.702%

	31.03.2026	
	Group	Bank
Before deducting the proposed dividends		
CET1 Capital Ratio	48.441%	50.428%
Tier 1 Capital Ratio	48.441%	50.428%
Total Capital Ratio	49.044%	51.112%
After deducting the proposed dividends		
CET1 Capital Ratio	43.206%	43.903%
Tier 1 Capital Ratio	43.206%	43.903%
Total Capital Ratio	43.810%	44.588%

3.0 Capital Structure

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

- CET1 Capital; and
- Tier 2 Capital

3.1 CET1 Capital

CET1 Capital consists of the following:

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

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

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

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

(ii) Reorganisation Reserve
Reorganisation reserve represents reserve arising from the acquisition and disposal of certain subsidiaries and businesses which were accounted for using the merger accounting method.

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

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

3.2 Additional Tier 1 Capital

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

3.3 Tier 2 Capital

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

Table 3.4: Capital Structure

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

	Group		Bank	
	30.09.2026	**31.03.2026**	**30.09.2026**	**31.03.2026**
	RM'000	**RM'000**	**RM'000**	**RM'000**
CET1 Capital/Tier 1 Capital				
Ordinary shares	330,000	330,000	330,000	330,000
Retained earnings	209,619	271,357	244,545	261,483
Fair value reserve	1,506	1,710	1,506	1,710
Regulatory reserve	11,501	10,670	11,501	10,670
Capital reserve	2,815	2,815	-	-
Reorganisation reserve	85,840	85,840	3,725	3,725
Less:				
Regulatory adjustments applied on CET1 Capital				
Goodwill	(36,442)	(36,442)	-	-
Other intangible assets	(5,767)	(7,042)	(3,821)	(4,778)
Deferred tax assets	(22,042)	(25,367)	(19,759)	(21,977)
55% of cumulative gains in fair value reserve	(828)	(940)	(828)	(940)
Regulatory reserve	(11,501)	(10,670)	(11,501)	(10,670)
Investments in capital instruments of unconsolidated financial entities	-	-	(49,809)	(49,809)
CET1 Capital/Tier 1 Capital	**564,701**	**621,931**	**505,559**	**519,414**
Tier 2 Capital				
General provisions*	7,210	7,743	6,536	7,047
Tier 2 Capital	**7,210**	**7,743**	**6,536**	**7,047**
Total Capital	**571,911**	**629,674**	**512,095**	**526,461**

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

	Group		Bank	
	30.09.2026	**31.03.2026**	**30.09.2026**	**31.03.2026**
	RM'000	**RM'000**	**RM'000**	**RM'000**
Credit RWA	512,044	565,356	458,118	509,681
Exposures to Central Counterparties RWA	64,732	54,096	64,732	54,096
Market RWA	25,547	16,411	10,803	12,430
Operational RWA	658,412	648,037	453,940	453,808
Total RWA	**1,260,735**	**1,283,900**	**987,593**	**1,030,015**

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

Table 3.5: Risk-Weighted Assets and Capital Requirements

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

	30.09.2026				
Exposure class	**RM'000**	**Gross exposures/ Exposure at default ("EAD") before credit risk mitigation ("CRM") RM'000**	**Net exposures/ EAD after CRM RM'000**	**Risk weighted assets RM'000**	**Minimum capital requirement at 8% RM'000**
1. **Credit risk**					
On-balance sheet exposures					
Sovereigns/Central banks		190,926	190,926	-	-
Public Sector Entities ("PSEs")		14,794	14,794	2,959	237
Banks, development financial institutions ("DFIs") and multilateral development banks ("MDBs")		480,754	480,754	84,363	6,749
Insurance companies, securities firms and fund managers		1,082	1,082	1,082	87
Corporates		268,128	103,785	28,341	2,267
Regulatory retail		20,655	244	183	15
Other assets		467,226	467,226	380,188	30,415
Equity exposures		2,676	2,676	2,676	214
Defaulted exposures		10,625	10,625	5,461	437
Total on-balance sheet exposures		1,456,866	1,272,112	505,253	40,421
Off-balance sheet exposures					
Off-balance sheet exposures other than over the counter ("OTC") derivatives or credit derivatives		24,507	6,983	6,791	543
Total off-balance sheet exposures		24,507	6,983	6,791	543
Total on and off-balance sheet exposures		1,481,373	1,279,095	512,044	40,964
2. **Exposures to Central Counterparties RWA**				64,732	5,179
3. **Market risk**	**Long Position**	**Short Position**			
Foreign currency risk	25,547	-		25,547	2,044
Total	25,547	-		25,547	2,044
4. **Operational risk**				658,412	52,673
5. **Total RWA and capital requirements**				1,260,735	100,860

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

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

		31.03.2026			
Exposure class	**RM'000**	**Gross exposures/ Exposure at default ("EAD") before credit risk mitigation ("CRM") RM'000**	**Net exposures/ EAD after CRM RM'000**	**Risk weighted assets RM'000**	**Minimum capital requirement at 8% RM'000**
1. **Credit risk**					
On-balance sheet exposures					
Sovereigns/Central banks		126,539	126,539	-	-
PSEs		41,622	41,622	8,324	666
Banks, DFIs and MDBs		711,293	711,293	130,572	10,445
Insurance companies, securities firms and fund managers		6,360	6,360	6,360	509
Corporates		403,516	115,833	40,397	3,232
Regulatory retail		51,273	309	232	18
Other assets		499,008	499,008	361,965	28,957
Equity exposures		2,745	2,745	2,745	220
Defaulted exposures		10,632	10,632	10,438	835
Total on-balance sheet exposures		1,852,988	1,514,341	561,033	44,882
Off-balance sheet exposures					
Off-balance sheet exposures other than OTC derivatives or credit derivatives		30,516	4,545	4,323	346
Total off-balance sheet exposures		30,516	4,545	4,323	346
Total on and off-balance sheet exposures		1,883,504	1,518,886	565,356	45,228
2. **Exposures to Central Counterparties RWA**				54,096	4,328
2. **Market risk**	**Long Position**	**Short Position**			
Interest rate risk					
- General interest rate risk	51	51		-	-
Foreign currency risk	16,411	12,343		16,411	1,313
Total	16,462	12,394		16,411	1,313
3. **Operational risk**				648,037	51,843
4. **Total RWA and capital requirements**				1,283,900	102,712

4.0 General Risk Management

The Risk Management Framework takes its lead from the Board's Approved Risk Appetite Framework that forms the foundation for AMMB Holdings Berhad ("AMMB") Group to set its risk or reward profile.

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

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

AmInvestment Bank Risk Direction

The financial year ("FY") 2027 Risk Direction is below:

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

2 The Bank aims to maintain its Capital Ratios above the Internal Capital Target and CET1 Capital Ratio above Desired Operating Level under normal conditions.

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

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

5 The Bank aims to maintain adequate controls over key operational risks, including regulatory, compliance, technology, conduct and reputational risks, and to manage associated losses within established risk appetite parameters. The Bank remains vigilant in identifying and managing operational risks to safeguard its reputation and business franchise.

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

7 The Bank to manage the non-climate supporting and transition exposures of the climate sensitive sectors within 15% by FY2027 (Short Term) and 10% by FY2030 (Medium Term) of non-retail financing/investment exposures.

8 The Bank aims to manage its exposures to Greenhouse Gas ("GHG") emission intensive sectors while continuing to engage and assist our customers onto sustainability pathways toward the Bank's ultimate target of net zero, in line with the country's aspiration by FY2050.

9 The Bank aims to maintain a proactive and adaptive cyber resilience posture to safeguard critical assets, ensure operational continuity and minimise risk exposure.

4.0 General Risk Management (Cont'd.)

Risk Management Governance

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

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

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

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

5.0 Credit Risk Management

Table 5.0.1: Distribution of gross credit exposures by sector

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

	30.09.2026								
	Mining and Quarrying RM'000	Finance and Insurance RM'000	Government and Central Banks RM'000	Real Estate RM'000	Business Activities RM'000	Education and Health RM'000	Household RM'000	Others RM'000	Total RM'000
On-balance sheet exposures									
Sovereigns/Central banks	-	-	190,926	-	-	-	-	-	190,926
PSEs	-	14,794	-	-	-	-	-	-	14,794
Banks, DFIs and MDBs	-	480,754	-	-	-	-	-	-	480,754
Insurance companies, securities firms and fund managers	-	1,082	-	-	-	-	-	-	1,082
Corporates	-	75,446	-	-	-	23,693	168,979	10	268,128
Regulatory retail	-	-	-	-	-	-	20,655	-	20,655
Other assets	2	-	-	77	39,516	-	85,418	342,213	467,226
Equity exposures	-	-	-	-	-	-	-	2,676	2,676
Defaulted exposures	-	-	-	-	-	-	10,625	-	10,625
Total on-balance sheet exposures	2	572,076	190,926	77	39,516	23,693	285,677	344,899	1,456,866
Off-balance sheet exposures									
Off-balance sheet exposures exposures other than OTC derivatives or credit derivatives	-	804	-	-	-	1,777	21,926	-	24,507
Total off-balance sheet exposures	-	804	-	-	-	1,777	21,926	-	24,507
Total on and off-balance sheet exposures	**2**	**572,880**	**190,926**	**77**	**39,516**	**25,470**	**307,603**	**344,899**	**1,481,373**

5.0 Credit Risk Management (Cont'd.)

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

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

	31.03.2026									
	Mining and Quarrying RM'000	Transport, Storage and Communication RM'000	Finance and Insurance RM'000	Government and Central Banks RM'000	Real Estate RM'000	Business Activities RM'000	Education and Health RM'000	Household RM'000	Others RM'000	Total RM'000
On-balance sheet exposures										
Sovereigns/Central banks	-	-	-	126,539	-	-	-	-	-	126,539
PSEs	-	-	41,622	-	-	-	-	-	-	41,622
Banks, DFIs and MDBs	-	-	711,293	-	-	-	-	-	-	711,293
Insurance companies, securities firms and fund managers	-	-	6,360	-	-	-	-	-	-	6,360
Corporates	-	-	75,437	-	-	2,000	23,147	302,932	-	403,516
Regulatory retail	-	-	-	-	-	-	-	51,273	-	51,273
Other assets	25	-	-	113	4	29,753	-	83,980	385,133	499,008
Equity exposures	-	-	-	-	-	-	-	-	2,745	2,745
Defaulted exposures	-	-	-	-	-	-	-	10,632	-	10,632
Total on-balance sheet exposures	25	-	834,712	126,652	4	31,753	23,147	448,817	387,878	1,852,988
Off-balance sheet exposures										
Off-balance sheet exposures other than OTC derivatives or credit derivatives	-	443	1,003	-	418	-	1,215	27,437	-	30,516
Total off-balance sheet exposures	-	443	1,003	-	418	-	1,215	27,437	-	30,516
Total on and off-balance sheet exposures	25	443	835,715	126,652	422	31,753	24,362	476,254	387,878	1,883,504

5.0 Credit Risk Management (Cont'd.)

Table 5.0.2: Geographical distribution of credit exposures

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

	30.09.2026		
	In Malaysia RM'000	Outside Malaysia RM'000	Total RM'000
On-balance sheet exposures			
Sovereigns/Central banks	190,926	-	190,926
PSEs	14,794	-	14,794
Banks, DFIs and MDBs	478,575	2,179	480,754
Insurance companies, securities firms and fund managers	1,082	-	1,082
Corporates	268,128	-	268,128
Regulatory retail	20,655	-	20,655
Other assets	467,226	-	467,226
Equity exposures	2,634	42	2,676
Defaulted exposures	10,625	-	10,625
Total on-balance sheet exposures	1,454,645	2,221	1,456,866
Off-balance sheet exposures			
Off-balance sheet exposures other than OTC derivatives or credit derivatives	24,507	-	24,507
Total off-balance sheet exposures	24,507	-	24,507
Total on and off-balance sheet exposures	**1,479,152**	**2,221**	**1,481,373**

	31.03.2026		
	In Malaysia RM'000	Outside Malaysia RM'000	Total RM'000
On-balance sheet exposures			
Sovereigns/Central banks	126,539	-	126,539
PSEs	41,622	-	41,622
Banks, DFIs and MDBs	709,131	2,162	711,293
Insurance companies, securities firms and fund managers	6,360	-	6,360
Corporates	403,516	-	403,516
Regulatory retail	51,273	-	51,273
Other assets	499,008	-	499,008
Equity exposures	2,706	39	2,745
Defaulted exposures	10,632	-	10,632
Total on-balance sheet exposures	1,850,787	2,201	1,852,988
Off-balance sheet exposures			
Off-balance sheet exposures other than OTC derivatives or credit derivatives	30,516	-	30,516
Total off-balance sheet exposures	30,516	-	30,516
Total on and off-balance sheet exposures	**1,881,303**	**2,201**	**1,883,504**

5.0 Credit Risk Management (Cont'd.)

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

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

	30.09.2026								
	Up to 1 month RM'000	>1 month to 3 months RM'000	>3 months to 6 months RM'000	>6 months to 12 months RM'000	>1 year to 3 years RM'000	>3 years to 5 years RM'000	> 5 years RM'000	No maturity specified RM'000	Total RM'000
On-balance sheet exposures									
Sovereigns/Central banks	159,071	-	-	-	30,688	-	1,167	-	190,926
PSEs	14,794	-	-	-	-	-	-	-	14,794
Banks, DFIs and MDBs	480,754	-	-	-	-	-	-	-	480,754
Insurance companies, securities firms and fund managers	1,082	-	-	-	-	-	-	-	1,082
Corporates	192,682	-	-	-	75,446	-	-	-	268,128
Regulatory retail	139	-	-	20,406	-	110	-	-	20,655
Other assets	413,102	-	-	-	-	-	-	54,124	467,226
Equity exposures	-	-	-	-	-	-	-	2,676	2,676
Defaulted exposures	9,944	-	-	681	-	-	-	-	10,625
Total on-balance sheet exposures	1,271,568	-	-	21,087	106,134	110	1,167	56,800	1,456,866
Off-balance sheet exposures									
Off-balance sheet exposures other than OTC derivatives or credit derivatives	-	-	-	23,703	-	-	804	-	24,507
Total off-balance sheet exposures	-	-	-	23,703	-	-	804	-	24,507
Total on and off-balance sheet exposures	**1,271,568**	**-**	**-**	**44,790**	**106,134**	**110**	**1,971**	**56,800**	**1,481,373**

	31.03.2026								
	Up to 1 month RM'000	>1 month to 3 months RM'000	>3 months to 6 months RM'000	>6 months to 12 months RM'000	>1 year to 3 years RM'000	>3 years to 5 years RM'000	> 5 years RM'000	No maturity specified RM'000	Total RM'000
On-balance sheet exposures									
Sovereigns/Central banks	93,628	-	-	-	30,811	-	2,100	-	126,539
PSEs	41,622	-	-	-	-	-	-	-	41,622
Banks, DFIs and MDBs	581,119	130,174	-	-	-	-	-	-	711,293
Insurance companies, securities firms and fund managers	6,360	-	-	-	-	-	-	-	6,360
Corporates	327,932	-	147	-	75,437	-	-	-	403,516
Regulatory retail	141	-	-	50,984	26	51	71	-	51,273
Other assets	458,290	-	-	-	-	-	-	40,718	499,008
Equity exposures	-	-	-	-	-	-	-	2,745	2,745
Defaulted exposures	9,943	-	-	689	-	-	-	-	10,632
Total on-balance sheet exposures	1,519,035	130,174	147	51,673	106,274	51	2,171	43,463	1,852,988
Off-balance sheet exposures									
Off-balance sheet exposures other than OTC derivatives or credit derivatives	4	208	771	28,530	-	-	1,003	-	30,516
Total off-balance sheet exposures	4	208	771	28,530	-	-	1,003	-	30,516
Total on and off-balance sheet exposures	**1,519,039**	**130,382**	**918**	**80,203**	**106,274**	**51**	**3,174**	**43,463**	**1,883,504**

5.1 Impairment

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

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

	30.09.2026	
	Household RM'000	Total RM'000
Impaired loans and advances	19,226	19,226
Allowances for ECL		
- Individual allowance	8,602	8,602
- Collective allowance	-	-
Charges for individual allowance	599	599
Write-offs against individual allowance	-	-

	31.03.2026	
	Household RM'000	Total RM'000
Impaired loans and advances	18,635	18,635
Allowances for ECL		
- Individual allowance	8,003	8,003
- Collective allowance	-	-
Charges for individual allowance	819	819
Write-offs against individual allowance	1,985	1,985

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

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

	30.09.2026 Total
	RM'000
Impaired loans and advances	19,226
Allowances for ECL	
- Individual allowance	8,602
- Collective allowance	-

	31.03.2026 Total
	RM'000
Impaired loans and advances	18,635
Allowances for ECL	
- Individual allowance	8,003
- Collective allowance	-

Table 5.1.3: Reconciliation of changes to loan impairment allowances

The disclosure on reconciliation of loan loss allowances can be found in Note A12(g) of the interim financial statements. Recoveries that have been taken up directly to the statement of profit or loss are as follows:

	30.09.2026 Total	31.03.2026 Total
	RM'000	RM'000
Bad debt recoveries during the financial period/year	-	7

5.2 Credit Risk Mitigation

Table 5.2.1: Credit Risk Mitigation

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

	30.09.2026	
Exposures	**Exposures before CRM RM'000**	**Exposures covered by Eligible Financial Collateral RM'000**
Credit risk		
On-balance sheet exposures		
Sovereigns/Central banks	190,926	-
PSEs	14,794	-
Banks, DFIs and MDBs	480,754	-
Insurance companies, securities firms and fund managers	1,082	-
Corporates	268,128	174,685
Regulatory retail	20,655	20,468
Other assets	467,226	-
Equity exposures	2,676	-
Defaulted exposures	10,625	-
Total on-balance sheet exposures	1,456,866	195,153
Off-balance sheet exposures		
Off-balance sheet exposures other than OTC derivatives or credit derivatives	24,507	21,061
Total off-balance sheet exposures	24,507	21,061
Total on and off-balance sheet exposures	**1,481,373**	**216,214**

	31.03.2026	
Exposures	**Exposures before CRM RM'000**	**Exposures covered by Eligible Financial Collateral RM'000**
Credit risk		
On-balance sheet exposures		
Sovereigns/Central banks	126,539	-
PSEs	41,622	-
Banks, DFIs and MDBs	711,293	-
Insurance companies, securities firms and fund managers	6,360	-
Corporates	403,516	313,390
Regulatory retail	51,273	51,005
Other assets	499,008	-
Equity exposures	2,745	-
Defaulted exposures	10,632	-
Total on-balance sheet exposures	1,852,988	364,395
Off-balance sheet exposures		
Off-balance sheet exposures other than OTC derivatives or credit derivatives	30,516	28,823
Total off-balance sheet exposures	30,516	28,823
Total on and off-balance sheet exposures	**1,883,504**	**393,218**

5.3 Credit Risk Exposure under Standardised Approach

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

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

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

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

	30.09.2026									
	Exposures after netting and credit risk mitigation									
Risk Weights	Sovereigns/ Central banks RM'000	PSEs RM'000	Banks, DFIs and MDBs RM'000	Insurance companies, securities firms and fund managers RM'000	Corporates RM'000	Regulatory retail RM'000	Other assets RM'000	Equity exposures RM'000	Total Exposures after Netting and CRM RM'000	Total Risk Weighted Assets RM'000
0%	190,926	-	58,937	-	75,446	-	68,321	-	393,630	-
20%	-	14,794	421,890	-	-	-	23,396	-	460,080	92,016
50%	-	-	-	-	9,943	383	-	-	10,326	5,163
75%	-	-	-	-	-	777	-	-	777	583
100%	-	-	-	1,082	34,717	298	375,509	2,676	414,282	414,282
Total	190,926	14,794	480,827	1,082	120,106	1,458	467,226	2,676	1,279,095	512,044

	31.03.2026									
	Exposures after netting and credit risk mitigation									
Risk Weights	Sovereigns/ Central banks RM'000	PSEs RM'000	Banks, DFIs and MDBs RM'000	Insurance companies, securities firms and fund managers RM'000	Corporates RM'000	Regulatory retail RM'000	Other assets RM'000	Equity exposures RM'000	Total Exposures after Netting and CRM RM'000	Total Risk Weighted Assets RM'000
0%	126,539	-	58,431	-	75,436	-	92,866	-	353,272	-
20%	-	41,622	652,921	-	-	-	55,221	-	749,764	149,953
50%	-	-	-	-	-	389	-	-	389	194
75%	-	-	-	-	-	1,008	-	-	1,008	756
100%	-	-	-	6,360	54,127	300	350,921	2,745	414,453	414,453
Total	126,539	41,622	711,352	6,360	129,563	1,697	499,008	2,745	1,518,886	565,356

Table 5.3.2: Rated Exposures according to Ratings by ECAIs

	30.09.2026					
	Ratings of Corporate by Approved ECAIs					
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Ba3	B1 to C	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	RAM	AAA to AA3	A to A3	BBB1 to BB3	B1 to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
Exposure Class	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**
On and off-balance exposures						
Credit exposures (using corporate risk weights)						
PSEs (applicable for entities risk weighted based on their external ratings as corporates)	14,794	-	-	-	-	14,794
Insurance companies, securities firms and fund managers	1,082	-	-	-	-	1,082
Corporates	296,862	-	-	-	-	296,862
Total	**312,738**	**-**	**-**	**-**	**-**	**312,738**

	31.03.2026					
	Ratings of Corporate by Approved ECAIs					
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Ba3	B1 to C	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	RAM	AAA to AA3	A to A3	BBB1 to BB3	B1 to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
Exposure Class	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**
On and off-balance exposures						
Credit exposures (using corporate risk weights)						
PSEs (applicable for entities risk weighted based on their external ratings as corporates)	41,622	-	-	-	-	41,622
Insurance companies, securities firms and fund managers	6,360	-	-	-	-	6,360
Corporates	435,032	-	-	-	-	435,032
Total	**483,014**	**-**	**-**	**-**	**-**	**483,014**

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

	30.09.2026				
	Ratings of Sovereigns and Central Banks by Approved ECAIs				
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	Unrated
Exposure Class	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**
On and off-balance sheet exposures					
Sovereigns/Central banks	190,926	-	-	190,926	-
Total	**190,926**	**-**	**-**	**190,926**	**-**

	31.03.2026				
	Ratings of Sovereigns and Central Banks by Approved ECAIs				
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	Unrated
Exposure Class	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**
On and off-balance sheet exposures					
Sovereigns/Central banks	126,539	-	-	126,539	-
Total	**126,539**	**-**	**-**	**126,539**	**-**

	30.09.2026				
	Ratings of Banking Institutions by Approved ECAIs				
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	Unrated
	RAM	AAA to AA3	A1 to A3	BBB1 to BBB3	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BBB-	Unrated
Exposure class	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**
On and off-balance sheet exposures					
Banks, DFIs and MDBs	481,558	118,616	278,256	10,418	74,267
Total	**481,558**	**118,616**	**278,256**	**10,418**	**74,267**

	31.03.2026				
	Ratings of Banking Institutions by Approved ECAIs				
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	Unrated
	RAM	AAA to AA3	A1 to A3	BBB1 to BBB3	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BBB-	Unrated
Exposure class	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**
On and off-balance sheet exposures					
Banks, DFIs and MDBs	712,296	184,472	440,024	9,921	77,879
Total	**712,296**	**184,472**	**440,024**	**9,921**	**77,879**

6.0 Off-Balance Sheet exposures and Counterparty Credit Risk

Table 6.1: Off-Balance Sheet Exposures

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

	30.09.2026			
	Principal Amount RM'000	Positive Fair Value of Derivative Contracts RM'000	Credit Equivalent Amount RM'000	Risk Weighted Assets RM'000
Lending of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo-style transactions	727		804	15
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	118,516		23,703	6,776
Total	**119,243**	**-**	**24,507**	**6,791**

	31.03.2026			
	Principal Amount RM'000	Positive Fair Value of Derivative Contracts RM'000	Credit Equivalent Amount RM'000	Risk Weighted Assets RM'000
Lending of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo-style transactions	907		1,003	12
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	147,564		29,513	4,311
Total	**148,471**	**-**	**30,516**	**4,323**

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

The Group did not have any counterparty credit risk exposure as at 30 September 2026 and 31 March 2026.

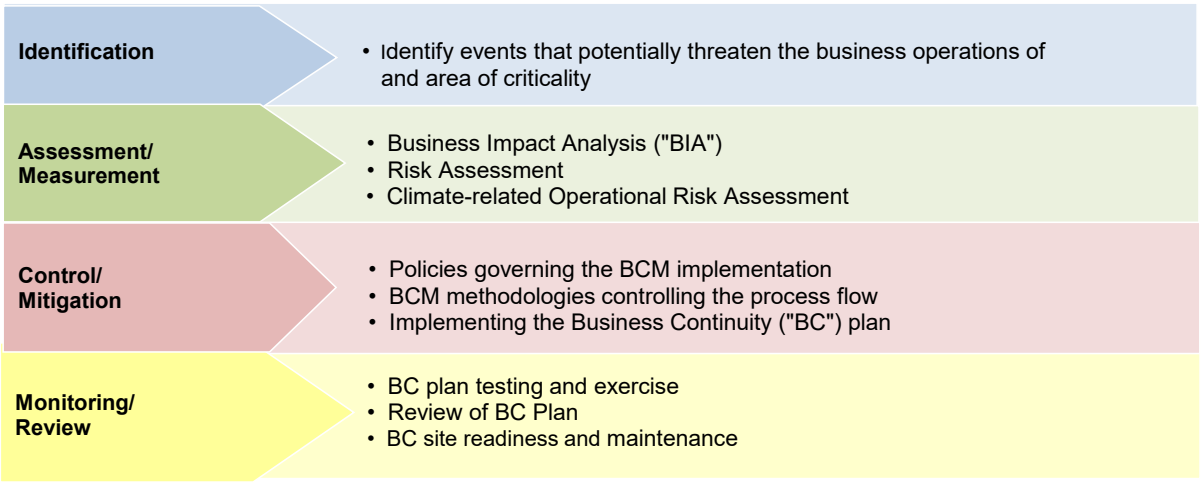
7.0 Securitisation

The Group did not have any securitisation exposure in its trading and banking books nor did it undertake any securitisation activities during the financial period/year ended 30 September 2026 and 31 March 2026.

8.0 Enterprise Fraud and Operational Risk Management ("EFORM")

8.1 Business Continuity Management

The Business Continuity Management ("BCM") process is depicted in the table below:



The BCM function is an integral part of EFORM. It places the importance of maintaining a BCM framework and policies to identify events that could potentially threaten the Group's operations and the identification of critical business functions through BIA exercise, for the development of recovery strategy. BCM builds the resilience and recovery capability to safeguard the interest of the Group's stakeholders by protecting our brand and reputation. In support of the Group's Operational Resilience objectives, BCM continues to enhance the Group's ability to maintain critical business function within established recovery and disruption tolerance parameters during severe but plausible disruptions.

The BCM process complements the effort of the recovery team units to ensure that the Group has the required critical capabilities and resources, such as IT system disaster recovery, alternate workspace arrangements and effective communication during interruptions. The process also supports the Group's operational resilience capability by strengthening the identification and assessment of critical dependencies.

The Group is continuously reviewing the level of business operations resiliency to enhance the BCM capability throughout all critical departments and branches across the region. Training is an integral part of the process to heighten BCM awareness and inculcate a business resiliency culture. Regular testing and exercises are conducted to assess recovery readiness and operational resilience capabilities, testing scenarios may include cyber incidents, technology disruptions and disruptions involving critical Third Party Service Providers ("TPSP") .

The Group integrates climate-related operational risk into its BCM programs and activities to ensure the continuity of its Critical Business Function ("CBF") and TPSPs in the face of climate related events. The integration shall include an objective risk assessment from credible external parties that evaluates the climate-related risk vulnerabilities of CBFs and TPSPs. The Group also considers climate-related operational risks in BCM planning and risk assessment activities, taking into account relevant external information and emerging risk developments. The Group continues to enhance its assessment of concentration risk, substitutability and recovery capabilities of critical TPSPs.

9.0 Non-Traded Market Risk ("NTMR")

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

The IRRBB sensitivity for the Group is as follows:

Impact on Profit Before Tax

	30.09.2026		31.03.2026	
Currency	Interest Rate + 100 bps (RM'000)	Rate - 100 bps (RM'000)	Interest Rate + 100 bps (RM'000)	Interest Rate - 100 bps (RM'000)
MYR	1,125	(1,125)	2,241	(2,241)

Impact on Equity

	30.09.2026		31.03.2026	
Currency	Interest Rate + 100 bps (RM'000)	Rate - 100 bps (RM'000)	Interest Rate + 100 bps (RM'000)	Interest Rate - 100 bps (RM'000)
MYR	(2,491)	2,590	(1,847)	1,941

10.0 Equities (Banking Book Positions)

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

Table 10.1 Equity investments and capital requirement

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

	30.09.2026 RM'000	31.03.2026 RM'000
Non traded equity investments		
Value of unquoted (privately held) equities	2,676	2,745
Net unrealised (losses)/gains		
Total unrealised (losses)/gains	(69)	5
Risk Weighted Assets		
Equity investments subject to a 100% risk weight	2,676	2,745
Total	2,676	2,745
Total minimum capital requirement (8%)	214	220

11.0 Liquidity Risk and Funding Management

The liquidity risk management of the Bank is aligned to the Liquidity Risk policy document, LCR policy document and NSFR policy document issued by BNM.