

**BANK MUAMALAT MALAYSIA BERHAD**

Company No.196501000376 (6175-W)  
(Incorporated in Malaysia)

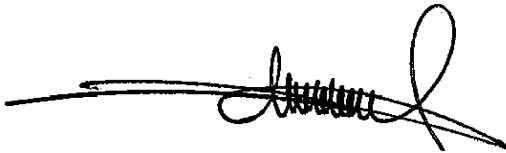
**BASEL II  
PILLAR 3 DISCLOSURES**

**FOR THE HALF YEAR ENDED  
30 JUNE 2025 (4 MUHARAM 1447H)**

**Statement by President / Chief Executive Officer**

**In the name of Allah, The Most Beneficent, The Most Merciful**

In accordance with the requirement of BNM's Guideline on Capital Adequacy Framework for Islamic Banks ('CAFIB') – Disclosure Requirement ('Pillar 3'), and on behalf of the Board and management of Bank Muamalat Malaysia Berhad, I am pleased to provide an attestation on the Pillar 3 disclosures of the Group and the Bank for the half year ended 30 June 2025.

A handwritten signature in black ink, appearing to read 'Khairul Kamarudin', with a long horizontal stroke extending to the left.

**Khairul Kamarudin**  
President / Chief Executive Officer

**Pillar 3 Disclosure Content**

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**Bank Muamalat Malaysia Berhad**  
**Basel II Pillar 3 Disclosure**

**Overview**

The Pillar 3 Disclosure is a regulatory requirement aimed at enhancing market transparency and discipline. It is prepared in accordance to the Bank Negara Malaysia's (BNM's) guidelines "Capital Adequacy Framework for Islamic Banks (CAFIB) - Disclosure Requirements (Pillar 3)" and contains qualitative and quantitative information on Bank Muamalat Malaysia Berhad's (BMMB's) risk exposures and capital adequacy levels as well as on its capital and risk management practices.

In assessing its capital position, BMMB applies the prescribed Standardised Approach to measure its credit and market risk exposures and the Basic Indicator Approach for operational risk, as outlined under the BNM's CAFIB guidelines.

This Pillar 3 disclosure should be read in conjunction with the Bank's half year unaudited 30 June 2025 Interim Financial Statements.

# Bank Muamalat Malaysia Berhad

## Basel II Pillar 3 Disclosure

The tables below present the capital adequacy ratios of the Group and the Bank.

**Table 1: Capital adequacy ratios**

	Group		Bank	
	30 June 2025	31 December 2024	30 June 2025	31 December 2024
CET1 capital ratio	11.142%	11.040%	11.053%	10.958%
Tier 1 Capital	12.519%	12.414%	12.430%	12.334%
Total capital ratio	16.852%	16.743%	16.764%	16.665%

The table below presents the capital position of the Group and Bank.

**Table 2: Capital structure**

	Group		Bank	
	30 June 2025	31 December 2024	30 June 2025	31 December 2024
	RM'000	RM'000	RM'000	RM'000
<b>Tier-I capital</b>				
Share capital	1,195,000	1,195,000	1,195,000	1,195,000
Retained profits	1,807,545	1,818,444	1,797,357	1,808,257
<b>Other Reserves</b>				
Regulatory reserve	124,504	145,404	124,504	145,404
Unrealised losses on fair value through other comprehensive income ("FVOCI") financial instruments	20,248	(11,637)	20,248	(11,637)
Foreign exchange translation reserve	6,131	2,973	6,132	2,974
<b>Regulatory Adjustment</b>				
Less: Regulatory reserve	(124,504)	(145,404)	(124,504)	(145,404)
Unrealised losses on fair value through other comprehensive income ("FVOCI") financial instruments	(11,136)	-	(11,136)	-
Less: Investment property gain	(10,493)	(10,493)	(10,493)	(10,493)
Less: Deferred tax assets	(46,507)	(51,615)	(46,518)	(51,454)
Less: Investment in subsidiaries	-	-	(13,159)	(13,159)
Less: Cumulative gains of financing measured at FVTPL	(12,995)	(12,655)	(12,995)	(12,655)
Less: Intangible Asset (net of deferred tax liabilities)	(114,758)	(119,023)	(114,592)	(118,973)
<b>Total Tier-I Capital</b>	<b>2,833,035</b>	<b>2,810,994</b>	<b>2,809,844</b>	<b>2,787,860</b>
<b>Tier-1 capital</b>				
Perpetual Sukuk	350,000	350,000	350,000	350,000
<b>Total Tier-1</b>	<b>3,183,035</b>	<b>3,160,994</b>	<b>3,159,844</b>	<b>3,137,860</b>
<b>Tier-II capital</b>				
Subordinated sukuk	800,000	800,000	800,000	800,000
Collective assessment allowance for non-impaired financing and regulatory reserve	297,252	297,473	297,116	297,333
Add: Investment property gain	4,722	4,722	4,722	4,722
<b>Total Tier-II Capital</b>	<b>1,101,974</b>	<b>1,102,195</b>	<b>1,101,838</b>	<b>1,102,055</b>
<b>Total Capital Base</b>	<b>4,285,009</b>	<b>4,263,189</b>	<b>4,261,682</b>	<b>4,239,915</b>

The capital adequacy ratios of the Bank are computed in accordance with BNM's Capital Adequacy Framework for Islamic Banks (Capital Components) and Capital Adequacy Framework for Islamic Banks (Risk Weighted Assets) issued on 14 June 2024 and 18 December 2023, respectively. The Group and Bank have adopted the Standardised Approach for credit risk and market risk, and the Basic Indicator Approach for operational risk. The minimum regulatory capital adequacy requirement for Islamic Bank Common Equity Tier I capital, Tier I capital, and Total Capital are 4.5%, 6.0% and 8.0% of total RWA, respectively, for the current period (December 2024: 4.5%, 6.0% and 8.0% of total RWA).

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The following tables present the minimum regulatory capital requirement to support the Group's and the Bank's risk-weighted assets:

**Table 3: Minimum capital requirement and risk-weighted assets**

	30 June 2025		31 December 2024	
	Risk Weighted Assets	Minimum Capital Requirement at 8%	Risk Weighted Assets	Minimum Capital Requirement at 8%
	RM'000	RM'000	RM'000	RM'000
<b>Group</b>				
Credit Risk	24,043,667	1,923,493	23,914,986	1,913,199
Less: Credit risk absorbed by profit-sharing investment account ("PSIA")	263,524	-	117,142	-
Market Risk	99,747	7,980	105,498	8,440
Operational Risk	1,546,759	123,741	1,559,285	124,743
<b>Total</b>	<b>25,426,649</b>	<b>2,055,214</b>	<b>25,462,627</b>	<b>2,046,382</b>
	30 June 2025		31 December 2024	
	Risk Weighted Assets	Minimum Capital Requirement at 8%	Risk Weighted Assets	Minimum Capital Requirement at 8%
	RM'000	RM'000	RM'000	RM'000
<b>Bank</b>				
Credit Risk	24,032,787	1,922,623	23,903,796	1,912,304
Less: Credit risk absorbed by profit-sharing investment account ("PSIA")	263,524	-	117,142	-
Market Risk	99,747	7,980	105,498	8,440
Operational Risk	1,552,331	124,186	1,549,255	123,940
<b>Total</b>	<b>25,421,341</b>	<b>2,054,789</b>	<b>25,441,407</b>	<b>2,044,684</b>

The Group and the Bank do not have any capital requirement for Large Exposure Risk as there is no amount in excess of the lowest threshold arising from equity holdings as specified in the BNM's RWCAF.

**Bank Muamalat Malaysia Berhad**  
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Risk-weighted and capital requirements for credit risk, market risk and operational risk are as follows:

**Table 4: Minimum capital requirement and risk-weighted assets by exposures**

Group	Gross Exposures RM'000	*Net Exposures RM'000	Risk Weighted Assets RM'000	Minimum Capital Requirement at 8% RM'000
<b>30 June 2025</b>				
<b>(i) Credit Risk (Standardised Approach)</b>				
<b>(a) On Balance Sheet Exposures</b>				
Sovereign/Central Banks	6,084,534	6,084,534	-	-
Public Sector Entities	1,024,547	1,024,547	49,558	3,965
Banks, Development Financial Institution & MDBs	2,121,062	2,121,062	424,212	33,937
Takaful Cos, Securities Firms & Fund Managers	153,421	153,421	127,110	10,169
Corporates	9,525,817	9,525,817	5,332,322	426,586
Regulator Retail	13,796,980	13,796,980	11,199,565	895,965
Residential Real Estate	11,175,736	11,175,736	4,883,442	390,675
Higher Risk Assets	39,731	39,731	59,584	4,767
Other Assets	371,595	371,595	242,711	19,415
Defaulted Exposures	275,219	275,219	165,333	13,227
	<b>44,568,642</b>	<b>44,568,642</b>	<b>22,483,837</b>	<b>1,798,706</b>
<b>(b) Off-Balance Sheet Exposures**</b>				
Credit-related off-balance sheet exposure	2,061,748	2,061,748	1,534,823	122,786
Derivative financial instruments	28,262	28,262	25,007	2,001
	<b>2,090,010</b>	<b>2,090,010</b>	<b>1,559,830</b>	<b>124,787</b>
<b>Total Credit Exposures</b>	<b>46,658,652</b>	<b>46,658,652</b>	<b>24,043,667</b>	<b>1,923,493</b>
<b>(c) Credit Risk Absorb by PSIA</b>	<b>400,966</b>	<b>400,966</b>	<b>263,524</b>	<b>-</b>
<b>(ii) Market Risk (Standardised Approach)</b>				
	Long Position	Short Position	Risk Weighted Assets	Capital Requirement
Benchmark Rate Risk	642,407	(1,031,569)	82,529	6,603
Foreign Currency Risk	13,893	(20,031)	17,218	1,377
			<b>99,747</b>	<b>7,980</b>
<b>(iii) Operational Risk (Basic Indicators Approach)</b>			<b>1,546,759</b>	<b>123,741</b>
<b>(iv) Total RWA and Capital Requirements</b>			<b>25,426,649</b>	<b>2,055,214</b>

\* After netting and credit risk mitigation

\*\* Credit Risk of off balance sheet items

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Risk-weighted and capital requirements for credit risk, market risk and operational risk are as follows: (cont'd)

**Table 4: Minimum capital requirement and risk-weighted assets by exposures (cont'd)**

Group	Gross Exposures RM'000	*Net Exposures RM'000	Risk Weighted Assets RM'000	Minimum Capital Requirement at 8% RM'000
<b>31 December 2024</b>				
<b>(i) Credit Risk (Standardised Approach)</b>				
<b>(a) On Balance Sheet Exposures</b>				
Sovereign/Central Banks	5,434,138	5,434,138	-	-
Public Sector Entities	1,131,027	1,131,027	48,802	3,904
Banks, Development Financial Institution & MDBs	1,700,787	1,700,787	340,157	27,213
Takaful Cos, Securities Firms & Fund Managers	177,691	177,691	148,647	11,892
Corporates	11,128,047	11,128,047	6,135,340	490,827
Regulator Retail	12,735,194	12,735,194	10,573,870	845,910
Residential Real Estate	10,669,536	10,669,536	4,784,787	382,783
Higher Risk Assets	45,714	45,714	68,558	5,485
Other Assets	366,681	366,681	241,189	19,295
Defaulted Exposures	242,989	242,989	156,300	12,504
	43,631,804	43,631,804	22,497,650	1,799,813
<b>(b) Off-Balance Sheet Exposures**</b>				
Credit-related off-balance sheet exposure	1,899,211	1,899,211	1,380,985	110,479
Derivative financial instruments	45,625	45,625	36,350	2,908
	1,944,836	1,944,836	1,417,335	113,387
<b>Total Credit Exposures</b>	45,576,640	45,576,640	23,914,985	1,913,200
<b>(c) Credit Risk Absorb by PSIA</b>	245,707	245,707	117,142	-
<b>(ii) Market Risk (Standardised Approach)</b>				
Benchmark Rate Risk	642,407	(1,031,569)	85,467	6,837
Foreign Currency Risk	13,893	(20,031)	20,031	1,602
			105,498	8,439
<b>(iii) Operational Risk (Basic Indicators Approach)</b>			1,559,286	124,743
<b>(iv) Total RWA and Capital Requirements</b>			25,462,627	2,046,382

\* After netting and credit risk mitigation

\*\* Credit Risk of off balance sheet items



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Risk-weighted and capital requirements for credit risk, market risk and operational risk are as follows: (cont'd)

**Table 4: Minimum capital requirement and risk-weighted assets by exposures (cont'd)**

Bank	Gross Exposures RM'000	*Net Exposures RM'000	Risk Weighted Assets RM'000	Minimum Capital Requirement at 8% RM'000
<b>30 June 2025</b>				
<b>(i) Credit Risk (Standardised Approach)</b>				
<b>(a) On Balance Sheet Exposures</b>				
Sovereign/Central Banks	6,084,534	6,084,534	-	-
Public Sector Entities	1,024,547	1,024,547	49,558	3,965
Banks, Development Financial Institution & MDBs	2,121,062	2,121,062	424,212	33,937
Takaful Cos, Securities Firms & Fund Managers	153,421	153,421	127,110	10,169
Corporates	9,517,785	9,517,785	5,321,811	425,745
Regulator Retail	13,796,980	13,796,980	11,199,565	895,965
Residential Real Estate	11,175,736	11,175,736	4,883,442	390,675
Higher Risk Assets	39,731	39,731	59,584	4,767
Other Assets	371,594	371,594	242,342	19,386
Defaulted Exposures	275,218	275,218	165,333	13,227
	<b>44,560,608</b>	<b>44,560,608</b>	<b>22,472,957</b>	<b>1,797,836</b>
<b>(b) Off-Balance Sheet Exposures**</b>				
Credit-related off-balance sheet exposure	2,061,748	2,061,748	1,534,823	122,786
Derivative financial instruments	28,262	28,262	25,007	2,001
	<b>2,090,010</b>	<b>2,090,010</b>	<b>1,559,830</b>	<b>124,787</b>
<b>Total Credit Exposures</b>	<b>46,650,618</b>	<b>46,650,618</b>	<b>24,032,787</b>	<b>1,922,623</b>
<b>(c) Credit Risk Absorb by PSIA</b>	<b>400,966</b>	<b>400,966</b>	<b>263,524</b>	<b>-</b>
<b>(ii) Market Risk (Standardised Approach)</b>				
Benchmark Rate Risk	642,407	(1,031,569)	82,529	6,602
Foreign Currency Risk	13,893	(20,031)	17,218	1,378
			<b>99,747</b>	<b>7,980</b>
<b>(iii) Operational Risk (Basic Indicators Approach)</b>			<b>1,552,331</b>	<b>124,186</b>
<b>(iv) Total RWA and Capital Requirements</b>			<b>25,421,341</b>	<b>2,054,789</b>

\* After netting and credit risk mitigation

\*\* Credit Risk of off balance sheet items

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Risk-weighted and capital requirements for credit risk, market risk and operational risk are as follows: (cont'd)

**Table 4: Minimum capital requirement and risk-weighted assets by exposures (cont'd)**

Bank	Gross Exposures RM'000	*Net Exposures RM'000	Risk Weighted Assets RM'000	Minimum Capital Requirement at 8% RM'000
<b>31 December 2024</b>				
<b>(i) Credit Risk (Standardised Approach)</b>				
<b>(a) On Balance Sheet Exposures</b>				
Sovereign/Central Banks	5,434,138	5,434,138	-	-
Public Sector Entities	1,131,027	1,131,027	48,802	3,904
Banks, Development Financial Institution & MDBs	1,700,787	1,700,787	340,157	27,213
Takaful Cos, Securities Firms & Fund Managers	177,691	177,691	148,647	11,892
Corporates	11,119,396	11,119,396	6,125,046	490,004
Regulator Retail	12,735,194	12,735,194	10,573,870	845,910
Residential Real Estate	10,669,536	10,669,536	4,784,787	382,783
Higher Risk Assets	45,714	45,714	68,558	5,485
Other Assets	366,681	366,681	240,294	19,224
Defaulted Exposures	242,989	242,989	156,300	12,504
	43,623,153	43,623,153	22,486,461	1,798,919
<b>(b) Off-Balance Sheet Exposures**</b>				
Credit-related off-balance sheet exposure	1,899,211	1,899,211	1,380,985	110,479
Derivative financial instruments	45,625	45,625	36,350	2,908
	1,944,836	1,944,836	1,417,335	113,387
<b>Total Credit Exposures</b>	45,567,989	45,567,989	23,903,796	1,912,306
<b>(c) Credit Risk Absorb by PSIA</b>	245,707	245,707	117,142	-
<b>(ii) Market Risk (Standardised Approach)</b>				
Benchmark Rate Risk	642,407	(1,031,569)	85,467	6,837
Foreign Currency Risk	13,893	(20,031)	20,031	1,602
			105,498	8,439
<b>(iii) Operational Risk (Basic Indicators Approach)</b>			1,549,255	123,939
<b>(iv) Total RWA and Capital Requirements</b>			25,441,407	2,044,684

\* After netting and credit risk mitigation

\*\* Credit Risk of off balance sheet items

**Bank Muamalat Malaysia Berhad**  
**Basel II Pillar 3 Disclosure**

**Credit Risk Exposures and Credit Risk Concentration**

**Table 5: Credit risk exposures and credit risk concentration by sector analysis**

<b>Group</b>	<b>Government and statutory bodies RM'000</b>	<b>Finance, takaful and business services RM'000</b>	<b>Agriculture, manufacturing, wholesale, retail and restaurant RM'000</b>	<b>Construction and real estate RM'000</b>	<b>Transport, storage and communication RM'000</b>	<b>Household RM'000</b>	<b>Others RM'000</b>	<b>Total RM'000</b>
<b>30 June 2025</b>								
<b>On balance sheet exposures</b>								
Cash and short-term funds	-	2,530,748	-	-	-	-	-	2,530,748
Deposits and placements with licensed financial institutions	-	200,575	-	-	-	-	-	200,575
Financial investments at FVTPL	-	-	-	-	-	-	10,926	10,926
Financial investments at FVOCI	5,260,791	892,300	87,069	150,997	407,467	-	1,034,072	7,832,696
Islamic derivative financial assets	-	8,772	-	-	-	-	-	8,772
Financing of customers	944,157	2,492,151	2,129,512	1,928,337	390,536	24,578,811	746,769	33,210,273
Statutory deposits with Bank Negara Malaysia	360,000	-	-	-	-	-	-	360,000
Other financial assets *	-	-	-	-	-	-	25,433	25,433
	<b>6,564,948</b>	<b>6,124,546</b>	<b>2,216,581</b>	<b>2,079,334</b>	<b>798,003</b>	<b>24,578,811</b>	<b>1,817,200</b>	<b>44,179,423</b>
<b>Commitments and contingencies</b>								
Contingent liabilities	452,868	71,889	302,280	627,737	114,986	3,797	132,418	1,705,975
Commitments	304,644	76,284	292,516	199,432	175,133	431,199	847,976	2,327,184
Other Miscellaneous Commitment and Contingent Liabilities	-	7,466	15,967	28,671	1,140	403,852	28,773	485,869
Derivative financial instruments	447	447,811	1,095,759	-	-	-	-	1,544,017
	<b>757,959</b>	<b>603,450</b>	<b>1,706,522</b>	<b>855,840</b>	<b>291,259</b>	<b>838,848</b>	<b>1,009,167</b>	<b>6,063,045</b>
<b>Total credit exposures</b>	<b>7,322,907</b>	<b>6,727,996</b>	<b>3,923,103</b>	<b>2,935,174</b>	<b>1,089,262</b>	<b>25,417,659</b>	<b>2,826,367</b>	<b>50,242,468</b>

\* These balances exclude balances which are not within the scope of MFRS 9, *Financial Instruments*.

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**Credit Risk Exposures and Credit Risk Concentration (cont'd)**

**Table 5: Credit risk exposures and credit risk concentration by sector analysis (cont'd)**

<b>Group</b>	<b>Government and statutory bodies RM'000</b>	<b>Finance, takaful and business services RM'000</b>	<b>Agriculture, manufacturing, wholesale, retail and restaurant RM'000</b>	<b>Construction and real estate RM'000</b>	<b>Transport, storage and communication RM'000</b>	<b>Household RM'000</b>	<b>Others RM'000</b>	<b>Total RM'000</b>
<b>31 December 2024</b>								
<b>On balance sheet exposures</b>								
Cash and short-term funds	-	2,116,600	-	-	-	-	-	2,116,600
Deposits and placements with licensed financial institutions	-	502,166	-	-	-	-	-	502,166
Financial investments at FVTPL	-	-	-	-	-	-	14,888	14,888
Financial investments at FVOCI	4,100,765	1,169,956	50,452	210,034	640,027	-	1,398,737	7,569,971
Islamic derivative financial assets	7,957	4,825	1,714	-	-	-	-	14,496
Financing of customers	936,362	2,533,867	2,167,419	1,935,806	356,390	23,748,359	671,146	32,349,349
Statutory deposits with Bank Negara Malaysia	680,000	-	-	-	-	-	-	680,000
Other financial assets *	-	-	-	-	-	-	26,649	26,649
	<b>5,725,084</b>	<b>6,327,414</b>	<b>2,219,585</b>	<b>2,145,840</b>	<b>996,417</b>	<b>23,748,359</b>	<b>2,111,420</b>	<b>43,274,119</b>
<b>Commitments and contingencies</b>								
Contingent liabilities	-	141,582	243,003	509,471	69,215	2,597	797,511	1,763,379
Commitments	-	270,702	456,369	369,219	67,268	623,353	344,688	2,131,599
Other Miscellaneous Commitment and Contingent Liabilities	-	401	32,862	20,465	1,127	294,867	-	349,722
Islamic derivative financial instruments	894,550	780,300	175,758	-	-	-	-	1,850,608
	<b>894,550</b>	<b>1,192,985</b>	<b>907,992</b>	<b>899,155</b>	<b>137,610</b>	<b>920,817</b>	<b>1,142,199</b>	<b>6,095,308</b>
<b>Total credit exposures</b>	<b>6,619,634</b>	<b>7,520,399</b>	<b>3,127,577</b>	<b>3,044,995</b>	<b>1,134,027</b>	<b>24,669,176</b>	<b>3,253,619</b>	<b>49,369,427</b>

\* These balances exclude balances which are not within the scope of MFRS 9, Financial Instruments.

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**Credit Risk Exposures and Credit Risk Concentration (cont'd)**

**Table 5: Credit risk exposures and credit risk concentration by sector analysis (cont'd)**

<b>Bank</b>	<b>Government and statutory bodies RM'000</b>	<b>Finance, takaful and business services RM'000</b>	<b>Agriculture, manufacturing, wholesale, retail and restaurant RM'000</b>	<b>Construction and real estate RM'000</b>	<b>Transport, storage and communication RM'000</b>	<b>Household RM'000</b>	<b>Others RM'000</b>	<b>Total RM'000</b>
<b>30 June 2025</b>								
<b>On balance sheet exposures</b>								
Cash and short-term funds	-	2,530,748	-	-	-	-	-	2,530,748
Deposits and placements with licensed financial institutions	-	200,575	-	-	-	-	-	200,575
Financial investments at FVTPL	-	-	-	-	-	-	8,962	8,962
Financial investments at FVOCI	5,260,791	892,300	87,069	150,997	407,467	-	1,034,072	7,832,696
Islamic derivative financial assets	-	8,772	-	-	-	-	-	8,772
Financing of customers	944,157	2,492,151	2,129,512	1,928,337	390,536	24,578,811	741,071	33,204,575
Statutory deposits with Bank Negara Malaysia	360,000	-	-	-	-	-	-	360,000
Other financial assets *	-	-	-	-	-	-	25,263	25,263
	<b>6,564,948</b>	<b>6,124,546</b>	<b>2,216,581</b>	<b>2,079,334</b>	<b>798,003</b>	<b>24,578,811</b>	<b>1,809,368</b>	<b>44,171,591</b>
<b>Commitments and contingencies</b>								
Contingent liabilities	452,868	71,889	302,280	627,737	114,986	3,797	132,418	1,705,975
Commitments	304,644	76,284	292,516	199,432	175,133	431,199	847,976	2,327,184
Other Miscellaneous Commitment and Contingent Liabilities	-	7,466	15,967	28,671	1,140	403,852	28,773	485,869
Derivative financial instruments	447	447,811	1,095,759	-	-	-	-	1,544,017
	<b>757,959</b>	<b>603,450</b>	<b>1,706,522</b>	<b>855,840</b>	<b>291,259</b>	<b>838,848</b>	<b>1,009,167</b>	<b>6,063,045</b>
<b>Total credit exposures</b>	<b>7,322,907</b>	<b>6,727,996</b>	<b>3,923,103</b>	<b>2,935,174</b>	<b>1,089,262</b>	<b>25,417,659</b>	<b>2,818,535</b>	<b>50,234,636</b>

\* These balances exclude balances which are not within the scope of MFRS 9, *Financial Instruments*.

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**Credit Risk Exposures and Credit Risk Concentration (cont'd)**

**Table 5: Credit risk exposures and credit risk concentration by sector analysis (cont'd)**

<b>Bank</b>	<b>Government and statutory bodies RM'000</b>	<b>Finance, takaful and business services RM'000</b>	<b>Agriculture, manufacturing, wholesale, retail and restaurant RM'000</b>	<b>Construction and real estate RM'000</b>	<b>Transport, storage and communication RM'000</b>	<b>Household RM'000</b>	<b>Others RM'000</b>	<b>Total RM'000</b>
<b>31 December 2024</b>								
<b>On balance sheet exposures</b>								
Cash and short-term funds	-	2,116,600	-	-	-	-	-	2,116,600
Deposits and placements with licensed financial institutions	-	502,166	-	-	-	-	-	502,166
Financial investments at FVTPL	-	-	-	-	-	-	12,209	12,209
Financial investments at FVOCI	4,100,765	1,169,956	50,452	210,034	640,027	-	1,398,737	7,569,971
Islamic derivative financial assets	7,957	4,825	1,714	-	-	-	-	14,496
Financing of customers	936,362	2,533,867	2,167,419	1,935,806	356,390	23,748,359	666,070	32,344,273
Statutory deposits with Bank Negara Malaysia	680,000	-	-	-	-	-	-	680,000
Other financial assets *	-	-	-	-	-	-	26,167	26,167
	<b>5,725,084</b>	<b>6,327,414</b>	<b>2,219,585</b>	<b>2,145,840</b>	<b>996,417</b>	<b>23,748,359</b>	<b>2,103,183</b>	<b>43,265,882</b>
<b>Commitments and contingencies</b>								
Contingent liabilities	-	141,582	243,003	509,471	69,215	2,597	797,511	1,763,379
Commitments	-	270,702	456,369	369,219	67,268	623,353	344,688	2,131,599
Other Miscellaneous Commitment and Contingent Liabilities	-	401	32,862	20,465	1,127	294,867	-	349,722
Derivative financial instruments	894,550	780,300	175,758	-	-	-	-	1,850,608
	<b>894,550</b>	<b>1,192,985</b>	<b>907,992</b>	<b>899,155</b>	<b>137,610</b>	<b>920,817</b>	<b>1,142,199</b>	<b>6,095,308</b>
<b>Total credit exposures</b>	<b>6,619,634</b>	<b>7,520,399</b>	<b>3,127,577</b>	<b>3,044,995</b>	<b>1,134,027</b>	<b>24,669,176</b>	<b>3,245,382</b>	<b>49,361,190</b>

\* These balances exclude balances which are not within the scope of MFRS 9, Financial Instruments.

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**Credit Risk Exposures and Credit Risk Concentration (cont'd)**

**Table 6: Credit risk exposures and credit risk concentration by geographical analysis**

The analysis of credit concentration risk of financial assets and commitments and contingencies of the Group and the Bank categorised by geographical distribution (based on the geographical location where the credit risk resides) are as follows:

	<b>Group</b>		<b>Bank</b>	
	<b>Domestic RM'000</b>	<b>Labuan RM'000</b>	<b>Domestic RM'000</b>	<b>Labuan RM'000</b>
<b>30 June 2025</b>				
<b>On Balance Sheet</b>				
<b>Exposures</b>				
Cash and short-term funds	2,530,114	634	2,530,114	634
Deposits and placements with licensed financial institutions	200,575	-	200,575	-
Financial investments at FVTPL	10,926	-	8,962	-
Financial investments at FVOCI	7,784,642	48,054	7,784,642	48,054
Islamic derivative financial assets	8,772	-	8,772	-
Financing of customers	33,210,273	-	33,204,575	-
Statutory deposits with Bank Negara Malaysia	360,000	-	360,000	-
Other financial assets *	25,430	3	25,260	3
	<b>44,130,732</b>	<b>48,691</b>	<b>44,122,900</b>	<b>48,691</b>
<b>Commitments and contingencies</b>				
Contingent liabilities	1,705,975	-	1,705,975	-
Commitments	2,327,184	-	2,327,184	-
Other Miscellaneous Commitment and Contingent Liabilities	485,869		485,869	
Derivative financial instruments	1,544,017	-	1,544,017	-
	<b>6,063,045</b>	<b>-</b>	<b>6,063,045</b>	<b>-</b>
<b>Total credit exposures</b>	<b>50,193,777</b>	<b>48,691</b>	<b>50,185,945</b>	<b>48,691</b>

\* These balances exclude balances which are not within the scope of MFRS 9, *Financial Instruments*.

**Credit Risk Exposures and Credit Risk Concentration (cont'd)**

**Table 6: Credit risk exposures and credit risk concentration by geographical analysis (cont'd)**

The analysis of credit concentration risk of financial assets and commitments and contingencies of the Group and the Bank categorised by geographical distribution (based on the geographical location where the credit risk resides) are as follows:

	<b>Group</b>		<b>Bank</b>	
	<b>Domestic RM'000</b>	<b>Labuan RM'000</b>	<b>Domestic RM'000</b>	<b>Labuan RM'000</b>
<b>31 December 2024</b>				
<b>On Balance Sheet</b>				
<b>Exposures</b>				
Cash and short-term funds	2,069,181	47,419	2,069,181	47,419
Deposits and placements with licensed financial institutions	502,166	-	502,166	-
Financial investments at FVTPL	14,888	-	12,209	-
Financial investments at FVOCI	7,494,785	75,186	7,494,785	75,186
Islamic derivative financial assets	14,496	-	14,496	-
Financing of customers	32,349,349	-	32,344,273	-
Statutory deposits with Bank Negara Malaysia	680,000	-	680,000	-
Other financial assets *	26,646	3	26,164	3
	<u>43,151,511</u>	<u>122,608</u>	<u>43,143,274</u>	<u>122,608</u>
<b>Commitments and contingencies</b>				
Contingent liabilities	1,763,379	-	1,763,379	-
Commitments	2,131,599	-	2,131,599	-
Other Miscellaneous Commitment and Contingent Liabilities	349,722	-	349,722	-
Derivative financial instruments	1,850,608	-	1,850,608	-
	<u>6,095,308</u>	<u>-</u>	<u>6,095,308</u>	<u>-</u>
<b>Total credit exposures</b>	<u>49,246,819</u>	<u>122,608</u>	<u>49,238,582</u>	<u>122,608</u>

\* These balances exclude balances which are not within the scope of MFRS 9, *Financial Instruments*.



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**Credit Risk Exposures of Financial Assets by Maturity Distribution**

**Table 7: Credit Risk Exposures of financial assets by remaining contractual maturity**

<b>Group</b>	<b>Up to 6</b>	<b>&gt; 6 - 12</b>	<b>&gt; 1 - 5</b>	<b>Over 5</b>	
<b>30 June 2025</b>	<b>months</b>	<b>months</b>	<b>years</b>	<b>years</b>	<b>Total</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>On-Balance Sheet Exposures</b>					
Cash and short-term funds	2,530,748	-	-	-	2,530,748
Deposits and placements with financial institutions	200,575	-	-	-	200,575
Financial investments at FVTPL	4,914	-	6,012	-	10,926
Financial investments at FVOCI	238,806	576,521	5,654,722	1,362,647	7,832,696
Islamic derivative financial assets	8,772	-	-	-	8,772
Financing of customers	1,975,160	2,412,757	4,770,191	24,052,165	33,210,273
Statutory deposits with Bank Negara Malaysia	-	-	-	360,000	360,000
Other financial assets *	-	25,433	-	-	25,433
<b>Total On-Balance Sheet Exposures</b>	<b>4,958,975</b>	<b>3,014,711</b>	<b>10,430,925</b>	<b>25,774,812</b>	<b>44,179,423</b>
<b>Group</b>	<b>Up to 6</b>	<b>&gt; 6 - 12</b>	<b>&gt; 1 - 5</b>	<b>Over 5</b>	
<b>31 December 2024</b>	<b>months</b>	<b>months</b>	<b>years</b>	<b>years</b>	<b>Total</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>On-Balance Sheet Exposures</b>					
Cash and short-term funds	2,116,600	-	-	-	2,116,600
Deposits and placements with financial institutions	502,166	-	-	-	502,166
Financial investments at FVTPL	-	14,888	-	-	14,888
Financial investments at FVOCI	388,118	582,061	6,599,792	-	7,569,971
Islamic derivative financial assets	9,464	5,032	-	-	14,496
Financing of customers	1,633,105	2,782,243	27,934,001	-	32,349,349
Statutory deposits with Bank Negara Malaysia	-	-	-	680,000	680,000
Other financial assets *	55	26,594	-	-	26,649
<b>Total On-Balance Sheet Exposures</b>	<b>4,649,508</b>	<b>3,410,818</b>	<b>34,533,793</b>	<b>680,000</b>	<b>43,274,119</b>

\* These balances exclude balances which are not within the scope of MFRS 9, *Financial Instruments*.

Credit Risk Exposures of Financial Assets by Maturity Distribution (cont'd)

Table 7: Credit Risk Exposures of financial assets by remaining contractual maturity (cont'd)

Bank 30 June 2025	Up to 6 months RM'000	> 6 - 12 months RM'000	> 1 - 5 years RM'000	Over 5 years RM'000	Total RM'000
<b>On-Balance Sheet Exposures</b>					
Cash and short-term funds	2,530,748	-	-	-	2,530,748
Deposits and placements with financial institutions	200,575	-	-	-	200,575
Financial investments at FVTPL	4,914	-	4,048	-	8,962
Financial investments at FVOCI	238,807	576,521	5,654,722	1,362,646	7,832,696
Islamic derivative financial assets	8,772	-	-	-	8,772
Financing of customers	1,975,160	2,412,757	4,770,191	24,046,467	33,204,575
Statutory deposits with Bank Negara Malaysia	-	-	-	360,000	360,000
Other financial assets *	-	25,263	-	-	25,263
<b>Total On-Balance Sheet Exposures</b>	<b>4,958,976</b>	<b>3,014,541</b>	<b>10,428,961</b>	<b>25,769,113</b>	<b>44,171,591</b>
Bank 31 December 2024	Up to 6 months RM'000	> 6 - 12 months RM'000	> 1 - 5 years RM'000	Over 5 years RM'000	Total RM'000
<b>On-Balance Sheet Exposures</b>					
Cash and short-term funds	2,116,600	-	-	-	2,116,600
Deposits and placements with financial institutions	502,166	-	-	-	502,166
Financial investments at FVTPL	-	12,209	-	-	12,209
Financial investments at FVOCI	388,118	582,061	6,599,792	-	7,569,971
Islamic derivative financial assets	9,464	5,032	-	-	14,496
Financing of customers	1,633,105	2,782,243	27,928,925	-	32,344,273
Statutory deposits with Bank Negara Malaysia	-	-	-	680,000	680,000
Other financial assets *	-	26,167	-	-	26,167
<b>Total On-Balance Sheet Exposures</b>	<b>4,649,453</b>	<b>3,407,712</b>	<b>34,528,717</b>	<b>680,000</b>	<b>43,265,882</b>

\* These balances exclude balances which are not within the scope of MFRS 9, *Financial Instruments*.

Disclosures on Off Balance Sheet Exposures and Counterparty Credit Risk

Table 8: Commitments and contingencies

	Group and Bank					
	30 June 2025			31 December 2024		
	Principal amount RM'000	Credit equivalent amount RM'000	Total risk weighted amount RM'000	Principal amount RM'000	Credit equivalent amount RM'000	Total risk weighted amount RM'000
The commitments and contingencies constitute the following :						
<b>Contingent liabilities</b>						
Direct credit substitutes	765,841	765,841	741,808	643,892	643,892	630,620
Trade-related contingencies	463,078	92,616	1,728	676,873	135,375	1,745
Transaction related contingencies	477,056	238,528	225,349	442,614	221,307	210,053
<b>Commitments</b>						
Credit extension commitment:						
- Maturity within one year	911,532	182,306	162,314	748,736	149,747	132,074
- Maturity exceeding one year	1,415,652	707,826	347,584	1,382,862	691,431	363,400
Other miscellaneous commitments & contingencie	485,869	74,631	56,040	349,722	57,459	43,094
<b>Islamic Derivative financial instruments</b>						
Foreign exchange related contracts						
- Maturity within one year	1,544,017	28,262	25,007	1,850,609	45,625	36,350
<b>Total off-balance sheet exposures</b>	<b>6,063,045</b>	<b>2,090,010</b>	<b>1,559,830</b>	<b>6,095,308</b>	<b>1,944,836</b>	<b>1,417,336</b>

### **Credit Risk Mitigation**

The following tables present the credit exposures covered by eligible financial collateral and financial guarantees as defined under the Standardised Approach. Eligible financial collateral consists primarily of cash, securities from listed exchange, unit trust or marketable securities. The Group and the Bank does not have any credit exposure which is reduced through the application of other eligible collateral.

**Table 9: Credit risk mitigation on credit exposures**

<b>Group</b> <b>30 June 2025</b>	<b>Total Exposures Covered by</b>		
	<b>Gross Exposures</b>	<b>Eligible Financial Collateral</b>	<b>*Net Exposures</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>Credit Risk</b>			
<b>(a) On Balance sheet exposures</b>			
Sovereign/Central banks	6,084,534	-	6,084,534
Public sector entities	1,024,547	-	1,024,547
Banks, Development Financial Institution & MDBs	2,121,062	-	2,121,062
Takaful Cos, Securities Firms & Fund Managers	153,421	-	153,421
Corporates	9,525,817	-	9,525,817
Regulatory retail	13,796,980	-	13,796,980
Residential real estate	11,175,736	-	11,175,736
Higher risk assets	39,731	-	39,731
Other assets	371,595	-	371,595
Defaulted exposure	275,219	-	275,219
	<b>44,568,642</b>	<b>-</b>	<b>44,568,642</b>
<b>(b) Off-Balance Sheet Exposures</b>			
Credit-related off-balance sheet exposure	2,061,748	-	2,061,748
Derivative financial instruments	28,262	-	28,262
	<b>2,090,010</b>	<b>-</b>	<b>2,090,010</b>
<b>Total Credit Exposures</b>	<b>46,658,652</b>	<b>-</b>	<b>46,658,652</b>

Note:

*\* After netting and credit risk mitigation*

Credit Risk Mitigation (cont'd)

Table 9: Credit risk mitigation on credit exposures (cont'd)

Group	Gross Exposures	Total Exposures Covered by Eligible Financial Collateral	*Net Exposures
31 December 2024	RM'000	RM'000	RM'000
<b>Credit Risk</b>			
<b>(a) On Balance sheet exposures</b>			
Sovereign/Central banks	5,434,138	-	5,434,138
Public sector entities	1,131,027	-	1,131,027
Banks, Development Financial Institution & MDBs	1,700,787	-	1,700,787
Takaful Cos, Securities Firms & Fund Managers	177,691	-	177,691
Corporates	11,128,047	-	11,128,047
Regulatory retail	12,735,194	-	12,735,194
Residential real estate	10,669,536	-	10,669,536
Higher risk assets	45,714	-	45,714
Other assets	366,681	-	366,681
Defaulted exposure	242,989	-	242,989
	43,631,804	-	43,631,804
<b>(b) Off-Balance Sheet Exposures</b>			
Credit-related off-balance sheet exposure	1,899,211	-	1,899,211
Derivative financial instruments	45,625	-	45,625
	1,944,836	-	1,944,836
<b>Total Credit Exposures</b>	45,576,640	-	45,576,640

Note:

\* After netting and credit risk mitigation

Credit Risk Mitigation (cont'd)

Table 9: Credit risk mitigation on credit exposures (cont'd)

Bank 30 June 2025	Total Exposures Covered by Eligible Financial Collateral		
	Gross Exposures RM'000	Financial Collateral RM'000	*Net Exposures RM'000
<b>Credit Risk</b>			
<b>(a) On Balance Sheet Exposures</b>			
Sovereign/Central Banks	6,084,534	-	6,084,534
Public Sector Entities	1,024,547	-	1,024,547
Banks, Development Financial Institution & MDBs	2,121,062	-	2,121,062
Takaful Cos, Securities Firms & Fund Managers	153,421	-	153,421
Corporates	9,517,785	-	9,517,785
Regulatory Retail	13,796,980	-	13,796,980
Residential Real Estate	11,175,736	-	11,175,736
Higher Risk Assets	39,731	-	39,731
Other Assets	371,594	-	371,594
Defaulted Exposures	275,218	-	275,218
	<b>44,560,608</b>	<b>-</b>	<b>44,560,608</b>
<b>(b) Off-Balance Sheet Exposures</b>			
Credit-related Off-Balance Sheet Exposure	2,061,748	-	2,061,748
Derivative Financial Instruments	28,262	-	28,262
	<b>2,090,010</b>	<b>-</b>	<b>2,090,010</b>
<b>Total Credit Exposures</b>	<b>46,650,618</b>	<b>-</b>	<b>46,650,618</b>

Note:

\* After netting and credit risk mitigation

Credit Risk Mitigation (cont'd)

Table 9: Credit risk mitigation on credit exposures (cont'd)

Bank 31 December 2024	Total Exposures Covered by Eligible Financial Collateral		
	Gross Exposures RM'000	Financial Collateral RM'000	*Net Exposures RM'000
<b>Credit Risk</b>			
<b>(a) On Balance Sheet Exposures</b>			
Sovereign/Central Banks	5,434,138	-	5,434,138
Public Sector Entities	1,131,027	-	1,131,027
Banks, Development Financial Institution & MDBs	177,691	-	177,691
Takaful Cos, Securities Firms & Fund Managers	1,700,787	-	1,700,787
Corporates	11,119,395	-	11,119,395
Regulatory Retail	12,735,194	-	12,735,194
Residential Real Estate	10,669,536	-	10,669,536
Higher Risk Assets	45,714	-	45,714
Other Assets	366,681	-	366,681
Defaulted Exposures	242,989	-	242,989
	43,623,152	-	43,623,152
<b>(b) Off-Balance Sheet Exposures</b>			
Credit-related Off-Balance Sheet Exposure	1,899,211	-	1,899,211
Derivative Financial Instruments	45,626	-	45,626
	1,944,837	-	1,944,837
<b>Total Credit Exposures</b>	<b>45,567,989</b>	<b>-</b>	<b>45,567,989</b>

Note:

\* After netting and credit risk mitigation

Credit Risk (Disclosures for Portfolio under the Standardised Approach)

Table 10: Rating distribution on credit exposures

Group  
30 June 2025

Exposure Class	Rating by Approved ECAIS								Unrated RM'000	Others RM'000	Grand Total RM'000
	AAA RM'000	AA+ RM'000	AA RM'000	AA- RM'000	A RM'000	BBB RM'000	BB+ TO BB- RM'000	P1/MARC1 RM'000			
<b><u>On and Off Balance-Sheet Exposures</u></b>											
<b><u>Credit Exposures - Standardised Approach</u></b>											
Sovereigns/Central Banks	6,327,444	-	-	-	-	-	-	-	-	-	6,327,444
Public Sector Entities	-	-	35,538	-	-	-	-	-	1,067,530	-	1,103,068
Banks, Development Financial Institutions & MDBs	1,200,079	-	553,606	-	200,018	-	-	-	171,409	-	2,125,112
Takaful Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	-	-	153,421	-	153,421
Corporates	970,300	224,655	54,829	15,810	100,318	-	-	-	9,589,207	-	10,955,119
Regulatory Retail	-	-	-	-	-	-	-	-	14,255,910	-	14,255,910
Residential Mortgages	-	-	-	-	-	-	-	-	11,324,956	-	11,324,956
Higher Risk Assets	-	-	-	-	-	-	-	-	42,026	-	42,026
Other Assets	-	-	-	-	-	-	-	-	371,596	-	371,596
<b>Total</b>	<b>8,497,823</b>	<b>224,655</b>	<b>643,973</b>	<b>15,810</b>	<b>300,336</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>36,976,055</b>	<b>-</b>	<b>46,658,652</b>

Group  
31 December 2024

01 December 2024

Exposure Class	Rating by Approved ECAIS								Unrated RM'000	Others RM'000	Grand Total RM'000
	AAA RM'000	AA+ RM'000	AA RM'000	AA- RM'000	A RM'000	BBB RM'000	BB+ TO BB- RM'000	P1/MARC1 RM'000			
<b><u>On and Off Balance-Sheet Exposures</u></b>											
<b><u>Credit Exposures - Standardised Approach</u></b>											
Sovereigns/Central Banks	5,613,639	-	-	-	-	-	-	-	-	-	5,613,639
Public Sector Entities	-	-	35,093	-	-	-	-	-	1,168,235	-	1,203,328
Banks, Development Financial Institutions & MDBs	539,704	100,194	489,773	50,026	100,008	-	-	-	432,675	-	1,712,380
Takaful Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	-	-	177,691	-	177,691
Corporates	1,171,519	224,762	25,205	15,708	100,330	-	-	-	10,883,192	-	12,420,716
Regulatory Retail	-	-	-	-	-	-	-	-	13,257,537	-	13,257,537
Residential Mortgages	-	-	-	-	-	-	-	-	10,776,892	-	10,776,892
Higher Risk Assets	-	-	-	-	-	-	-	-	47,774	-	47,774
Other Assets	-	-	-	-	-	-	-	-	366,683	-	366,683
<b>Total</b>	<b>7,324,862</b>	<b>324,956</b>	<b>550,071</b>	<b>65,734</b>	<b>200,338</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>37,110,679</b>	<b>-</b>	<b>45,576,640</b>



Credit Risk (Disclosures for Portfolio under the Standardised Approach) (cont'd)

Table 10: Rating distribution on credit exposures (cont'd)

Bank  
30 June 2025

30 June 2020

Exposure Class	Rating by Approved ECAIS								Unrated RM'000	Others RM'000	Grand Total RM'000
	AAA RM'000	AA+ RM'000	AA RM'000	AA- RM'000	A RM'000	BBB RM'000	BB+ TO BB- RM'000	P1/MARC1 RM'000			
<u>On and Off Balance-Sheet Exposures</u>											
<u>Credit Exposures - Standardised Approach</u>											
Sovereigns/Central Banks	6,327,444	-	-	-	-	-	-	-	-	-	6,327,444
Public Sector Entities	-	-	35,538	-	-	-	-	-	1,067,530	-	1,103,068
Banks, Development Financial Institutions & MDBs	1,200,079	-	553,606	-	200,018	-	-	-	171,409	-	2,125,112
Takaful Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	-	-	153,421	-	153,421
Corporates	970,300	224,655	54,829	15,810	100,318	-	-	-	9,581,175	-	10,947,087
Regulatory Retail	-	-	-	-	-	-	-	-	14,255,910	-	14,255,910
Residential Mortgages	-	-	-	-	-	-	-	-	11,324,956	-	11,324,956
Higher Risk Assets	-	-	-	-	-	-	-	-	42,026	-	42,026
Other Assets	-	-	-	-	-	-	-	-	371,594	-	371,594
<b>Total</b>	<b>8,497,823</b>	<b>224,655</b>	<b>643,973</b>	<b>15,810</b>	<b>300,336</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>36,968,021</b>	<b>-</b>	<b>46,650,618</b>

Bank  
31 December 2024

Rating by Approved ECAIS											
Exposure Class	AAA RM'000	AA+ RM'000	AA RM'000	AA- RM'000	A RM'000	BBB RM'000	BB+ TO BB- RM'000	P1/MARC1 RM'000	Unrated RM'000	Others RM'000	Grand Total RM'000
<b><u>On and Off Balance-Sheet Exposures</u></b>											
<b><u>Credit Exposures - Standardised Approach</u></b>											
Sovereigns/Central Banks	5,613,639	-	-	-	-	-	-	-	-	-	5,613,639
Public Sector Entities	-	-	35,093	-	-	-	-	-	1,168,235	-	1,203,328
Banks, Development Financial Institutions & MDBs	539,704	100,194	489,773	50,026	100,008	-	-	-	432,675	-	1,712,380
Takaful Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	-	-	177,691	-	177,691
Corporates	1,171,519	224,762	25,205	15,708	100,330	-	-	-	10,874,539	-	12,412,063
Regulatory Retail	-	-	-	-	-	-	-	-	13,257,537	-	13,257,537
Residential Mortgages	-	-	-	-	-	-	-	-	10,776,892	-	10,776,892
Higher Risk Assets	-	-	-	-	-	-	-	-	47,774	-	47,774
Other Assets	-	-	-	-	-	-	-	-	366,685	-	366,685
<b>Total</b>	<b>7,324,862</b>	<b>324,956</b>	<b>550,071</b>	<b>65,734</b>	<b>200,338</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>37,102,028</b>	<b>-</b>	<b>45,567,989</b>

Credit Risk (Disclosures for Portfolio under the Standardised Approach) (cont'd)

Table 11: Ratings of corporate by approved ECAs

Exposure Class	Long term Ratings of Corporate by Approved ECAs					
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Ba3	B1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	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	B to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	RII Inc RM'000	AAA to AA- RM'000	A+ to A- RM'000	BBB+ to BB- RM'000	B+ to D RM'000	Unrated RM'000

On and Off Balance-Sheet Exposures

Credit Exposures (Using Corporate Risk Weights)

Group and Bank  
30 June 2025

Public Sector Entities (applicable for entities risk weighted based on their external ratings as corporates)

35,538 - - - 1,067,530

Takaful Companies, Securities Firms & Fund Managers

- - - -

Corporates

1,265,594 100,318 - - 9,581,175

**Total**

1,301,132 100,318 - - 10,648,705

Group and Bank  
31 December 2024

Public Sector Entities (applicable for entities risk weighted based on their external ratings as corporates)

35,093 - - - 1,168,235

Takaful Companies, Securities Firms & Fund Managers

- - - -

Corporates

1,437,194 100,330 - - 10,874,540

**Total**

1,472,287 100,330 - - 12,042,775

Credit Risk (Disclosures for Portfolio under the Standardised Approach) (cont'd)

Table 12: Short term ratings of banking institutions and corporate by approved ECAs

Exposure Class	Short term Ratings of Banking Institutions and Corporate by Approved ECAs					
	Moody's	P-1	P-2	P-3	Others	Unrated
	S&P	A-1	A-2	A-3	Others	Unrated
	Fitch	F1+,F1	2	3	B to D	Unrated
	RAM	P-1	P-2	P-3	NP	Unrated
	MARC	MARC-1	MARC-2	MARC-3-	MARC-4	Unrated
	RII Inc	a-1+,a-1 RM'000	a-2 RM'000	a-3 RM'000	b,c RM'000	Unrated RM'000
<b>On and Off Balance-Sheet Exposures</b>						
<b>Group and Bank</b>						
<b>30 June 2025</b>						
Banks, MDBs and FDIs		-	-	-	-	-
<b>Credit Exposures (using Corporate Risk Weights)</b>						
Corporates		-	-	-	-	-
<b>Total</b>		-	-	-	-	-
<b>Group and Bank</b>						
<b>31 December 2024</b>						
Banks, MDBs and FDIs		-	-	-	-	-
<b>Credit Exposures (using Corporate Risk Weights)</b>						
Corporates		-	-	-	-	-
<b>Total</b>		-	-	-	-	-

Credit Risk (Disclosures for Portfolio under the Standardised Approach) (cont'd)

Table 13: Ratings of sovereigns and Central Banks by approved ECAs

Group and Bank  
30 June 2025

Exposure Class	Ratings of Sovereigns and Central Banks by Approved ECAs						
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	RII Inc	AAA to AA- RM'000	A+ to A- RM'000	BBB+ to BBB- RM'000	BB+ to B- RM'000	CCC+ to C RM'000	Unrated RM'000
<b>On and Off Balance-Sheet Exposures</b>							
Sovereigns and Central Banks		6,327,444	-	-	-	-	-
<b>Total</b>		<b>6,327,444</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

Group and Bank  
31 December 2024

Exposure Class	Ratings of Sovereigns and Central Banks by Approved ECAs						
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	RII Inc	AAA to AA- RM'000	A+ to A- RM'000	BBB+ to BBB- RM'000	BB+ to B- RM'000	CCC+ to C RM'000	Unrated RM'000
<b>On and Off Balance-Sheet Exposures</b>							
Sovereigns and Central Banks		5,613,639	-	-	-	-	-
<b>Total</b>		<b>5,613,639</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

Credit Risk (Disclosures for Portfolio under the Standardised Approach) (cont'd)

Table 14: Ratings of banking institutions by approved ECAs

Exposure Class	Ratings of Banking Institutions by Approved ECAs						
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	RAM	AAA to AA3	A1 to A3	BBB1 to BBB3	BB1 to B3	C1 to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	C+ to D	Unrated
	Rii Inc	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to C	Unrated
		RM'000	RM'000	RM'000	RM'000	RM'000	RM'000

On and Off Balance-Sheet Exposures

Group and Bank

30 June 2025

Banks, MDBs and FDIs	1,753,685	200,018	-	-	-	171,409
<b>Total</b>	<b>1,753,685</b>	<b>200,018</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>171,409</b>

Group and Bank

31 December 2024

Banks, MDBs and FDIs	1,179,698	100,008	-	-	-	432,675
<b>Total</b>	<b>1,179,698</b>	<b>100,008</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>432,675</b>

**Credit Risk (Disclosures for Portfolio under the Standardised Approach) (cont'd)**

Credit risk disclosure by risk weights (including deducted exposures) as at 30 June 2025, are as follows:

**Table 15: Credit risk disclosure by risk weights**

**30 June 2025**

Group	Exposures after Netting and Credit Risk Mitigation									Total Exposures after Netting and Credit Risk Mitigation	Total Risk Weighted Assets
	Sovereign & Central Banks RM'000	Public Sector Entities RM'000	Banks, MDBs and FDIs RM'000	Corporate RM'000	Regulatory Retail RM'000	Residential Real Estate RM'000	Fund Managers Exposures RM'000	Higher Risk Assets RM'000	Other Assets RM'000	RM'000	RM'000
<b>Risk-Weights</b>											
0%	6,327,444	776,756	-	3,105,031	1,077,319	2,917,130	-	8	129,255	14,332,943	-
20%	-	326,311	2,125,112	1,356,673	911,326	64,536	32,889	-	-	4,816,847	963,369
35%	-	-	-	-	-	3,909,126	-	-	-	3,909,126	1,368,194
50%	-	-	-	100,318	22,413	1,466,281	-	-	-	1,589,012	794,506
75%	-	-	-	-	4,031,463	504,537	-	-	-	4,536,000	3,402,001
100%	-	-	-	6,387,030	8,179,356	2,463,345	120,533	-	242,712	17,392,976	17,392,974
150%	-	-	-	5,698	34,033	-	-	42,017	-	81,748	122,623
<b>Total</b>	<b>6,327,444</b>	<b>1,103,067</b>	<b>2,125,112</b>	<b>10,954,750</b>	<b>14,255,910</b>	<b>11,324,955</b>	<b>153,422</b>	<b>42,025</b>	<b>371,967</b>	<b>46,658,652</b>	<b>24,043,667</b>

**Credit Risk (Disclosures for Portfolio under the Standardised Approach) (cont'd)**

Credit risk disclosure by risk weights (including deducted exposures) as at 31 December 2024, are as follows: (cont'd)

**Table 15: Credit risk disclosure by risk weights (cont'd)**

**31 December 2024**

Group	Exposures after Netting and Credit Risk Mitigation									Total Exposures after Netting and Credit Risk Mitigation	Total Risk Weighted Assets
	Sovereign & Central Banks RM'000	Public Sector Entities RM'000	Banks, MDBs and FDIs RM'000	Corporate RM'000	Regulatory Retail RM'000	Residential Real Estate RM'000	Fund Managers Exposures RM'000	Higher Risk Assets RM'000	Other Assets RM'000	RM'000	RM'000
<b>Risk-Weights</b>											
0%	5,613,639	887,019	-	3,762,084	1,106,878	2,540,008	-	9	126,386	14,036,022	-
20%	-	316,310	1,712,381	1,539,841	747,335	64,316	36,305	-	-	4,416,488	883,297
35%	-	-	-	-	-	3,919,976	-	-	-	3,919,976	1,371,991
50%	-	-	-	100,330	23,627	1,351,652	-	-	-	1,475,609	737,804
75%	-	-	-	-	2,903,135	500,630	-	-	-	3,403,765	2,552,824
100%	-	-	-	7,012,489	8,440,829	2,400,311	141,387	-	241,189	18,236,205	18,236,207
150%	-	-	-	5,076	35,733	-	-	47,766	-	88,575	132,862
<b>Total</b>	<b>5,613,639</b>	<b>1,203,329</b>	<b>1,712,381</b>	<b>12,419,820</b>	<b>13,257,537</b>	<b>10,776,893</b>	<b>177,692</b>	<b>47,775</b>	<b>367,575</b>	<b>45,576,640</b>	<b>23,914,985</b>

**Credit Risk (Disclosures for Portfolio under the Standardised Approach) (cont'd)**

Credit risk disclosure by risk weights (including deducted exposures) as at 30 June 2025, are as follows: (cont'd)

**Table 15: Credit risk disclosure by risk weights**

**30 June 2025**

	Exposures after Netting and Credit Risk Mitigation									Total Exposures after Netting and Credit Risk Mitigation	Total Risk Weighted Assets
	Sovereign & Central Banks RM'000	Public Sector Entities RM'000	Banks, MDBs and FDIs RM'000	Corporate RM'000	Regulatory Retail RM'000	Residential Real Estate RM'000	Fund Managers Exposures RM'000	Higher Risk Assets RM'000	Other Assets RM'000	RM'000	RM'000
<b>Risk-Weights</b>											
0%	6,327,444	776,756	-	3,105,031	1,077,319	2,917,130	-	8	129,254	14,332,942	-
20%	-	326,311	2,125,112	1,356,673	911,326	64,536	32,889	-	-	4,816,847	963,369
35%	-	-	-	-	-	3,909,126	-	-	-	3,909,126	1,368,194
50%	-	-	-	100,318	22,413	1,466,281	-	-	-	1,589,012	794,506
75%	-	-	-	-	4,031,463	504,537	-	-	-	4,536,000	3,402,001
100%	-	-	-	6,385,066	8,179,356	2,463,345	120,533	-	242,341	17,390,641	17,390,641
150%	-	-	-	-	34,033	-	-	42,017	-	76,050	114,076
<b>Total</b>	<b>6,327,444</b>	<b>1,103,067</b>	<b>2,125,112</b>	<b>10,947,088</b>	<b>14,255,910</b>	<b>11,324,955</b>	<b>153,422</b>	<b>42,025</b>	<b>371,595</b>	<b>46,650,618</b>	<b>24,032,787</b>



**Credit Risk (Disclosures for Portfolio under the Standardised Approach) (cont'd)**

Credit risk disclosure by risk weights (including deducted exposures) as at 31 December 2024, are as follows: (cont'd)

**Table 15: Credit risk disclosure by risk weights (cont'd)**

**31 December 2024**

Bank	Exposures after Netting and Credit Risk Mitigation									Total Exposures after Netting and Credit Risk Mitigation	Total Risk Weighted Assets
	Sovereign & Central Banks RM'000	Public Sector Entities RM'000	Banks, MDBs and FDIs RM'000	Corporate RM'000	Regulatory Retail RM'000	Residential Real Estate RM'000	Fund Managers Exposures RM'000	Higher Risk Assets RM'000	Other Assets RM'000	RM'000	RM'000
<b>Risk-Weights</b>											
0%	5,613,639	887,019	-	3,762,084	1,106,878	2,540,008	-	9	126,386	14,036,023	-
20%	-	316,310	1,712,381	1,539,841	747,335	64,316	36,305	-	-	4,416,488	883,298
35%	-	-	-	-	-	3,919,976	-	-	-	3,919,976	1,371,991
50%	-	-	-	100,330	23,627	1,351,652	-	-	-	1,475,609	737,804
75%	-	-	-	-	2,903,135	500,630	-	-	-	3,403,765	2,552,824
100%	-	-	-	7,009,810	8,440,829	2,400,311	141,387	-	240,292	18,232,629	18,232,631
150%	-	-	-	-	35,733	-	-	47,766	-	83,499	125,248
<b>Total</b>	<b>5,613,639</b>	<b>1,203,329</b>	<b>1,712,381</b>	<b>12,412,065</b>	<b>13,257,537</b>	<b>10,776,893</b>	<b>177,692</b>	<b>47,775</b>	<b>366,678</b>	<b>45,567,989</b>	<b>23,903,796</b>

**Bank Muamalat Malaysia Berhad**  
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**Credit Quality Financing of Customers**

**Table 16: Credit quality financing of customers**

The credit quality for financing of customers is managed by the Group and the Bank using the internal credit ratings. The table below shows the credit quality for financing of customers exposed to credit risk, based on the Group's and the Bank's internal credit ratings.

Financing of customers are analysed as follows:

<b>Group</b>	<b>Neither past due nor impaired</b>		<b>Past due</b>	<b>Impaired</b>	<b>Total</b>
<b>30 June 2025</b>	<b>Good</b>	<b>Satisfactory</b>	<b>but not</b>	<b>financing</b>	
	<b>RM'000</b>	<b>RM'000</b>	<b>impaired</b>	<b>RM'000</b>	<b>RM'000</b>
Term financing					
- Home financing	11,077,166	582,560	550,428	190,442	12,400,596
- Syndicated financing	454,244	-	-	-	454,244
- Hire purchase receivables	2,622,041	25,504	42,337	9,167	2,699,049
- Personal financing	7,531,153	324,307	194,106	90,078	8,139,644
- Other term financing	4,135,955	132,998	64,309	83,526	4,416,788
Other financing	5,237,848	117,929	22,416	40,889	5,419,082
	<b>31,058,407</b>	<b>1,183,298</b>	<b>873,596</b>	<b>414,102</b>	<b>33,529,403</b>
Less : Allowance for impaired financing					
-Stage 1 - 12 Months ECL	(114,760)	(2,130)	-	-	(116,890)
-Stage 2 - Lifetime ECL not credit impaired	-	(45,844)	(17,512)	-	(63,356)
-Stage 3 - Lifetime ECL credit impaired	-	-	-	(138,884)	(138,884)
Total net financing	<b>30,943,647</b>	<b>1,135,324</b>	<b>856,084</b>	<b>275,218</b>	<b>33,210,273</b>

**Bank Muamalat Malaysia Berhad**  
**Basel II Pillar 3 Disclosure**

**Credit Quality Financing of Customers (cont'd)**

**Table 16: Credit quality financing of customers (cont'd)**

Financing of customers are analysed as follows:

<b>Group</b>	<b>Neither past due nor impaired</b>		<b>Past due but not impaired</b>	<b>Impaired financing</b>	<b>Total</b>
<b>31 December 2024</b>	<b>Good</b>	<b>Satisfactory</b>			
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Term financing					
- Home financing	10,894,099	521,719	447,825	140,562	12,004,205
- Personal financing	7,885,358	243,561	198,342	81,971	8,409,232
- Hire purchase receivables	2,200,669	22,898	23,490	6,143	2,253,200
- Syndicated financing	482,076	-	-	-	482,076
- Other term financing	4,097,458	109,705	42,331	74,327	4,323,821
Other financing	4,944,827	117,431	31,653	38,176	5,132,087
	30,504,487	1,015,314	743,641	341,179	32,604,621
Less:					
-Stage 1 - 12 Months ECL	(117,596)	(2,248)	-	-	(119,844)
-Stage 2 - Lifetime ECL not credit impaired	-	(19,811)	(17,428)	-	(37,239)
-Stage 3 - Lifetime ECL credit impaired	-	-	-	(98,189)	(98,189)
Total net financing	30,386,891	993,255	726,213	242,990	32,349,349

**Bank Muamalat Malaysia Berhad**  
**Basel II Pillar 3 Disclosure**

**Credit Quality Financing of Customers (cont'd)**

**Table 16: Credit quality financing of customers (cont'd)**

The credit quality for financing of customers is managed by the Group and the Bank using the internal credit ratings. The table below shows the credit quality for financing of customers exposed to credit risk, based on the Group's and the Bank's internal credit ratings.

Financing of customers are analysed as follows:

<b>Bank</b>	<b>Neither past due nor impaired</b>		<b>Past due but not impaired</b>	<b>Impaired financing</b>	<b>Total</b>
<b>30 June 2025</b>	<b>Good RM'000</b>	<b>Satisfactory RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Term financing					
- Home financing	11,077,166	582,560	550,428	190,442	12,400,596
- Syndicated financing	454,244	-	-	-	454,244
- Hire purchase receivables	2,622,041	25,504	42,337	9,167	2,699,049
- Personal financing	7,531,153	324,307	194,106	90,078	8,139,644
- Other term financing	4,130,257	132,998	64,309	83,526	4,411,090
Other financing	5,237,848	117,929	22,416	40,889	5,419,082
	<b>31,052,709</b>	<b>1,183,298</b>	<b>873,596</b>	<b>414,102</b>	<b>33,523,705</b>
Less : Allowance for impaired financing					
-Stage 1 - 12 Months ECL	(114,760)	(2,130)	-	-	(116,890)
-Stage 2 - Lifetime ECL not credit impaired	-	(45,844)	(17,512)	-	(63,356)
-Stage 3 - Lifetime ECL credit impaired	-	-	-	(138,884)	(138,884)
<b>Total net financing</b>	<b>30,937,949</b>	<b>1,135,324</b>	<b>856,084</b>	<b>275,218</b>	<b>33,204,575</b>

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**Credit Quality Financing of Customers (cont'd)**

**Table 16: Credit quality financing of customers (cont'd)**

Financing of customers are analysed as follows:

<b>Bank</b>	<b>Neither past due nor impaired Good RM'000</b>	<b>Satisfactory RM'000</b>	<b>Past due but not impaired RM'000</b>	<b>Impaired financing RM'000</b>	<b>Total RM'000</b>
<b>31 December 2024</b>					
Term financing					
- Home financing	10,894,099	521,719	447,825	140,562	12,004,205
- Personal financing	7,885,358	243,561	198,342	81,971	8,409,232
- Hire purchase receivables	2,200,669	22,898	23,490	6,143	2,253,200
- Syndicated financing	482,076	-	-	-	482,076
- Other term financing	4,092,382	109,705	42,331	74,327	4,318,745
Other financing	4,944,827	117,431	31,653	38,176	5,132,087
	<b>30,499,411</b>	<b>1,015,314</b>	<b>743,641</b>	<b>341,179</b>	<b>32,599,545</b>
Less:					
-Stage 1 - 12 Months ECL	(117,596)	(2,248)	-	-	(119,844)
-Stage 2 - Lifetime ECL not credit impaired	-	(19,811)	(17,428)	-	(37,239)
-Stage 3 - Lifetime ECL credit impaired	-	-	-	(98,189)	(98,189)
<b>Total net financing</b>	<b>30,381,815</b>	<b>993,255</b>	<b>726,213</b>	<b>242,990</b>	<b>32,344,273</b>

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**Credit Quality Financing of Customers (cont'd)**

**Table 17: Past due but not impaired**

Past due but not impaired financing of customers refers to a situation where the customer has failed to make principal or profit payment or both after the contractual due date for more than one day but less than three (3) months.

Aging analysis of past due but not impaired is as follows:

<b>Group and Bank</b>	<b>1 - 2</b>	<b>&gt;2 - 3</b>	<b>Total</b>
<b>30 June 2025</b>	<b>months</b>	<b>months</b>	<b>RM'000</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Term financing			
- Home financing	547,579	2,849	550,428
- Hire purchase			
receivables	42,085	252	42,337
- Personal financing	187,883	6,223	194,106
- Other term financing	59,654	4,655	64,309
Other financing	19,656	2,760	22,416
Total	856,857	16,739	873,596
<b>31 December 2024</b>	<b>1 - 2</b>	<b>&gt;2 - 3</b>	<b>Total</b>
	<b>months</b>	<b>months</b>	<b>RM'000</b>
	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
Term financing			
- Home financing	447,041	784	447,825
- Personal financing	194,662	3,680	198,342
- Hire purchase			
receivables	23,355	135	23,490
- Other term financing	41,645	686	42,331
Other financing	30,144	1,509	31,653
Total	736,847	6,794	743,641

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**Credit Quality Financing of Customers (cont'd)**

**Table 17: Past due but not impaired (cont'd)**

The following tables present an analysis of the past due but not impaired financing by economic purpose.

<b>Group and Bank</b>	<b>30 June 2025 RM'000</b>	<b>31 December 2024 RM'000</b>
Purchase of transport vehicles	42,337	23,490
Purchase of landed properties of which:		
– residential	524,493	425,010
– non-residential	22,893	15,572
Personal use	226,608	219,701
Construction	-	965
Purchase of securities	426	-
Working capital	50,003	53,407
Other purpose	6,836	5,496
	<b>873,596</b>	<b>743,641</b>

The following table presents an analysis of the past due but not impaired financing by geographical area:

<b>Group and Bank</b>	<b>30 June 2025 RM'000</b>	<b>31 December 2024 RM'000</b>
Domestic	<b>873,596</b>	<b>743,641</b>

## Credit Quality Financing of Customers (cont'd)

Table 18: Impaired financing by economic purpose

The following tables present an analysis of the impaired financing by economic purpose.

	30 June 2025						
Group	Impaired Financing RM'000	Individual Assessment Allowance at 1 January RM'000	Net Charge for the Year RM'000	Amounts Written Off/Other Movements RM'000	Individual Assessment Allowance at 30 June RM'000	Collective Assessment 30 June RM'000	Total Impairment Allowances for Financing RM'000
Purchase of securities	20	-	-	-	-	280	280
Purchase of transport vehicles	8,674	54	2,931	-	2,986	9,019	12,005
Purchase of landed properties of which:							
– residential	184,191	8,492	3,250	-	11,742	67,639	79,381
– non-residential	15,410	1,387	134	-	1,521	1,519	3,040
Purchase of fixed assets (excluding landed properties)	493	-	-	-	-	8,463	8,463
Personal use	106,873	1,195	952	-	2,147	164,911	167,058
Construction	-	-	-	-	-	2,473	2,473
Working capital	96,398	14,119	(18)	-	14,100	27,976	42,076
Other purpose	2,043	-	-	-	-	4,354	4,354
	414,102	25,247	7,249	-	32,496	286,634	319,130



## Credit Quality Financing of Customers (cont'd)

Table 18: Impaired financing by economic purpose (cont'd)

The following tables present an analysis of the impaired financing by economic purpose.

	31 December 2024						
Group	Individual Assessment Impaired Financing RM'000	Allowance at 1 January RM'000	Net Charge for the Year RM'000	Amounts Written Off/Other Movements RM'000	Individual Assessment Allowance at 31 December RM'000	Collective Assessment Allowance at 31 December RM'000	Total Impairment Allowances for Financing RM'000
Purchase of securities	3	-	-	-	-	86	86
Purchase of transport vehicles	6,143	3	51	-	54	5,713	5,767
Purchase of landed properties of which:							
– residential	132,837	10,140	5,674	7,321	8,492	57,770	66,262
– non-residential	12,593	1,705	4,411	4,729	1,387	1,230	2,617
Purchase of fixed assets (excluding landed properties)	-	-	-	-	-	8,587	8,587
Personal use	95,109	1,595	(400)	-	1,195	125,436	126,631
Construction	-	-	-	-	-	2,510	2,510
Working capital	93,030	6,267	146,694	138,842	14,119	24,506	38,625
Other purpose	1,464	351	(352)	-	-	4,187	4,187
	341,179	20,061	156,078	150,892	25,247	230,025	255,272

Credit Quality Financing of Customers (cont'd)

Table 18: Impaired financing by economic purpose

The following tables present an analysis of the impaired financing by economic purpose.

Bank	30 June 2025						
	Impaired Financing RM'000	Individual Assessment Allowance, at 1 January RM'000	Net Charge for the Year RM'000	Amounts Written Off/Other Movements RM'000	Individual Assessment Allowance at 30 June RM'000	Collective Assessment Allowance at 30 June RM'000	Total Impairment Allowances for Financing RM'000
Purchase of securities	20	-	-	-	-	280	280
Purchase of transport vehicles	8,674	54	2,931	-	2,986	9,019	12,005
Purchase of landed properties of which:							
– residential	184,191	8,492	3,250	-	11,742	67,639	79,381
– non-residential	15,410	1,387	134	-	1,521	1,519	3,040
Purchase of fixed assets (excluding landed properties)	493	-	-	-	-	8,463	8,463
Personal use	106,873	1,195	952	-	2,147	164,911	167,058
Construction	-	-	-	-	-	2,473	2,473
Working capital	96,398	14,119	(18)	-	14,100	27,976	42,076
Other purpose	2,043	-	-	-	-	4,354	4,354
	414,102	25,247	7,249	-	32,496	286,634	319,130

Credit Quality Financing of Customers (cont'd)

Table 18: Impaired financing by economic purpose (cont'd)

The following tables present an analysis of the impaired financing by economic purpose.

Bank	31 December 2024						
	Impaired Financing RM'000	Individual Assessment Allowance, at 1 January RM'000	Net Charge for the Year RM'000	Amounts Written Off/Other Movements RM'000	Individual Assessment Allowance at 31 December RM'000	Collective Assessment Allowance at 31 December RM'000	Total Impairment Allowances for Financing RM'000
Purchase of securities	3	-	-	-	-	86	86
Purchase of transport vehicles	6,143	3	58	7	54	5,713	5,767
Purchase of landed properties of which:							
– residential	132,837	10,140	5,674	7,322	8,492	57,770	66,262
– non-residential	12,593	1,705	4,411	4,729	1,387	1,230	2,617
Purchase of fixed assets (excluding landed properties)	-	-	-	-	-	8,587	8,587
Personal use	95,109	1,595	(400)	-	1,195	125,436	126,631
Construction	-	-	-	-	-	2,510	2,510
Working capital	93,030	6,267	74,043	66,191	14,119	24,506	38,625
Other purpose	1,464	351	(352)	-	-	4,187	4,187
	341,179	20,061	83,434	78,249	25,247	230,025	255,272

Table 19: Impaired financing by geographical distribution

The following tables present an analysis of the impaired financing by geographical distribution.

Group	30 June 2025						
		Individual		Amounts	Individual	Collective	Total
	Impaired	Assessment	Net Charge	Written	Assessment	Assessment	Impairment
	Financing	Allowance at 1	for the Year	Off/Other	Allowance at	Allowance at	Allowances for
	RM'000	January	RM'000	Movements	30 June	30 June	Financing
		RM'000		RM'000	RM'000	RM'000	RM'000
Domestic	414,102	25,247	7,249	-	32,496	286,634	319,130

Group	31 December 2024						
	Impaired Financing RM'000	Individual Assessment Allowance at 1 January RM'000	Net Charge for the Year RM'000	Amounts Written Off/Other Movements RM'000	Individual Assessment Allowance at 31 December RM'000	Collective Assessment Allowance at 31 December RM'000	Total Impairment Allowances for Financing RM'000
	Domestic	341,179	20,061	156,078	150,892	25,247	230,025

Table 19: Impaired financing by geographical distribution

The following tables present an analysis of the impaired financing by geographical distribution.

Bank	30 June 2025						
		Individual		Amounts	Individual	Collective	Total
	Impaired	Assessment	Net Charge	Written	Assessment	Assessment	Impairment
	Financing	Allowance at 1	for the Year	Off/Other	Allowance at	Allowance at	Allowances for
	RM'000	January	RM'000	Movements	30 June	30 June	Financing
		RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Domestic	414,102	25,247	7,249	-	32,496	286,634	319,130

Bank	31 December 2024						
	Impaired Financing RM'000	Individual Assessment Allowance at 1 January RM'000	Net Charge for the Year RM'000	Amounts Written Off/Other Movements RM'000	Individual Assessment Allowance at 31 December RM'000	Collective Assessment Allowance at 31 December RM'000	Total Impairment Allowances for Financing RM'000
	Domestic	341,179	20,061	83,434	78,249	25,247	230,025

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**Credit Quality Financing of Customers (cont'd)**

**Market Risk**

**Rate of return risk**

**Table 20: Sensitivity analysis of rate of return risk**

The increase or decline in earnings and economic value for upwards and downward rate shocks which are consistent with shocks applied in the stress test for measuring:

Increase/(decrease) in basis points	Group		Bank	
	-50 Basis Points	+50 Basis Points	-50 Basis Points	+50 Basis Points
	RM'000	RM'000	RM'000	RM'000
<b>Impact on Earnings:</b>				
<b>30 June 2025</b>				
MYR	(30,495)	30,495	(30,443)	30,443
USD	2,696	(2,696)	2,696	(2,696)
Others*	-	-	-	-
<b>31 December 2024</b>				
MYR	(35,940)	35,940	(35,890)	35,890
USD	2,304	(2,304)	2,304	(2,304)
Others*	222	(222)	222	(222)
<b>Impact on Equity:</b>				
<b>30 June 2025</b>				
MYR	107,589	(107,589)	107,587	(107,587)
USD	(182)	182	(182)	182
Others*	-	-	-	-
<b>31 December 2024</b>				
MYR	92,673	(92,673)	92,670	(92,670)
USD	(189)	189	(189)	189
Others*	(12)	12	(12)	12

\* Inclusive of AUD, CHF, EUR, GBP, JPY and other currencies.

**Table 21: Minimum regulatory requirement for market risk**

The following tables present the minimum regulatory requirement for market risk of the Group and the Bank.

**Group and Bank  
30 June 2025**

	Long Position RM' 000	Short Position RM' 000	Risk weighted Assets RM' 000	Minimum Capital Requirement at 8% RM' 000
Benchmark Rate Risk	642,407	(1,031,569)	82,529	6,602
Foreign Currency Risk	13,893	(20,031)	17,218	1,378
<b>Total</b>	<b>656,300</b>	<b>(1,051,600)</b>	<b>99,747</b>	<b>7,980</b>

**Group and Bank  
31 December 2024**

	Long Position RM' 000	Short Position RM' 000	Risk weighted Assets RM' 000	Minimum Capital Requirement at 8% RM' 000
Benchmark Rate Risk	642,407	(1,031,569)	85,467	6,837
Foreign Currency Risk	13,893	(20,031)	20,031	1,602
<b>Total</b>	<b>656,300</b>	<b>(1,051,600)</b>	<b>105,498</b>	<b>8,439</b>

**Table 22: Equity exposures**

**Group and Bank  
30 June 2025**

	Gross Credit Exposure RM'000	Risk Weighted Assets RM'000	Unrealised Gain/(Losses) RM'000
<b>Publicly Traded</b>			
Investment in Unit Trust Funds	-	-	-
Investment in Shares	-	-	(12,233)
<b>Total</b>	<b>-</b>	<b>-</b>	<b>(12,233)</b>

Cumulative realised gains arising from  
sales and liquidations in the reporting period **(14,844)**

**31 December 2024**

	Gross Credit Exposure RM'000	Risk Weighted Assets RM'000	Unrealised Gain/(Losses) RM'000
<b>Publicly Traded</b>			
Investment in Quoted Shares	-	-	204,630
<b>Total</b>	<b>-</b>	<b>-</b>	<b>204,630</b>

Cumulative realised gains arising from  
sales and liquidations in the reporting period **1,933**

**Rectification Process of Shariah Non-Compliance Income (SNCI) and Unidentified Funds**

**Earning and Expenditure Prohibited by Shariah**

The Bank defines the principles for managing Shariah Non-Compliance Income ("SNCI") in its Policy on Shariah Risk Management while the operational practices and procedures to be applied in managing SNCI are outlined in the Guidelines on Shariah Risk Management.

SNCI is an income generated from any transaction(s) that breaches the governing Shariah principles and requirements as determined by the Bank's SC and/or other Shariah Authorities (SA).

The SA are as follows:

- Shariah Advisory Council of Bank Negara Malaysia.
- Shariah Advisory Council of Securities Commission Malaysia.
- Any other relevant Shariah resolutions and rulings as prescribed and determined by the SC of the Bank from to time.

The amount of SNCI and events decided by SC is as follows:

**Table 23: Shariah Non- compliant income and events**

30 June 2025	31 December 2024
Event - nil SNCI - nil	Event - nil SNCI - nil

Any reported SNCI will be utilised to fund charitable activities as guided by SC and the Bank

**Unidentified Funds / Shubhah**

During the Group's and the Bank's daily operations, there are certain funds received by the Group and the Bank where the source is not clear or uncertain, and/or prohibited by Shariah. These funds are therefore not recognised as income and are retained in the Maslahah Ammah account. The utilisation of the funds follow the similar procedures set for the SNCI funds.

Examples of unidentified funds are cash excess discovered at branch counter and automated teller machines ("ATM"), and unidentified credit balances, whilst earning prohibited by Shariah were interest income derived from Nostro accounts.

The total earnings prohibited by Shariah and the unidentified funds during the financial year were recorded at RM150 (31 December 2024: RM 150).

**Operational Risk**

The following tables present the minimum regulatory requirement for operational risk of the Group and the Bank.

**Table 24: ORM minimum capital requirement**

	30 June 2025		31 December 2024	
	Risk Weighted Assets RM'000	Minimum Capital Requirement at 8% RM'000	Risk Weighted Assets RM'000	Minimum Capital Requirement at 8% RM'000
Group	1,546,759	123,741	1,559,285	124,743
Bank	1,552,331	124,186	1,549,255	123,940



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**Liquidity and Funding Risk**

**Table 25: Maturity analysis of assets and liabilities based on remaining contractual maturity.**

<b>Group</b>	<b>On demand or up to 1 month RM'000</b>	<b>&gt;1-3 Months RM'000</b>	<b>&gt;3-6 Months RM'000</b>	<b>&gt;6-12 Months RM'000</b>	<b>&gt;1 - 5 Years RM'000</b>	<b>Over 5 Years RM'000</b>	<b>Total RM'000</b>
<b>30 June 2025</b>							
<b>ASSETS</b>							
Cash and short-term funds	2,530,748	-	-	-	-	-	2,530,748
Deposits and placements with licensed financial institutions	-	200,575	-	-	-	-	200,575
Financial investments at FVTPL	4,914	-	-	-	6,012	-	10,926
Financial investments at FVOCI	-	147,968	90,838	576,521	5,654,722	1,362,647	7,832,696
Islamic derivative financial assets	3,259	3,382	2,131	-	-	-	8,772
Financing of customers	735,273	621,546	618,341	2,412,757	4,770,191	24,052,165	33,210,273
Statutory deposits with Bank Negara Malaysia	-	-	-	-	-	360,000	360,000
Other financial assets *	554	-	-	92,831	58,036	258,105	409,526
<b>TOTAL ASSETS</b>	<b>3,274,748</b>	<b>973,471</b>	<b>711,310</b>	<b>3,082,109</b>	<b>10,488,961</b>	<b>26,032,917</b>	<b>44,563,516</b>
<b>LIABILITIES AND EQUITY</b>							
Deposits from customers	18,794,362	7,358,933	5,741,400	4,265,627	730,634	15,282	36,906,238
Investment accounts of customers	253,313	3	7,991	139,659	-	-	400,966
Deposits and placements of banks and other financial institutions	445,540	113,208	-	48,530	313,456	-	920,734
Obligation financial assets sold under repurchase agreement	303,198	-	-	-	-	-	303,198
Bills and acceptances payable	-	7,662	-	-	-	-	7,662
Islamic derivative financial liabilities	1,005	11,830	20,550	6,018	-	-	39,403
Other financial liabilities	93,204	-	-	105,044	-	-	198,248
Leases liabilities	752	1,512	2,290	4,641	34,594	-	43,789
Recourse obligation on financing sold to Cagamas	-	-	-	301,631	1,005,213	-	1,306,844
Subordinated sukuk	-	-	8,044	-	799,430	-	807,474
<b>Total Liabilities</b>	<b>19,891,374</b>	<b>7,493,148</b>	<b>5,780,275</b>	<b>4,871,150</b>	<b>2,883,327</b>	<b>15,282</b>	<b>40,934,556</b>

\* These balances exclude balances which are not within the scope of MFRS 9, Financial Instruments.

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**Liquidity and Funding Risk (cont'd)**

**Table 25: Maturity analysis of assets and liabilities based on remaining contractual maturity. (cont'd)**

<b>Group</b>	<b>On demand or up to 1 month RM'000</b>	<b>&gt;1-3 Months RM'000</b>	<b>&gt;3-6 Months RM'000</b>	<b>&gt;6-12 Months RM'000</b>	<b>&gt;1 - 5 Years RM'000</b>	<b>Over 5 Years RM'000</b>	<b>Total RM'000</b>
<b>31 December 2024</b>							
<b>ASSETS</b>							
Cash and short-term funds	2,116,600	-	-	-	-	-	2,116,600
Deposits and placements with licensed financial institutions	-	502,166	-	-	-	-	502,166
Financial investments at FVTPL	-	-	-	14,888	-	-	14,888
Financial investments at FVOCI	-	35,574	352,544	582,061	6,599,792	-	7,569,971
Islamic derivative financial assets	1,280	815	7,369	5,032	-	-	14,496
Financing of customers	658,964	668,895	305,246	2,782,243	27,934,001	-	32,349,349
Statutory deposits with Bank Negara Malaysia	-	-	-	-	-	680,000	680,000
Other financial assets *	55	-	-	26,594	-	-	26,649
<b>TOTAL ASSETS</b>	<b>2,776,899</b>	<b>1,207,450</b>	<b>665,159</b>	<b>3,410,818</b>	<b>34,533,793</b>	<b>680,000</b>	<b>43,274,119</b>
<b>LIABILITIES AND EQUITY</b>							
Deposits from customers	18,460,450	5,182,191	5,904,482	6,145,805	769,160	-	36,462,088
Investment accounts of customers	245,707	-	-	-	-	-	245,707
Deposits and placements of banks and other financial institutions	341,353	111,955	-	-	385,413	-	838,721
Bills and acceptances payable	-	6,027	-	-	-	-	6,027
Islamic derivative financial liabilities	1,201	10,559	168	5,381	-	-	17,309
Other financial liabilities	44,099	-	-	111,800	-	-	155,899
Leases liabilities	963	1,320	2,274	4,488	36,451	-	45,496
Recourse obligation on financing sold to Cagamas	-	-	729,330	301,635	553,336	-	1,584,301
Subordinated sukuk	7,160	-	989	-	799,220	-	807,369
<b>Total Liabilities</b>	<b>19,100,933</b>	<b>5,312,052</b>	<b>6,637,243</b>	<b>6,569,109</b>	<b>2,543,580</b>	<b>-</b>	<b>40,162,917</b>

\* These balances exclude balances which are not within the scope of MFRS 9, *Financial Instruments*.

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**Liquidity and Funding Risk (cont'd)**

**Table 25: Maturity analysis of assets and liabilities based on remaining contractual maturity. (cont'd)**

<b>Bank</b>	<b>On demand or up to 1 month RM'000</b>	<b>&gt;1-3 Months RM'000</b>	<b>&gt;3-6 Months RM'000</b>	<b>&gt;6-12 Months RM'000</b>	<b>&gt;1 - 5 Years RM'000</b>	<b>Over 5 Years RM'000</b>	<b>Total RM'000</b>
<b>30 June 2025</b>							
<b>ASSETS</b>							
Cash and short-term funds	2,530,748	-	-	-	-	-	2,530,748
Deposits and placements with licensed financial institutions	-	200,575	-	-	-	-	200,575
Financial investments at FVTPL	4,914	-	-	-	4,048	-	8,962
Financial investments at FVOCI	-	147,968	90,839	576,521	5,654,722	1,362,646	7,832,696
Islamic derivative financial assets	3,262	3,381	2,129	-	-	-	8,772
Financing of customers	735,273	621,546	618,341	2,412,757	4,770,191	24,046,467	33,204,575
Statutory deposits with Bank Negara Malaysia	-	-	-	-	-	360,000	360,000
Other financial assets *	-	-	-	93,029	58,049	271,086	422,164
<b>TOTAL ASSETS</b>	<b>3,274,197</b>	<b>973,470</b>	<b>711,309</b>	<b>3,082,307</b>	<b>10,487,010</b>	<b>26,040,199</b>	<b>44,568,492</b>
<b>LIABILITIES AND EQUITY</b>							
Deposits from customers	18,811,994	7,360,133	5,741,400	4,265,626	730,634	15,284	36,925,071
Investment accounts of customers	253,312	3	7,991	139,660	-	-	400,966
Deposits and placements of banks and other financial institutions	445,540	113,208	-	48,530	313,456	-	920,734
Obligation financial assets sold under repurchase agreement	303,198	-	-	-	-	-	303,198
Bills and acceptances payable	-	7,662	-	-	-	-	7,662
Islamic derivative financial liabilities	1,005	11,830	20,550	6,018	-	-	39,403
Other financial liabilities	89,460	-	-	103,847	-	-	193,307
Leases liabilities	752	1,512	2,290	4,641	34,594	-	43,789
Recourse obligation on financing sold to Cagamas	-	-	-	301,631	1,005,213	-	1,306,844
Subordinated sukuk	-	-	8,044	-	799,430	-	807,474
<b>Total Liabilities</b>	<b>19,905,261</b>	<b>7,494,348</b>	<b>5,780,275</b>	<b>4,869,953</b>	<b>2,883,327</b>	<b>15,284</b>	<b>40,948,448</b>

\* These balances exclude balances which are not within the scope of MFRS 9, Financial Instruments.

**Bank Muamalat Malaysia Berhad**  
**Basel II Pillar 3 Disclosure**

**Liquidity and Funding Risk (cont'd)**

**Table 25: Maturity analysis of assets and liabilities based on remaining contractual maturity. (cont'd)**

<b>Bank</b>	<b>On demand or up to 1 month RM'000</b>	<b>&gt;1-3 Months RM'000</b>	<b>&gt;3-6 Months RM'000</b>	<b>&gt;6-12 Months RM'000</b>	<b>&gt;1 - 5 Years RM'000</b>	<b>Over 5 Years RM'000</b>	<b>Total RM'000</b>
<b>31 December 2024</b>							
<b>ASSETS</b>							
Cash and short-term funds	2,116,600	-	-	-	-	-	2,116,600
Deposits and placements with licensed financial institutions	-	502,166	-	-	-	-	502,166
Financial investments at FVTPL	-	-	-	12,209	-	-	12,209
Financial investments at FVOCI	-	35,574	352,544	582,061	6,599,792	-	7,569,971
Islamic derivative financial assets	1,280	815	7,369	5,032	-	-	14,496
Financing of customers	658,964	668,895	305,246	2,782,243	27,928,925	-	32,344,273
Statutory deposits with Bank Negara Malaysia	-	-	-	-	-	680,000	680,000
Other financial assets *	-	-	-	26,167	-	-	26,167
<b>TOTAL ASSETS</b>	<b>2,776,844</b>	<b>1,207,450</b>	<b>665,159</b>	<b>3,407,712</b>	<b>34,528,717</b>	<b>680,000</b>	<b>43,265,882</b>
<b>LIABILITIES AND EQUITY</b>							
Deposits from customers	18,473,284	5,184,191	5,904,482	6,145,805	769,160	-	36,476,922
Investment accounts of customers	245,707	-	-	-	-	-	245,707
Deposits and placements of banks and other financial institutions	341,353	111,955	-	-	385,413	-	838,721
Bills and acceptances payable	-	6,027	-	-	-	-	6,027
Islamic derivative financial liabilities	1,201	10,559	168	5,381	-	-	17,309
Other financial liabilities	43,860	-	-	111,687	-	-	155,547
Leases liabilities	963	1,320	2,274	4,488	36,451	-	45,496
Recourse obligation on financing sold to Cagamas	-	-	729,330	301,635	553,336	-	1,584,301
Subordinated sukuk	7,160	-	989	-	799,220	-	807,369
<b>Total Liabilities</b>	<b>19,113,528</b>	<b>5,314,052</b>	<b>6,637,243</b>	<b>6,568,996</b>	<b>2,543,580</b>	<b>-</b>	<b>40,177,399</b>

\* These balances exclude balances which are not within the scope of MFRS 9, Financial Instruments.