BANK MUAMALAT MALAYSIA BERHAD

Company No.196501000376 (6175-W)

(Incorporated in Malaysia)

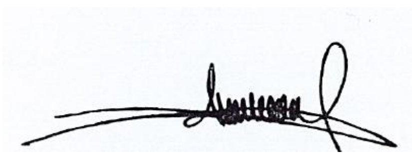
BASEL II
PILLAR 3 DISCLOSURES

FOR THE HALF YEAR ENDED
30 JUNE 2026 (14 MUHARAM 1448H)

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 2026.



Datuk Khairul Kamarudin
President & Chief Executive Officer

Pillar 3 Disclosure Content

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 2026 Interim Financial Statements.

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

Table 1: Capital adequacy ratios

	Group		Bank	
	30 June 2026	**31 December 2025**	**30 June 2026**	**31 December 2025**
CET1 capital ratio	**12.020%**	12.273%	**11.947%**	12.180%
Tier 1 Capital	**13.439%**	13.694%	**13.366%**	13.599%
Total capital ratio	**17.867%**	18.134%	**17.794%**	18.033%

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

Table 2: Capital structure

	Group		Bank	
	30 June 2026	**31 December 2025**	**30 June 2026**	**31 December 2025**
	RM'000	**RM'000**	**RM'000**	**RM'000**
Tier-I capital				
Share capital	**1,195,000**	1,195,000	**1,195,000**	1,195,000
Retained profits	**2,015,562**	2,026,644	**2,010,334**	2,021,415
Other Reserves				
Regulatory reserve	**126,716**	122,492	**126,716**	122,492
FVOCI reserve	**(55,882)**	(15,183)	**(55,882)**	(15,183)
Foreign exchange translation reserve	**7,620**	8,093	**7,620**	8,093
Regulatory Adjustment				
Deferred tax assets	**(45,915)**	(41,407)	**(45,917)**	(41,426)
Investment property gain	**(12,393)**	(12,393)	**(12,393)**	(12,393)
Regulatory reserve	**(126,716)**	(122,492)	**(126,716)**	(122,492)
Investment in subsidiaries	**-**	-	**(13,159)**	(13,159)
Cumulative gains of financing measured at FVTPL	**(9,024)**	(11,140)	**(9,024)**	(11,140)
Intangible Asset (net of deferred tax liabilities)	**(130,407)**	(126,484)	**(130,129)**	(126,162)
Total Common Equity Tier- I Capital	**2,964,561**	3,023,130	**2,946,450**	3,005,045
Additional Tier-1 Capital				
Perpetual Sukuk	**350,000**	350,000	**350,000**	350,000
Total Tier-1 Capital	**3,314,561**	3,373,130	**3,296,450**	3,355,045
Tier-2 capital				
Subordinated sukuk	**800,000**	800,000	**800,000**	800,000
Collective assessment allowance for non-impaired financing and regulatory reserve	**286,556**	287,997	**286,524**	288,477
Add: Investment property gain	**5,577**	5,577	**5,577**	5,577
Total Tier-2 Capital	**1,092,133**	1,093,574	**1,092,101**	1,094,054
Total Capital Base	**4,406,694**	4,466,704	**4,388,551**	4,449,099

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 2025: 4.5%, 6.0% and 8.0% of total RWA).

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 2026		31 December 2025	
	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				
Credit Risk	**24,300,378**	**1,944,030**	24,153,813	1,932,305
Less: Credit risk absorbed by profit-sharing investment account ("PSIA")	**1,375,926**	**-**	1,114,082	-
Market Risk	**113,518**	**9,081**	83,806	6,704
Operational Risk	**1,626,048**	**130,084**	1,508,404	120,672
Total	**24,664,018**	**2,083,195**	24,631,941	2,059,681

	30 June 2026		31 December 2025	
	Risk Weighted Assets RM'000	Minimum Capital Requirement at 8% RM'000	Risk Weighted Assets RM'000	Minimum Capital Requirement at 8% RM'000
Bank				
Credit Risk	**24,297,850**	**1,943,828**	24,192,227	1,935,378
Less: Credit risk absorbed by profit-sharing investment account ("PSIA")	**1,375,926**	**-**	1,114,082	-
Market Risk	**113,518**	**9,081**	83,806	6,704
Operational Risk	**1,628,116**	**130,249**	1,509,588	120,767
Total	**24,663,558**	**2,083,158**	24,671,539	2,062,849

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.

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 **30 June 2026**	**Gross Exposures RM'000**	***Net Exposures RM'000**	**Risk Weighted Assets RM'000**	**Minimum Capital Requirement at 8% RM'000**
(i) Credit Risk (Standardised Approach)				
(a) On Balance Sheet Exposures				
Sovereign/Central Banks	6,543,280	6,543,280	-	-
Public Sector Entities	1,013,295	1,013,295	35,630	2,850
Banks, Development Financial Institution & MDBs	2,113,658	2,113,658	422,732	33,819
Takaful Cos, Securities Firms & Fund Managers	186,047	186,047	117,176	9,374
Corporates	8,971,093	8,971,093	5,103,348	408,268
Regulatory Retail	14,662,108	14,662,108	11,570,105	925,608
Residential Real Estate	11,906,424	11,906,424	4,736,289	378,903
Higher Risk Assets	6,059	6,059	9,087	727
Other Assets	431,884	431,884	311,242	24,900
Defaulted Exposures	376,653	376,653	204,489	16,359
	46,210,501	46,210,501	22,510,098	1,800,808
(b) Off-Balance Sheet Exposures**				
Credit-related off-balance sheet exposure	2,357,527	2,357,527	1,758,724	140,698
Derivative financial instruments	33,442	33,442	31,555	2,524
	2,390,969	2,390,969	1,790,279	143,222
Total Credit Exposures	48,601,470	48,601,470	24,300,377	1,944,030
(c) Credit Risk Absorbed by PSIA	1,495,433	1,495,433	1,375,926	-

	Long Position	**Short Position**	**Risk Weighted Assets**	**Capital Requirement**
(ii) Market Risk (Standardised Approach)				
Benchmark Rate Risk	695,007	(881,159)	84,655	6,772
Foreign Currency Risk	13,367	(16,568)	28,863	2,309
			113,518	9,081
(iii) Operational Risk (Basic Indicators Approach)			1,626,049	130,084
(iv) Total RWA and Capital Requirements			24,664,018	2,083,195

** After netting and credit risk mitigation*
*** Credit Risk of off balance sheet items*

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 31 December 2025	**Gross Exposures RM'000**	***Net Exposures RM'000**	**Risk Weighted Assets RM'000**	**Minimum Capital Requirement at 8% RM'000**
(i) Credit Risk (Standardised Approach)				
(a) On Balance Sheet Exposures				
Sovereign/Central Banks	7,132,557	7,132,557	-	-
Public Sector Entities	1,004,845	1,004,845	44,868	3,589
Banks, Development Financial Institution & MDBs	1,490,524	1,490,524	298,105	23,848
Takaful Cos, Securities Firms & Fund Managers	170,653	170,653	117,781	9,423
Corporates	9,350,082	9,350,082	5,244,212	419,537
Regulatory Retail	14,033,115	14,033,115	11,304,384	904,351
Residential Real Estate	11,663,963	11,663,963	4,908,654	392,692
Higher Risk Assets	6,096	6,096	9,138	731
Other Assets	436,238	436,238	272,269	21,781
Defaulted Exposures	330,231	330,231	209,357	16,749
	45,618,304	45,618,304	22,408,768	1,792,701
(b) Off-Balance Sheet Exposures**				
Credit-related off-balance sheet exposure	2,237,664	2,237,664	1,717,040	137,363
Derivative financial instruments	37,100	37,100	28,005	2,240
	2,274,764	2,274,764	1,745,045	139,603
Total Credit Exposures	47,893,068	47,893,068	24,153,813	1,932,304
(c) Credit Risk Absorbed by PSIA	1,212,983	1,212,983	1,114,082	-

(ii) Market Risk (Standardised Approach)	**Long Position**	**Short Position**	**Risk Weighted Assets**	**Capital Requirement**
Benchmark Rate Risk	695,007	(881,159)	67,238	5,379
Foreign Currency Risk	13,367	(16,568)	16,568	1,325
			83,806	6,704
(iii) Operational Risk (Basic Indicators Approach)			1,508,404	120,673
(iv) Total RWA and Capital Requirements			24,631,941	2,059,681

** After netting and credit risk mitigation*
*** Credit Risk of off balance sheet items*

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 30 June 2026	**Gross Exposures RM'000**	***Net Exposures RM'000**	**Risk Weighted Assets RM'000**	**Minimum Capital Requirement at 8% RM'000**
(i) Credit Risk (Standardised Approach)				
(a) On Balance Sheet Exposures				
Sovereign/Central Banks	6,543,280	6,543,280	-	-
Public Sector Entities	1,013,295	1,013,295	35,630	2,850
Banks, Development Financial Institution & MDBs	2,113,658	2,113,658	422,732	33,819
Takaful Cos, Securities Firms & Fund Managers	186,047	186,047	117,176	9,374
Corporates	8,968,564	8,968,564	5,101,428	408,114
Regulatory Retail	14,662,108	14,662,108	11,570,105	925,608
Residential Real Estate	11,906,424	11,906,424	4,736,289	378,903
Higher Risk Assets	6,059	6,059	9,087	727
Other Assets	431,884	431,884	310,634	24,852
Defaulted Exposures	376,653	376,653	204,489	16,359
	46,207,972	46,207,972	22,507,570	1,800,606
(b) Off-Balance Sheet Exposures**				
Credit-related off-balance sheet exposure	2,357,527	2,357,527	1,758,724	140,698
Derivative financial instruments	33,442	33,442	31,555	2,524
	2,390,969	2,390,969	1,790,279	143,222
Total Credit Exposures	48,598,941	48,598,941	24,297,849	1,943,828
(c) Credit Risk Absorbed by PSIA	1,495,433	1,495,433	1,375,926	-

(ii) Market Risk (Standardised Approach)	**Long Position**	**Short Position**	**Risk Weighted Assets**	**Capital Requirement**
Benchmark Rate Risk	695,007	(881,159)	84,655	6,772
Foreign Currency Risk	13,367	(16,568)	28,863	2,309
			113,518	9,081
(iii) Operational Risk (Basic Indicators Approach)			1,628,117	130,249
(iv) Total RWA and Capital Requirements			24,663,558	2,083,158

** After netting and credit risk mitigation*
*** Credit Risk of off balance sheet items*

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 **31 December 2025**	**Gross Exposures RM'000**	***Net Exposures RM'000**	**Risk Weighted Assets RM'000**	**Minimum Capital Requirement at 8% RM'000**
(i) Credit Risk (Standardised Approach)				
(a) On Balance Sheet Exposures				
Sovereign/Central Banks	7,132,557	7,132,557	-	-
Public Sector Entities	1,004,845	1,004,845	44,868	3,589
Banks, Development Financial Institution & MDBs	1,490,524	1,490,524	298,105	23,848
Takaful Cos, Securities Firms & Fund Managers	170,653	170,653	117,781	9,423
Corporates	9,388,496	9,388,496	5,242,316	419,385
Regulatory Retail	14,033,115	14,033,115	11,304,384	904,351
Residential Real Estate	11,663,963	11,663,963	4,908,654	392,692
Higher Risk Assets	6,096	6,096	9,138	731
Other Assets	436,238	436,238	312,579	25,006
Defaulted Exposures	330,231	330,231	209,357	16,749
	45,656,718	45,656,718	22,447,182	1,795,774
(b) Off-Balance Sheet Exposures**				
Credit-related off-balance sheet exposure	2,237,664	2,237,664	1,717,040	137,363
Derivative financial instruments	37,100	37,100	28,005	2,240
	2,274,764	2,274,764	1,745,045	139,603
Total Credit Exposures	47,931,482	47,931,482	24,192,227	1,935,377
(c) Credit Risk Absorbed by PSIA	1,212,983	1,212,983	1,114,082	-

(ii) Market Risk (Standardised Approach)	**Long Position**	**Short Position**	**Risk Weighted Assets**	**Capital Requirement**
Benchmark Rate Risk	695,007	(881,159)	67,238	5,379
Foreign Currency Risk	13,367	(16,568)	16,568	1,325
			83,806	6,704
(iii) Operational Risk (Basic Indicators Approach)			1,509,588	120,768
(iv) Total RWA and Capital Requirements			24,671,539	2,062,849

** After netting and credit risk mitigation*
*** Credit Risk of off balance sheet items*

Credit Risk Exposures and Credit Risk Concentration

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

Group 30 June 2026	Government and statutory bodies RM'000	Finance, takaful and business services RM'000	Agriculture, manufacturing, wholesale, retail and restaurant RM'000	Construction and real estate RM'000	Transport, storage and communication RM'000	Household RM'000	Others RM'000	Total RM'000
On balance sheet exposures								
Cash and short-term funds	-	2,813,348	-	-	-	-	-	2,813,348
Deposits and placements with licensed financial institutions	-	531,199	-	-	-	-	-	531,199
Financial investments at FVTPL	41,551	-	-	-	-	-	21,319	62,870
Financial investments at FVOCI	5,153,925	980,942	56,318	96,019	438,983	-	641,297	7,367,484
Financial investments at amortised cost	257,755	-	-	-	-	-	-	257,755
Islamic derivative financial assets	-	13,095	-	-	-	-	-	13,095
Financing of customers	960,317	2,569,528	2,012,728	1,888,340	248,699	26,500,771	558,235	34,738,618
Statutory deposits with Bank Negara Malaysia	350,000	-	-	-	-	-	-	350,000
Other financial assets *	-	-	-	-	-	-	24,144	24,144
	6,763,548	6,908,112	2,069,046	1,984,359	687,682	26,500,771	1,244,995	46,158,513
Commitments and contingencies								
Contingent liabilities	311,841	24,010	320,120	725,074	168,981	4,636	251,663	1,806,325
Commitments	445,670	53,323	636,552	445,302	89,959	235,679	620,891	2,527,376
Other miscellaneous commitment and contingencies	-	-	41,423	36,852	5,119	578,729	5,961	668,084
Islamic derivative financial liabilities	-	788,417	1,040,585	-	-	17,707	-	1,846,709
	757,511	865,750	2,038,680	1,207,228	264,059	836,751	878,515	6,848,494
Total credit exposures	7,521,059	7,773,862	4,107,726	3,191,587	951,741	27,337,522	2,123,510	53,007,007

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

Group 31 December 2025	Government and statutory bodies RM'000	Finance, takaful and business services RM'000	Agriculture, manufacturing, wholesale, retail and restaurant RM'000	Construction and real estate RM'000	Transport, storage and communication RM'000	Household RM'000	Others RM'000	Total RM'000
On balance sheet exposures								
Cash and short-term funds	-	2,588,998	-	-	-	-	-	2,588,998
Deposits and placements with licensed financial institutions	-	501,361	-	-	-	-	-	501,361
Financial investments at FVTPL	50,576	-	-	-	-	-	21,597	72,173
Financial investments at FVOCI	5,341,769	1,037,403	56,674	150,399	406,190	-	915,460	7,907,895
Islamic derivative financial assets	-	7,753	5,784	-	-	-	12	13,549
Financing of customers	946,353	2,219,439	2,381,833	1,955,496	478,898	25,592,292	533,581	34,107,892
Statutory deposits with Bank Negara Malaysia	365,000	-	-	-	-	-	-	365,000
Other financial assets *	-	-	-	-	-	-	26,849	26,849
	6,703,698	6,354,954	2,444,291	2,105,895	885,088	25,592,292	1,497,499	45,583,717
Commitments and contingencies								
Contingent liabilities	1	175,574	376,588	730,189	54,914	3,737	507,310	1,848,313
Commitments	102,382	383,567	445,661	404,258	74,238	299,504	549,056	2,258,666
Other miscellaneous commitment and contingencies	648	7,521	43,817	29,282	1,117	478,309	1,184	561,878
Islamic derivative financial liabilities	812,199	525,538	233,648	17	-	-	-	1,571,402
	915,230	1,092,200	1,099,714	1,163,746	130,269	781,550	1,057,550	6,240,259
Total credit exposures	7,618,928	7,447,154	3,544,005	3,269,641	1,015,357	26,373,842	2,555,049	51,823,976

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

Bank 30 June 2026	Government and statutory bodies RM'000	Finance, takaful and business services RM'000	Agriculture, manufacturing, wholesale, retail and restaurant RM'000	Construction and real estate RM'000	Transport, storage and communication RM'000	Household RM'000	Others RM'000	Total RM'000
On balance sheet exposures								
Cash and short-term funds	-	2,813,348	-	-	-	-	-	2,813,348
Deposits and placements with licensed financial institutions	-	531,199	-	-	-	-	-	531,199
Financial investments at FVTPL	41,551	-	-	-	-	-	19,398	60,949
Financial investments at FVOCI	5,153,925	980,942	56,318	96,019	438,983	-	641,297	7,367,484
Financial investments at amortised cost	257,755	-	-	-	-	-	-	257,755
Islamic derivative financial assets	-	13,095	-	-	-	-	-	13,095
Financing of customers	960,317	2,569,528	2,012,728	1,888,340	248,699	26,500,771	558,235	34,738,618
Statutory deposits with Bank Negara Malaysia	350,000	-	-	-	-	-	-	350,000
Other financial assets *	-	-	-	-	-	-	23,937	23,937
	6,763,548	6,908,112	2,069,046	1,984,359	687,682	26,500,771	1,242,867	46,156,385
Commitments and contingencies								
Contingent liabilities	311,841	24,010	320,120	725,074	168,981	4,636	251,663	1,806,325
Commitments	445,670	53,323	636,552	445,302	89,959	235,679	620,891	2,527,376
Other miscellaneous commitment and contingencies	-	-	41,423	36,852	5,119	578,729	5,961	668,084
Islamic derivative financial liabilities	-	788,417	1,040,585	-	-	17,707	-	1,846,709
	757,511	865,750	2,038,680	1,207,228	264,059	836,751	878,515	6,848,494
Total credit exposures	7,521,059	7,773,862	4,107,726	3,191,587	951,741	27,337,522	2,121,382	53,004,879

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

Bank 31 December 2025	Government and statutory bodies RM'000	Finance, takaful and business services RM'000	Agriculture, manufacturing, wholesale, retail and restaurant RM'000	Construction and real estate RM'000	Transport, storage and communication RM'000	Household RM'000	Others RM'000	Total RM'000
On balance sheet exposures								
Cash and short-term funds	-	2,588,998	-	-	-	-	-	2,588,998
Deposits and placements with licensed financial institutions	-	501,361	-	-	-	-	-	501,361
Financial investments at FVTPL	50,576	-	-	-	-	-	19,701	70,277
Financial investments at FVOCI	5,341,769	1,037,403	56,674	150,399	406,190	-	915,460	7,907,895
Islamic derivative financial assets	-	7,753	5,784	-	-	-	12	13,549
Financing of customers	946,353	2,219,439	2,381,833	1,955,496	478,898	25,592,292	533,581	34,107,892
Statutory deposits with Bank Negara Malaysia	365,000	-	-	-	-	-	-	365,000
Other financial assets *	-	-	-	-	-	-	67,293	67,293
	6,703,698	6,354,954	2,444,291	2,105,895	885,088	25,592,292	1,536,047	45,622,265
Commitments and contingencies								
Contingent liabilities	1	175,574	376,588	730,189	54,914	3,737	507,310	1,848,313
Commitments	102,382	383,567	445,661	404,258	74,238	299,504	549,056	2,258,666
Other miscellaneous commitment and contingencies	648	7,521	43,817	29,282	1,117	478,309	1,184	561,878
Islamic derivative financial liabilities	812,199	525,538	233,648	17	-	-	-	1,571,402
	915,230	1,092,200	1,099,714	1,163,746	130,269	781,550	1,057,550	6,240,259
Total credit exposures	7,618,928	7,447,154	3,544,005	3,269,641	1,015,357	26,373,842	2,593,597	51,862,524

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

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:

	Group		Bank	
	Domestic RM'000	Labuan RM'000	Domestic RM'000	Labuan RM'000
30 June 2026				
On Balance Sheet Exposures				
Cash and short-term funds	**2,812,759**	**589**	**2,812,759**	**589**
Deposits and placements with licensed financial institutions	**531,199**	**-**	**531,199**	**-**
Financial investments at FVTPL	**62,870**	**-**	**60,949**	**-**
Financial investments at FVOCI	**7,367,484**	**-**	**7,367,484**	**-**
Financial investments at amortised cost	**257,755**	**-**	**257,755**	**-**
Islamic derivative financial assets	**13,095**	**-**	**13,095**	**-**
Financing of customers	**34,738,618**	**-**	**34,738,618**	**-**
Statutory deposits with Bank Negara Malaysia	**350,000**	**-**	**350,000**	**-**
Other financial assets *	**24,141**	**3**	**23,934**	**3**
	46,157,921	**592**	**46,155,793**	**592**
Commitments and contingencies				
Contingent liabilities	**1,806,325**	**-**	**1,806,325**	**-**
Commitments	**2,527,376**	**-**	**2,527,376**	**-**
Other miscellaneous commitment and contingencies	**668,084**		**668,084**	
Islamic derivative financial liabilities	**1,846,709**	**-**	**1,846,709**	**-**
	6,848,494	**-**	**6,848,494**	**-**
Total credit exposures	**53,006,415**	**592**	**53,004,287**	**592**

* 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:

	Group		Bank	
	Domestic RM'000	Labuan RM'000	Domestic RM'000	Labuan RM'000
31 December 2025				
On Balance Sheet Exposures				
Cash and short-term funds	2,588,446	552	2,588,446	552
Deposits and placements with licensed financial institutions	501,361	-	501,361	-
Financial investments at FVTPL	72,173	-	70,277	-
Financial investments at FVOCI	7,897,700	10,195	7,897,700	10,195
Islamic derivative financial assets	13,549	-	13,549	-
Financing of customers	34,107,892	-	34,107,892	-
Statutory deposits with Bank Negara Malaysia	365,000	-	365,000	-
Other financial assets *	26,846	3	67,290	3
	45,572,967	10,750	45,611,515	10,750
Commitments and contingencies				
Contingent liabilities	1,848,313	-	1,848,313	-
Commitments	2,258,666	-	2,258,666	-
Other miscellaneous commitment and contingencies	561,878	-	561,878	-
Islamic derivative financial liabilities	1,571,402	-	1,571,402	-
	6,240,259	-	6,240,259	-
Total credit exposures	51,813,226	10,750	51,851,774	10,750

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

Credit Risk Exposures of Financial Assets by Maturity Distribution

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

Group **30 June 2026**	**Up to 6 months RM'000**	**> 6 - 12 months RM'000**	**> 1 - 5 years RM'000**	**Over 5 years RM'000**	**Total RM'000**
On-Balance Sheet Exposures					
Cash and short-term funds	**2,813,348**	**-**	**-**	**-**	**2,813,348**
Deposits and placements with financial institutions	**531,199**	**-**	**-**	**-**	**531,199**
Financial investments at FVTPL	**-**	**-**	**21,319**	**41,551**	**62,870**
Financial investments at FVOCI	**629,101**	**91,478**	**5,761,225**	**885,680**	**7,367,484**
Financial investments at amortised cost	**-**	**-**	**257,755**	**-**	**257,755**
Islamic derivative financial assets	**9,828**	**3,267**	**-**	**-**	**13,095**
Financing of customers	**1,717,584**	**2,800,606**	**5,682,195**	**24,173,716**	**34,374,101**
Statutory deposits with Bank Negara Malaysia	**-**	**-**	**-**	**350,000**	**350,000**
Other financial assets *	**-**	**24,144**	**-**	**-**	**24,144**
Total On-Balance Sheet Exposures	**5,701,060**	**2,919,495**	**11,722,494**	**25,450,947**	**45,793,996**

Group **31 December 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**
On-Balance Sheet Exposures					
Cash and short-term funds	2,588,998	-	-	-	2,588,998
Deposits and placements with financial institutions	501,361	-	-	-	501,361
Financial investments at FVTPL	50,576	-	21,597	-	72,173
Financial investments at FVOCI	550,491	998,500	5,608,386	750,518	7,907,895
Islamic derivative financial assets	13,188	361	-	-	13,549
Financing of customers	1,949,243	2,457,654	5,328,275	24,035,644	33,770,816
Statutory deposits with Bank Negara Malaysia	-	-	-	365,000	365,000
Other financial assets *	26,849		-	-	26,849
Total On-Balance Sheet Exposures	5,680,706	3,456,515	10,958,258	25,151,162	45,246,641

* 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 2026	**Up to 6 months RM’000**	**> 6 - 12 months RM’000**	**> 1 - 5 years RM’000**	**Over 5 years RM’000**	**Total RM’000**
On-Balance Sheet Exposures					
Cash and short-term funds	**2,813,348**	**-**	**-**	**-**	**2,813,348**
Deposits and placements with financial institutions	**531,199**	**-**	**-**	**-**	**531,199**
Financial investments at FVTPL	**-**	**-**	**19,398**	**41,551**	**60,949**
Financial investments at FVOCI	**629,102**	**91,478**	**5,756,595**	**890,309**	**7,367,484**
Financial investments at amortised cost	**-**	**-**	**257,755**	**-**	**257,755**
Islamic derivative financial assets	**9,827**	**3,268**	**-**	**-**	**13,095**
Financing of customers	**1,717,584**	**2,800,606**	**5,682,195**	**24,173,716**	**34,374,101**
Statutory deposits with Bank Negara Malaysia	**-**	**-**	**-**	**350,000**	**350,000**
Other financial assets *	**-**	**23,937**	**-**	**-**	**23,937**
Total On-Balance Sheet Exposures	**5,701,060**	**2,919,289**	**11,715,943**	**25,455,576**	**45,791,868**

Bank 31 December 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**
On-Balance Sheet Exposures					
Cash and short-term funds	2,588,998	-	-	-	2,588,998
Deposits and placements with financial institutions	501,361	-	-	-	501,361
Financial investments at FVTPL	50,576	-	19,701	-	70,277
Financial investments at FVOCI	550,491	998,500	5,608,386	750,518	7,907,895
Islamic derivative financial assets	13,188	361	-	-	13,549
Financing of customers	1,949,243	2,457,654	5,328,275	24,035,644	33,770,816
Statutory deposits with Bank Negara Malaysia	-	-	-	365,000	365,000
Other financial assets *	67,293	-	-	-	67,293
Total On-Balance Sheet Exposures	5,721,150	3,456,515	10,956,362	25,151,162	45,285,189

* 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 2026			31 December 2025		
The commitments and contingencies constitute the following :	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
Contingent liabilities						
Direct credit substitutes	**959,383**	**959,383**	**918,158**	964,294	964,294	933,859
Trade-related contingencies	**347,417**	**69,483**	**6,764**	387,443	77,489	9,422
Transaction related contingencies	**499,525**	**249,763**	**233,425**	496,576	248,288	233,613
Commitments						
Credit extension commitment:						
- Maturity within one year	**984,716**	**196,943**	**177,029**	906,304	181,261	161,252
- Maturity exceeding one year	**1,542,660**	**771,330**	**340,170**	1,352,362	676,181	311,145
Other miscellaneous commitments and contingencies	**668,084**	**110,625**	**83,178**	561,878	90,151	67,750
Islamic Derivative financial instruments						
Foreign exchange related contracts						
- Maturity within one year	**1,846,709**	**33,442**	**31,555**	1,571,402	37,100	28,005
Total off-balance sheet exposures	**6,848,494**	**2,390,969**	**1,790,279**	6,240,259	2,274,764	1,745,046

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

Group **30 June 2026**	**Gross Exposures** **RM'000**	**Total Exposures Covered by Eligible Financial Collateral** **RM'000**	***Net Exposures** **RM'000**
Credit Risk			
(a) On Balance sheet exposures			
Sovereign/Central banks	**6,543,280**	**-**	**6,543,280**
Public sector entities	**1,013,295**	**-**	**1,013,295**
Banks, Development Financial Institution & MDBs	**2,113,658**	**-**	**2,113,658**
Takaful Cos, Securities Firms & Fund Managers	**186,047**	**-**	**186,047**
Corporates	**8,971,093**	**-**	**8,971,093**
Regulatory retail	**14,662,108**	**-**	**14,662,108**
Residential real estate	**11,906,424**	**-**	**11,906,424**
Higher risk assets	**6,059**	**-**	**6,059**
Other assets	**431,884**	**-**	**431,884**
Defaulted exposure	**376,653**	**-**	**376,653**
	46,210,501	**-**	**46,210,501**
(b) Off-Balance Sheet Exposures			
Credit-related off-balance sheet exposure	**2,357,527**	**-**	**2,357,527**
Derivative financial instruments	**33,442**	**-**	**33,442**
	2,390,969	**-**	**2,390,969**
Total Credit Exposures	**48,601,470**	**-**	**48,601,470**

Note:
** After netting and credit risk mitigation*

Credit Risk Mitigation (cont'd)

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

Group **31 December 2025**	**Gross Exposures** **RM'000**	**Total Exposures Covered by Eligible Financial Collateral** **RM'000**	***Net Exposures** **RM'000**
Credit Risk			
(a) On Balance sheet exposures			
Sovereign/Central banks	7,132,557	-	7,132,557
Public sector entities	1,004,845	-	1,004,845
Banks, Development Financial Institution & MDBs	1,490,524	-	1,490,524
Takaful Cos, Securities Firms & Fund Managers	170,653	-	170,653
Corporates	9,350,082	-	9,350,082
Regulatory retail	14,033,115	-	14,033,115
Residential real estate	11,663,963	-	11,663,963
Higher risk assets	6,096	-	6,096
Other assets	436,238	-	436,238
Defaulted exposure	330,231	-	330,231
	45,618,304	-	45,618,304
(b) Off-Balance Sheet Exposures			
Credit-related off-balance sheet exposure	2,237,664	-	2,237,664
Derivative financial instruments	37,100	-	37,100
	2,274,764	-	2,274,764
Total Credit Exposures	47,893,068	-	47,893,068

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 2026**	**Gross Exposures RM'000**	**Total Exposures Covered by Eligible Financial Collateral RM'000**	***Net Exposures RM'000**
Credit Risk			
(a) On Balance Sheet Exposures			
Sovereign/Central Banks	6,543,280	-	6,543,280
Public Sector Entities	1,013,295	-	1,013,295
Banks, Development Financial Institution & MDBs	2,113,658	-	2,113,658
Takaful Cos, Securities Firms & Fund Managers	186,047	-	186,047
Corporates	8,968,564	-	8,968,564
Regulatory Retail	14,662,108	-	14,662,108
Residential Real Estate	11,906,424	-	11,906,424
Higher Risk Assets	6,059	-	6,059
Other Assets	431,884	-	431,884
Defaulted Exposures	376,653	-	376,653
	46,207,972	-	46,207,972
(b) Off-Balance Sheet Exposures			
Credit-related Off-Balance Sheet Exposure	2,357,527	-	2,357,527
Derivative Financial Instruments	33,442	-	33,442
	2,390,969	-	2,390,969
Total Credit Exposures	48,598,941	-	48,598,941

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 2025**	**Gross Exposures RM'000**	**Total Exposures Covered by Eligible Financial Collateral RM'000**	***Net Exposures RM'000**
Credit Risk			
(a) On Balance Sheet Exposures			
Sovereign/Central Banks	7,132,557	-	7,132,557
Public Sector Entities	1,004,845	-	1,004,845
Banks, Development Financial Institution & MDBs	1,490,524	-	1,490,524
Takaful Cos, Securities Firms & Fund Managers	170,653	-	170,653
Corporates	9,388,496	-	9,388,496
Regulatory Retail	14,033,115	-	14,033,115
Residential Real Estate	11,663,963	-	11,663,963
Higher Risk Assets	6,096	-	6,096
Other Assets	436,238	-	436,238
Defaulted Exposures	330,231	-	330,231
	45,656,718	-	45,656,718
(b) Off-Balance Sheet Exposures			
Credit-related Off-Balance Sheet Exposure	2,237,664	-	2,237,664
Derivative Financial Instruments	37,100	-	37,100
	2,274,764	-	2,274,764
Total Credit Exposures	47,931,482	-	47,931,482

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 2026

Exposure Class	Rating by Approved ECAIS 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
On and Off Balance-Sheet Exposures											
Credit Exposures - Standardised Approach											
Sovereigns/Central Banks	**6,829,297**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**6,829,297**
Public Sector Entities	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**1,168,249**	**-**	**1,168,249**
Banks, Development Financial Institutions & MDBs	**932,207**	**50,023**	**450,411**	**190,458**	**278,521**	**-**	**-**	**-**	**213,380**	**-**	**2,115,000**
Takaful Cos, Securities Firms & Fund Managers	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**186,047**	**-**	**186,047**
Corporates	**1,157,657**	**214,419**	**32,343**	**21,601**	**-**	**-**	**-**	**-**	**9,163,267**	**-**	**10,589,287**
Regulatory Retail	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**15,220,955**	**-**	**15,220,955**
Residential Real Estate	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**12,052,318**	**-**	**12,052,318**
Higher Risk Assets	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**8,433**	**-**	**8,433**
Other Assets	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**431,884**	**-**	**431,884**
Total	**8,919,161**	**264,442**	**482,754**	**212,059**	**278,521**	**-**	**-**	**-**	**38,444,533**	**-**	**48,601,470**

Group
31 December 2025

Exposure Class	Rating by Approved ECAIS 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
On and Off Balance-Sheet Exposures											
Credit Exposures - Standardised Approach											
Sovereigns/Central Banks	7,409,809	-	-	-	-	-	-	-	-	-	7,409,809
Public Sector Entities	-	-	32,136	-	-	-	-	-	1,039,075	-	1,071,211
Banks, Development Financial Institutions & MDBs	804,065	-	370,922	-	134,014	-	-	-	192,892	-	1,501,893
Takaful Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	-	-	170,653	-	170,653
Corporates	978,677	226,595	55,303	15,947	101,184	-	-	-	9,581,978	-	10,959,684
Regulatory Retail	-	-	-	-	-	-	-	-	14,509,977	-	14,509,977
Residential Real Estate	-	-	-	-	-	-	-	-	11,825,117	-	11,825,117
Higher Risk Assets	-	-	-	-	-	-	-	-	8,486	-	8,486
Other Assets	-	-	-	-	-	-	-	-	436,238	-	436,238
Total	9,192,551	226,595	458,361	15,947	235,198	-	-	-	37,764,416	-	47,893,068

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

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

Bank
30 June 2026

	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**
On and Off Balance-Sheet Exposures											
Credit Exposures - Standardised Approach											
Sovereigns/Central Banks	**6,829,297**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**6,829,297**
Public Sector Entities	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**1,168,249**	**-**	**1,168,249**
Banks, Development Financial Institutions & MDBs	**932,207**	**50,023**	**450,411**	**190,458**	**278,521**	**-**	**-**	**-**	**213,380**	**-**	**2,115,000**
Takaful Cos, Securities Firms & Fund Managers	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**186,047**	**-**	**186,047**
Corporates	**1,157,657**	**214,419**	**32,343**	**21,601**	**-**	**-**	**-**	**-**	**9,160,738**	**-**	**10,586,758**
Regulatory Retail	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**15,220,955**	**-**	**15,220,955**
Residential Real Estate	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**12,052,318**	**-**	**12,052,318**
Higher Risk Assets	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**8,433**	**-**	**8,433**
Other Assets	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**431,884**	**-**	**431,884**
Total	**8,919,161**	**264,442**	**482,754**	**212,059**	**278,521**	**-**	**-**	**-**	**38,442,004**	**-**	**48,598,941**

Bank
31 December 2025

	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**
On and Off Balance-Sheet Exposures											
Credit Exposures - Standardised Approach											
Sovereigns/Central Banks	7,409,809	-	-	-	-	-	-	-	-	-	7,409,809
Public Sector Entities	-	-	32,136	-	-	-	-	-	1,039,075	-	1,071,211
Banks, Development Financial Institutions & MDBs	804,065	-	370,922	-	134,014	-	-	-	192,892	-	1,501,893
Takaful Cos, Securities Firms & Fund Managers	-	-	-	-	-	-	-	-	170,653	-	170,653
Corporates	978,677	226,595	55,303	15,947	101,184	-	-	-	9,620,391	-	10,998,097
Regulatory Retail	-	-	-	-	-	-	-	-	14,509,977	-	14,509,977
Residential Real Estate	-	-	-	-	-	-	-	-	11,825,117	-	11,825,117
Higher Risk Assets	-	-	-	-	-	-	-	-	8,488	-	8,488
Other Assets	-	-	-	-	-	-	-	-	436,237	-	436,237
Total	9,192,551	226,595	458,361	15,947	235,198	-	-	-	37,802,830	-	47,931,482

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

Table 11: Ratings of corporate by approved ECAIs

Exposure Class		Long term Ratings of Corporate by Approved ECAIs				
	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	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
On and Off Balance-Sheet Exposures						
Credit Exposures (Using Corporate Risk Weights)						
Group and Bank						
30 June 2026						
Public Sector Entities (applicable for entities risk weighted based on their external ratings as corporates)		**-**	**-**	**-**	**-**	**1,168,249**
Takaful Companies, Securities Firms & Fund Managers		**-**	**-**	**-**	**-**	**-**
Corporates		**1,426,019**	**-**	**-**	**-**	**9,160,739**
Total		**1,426,019**	**-**	**-**	**-**	**10,328,988**
Group and Bank						
31 December 2025						
Public Sector Entities (applicable for entities risk weighted based on their external ratings as corporates)		32,136	-	-	-	1,039,075
Takaful Companies, Securities Firms & Fund Managers		-	-	-	-	-
Corporates		1,276,521	101,184	-	-	9,620,392
Total		1,308,657	101,184	-	-	10,659,467

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

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

Exposure Class	Short term Ratings of Banking Institutions and Corporate by Approved ECAIs					
	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	a-2	a-3	b,c	Unrated
		RM'000	RM'000	RM'000	RM'000	RM'000
On and Off Balance-Sheet Exposures						
Group and Bank						
30 June 2026						
Banks, MDBs and FDIs		-	-	-	-	-
Credit Exposures (using Corporate Risk Weights)						
Corporates		-	-	-	-	-
Total		-	-	-	-	-
Group and Bank						
31 December 2025						
Banks, MDBs and FDIs		-	-	-	-	-
Credit Exposures (using Corporate Risk Weights)						
Corporates		-	-	-	-	-
Total		-	-	-	-	-

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

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

Group and Bank
30 June 2026

Exposure Class		Ratings of Sovereigns and Central Banks by Approved ECAIs					
	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-	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							
Sovereigns and Central Banks		**6,829,297**	**-**	**-**	**-**	**-**	**-**
Total		**6,829,297**	**-**	**-**	**-**	**-**	**-**

Group and Bank
31 December 2025

Exposure Class		Ratings of Sovereigns and Central Banks by Approved ECAIs					
	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-	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							
Sovereigns and Central Banks		7,409,809	-	-	-	-	-
Total		7,409,809	-	-	-	-	-

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

Table 14: Ratings of banking institutions by approved ECAIs

Exposure Class		Ratings of Banking Institutions by Approved ECAIs					
	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 2026							
Banks, MDBs and FDIs		**1,623,099**	**278,521**	**-**	**-**	**-**	**213,380**
Total		**1,623,099**	**278,521**	**-**	**-**	**-**	**213,380**
Group and Bank							
31 December 2025							
Banks, MDBs and FDIs		1,174,987	134,014	-	-	-	192,892
Total		1,174,987	134,014	-	-	-	192,892

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

Credit risk disclosure by risk weights (including deducted exposures) as at 30 June 2026, are as follows:

Table 15: Credit risk disclosure by risk weights

30 June 2026

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
Risk-Weights											
0%	6,829,297	835,145	-	2,342,296	984,266	3,715,812	-	-	121,247	14,828,063	-
20%	-	333,104	2,115,000	1,972,117	1,416,661	13,199	86,088	-	-	5,936,169	1,187,234
35%	-	-	-	-	-	3,959,831	-	-	-	3,959,831	1,385,941
50%	-	-	-	-	63,088	1,668,864	-	-	-	1,731,952	865,976
75%	-	-	-	-	4,761,308	486,578	-	-	-	5,247,886	3,935,914
100%	-	-	-	6,274,268	7,948,576	2,208,033	99,959	-	311,244	16,842,080	16,842,080
150%	-	-	-	-	47,056	-	-	8,433	-	55,489	83,232
Total	6,829,297	1,168,249	2,115,000	10,588,681	15,220,955	12,052,317	186,047	8,433	432,491	48,601,470	24,300,377

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

Credit risk disclosure by risk weights (including deducted exposures) as at 31 December 2025, are as follows: (cont'd)

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

31 December 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
Risk-Weights											
0%	7,409,809	780,503	-	2,647,876	938,956	3,343,629	-	3	123,660	15,244,436	-
20%	-	290,709	1,501,893	1,862,184	1,104,148	39,435	66,088	-	-	4,864,457	972,891
35%	-	-	-	-	-	3,930,557	-	-	-	3,930,557	1,375,695
50%	-	-	-	100,417	33,143	1,579,661	-	-	-	1,713,221	856,611
75%	-	-	-	-	4,371,821	503,312	-	-	-	4,875,133	3,656,350
100%	-	-	-	6,389,517	8,016,389	2,428,522	104,564	-	272,268	17,211,260	17,211,260
150%	-	-	-	-	45,521	-	-	8,483	-	54,004	81,006
Total	7,409,809	1,071,212	1,501,893	10,999,994	14,509,978	11,825,116	170,652	8,486	395,928	47,893,068	24,153,813

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

Credit risk disclosure by risk weights (including deducted exposures) as at 30 June 2026, are as follows: (cont'd)

Table 15: Credit risk disclosure by risk weights

30 June 2026

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
Risk-Weights											
0%	6,829,297	835,145	-	2,342,296	984,266	3,715,812	-	-	121,247	14,828,063	-
20%	-	333,104	2,115,000	1,972,117	1,416,661	13,199	86,088	-	-	5,936,169	1,187,234
35%	-	-	-	-	-	3,959,830	-	-	-	3,959,830	1,385,941
50%	-	-	-	-	63,088	1,668,864	-	-	-	1,731,952	865,976
75%	-	-	-	-	4,761,308	486,578	-	-	-	5,247,886	3,935,914
100%	-	-	-	6,272,347	7,948,576	2,208,034	99,959	-	310,636	16,839,552	16,839,552
150%	-	-	-	-	47,056	-	-	8,433	-	55,489	83,232
Total	6,829,297	1,168,249	2,115,000	10,586,760	15,220,955	12,052,317	186,047	8,433	431,883	48,598,941	24,297,849

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

Credit risk disclosure by risk weights (including deducted exposures) as at 31 December 2025, are as follows: (cont'd)

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

31 December 2025

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
Risk-Weights											
0%	7,409,809	780,503	-	2,647,876	938,956	3,343,629	-	3	123,660	15,244,436	-
20%	-	290,709	1,501,893	1,862,184	1,104,148	39,435	66,088	-	-	4,864,457	972,891
35%	-	-	-	-	-	3,930,557	-	-	-	3,930,557	1,375,695
50%	-	-	-	100,417	33,143	1,579,661	-	-	-	1,713,221	856,611
75%	-	-	-	-	4,371,821	503,312	-	-	-	4,875,133	3,656,350
100%	-	-	-	6,387,621	8,016,389	2,428,522	104,564	-	312,578	17,249,674	17,249,674
150%	-	-	-	-	45,521	-	-	8,483	-	54,004	81,006
Total	7,409,809	1,071,212	1,501,893	10,998,098	14,509,978	11,825,116	170,652	8,486	436,238	47,931,482	24,192,227

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:

Group	Neither past due nor impaired		Past due but not impaired	Impaired financing	Total
	Good	Satisfactory			
30 June 2026	RM'000	RM'000	RM'000	RM'000	RM'000
Term financing					
- Home financing	11,323,645	698,657	657,231	257,741	12,937,274
- Syndicated financing	412,851	-	-	-	412,851
- Hire purchase receivables	3,502,381	41,985	67,685	11,861	3,623,912
- Personal financing	1,645	442	348	890	3,325
- Other term financing	3,400,066	39,389	58,370	91,377	3,589,202
Other financing	13,179,599	440,316	353,383	204,966	14,178,264
	31,820,187	1,220,789	1,137,017	566,835	34,744,828
Less : Allowance for impaired financing					
-Stage 1 - 12 Months ECL	(103,787)	(2,490)	-	-	(106,277)
-Stage 2 - Lifetime ECL not credit impaired	-	(50,406)	(27,120)	-	(77,526)
-Stage 3 - Lifetime ECL credit impaired	-	-	-	(186,924)	(186,924)
Total net financing	31,716,400	1,167,893	1,109,897	379,911	34,374,101

Credit Quality Financing of Customers (cont'd)

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

Financing of customers are analysed as follows:

Group 31 December 2025	Neither past due nor impaired Good RM'000	 Satisfactory RM'000	Past due but not impaired RM'000	Impaired financing RM'000	Total RM'000
Term financing					
- Home financing	11,176,975	780,073	573,571	215,222	12,745,841
- Personal financing	7,253,993	375,942	228,141	131,473	7,989,549
- Hire purchase receivables	3,055,198	48,732	47,680	7,131	3,158,741
- Syndicated financing	442,048	-	-	-	442,048
- Other term financing	3,695,993	102,666	56,020	96,036	3,950,715
Other financing	5,636,870	127,875	26,587	37,429	5,828,761
	31,261,077	1,435,288	931,999	487,291	34,115,655
Less:					
-Stage 1 - 12 Months ECL	(104,395)	(3,494)	-	-	(107,889)
-Stage 2 - Lifetime ECL not credit impaired	-	(63,233)	(19,059)	-	(82,292)
-Stage 3 - Lifetime ECL credit impaired	-	-	-	(154,658)	(154,658)
Total net financing	31,156,682	1,368,561	912,940	332,633	33,770,816

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:

	Neither past due nor impaired		Past due but not	Impaired	
Bank	**Good**	**Satisfactory**	**impaired**	**financing**	**Total**
30 June 2026	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**
Term financing					
- Home financing	**11,323,645**	**698,657**	**657,231**	**257,741**	**12,937,274**
- Syndicated financing	**412,851**	**-**	**-**	**-**	**412,851**
- Hire purchase receivables	**3,502,381**	**41,985**	**67,685**	**11,861**	**3,623,912**
- Personal financing	**1,645**	**442**	**348**	**890**	**3,325**
- Other term financing	**3,400,066**	**39,389**	**58,370**	**91,377**	**3,589,202**
Other financing	**13,179,599**	**440,316**	**353,383**	**204,966**	**14,178,264**
	31,820,187	**1,220,789**	**1,137,017**	**566,835**	**34,744,828**
Less : Allowance for impaired financing					
-Stage 1 - 12 Months ECL	**(103,787)**	**(2,490)**	**-**	**-**	**(106,277)**
-Stage 2 - Lifetime ECL not credit impaired	**-**	**(50,406)**	**(27,120)**	**-**	**(77,526)**
-Stage 3 - Lifetime ECL credit impaired	**-**	**-**	**-**	**(186,924)**	**(186,924)**
Total net financing	**31,716,400**	**1,167,893**	**1,109,897**	**379,911**	**34,374,101**

Credit Quality Financing of Customers (cont'd)

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

Financing of customers are analysed as follows:

Bank	**Neither past due nor impaired**		**Past due but not impaired**	**Impaired financing**	**Total**
	Good	**Satisfactory**			
31 December 2025	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**
Term financing					
- Home financing	11,176,975	780,073	573,571	215,222	12,745,841
- Personal financing	7,253,993	375,942	228,141	131,473	7,989,549
- Hire purchase receivables	3,055,198	48,732	47,680	7,131	3,158,741
- Syndicated financing	442,048	-	-	-	442,048
- Other term financing	3,695,993	102,666	56,020	96,036	3,950,715
Other financing	5,636,870	127,875	26,587	37,429	5,828,761
	31,261,077	1,435,288	931,999	487,291	34,115,655
Less:					
-Stage 1 - 12 Months ECL	(104,395)	(3,494)	-	-	(107,889)
-Stage 2 - Lifetime ECL not credit impaired	-	(63,233)	(19,059)	-	(82,292)
-Stage 3 - Lifetime ECL credit impaired	-	-	-	(154,658)	(154,658)
Total net financing	31,156,682	1,368,561	912,940	332,633	33,770,816

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:

Group and Bank **30 June 2026**	**1 - 2 months RM'000**	**>2 - 3 months RM'000**	**Total RM'000**
Term financing			
- Home financing	**642,475**	**14,756**	**657,231**
- Hire purchase receivables	**67,442**	**243**	**67,685**
- Personal financing	**282**	**66**	**348**
- Other term financing	**52,520**	**5,850**	**58,370**
Other financing	**328,619**	**24,764**	**353,383**
Total	**1,091,338**	**45,679**	**1,137,017**

31 December 2025	**1 - 2 months RM'000**	**>2 - 3 months RM'000**	**Total RM'000**
Term financing			
- Home financing	572,509	1,062	573,571
- Personal financing	222,655	5,486	228,141
- Hire purchase receivables	47,483	197	47,680
- Other term financing	45,685	10,335	56,020
Other financing	19,337	7,250	26,587
Total	907,669	24,330	931,999

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.

Group and Bank	**30 June 2026 RM'000**	**31 December 2025 RM'000**
Purchase of transport vehicles	**67,178**	47,680
Purchase of landed properties of which:		
– residential	**625,895**	547,890
– non-residential	**17,375**	15,326
Purchase of fixed assets (excluding landed properties)	**507**	-
Personal use	**330,973**	258,714
Construction	**-**	282
Purchase of securities	**286**	-
Working capital	**83,751**	56,867
Other purpose	**11,052**	5,240
	1,137,017	931,999

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

Group and Bank	**30 June 2026 RM'000**	**31 December 2025 RM'000**
Domestic	**1,137,017**	931,999

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 2026				
Group	**Impaired Financing RM'000**	**Stage 1 12 Months ECL RM'000**	**Stage 2 Lifetime ECL not credit impaired RM'000**	**Stage 3 Lifetime ECL credit impaired RM'000**	**Total Impairment Allowances for Financing RM'000**
Purchase of securities	**1,058**	**25**	**95**	**405**	**525**
Purchase of transport vehicles	**11,326**	**11,421**	**1,922**	**3,246**	**16,589**
Purchase of landed properties of which:					
– residential	**243,659**	**23,628**	**10,050**	**45,960**	**79,638**
– non-residential	**18,970**	**421**	**141**	**4,360**	**4,922**
Purchase of fixed assets (excluding landed properties)	**535**	**283**	**16**	**42**	**341**
Personal use	**188,865**	**58,002**	**60,229**	**111,733**	**229,964**
Construction	**-**	**1,047**	**-**	**-**	**1,047**
Working capital	**97,333**	**9,510**	**4,303**	**19,683**	**33,496**
Other purpose	**5,089**	**1,941**	**769**	**1,495**	**4,205**
	566,835	**106,278**	**77,525**	**186,924**	**370,727**

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 2025				
Group	**Impaired Financing RM'000**	**Stage 1 12 Months ECL RM'000**	**Stage 2 Lifetime ECL not credit impaired RM'000**	**Stage 3 Lifetime ECL credit impaired RM'000**	**Total Impairment Allowances for Financing RM'000**
Purchase of securities	29	31	2,893	2	2,926
Purchase of transport vehicles	6,620	6,755	1,011	2,282	10,047
Purchase of landed properties of which:					
– residential	204,461	30,073	9,982	36,020	76,075
– non-residential	15,058	559	172	2,446	3,178
Purchase of fixed assets (excluding landed properties)	511	328	5,786	41	6,156
Personal use	147,510	55,926	60,570	73,783	190,279
Construction	-	1,224	-	-	1,224
Working capital	107,853	10,737	1,421	38,446	50,604
Other purpose	5,249	2,257	457	1,637	4,350
	487,291	107,890	82,293	154,657	344,839

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 2026				
Bank	**Impaired Financing RM'000**	**Stage 1 12 Months ECL RM'000**	**Stage 2 Lifetime ECL not credit impaired RM'000**	**Stage 3 Lifetime ECL credit impaired RM'000**	**Total Impairment Allowances for Financing RM'000**
Purchase of securities	1,058	25	95	405	525
Purchase of transport vehicles	11,326	11,421	1,922	3,246	16,589
Purchase of landed properties of which:					
– residential	243,659	23,628	10,050	45,960	79,638
– non-residential	18,970	421	141	4,360	4,922
Purchase of fixed assets (excluding landed properties)	535	283	16	42	341
Personal use	188,865	58,002	60,229	111,733	229,964
Construction	-	1,047	-	-	1,047
Working capital	97,333	9,510	4,303	19,683	33,496
Other purpose	5,089	1,941	769	1,495	4,205
	566,835	106,278	77,525	186,924	370,727

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 2025				
Bank	**Impaired Financing RM'000**	**Stage 1 12 Months ECL RM'000**	**Stage 2 Lifetime ECL not credit impaired RM'000**	**Stage 3 Lifetime ECL credit impaired RM'000**	**Total Impairment Allowances for Financing RM'000**
Purchase of securities	29	31	2,893	2	2,926
Purchase of transport vehicles	6,620	6,755	1,011	2,282	10,047
Purchase of landed properties of which:					
– residential	204,461	30,073	9,982	36,020	76,075
– non-residential	15,058	559	172	2,446	3,178
Purchase of fixed assets (excluding landed properties)	511	328	5,786	41	6,156
Personal use	147,510	55,926	60,570	73,783	190,279
Construction	-	1,224	-	-	1,224
Working capital	107,853	10,737	1,421	38,446	50,604
Other purpose	5,249	2,257	457	1,637	4,350
	487,291	107,890	82,293	154,657	344,839

Credit Quality Financing of Customers (cont'd)

Table 19: Impaired financing by geographical distribution

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

	30 June 2026				
Group	**Impaired Financing RM'000**	**Stage 1 12 Months ECL RM'000**	**Stage 2 Lifetime ECL not credit impaired RM'000**	**Stage 3 Lifetime ECL credit impaired RM'000**	**Total Impairment Allowances for Financing RM'000**
Domestic	**566,835**	**106,278**	**77,525**	**186,924**	**370,727**

	31 December 2025				
Group	**Impaired Financing RM'000**	**Stage 1 12 Months ECL RM'000**	**Stage 2 Lifetime ECL not credit impaired RM'000**	**Stage 3 Lifetime ECL credit impaired RM'000**	**Total Impairment Allowances for Financing RM'000**
Domestic	487,291	107,890	82,293	154,657	344,839

Credit Quality Financing of Customers (cont'd)

Table 19: Impaired financing by geographical distribution

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

	30 June 2026				
Bank	**Impaired Financing RM'000**	**Stage 1 12 Months ECL RM'000**	**Stage 2 Lifetime ECL not credit impaired RM'000**	**Stage 3 Lifetime ECL credit impaired RM'000**	**Total Impairment Allowances for Financing RM'000**
Domestic	**566,835**	**106,278**	**77,525**	**186,924**	**370,727**

	31 December 2025				
Bank	**Impaired Financing RM'000**	**Stage 1 12 Months ECL RM'000**	**Stage 2 Lifetime ECL not credit impaired RM'000**	**Stage 3 Lifetime ECL credit impaired RM'000**	**Total Impairment Allowances for Financing RM'000**
Domestic	487,291	107,890	82,293	154,657	344,839

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:

	Group		Bank	
Increase/(decrease) in basis points	**-50 Basis Points RM'000**	**+50 Basis Points RM'000**	**-50 Basis Points RM'000**	**+50 Basis Points RM'000**
Impact on Earnings:				
30 June 2026				
MYR	**(26,744)**	**26,744**	**(26,692)**	**26,692**
USD	**2,926**	**(2,926)**	**2,926**	**(2,926)**
Others*	**-**	**-**	**-**	**-**
31 December 2025				
MYR	(33,634)	33,634	(33,513)	33,513
USD	1,561	(1,561)	1,561	(1,561)
Others*	-	-	-	-
Impact on Equity:				
30 June 2026				
MYR	**100,106**	**(100,106)**	**100,103**	**(100,103)**
USD	**(80)**	**80**	**(80)**	**80**
Others*	**-**	**-**	**-**	**-**
31 December 2025				
MYR	88,794	(88,794)	88,786	(88,786)
USD	(82)	82	(82)	82
Others*	-	-	-	-

* 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 2026

	Long Position RM' 000	Short Position RM' 000	Risk weighted Assets RM' 000	Minimum Capital Requirement at 8% RM' 000
Benchmark Rate Risk	**695,007**	**(881,159)**	**84,655**	**6,772**
Foreign Currency Risk	**13,367**	**(16,568)**	**28,863**	**2,309**
Total	**708,374**	**(897,727)**	**113,518**	**9,081**

Group and Bank
31 December 2025

	Long Position RM' 000	Short Position RM' 000	Risk weighted Assets RM' 000	Minimum Capital Requirement at 8% RM' 000
Benchmark Rate Risk	695,007	(881,159)	67,238	5,379
Foreign Currency Risk	13,367	(16,568)	16,568	1,325
Total	708,374	(897,727)	83,806	6,704

Table 22: Equity exposures

Group and Bank
30 June 2026

Publicly Traded	Gross Credit Exposure RM'000	Risk Weighted Assets RM'000	Unrealised Gain/(Losses) RM'000
Investment in Unit Trust Funds	**-**	**-**	**-**
Investment in Shares	**-**	**-**	**-**
Total	**-**	**-**	**-**

Cumulative realised gains arising from sales and liquidations in the reporting period	**865**

31 December 2025

Publicly Traded	Gross Credit Exposure RM'000	Risk Weighted Assets RM'000	Unrealised Gain/(Losses) RM'000
Investment in Quoted Shares	-	-	-
Total	-	-	-

Cumulative realised gains arising from sales and liquidations in the reporting period	16,295

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 2026	31 December 2025
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 nil (31 December 2025: RM 26,013).

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 2026		31 December 2025	
	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	**1,626,048**	**130,084**	1,508,404	120,672
Bank	**1,628,116**	**130,249**	1,509,588	120,767

Liquidity and Funding Risk

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

Group 30 June 2026	On demand or up to 1 month RM'000	>1-3 Months RM'000	>3-6 Months RM'000	>6-12 Months RM'000	>1 - 5 Years RM'000	Over 5 Years RM'000	Total RM'000
ASSETS							
Cash and short-term funds	2,813,348	-	-	-	-	-	2,813,348
Deposits and placements with licensed financial institutions	-	481,157	50,042	-	-	-	531,199
Financial investments at FVTPL	-	-	-	-	21,319	41,551	62,870
Financial investments at FVOCI	177,698	76,692	374,711	91,478	5,761,225	885,680	7,367,484
Financial investments at amortised cost	-	-	-	-	257,755	-	257,755
Islamic derivative financial assets	1,893	1,987	5,948	3,267	-	-	13,095
Financing of customers	785,969	582,705	348,910	2,800,606	5,682,195	24,173,716	34,374,101
Statutory deposits with Bank Negara Malaysia	-	-	-	-	-	350,000	350,000
Other financial assets *	20,131	-	-	155,630	47,096	272,032	494,889
TOTAL ASSETS	3,799,039	1,142,541	779,611	3,050,981	11,769,590	25,722,979	46,264,741
LIABILITIES AND EQUITY							
Deposits from customers	20,845,779	6,094,250	5,756,820	4,297,842	335,594	13,476	37,343,761
Investment accounts of customers	466,413	247,976	405,369	375,675	-	-	1,495,433
Deposits and placements of banks and other financial institutions	381,430	301,460	150,282	-	321,260	14,997	1,169,429
Obligation financial assets sold under repurchase agreement	295,847	-	-	-	-	-	295,847
Bills and acceptances payable	-	9,149	-	-	-	-	9,149
Islamic derivative financial liabilities	2,098	733	886	240	-	-	3,957
Other financial liabilities	156,100	-	-	3,142	-	-	159,242
Leases liabilities	991	1,992	3,016	6,135	37,543	-	49,677
Recourse obligation on financing sold to Cagamas	-	-	-	-	1,205,909	-	1,205,909
Subordinated sukuk	-	-	9,259	-	-	799,831	809,090
Total Liabilities	22,148,658	6,655,560	6,325,632	4,683,034	1,900,306	828,304	42,541,494

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

Liquidity and Funding Risk (cont'd)

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

Group 31 December 2025	On demand or up to 1 month RM'000	>1-3 Months RM'000	>3-6 Months RM'000	>6-12 Months RM'000	>1 - 5 Years RM'000	Over 5 Years RM'000	Total RM'000
ASSETS							
Cash and short-term funds	2,588,998	-	-	-	-	-	2,588,998
Deposits and placements with licensed financial institutions	-	401,154	100,207	-	-	-	501,361
Financial investments at FVTPL	-	50,576	-	-	21,597	-	72,173
Financial investments at FVOCI	546	403,726	146,219	998,500	5,608,386	750,518	7,907,895
Islamic derivative financial assets	7,609	4,126	1,453	361	-	-	13,549
Financing of customers	789,668	703,978	455,597	2,457,654	5,328,275	24,035,644	33,770,816
Statutory deposits with Bank Negara Malaysia	-	-	-	-	-	365,000	365,000
Other financial assets *	26,849	-	-	-	-	-	26,849
TOTAL ASSETS	3,413,670	1,563,560	703,476	3,456,515	10,958,258	25,151,162	45,246,641
LIABILITIES AND EQUITY							
Deposits from customers	18,980,747	6,798,851	5,349,944	5,925,339	321,351	13,828	37,390,060
Investment accounts of customers	283,981	14,895	174,816	739,291	-	-	1,212,983
Deposits and placements of banks and other financial institutions	584,958	-	48,530	-	333,457	-	966,945
Obligation on financial assets sold under repurchase agreement	-	100,037	-	-	-	-	100,037
Bills and acceptances payable	11,375	-	-	-	-	-	11,375
Islamic derivative financial liabilities	10,540	5,705	9,724	1,003	-	-	26,972
Other financial liabilities	197,668	-	-	-	-	-	197,668
Leases liabilities	965	1,940	2,921	5,926	38,146	-	49,898
Recourse obligation on financing sold to Cagamas	-	-	-	-	1,205,940	-	1,205,940
Subordinated sukuk	7,165	-	1,051	-	-	799,642	807,858
Total Liabilities	20,077,399	6,921,428	5,586,986	6,671,559	1,898,894	813,470	41,969,736

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

Liquidity and Funding Risk (cont'd)

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

Bank **30 June 2026**	**On demand or up to 1 month RM'000**	**>1-3 Months RM'000**	**>3-6 Months RM'000**	**>6-12 Months RM'000**	**>1 - 5 Years RM'000**	**Over 5 Years RM'000**	**Total RM'000**
ASSETS							
Cash and short-term funds	2,813,348	-	-	-	-	-	2,813,348
Deposits and placements with licensed financial institutions	-	481,157	50,042	-	-	-	531,199
Financial investments at FVTPL	-	-	-	-	19,398	41,551	60,949
Financial investments at FVOCI	178,244	420,522	30,336	91,478	5,756,595	890,309	7,367,484
Financial investments at amortised cost	-	-	-	-	257,755	-	257,755
Islamic derivative financial assets	1,895	1,986	5,946	3,268	-	-	13,095
Financing of customers	785,969	582,705	348,910	2,800,606	5,682,195	24,173,716	34,374,101
Statutory deposits with Bank Negara Malaysia	-	-	-	-	-	350,000	350,000
Other financial assets *	-	-	-	155,597	66,657	284,905	507,159
TOTAL ASSETS	3,779,456	1,486,370	435,234	3,050,949	11,782,600	25,740,481	46,275,090
LIABILITIES AND EQUITY							
Deposits from customers	20,854,919	6,098,553	5,758,021	4,297,841	335,594	13,469	37,358,397
Investment accounts of customers	466,412	247,976	405,369	375,675	-	-	1,495,433
Deposits and placements of banks and other financial institutions	381,430	301,460	150,282	-	321,260	14,997	1,169,429
Obligation financial assets sold under repurchase agreement	295,847	-	-	-	-	-	295,847
Bills and acceptances payable	-	9,149	-	-	-	-	9,149
Islamic derivative financial liabilities	2,098	737	882	240	-	-	3,957
Other financial liabilities	60,284	-	-	99,495	-	-	159,779
Leases liabilities	991	1,992	3,016	6,135	37,542	-	49,676
Recourse obligation on financing sold to Cagamas	-	-	-	-	1,205,909	-	1,205,909
Subordinated sukuk	-	-	9,259	-	-	799,831	809,090
Total Liabilities	22,061,981	6,659,867	6,326,829	4,779,386	1,900,305	828,297	42,556,666

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

Liquidity and Funding Risk (cont'd)

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

Bank 31 December 2025	On demand or up to 1 month RM'000	>1-3 Months RM'000	>3-6 Months RM'000	>6-12 Months RM'000	>1 - 5 Years RM'000	Over 5 Years RM'000	Total RM'000
ASSETS							
Cash and short-term funds	2,588,998	-	-	-	-	-	2,588,998
Deposits and placements with licensed financial institutions	-	401,154	100,207	-	-	-	501,361
Financial investments at FVTPL	-	50,576	-	-	19,701	-	70,277
Financial investments at FVOCI	546	403,726	146,219	998,500	5,608,386	750,518	7,907,895
Islamic derivative financial assets	7,609	4,126	1,453	361	-	-	13,549
Financing of customers	789,668	703,978	455,597	2,457,654	5,328,275	24,035,644	33,770,816
Statutory deposits with Bank Negara Malaysia	-	-	-	-	-	365,000	365,000
Other financial assets *	67,793	-	-	-	-	-	67,793
TOTAL ASSETS	3,454,614	1,563,560	703,476	3,456,515	10,956,362	25,151,162	45,285,689
LIABILITIES AND EQUITY							
Deposits from customers	19,031,857	6,805,051	5,349,944	5,925,338	321,351	13,828	37,447,369
Investment accounts of customers	283,981	14,895	174,816	739,291	-	-	1,212,983
Deposits and placements of banks and other financial institutions	584,958	-	48,530	-	333,457	-	966,945
Obligation on financial assets sold under repurchase agreement	-	100,037	-	-	-	-	100,037
Bills and acceptances payable	11,375	-	-	-	-	-	11,375
Islamic derivative financial liabilities	10,540	5,706	9,724	1,002	-	-	26,972
Other financial liabilities	197,877	-	-	-	-	-	197,877
Leases liabilities	965	1,940	2,921	5,926	38,146	-	49,898
Recourse obligation on financing sold to Cagamas	-	-	-	-	1,205,940	-	1,205,940
Subordinated sukuk	7,165	-	1,051	-	-	799,642	807,858
Total Liabilities	20,128,718	6,927,629	5,586,986	6,671,557	1,898,894	813,470	42,027,254

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