



**ALLIANCE BANK**

**Alliance Bank Malaysia Berhad** 198201008390 (88103-W)

**BASEL II PILLAR 3 REPORT**

**FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2025**

**ALLIANCE BANK MALAYSIA BERHAD**  
**198201008390 (88103-W)**

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**BASEL II PILLAR 3 REPORT**  
**FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2025**

**1.0 Overview**

Bank Negara Malaysia ("BNM")'s Capital Adequacy Frameworks require Alliance Bank Malaysia Berhad ("Bank") and its subsidiaries ("Group") to maintain an adequate level of capital to withstand potential losses arising from its operations. BNM's Capital Adequacy Frameworks cover three main aspects:

- (a) Pillar 1 - covers the calculation of risk-weighted assets for credit risk, market risk and operational risk;
- (b) Pillar 2 - involves assessment of other risks (e.g. interest rate risk in the banking book, liquidity risk and concentration risk) not covered under Pillar 1. This promotes the adoption of forward-looking approaches to capital management and stress testing/risk simulation techniques; and
- (c) Pillar 3 - covers disclosure and external communication of risk and capital information by banks.

The Pillar 3 Disclosure for the financial period ended 30 September 2025 for the Bank and the Group is in accordance with BNM's Risk-Weighted Capital Adequacy Framework ("RWCAF") – Disclosure Requirements (Pillar 3) and Capital Adequacy Framework for Islamic Banks ("CAFIB") – Disclosures Requirements (Pillar 3).

The Group has adopted the Standardised Approach for credit risk and market risk; and BNM's standard computation method for operational risk in determining the capital requirements of Pillar 1.

**1.1 Medium and Location of Disclosure**

The Pillar 3 Disclosure will be made available under the Governance & Investor Relations section of the Group's website at <http://www.alliancebank.com.my/home.aspx> and as a separate report in the annual and half-yearly financial reports.

**1.2 Basis of Disclosure**

The Group's Pillar 3 Disclosure is governed by the Bank's Pillar 3 Disclosure Policy. This policy outlines the minimum disclosure standards, the approach for determining the appropriateness of information disclosed and the internal controls over the disclosure process. Pillar 3 Disclosure is to be read in conjunction with the Group's and Bank's financial statements for the financial period ended 30 September 2025. Whilst this document discloses the Group's assets both in terms of exposures and capital requirements, the information disclosed herein may not be directly comparable with the information in the financial statements for the financial period ended 30 September 2025 published by the Group.

These disclosures have been reviewed and verified by Group Internal Audit and approved by the Board of Directors ("Board") of the Group.

**1.3 Comparative Information**

The corresponding Pillar 3 Disclosure in the preceding reporting period would be as at 31 March 2025.

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**FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2025**

**1.0 Overview (cont'd.)**

**1.4 Scope of Application**

The Pillar 3 Disclosure was prepared on a consolidated basis comprising information on Alliance Bank Malaysia Berhad ("Bank"), its subsidiaries and joint ventures. The Group offers Conventional and Islamic banking services. The latter includes accepting deposits and providing financing under Shariah principles via the Bank's wholly-owned subsidiary, Alliance Islamic Bank Berhad ("AISB").

The basis of consolidation for the use of regulatory capital purposes is similar to that for financial accounting purposes. Investments in subsidiaries, associate companies and joint ventures are deducted from regulatory capital.

The Bank did not experience any significant restrictions or other major impediments on the transfer of funds or regulatory capital within the Group.

There were no capital deficiencies in any of the subsidiaries of the Group as at the end of financial period.

**2.0 Capital**

The Group maintains a strong capital base to support its current activities and future growth, to meet regulatory capital requirements at all times and to buffer against potential losses.

The Group's Internal Capital Adequacy Assessment Process ("ICAAP") covers the following:

- (a) Assesses inherent risks in the business against risk captured under Pillar 1, and risks not sufficiently or not captured under Pillar 1;
- (b) Estimates the potential impact of extreme but plausible events on the Group's earnings, balance sheet and capital via stress testing;
- (c) Sets internal capital targets which include buffers to cushion potential stress losses and contingency plan(s) where warranted; and
- (d) Regularly monitors and reports portfolio risk profiles, required capital and available capital.

ICAAP results are regularly reported to Group Risk Management Committee ("GRMC") and the Board to facilitate proactive capital management.

**2.0 Capital (cont'd.)**

**2.1 Capital Adequacy Ratios**

Effective from 1 April 2024, the capital adequacy ratios of the Group and the Bank are computed in accordance with BNM's Capital Adequacy Framework. The framework sets out the approach for computing regulatory ratios as well as the levels of those ratios at which banking institutions are required to operate. The framework is to strengthen capital adequacy standards, in line with the requirement set forth under Basel III. The risk-weighted assets of the Bank are computed using the Standardised Approach for credit risk and market risk, and BNM's standard computation method for operational risk.

(a) The Group and the Bank have sufficient capital as follows:

	<u>GROUP</u>		<u>BANK</u>	
	30 September 2025	31 March 2025	30 September 2025	31 March 2025
<u>Before Deducting Proposed Dividends</u>				
CET I Capital Ratio	13.859%	12.465%	14.163%	12.321%
Tier I Capital Ratio	15.018%	13.654%	15.430%	13.620%
Total Capital Ratio	18.475%	16.995%	18.792%	17.048%
<u>After Deducting Proposed Dividends</u>				
CET I Capital Ratio	13.570%	12.184%	13.790%	11.959%
Tier I Capital Ratio	14.729%	13.374%	15.056%	13.258%
Total Capital Ratio	18.186%	16.714%	18.419%	16.686%

**2.0 Capital (cont'd.)**

**2.1 Capital Adequacy Ratios (cont'd.)**

(b) The capital adequacy ratios of the banking subsidiaries are as follows:

	<b>Alliance Islamic Bank Berhad</b>	
	30 September 2025	31 March 2025
<u>Before Deducting Proposed Dividends</u>		
CET I Capital Ratio	13.319%	13.334%
Tier I Capital Ratio	14.115%	14.146%
Total Capital Ratio	17.128%	17.195%
<u>After Deducting Proposed Dividends</u>		
CET I Capital Ratio	13.062%	12.889%
Tier I Capital Ratio	13.858%	13.701%
Total Capital Ratio	16.871%	16.750%

The Group's and the Bank's capital ratios comply with the prescribed capital adequacy ratios under BNM's Capital Adequacy Framework.

**2.0 Capital (cont'd.)**

**2.2 Capital Structure**

The following tables present the components of CET I, Tier I and Tier II capital.

	<u>GROUP</u>		<u>BANK</u>	
	30 September 2025 RM'000	31 March 2025 RM'000	30 September 2025 RM'000	31 March 2025 RM'000
<b><u>CET I Capital/Tier 1 Capital</u></b>				
Paid-Up Share Capital	2,150,903	1,548,106	2,150,903	1,548,106
Retained Profits	6,268,489	6,014,117	5,324,958	5,092,252
Regulatory Reserves (Note 1)	117,173	117,173	117,173	117,173
Financial Investments at Fair Value Through Other Comprehensive Income ("FVOCI") Reserves	61,576	(22,102)	50,267	(21,738)
Capital Reserves	10,018	10,018	-	-
	<u>8,608,159</u>	<u>7,667,312</u>	<u>7,643,301</u>	<u>6,735,793</u>
(Less)/Add: Regulatory Adjustments				
- Goodwill and Other Intangibles	(502,796)	(517,038)	(501,171)	(515,385)
- Deferred Tax Assets	(183,822)	(219,086)	(115,150)	(152,643)
- 55% of FVOCI Reserves	(33,867)	-	(27,647)	-
- Regulatory Reserves (Note 1)	(117,173)	(117,173)	(117,173)	(117,173)
- Investment in Subsidiaries, Associate and Joint Venture	(1,203)	(1,182)	(732,316)	(732,316)
Total CET I Capital	<u>7,769,298</u>	<u>6,812,833</u>	<u>6,149,844</u>	<u>5,218,276</u>
Additional Tier I Capital Securities	650,000	650,000	550,000	550,000
Total Additional Tier I Capital	<u>650,000</u>	<u>650,000</u>	<u>550,000</u>	<u>550,000</u>
Total Tier I Capital	<u>8,419,298</u>	<u>7,462,833</u>	<u>6,699,844</u>	<u>5,768,276</u>
<b><u>Tier II Capital</u></b>				
Subordinated Obligations	1,299,979	1,199,871	1,199,968	1,199,799
Expected Credit Losses and Regulatory Reserves (Note 1 & Note 2)	637,681	625,926	489,908	482,166
Less: Regulatory Adjustments - Investment in Tier II Capital Instruments	-	-	(230,000)	(230,000)
Total Tier II Capital	<u>1,937,660</u>	<u>1,825,797</u>	<u>1,459,876</u>	<u>1,451,965</u>
<b>Total Capital</b>	<u>10,356,958</u>	<u>9,288,630</u>	<u>8,159,720</u>	<u>7,220,241</u>

Note 1: The Bank maintained its prudent stand in relation to maintaining the regulatory reserves to preserve the potential deterioration of credit quality.

Note 2: Expected Credit Losses ("ECL") for S1 and S2 only.

**2.0 Capital (cont'd.)**

**2.3 Risk-Weighted Assets ("RWA") and Capital Requirements**

**Regulatory Capital Requirements**

The following tables present the minimum regulatory capital requirements of the Group and the Bank:

<b>GROUP 30 September 2025 Exposure Class</b>	<b>Gross Exposures RM'000</b>	<b>Net Exposures RM'000</b>	<b>Risk- Weighted Assets RM'000</b>	<b>Capital Requirements RM'000</b>
<b>(a) Credit Risk</b>				
On-Balance Sheet Exposures:				
Sovereigns/Central Banks	10,835,135	10,835,135	4,176	334
Public Sector Entities	906,064	906,064	40,168	3,213
Banks, Development Financial Institutions ("DFIs") and Multilateral Development Banks	3,120,619	3,120,619	707,124	56,570
Insurance Companies, Securities Firms and Fund Managers	287,248	286,605	283,056	22,644
Corporates	31,427,194	28,953,544	22,953,600	1,836,289
Regulatory Retail	16,530,414	15,414,337	11,348,483	907,879
Residential Mortgages	20,140,414	20,126,865	8,122,617	649,809
Higher Risk Assets	4,443	4,443	6,664	533
Other Assets	1,824,961	1,824,961	1,536,830	122,946
Defaulted Exposures	687,709	685,255	624,453	49,957
<b>Total On-Balance Sheet Exposures</b>	<b>85,764,201</b>	<b>82,157,828</b>	<b>45,627,171</b>	<b>3,650,174</b>
Off-Balance Sheet Exposures:				
Credit-Related Off-Balance Sheet Exposures				
Derivative Financial Instruments	6,745,196	5,965,680	4,829,699	386,376
Defaulted Exposures	2,104,051	2,104,051	554,610	44,369
Defaulted Exposures	2,373	2,373	3,014	241
<b>Total Off-Balance Sheet Exposures</b>	<b>8,851,620</b>	<b>8,072,104</b>	<b>5,387,323</b>	<b>430,986</b>
<b>Total On and Off-Balance Sheet Exposures</b>	<b>94,615,821</b>	<b>90,229,932</b>	<b>51,014,494</b>	<b>4,081,160</b>
<b>(b) Market Risk (Section 4.0)</b>				
	<b>Long Position</b>	<b>Short Position</b>		
Interest Rate Risk	61,531,529	(61,250,718)	906,346	72,508
Foreign Exchange Risk	25,752	(326,971)	326,971	26,158
	<b>61,557,281</b>	<b>(61,577,689)</b>		
Option Risk			-	-
<b>Total</b>			<b>1,233,317</b>	<b>98,666</b>
<b>(c) Operational Risk</b>	-	-	3,811,994	304,960
<b>Total</b>	<b>94,615,821</b>	<b>90,229,932</b>	<b>56,059,805</b>	<b>4,484,786</b>

**2.0 Capital (cont'd.)**

**2.3 RWA and Capital Requirements (cont'd.)**

**Regulatory Capital Requirements (cont'd.)**

The following tables present the minimum regulatory capital requirements of the Group and the Bank (cont'd.):

<b>BANK</b> <b>30 September 2025</b> <b>Exposure Class</b>	<b>Gross</b> <b>Exposures</b> <b>RM'000</b>	<b>Net</b> <b>Exposures</b> <b>RM'000</b>	<b>Risk- Weighted</b> <b>Assets</b> <b>RM'000</b>	<b>Capital</b> <b>Requirements</b> <b>RM'000</b>
<b>(a) Credit Risk</b>				
On-Balance Sheet Exposures:				
Sovereigns/Central Banks	8,872,075	8,872,075	4,176	334
Public Sector Entities	661,210	661,210	26,575	2,126
Banks, DFIs and Multilateral Development Banks	2,269,884	2,269,884	539,166	43,133
Insurance Companies, Securities Firms and Fund Managers	230,209	229,566	228,417	18,273
Corporates	24,335,526	22,062,154	17,610,886	1,408,871
Regulatory Retail	12,214,909	11,204,925	7,903,946	632,316
Residential Mortgages	15,678,315	15,665,617	6,373,797	509,904
Higher Risk Assets	3,602	3,602	5,403	432
Other Assets	1,785,423	1,785,423	1,497,296	119,784
Defaulted Exposures	493,420	491,073	445,396	35,632
<b>Total On-Balance Sheet Exposures</b>	<b>66,544,573</b>	<b>63,245,529</b>	<b>34,635,058</b>	<b>2,770,805</b>
Off-Balance Sheet Exposures:				
Credit-Related Off-Balance Sheet Exposures				
Derivative Financial Instruments	5,690,769	4,992,197	4,000,239	320,019
Defaulted Exposures	2,104,051	2,104,051	554,609	44,369
	2,121	2,121	2,719	217
<b>Total Off-Balance Sheet Exposures</b>	<b>7,796,941</b>	<b>7,098,369</b>	<b>4,557,567</b>	<b>364,605</b>
<b>Total On and Off-Balance Sheet Exposures</b>	<b>74,341,514</b>	<b>70,343,898</b>	<b>39,192,625</b>	<b>3,135,410</b>
<b>(b) Market Risk (Section 4.0)</b>				
	<b>Long Position</b>	<b>Short Position</b>		
Interest Rate Risk	61,531,529	(61,250,718)	906,346	72,508
Foreign Exchange Risk	25,752	(326,373)	326,373	26,110
	<b>61,557,281</b>	<b>(61,577,091)</b>		
Option Risk			-	-
<b>Total</b>			<b>1,232,719</b>	<b>98,618</b>
<b>(c) Operational Risk</b>	-	-	2,996,223	239,698
<b>Total</b>	<b>74,341,514</b>	<b>70,343,898</b>	<b>43,421,567</b>	<b>3,473,726</b>

**2.0 Capital (cont'd.)**

**2.3 RWA and Capital Requirements (cont'd.)**

**Regulatory Capital Requirements (cont'd.)**

The following tables present the minimum regulatory capital requirements of the Group and the Bank (cont'd.):

<b>GROUP</b> <b>31 March 2025</b> <b>Exposure Class</b>	<b>Gross</b> <b>Exposures</b> <b>RM'000</b>	<b>Net</b> <b>Exposures</b> <b>RM'000</b>	<b>Risk- Weighted</b> <b>Assets</b> <b>RM'000</b>	<b>Capital</b> <b>Requirements</b> <b>RM'000</b>
<b>(a) Credit Risk</b>				
On-Balance Sheet Exposures:				
Sovereigns/Central Banks	11,977,081	11,977,081	-	-
Public Sector Entities	812,550	812,550	43,364	3,469
Banks, DFIs and Multilateral Development Banks	3,938,202	3,938,202	801,923	64,154
Insurance Companies, Securities Firms and Fund Managers	270,010	269,440	268,031	21,443
Corporates	30,168,273	27,871,846	22,541,381	1,803,311
Regulatory Retail	16,429,642	15,327,750	11,266,613	901,329
Residential Mortgages	19,083,993	19,071,852	8,198,923	655,914
Higher Risk Assets	4,595	4,595	6,893	551
Other Assets	1,507,547	1,507,547	1,238,255	99,060
Defaulted Exposures	637,070	634,800	603,365	48,269
<b>Total On-Balance Sheet Exposures</b>	<b>84,828,963</b>	<b>81,415,663</b>	<b>44,968,748</b>	<b>3,597,500</b>
Off-Balance Sheet Exposures:				
Credit-Related Off-Balance Sheet Exposures	6,546,524	5,789,668	4,695,459	375,637
Derivative Financial Instruments	1,492,233	1,492,233	407,505	32,600
Defaulted Exposures	1,737	1,736	2,384	191
<b>Total Off-Balance Sheet Exposures</b>	<b>8,040,494</b>	<b>7,283,637</b>	<b>5,105,348</b>	<b>408,428</b>
<b>Total On and Off-Balance Sheet Exposures</b>	<b>92,869,457</b>	<b>88,699,300</b>	<b>50,074,096</b>	<b>4,005,928</b>
<b>(b) Market Risk (Section 4.0)</b>				
Interest Rate Risk	Long Position 44,160,852	Short Position (44,165,786)	694,076	55,526
Foreign Exchange Risk	22,889	(267,498)	267,498	21,400
	44,183,741	(44,433,284)		
Option Risk			11,550	924
<b>Total</b>			<b>973,124</b>	<b>77,850</b>
<b>(c) Operational Risk</b>	-	-	3,609,152	288,732
<b>Total</b>	<b>92,869,457</b>	<b>88,699,300</b>	<b>54,656,372</b>	<b>4,372,510</b>

**2.0 Capital (cont'd.)**

**2.3 RWA and Capital Requirements (cont'd.)**

**Regulatory Capital Requirements (cont'd.)**

The following tables present the minimum regulatory capital requirements of the Group and the Bank (cont'd.):

<b>BANK</b> <b>31 March 2025</b> <b>Exposure Class</b>	<b>Gross</b> <b>Exposures</b> <b>RM'000</b>	<b>Net</b> <b>Exposures</b> <b>RM'000</b>	<b>Risk- Weighted</b> <b>Assets</b> <b>RM'000</b>	<b>Capital</b> <b>Requirements</b> <b>RM'000</b>
<b>(a) Credit Risk</b>				
On-Balance Sheet Exposures:				
Sovereigns/Central Banks	9,412,699	9,412,699	-	-
Public Sector Entities	445,483	445,483	11,106	888
Banks, DFIs and Multilateral Development Banks	3,195,634	3,195,634	724,861	57,989
Insurance Companies, Securities Firms and Fund Managers	245,871	245,301	243,892	19,511
Corporates	23,585,154	21,460,793	17,358,371	1,388,669
Regulatory Retail	12,199,312	11,200,851	7,915,084	633,207
Residential Mortgages	14,672,374	14,661,088	6,389,359	511,149
Higher Risk Assets	3,708	3,708	5,562	445
Other Assets	1,485,121	1,485,120	1,215,828	97,266
Defaulted Exposures	450,416	448,217	432,477	34,599
<b>Total On-Balance Sheet Exposures</b>	<b>65,695,772</b>	<b>62,558,894</b>	<b>34,296,540</b>	<b>2,743,723</b>
Off-Balance Sheet Exposures:				
Credit-Related Off-Balance Sheet Exposures				
Derivative Financial Instruments	1,492,233	1,492,233	407,505	32,600
Defaulted Exposures	1,314	1,314	1,820	146
<b>Total Off-Balance Sheet Exposures</b>	<b>7,010,434</b>	<b>6,336,531</b>	<b>4,276,783</b>	<b>342,143</b>
<b>Total On and Off-Balance Sheet Exposures</b>	<b>72,706,206</b>	<b>68,895,425</b>	<b>38,573,323</b>	<b>3,085,866</b>
<b>(b) Market Risk (Section 4.0)</b>				
Interest Rate Risk	44,160,852	(44,165,786)	694,076	55,526
Foreign Exchange Risk	22,889	(267,197)	267,198	21,376
	44,183,741	(44,432,983)		
Option Risk			-	-
<b>Total</b>			<b>961,274</b>	<b>76,902</b>
<b>(c) Operational Risk</b>	-	-	2,817,142	225,371
<b>Total</b>	<b>72,706,206</b>	<b>68,895,425</b>	<b>42,351,739</b>	<b>3,388,139</b>

Note: Under Islamic banking, the Group does not use Profit-Sharing Investment Account ("PSIA") as a risk absorbent mechanism.

The Group and the Bank do not have exposure to any Large Exposure Risk for equity holdings as specified under BNM's Guidelines on Investment in Shares, Interest-in-Shares and Collective Investment Schemes.

3.0 Credit Risk

3.1 Distribution of Credit Exposures

(a) Geographical Distribution

The following tables represent the Group's and the Bank's major types of gross credit exposure by geographical distribution. Exposures are allocated to the region in which the branch is located and are disclosed before taking into account any collateral held or other credit enhancements and after allowance for impairment, where appropriate.

<b>GROUP</b>	<b>Geographical Region</b>						<b>Total</b>
	<b>Northern</b>	<b>Central</b>	<b>Southern</b>	<b>Sabah</b>	<b>Sarawak</b>	<b>Outside</b>	
<b>30 September 2025</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>Malaysia</b>	<b>RM'000</b>
<b>Exposure Class</b>							
Sovereigns/Central Banks	-	10,835,135	-	-	-	-	10,835,135
Public Sector Entities	-	855,958	-	50,106	-	-	906,064
Banks, DFIs and Multilateral							
Development Banks	-	2,699,507	-	70,027	4,005	347,080	3,120,619
Insurance Companies, Securities							
Firms and Fund Managers	65	287,013	69	52	49	-	287,248
Corporates	3,262,683	22,627,042	2,861,236	1,873,680	802,553	-	31,427,194
Regulatory Retail	1,661,057	10,871,304	2,183,351	1,225,424	589,278	-	16,530,414
Residential Mortgages	710,326	16,352,248	2,072,443	794,368	211,029	-	20,140,414
Higher Risk Assets	-	1,192	2,185	-	1,066	-	4,443
Other Assets	-	1,824,961	-	-	-	-	1,824,961
Defaulted Exposures	58,492	531,956	61,731	30,077	5,453	-	687,709
<b>Total On-Balance Sheet Exposures</b>	<b>5,692,623</b>	<b>66,886,316</b>	<b>7,181,015</b>	<b>4,043,734</b>	<b>1,613,433</b>	<b>347,080</b>	<b>85,764,201</b>
<b>Credit-Related Off-Balance</b>							
Sheet Exposures	616,686	4,736,778	795,448	346,788	249,496	-	6,745,196
Derivative Financial Instruments	-	2,104,051	-	-	-	-	2,104,051
Defaulted Exposures	370	1,505	125	13	360	-	2,373
<b>Total Off-Balance Sheet Exposures</b>	<b>617,056</b>	<b>6,842,334</b>	<b>795,573</b>	<b>346,801</b>	<b>249,856</b>	<b>-</b>	<b>8,851,620</b>
<b>Total Credit Exposures</b>	<b>6,309,679</b>	<b>73,728,650</b>	<b>7,976,588</b>	<b>4,390,535</b>	<b>1,863,289</b>	<b>347,080</b>	<b>94,615,821</b>

<b>BANK</b>	<b>Geographical Region</b>						<b>Total</b>
	<b>Northern</b>	<b>Central</b>	<b>Southern</b>	<b>Sabah</b>	<b>Sarawak</b>	<b>Outside</b>	
<b>30 September 2025</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>Malaysia</b>	<b>RM'000</b>
<b>Exposure Class</b>							
Sovereigns/Central Banks	-	8,872,075	-	-	-	-	8,872,075
Public Sector Entities	-	661,172	-	38	-	-	661,210
Banks, DFIs and Multilateral							
Development Banks	-	1,852,777	-	70,027	-	347,080	2,269,884
Insurance Companies, Securities							
Firms and Fund Managers	65	229,974	69	52	49	-	230,209
Corporates	2,008,887	18,101,347	2,377,190	1,256,301	591,801	-	24,335,526
Regulatory Retail	1,015,066	8,069,758	1,726,962	916,684	486,439	-	12,214,909
Residential Mortgages	592,935	12,630,322	1,715,156	557,662	182,240	-	15,678,315
Higher Risk Assets	-	422	2,114	-	1,066	-	3,602
Other Assets	-	1,785,423	-	-	-	-	1,785,423
Defaulted Exposures	40,943	382,167	50,978	14,498	4,834	-	493,420
<b>Total On-Balance Sheet Exposures</b>	<b>3,657,896</b>	<b>52,585,437</b>	<b>5,872,469</b>	<b>2,815,262</b>	<b>1,266,429</b>	<b>347,080</b>	<b>66,544,573</b>
<b>Credit-Related Off-Balance</b>							
Sheet Exposures	450,454	4,124,811	687,990	250,705	176,809	-	5,690,769
Derivative Financial Instruments	-	2,104,051	-	-	-	-	2,104,051
Defaulted Exposures	370	1,253	125	13	360	-	2,121
<b>Total Off-Balance Sheet Exposures</b>	<b>450,824</b>	<b>6,230,115</b>	<b>688,115</b>	<b>250,718</b>	<b>177,169</b>	<b>-</b>	<b>7,796,941</b>
<b>Total Credit Exposures</b>	<b>4,108,720</b>	<b>58,815,552</b>	<b>6,560,584</b>	<b>3,065,980</b>	<b>1,443,598</b>	<b>347,080</b>	<b>74,341,514</b>

3.0 Credit Risk (cont'd.)

3.1 Distribution of Credit Exposures (cont'd.)

(a) Geographical Distribution (cont'd.)

GROUP 31 March 2025	Geographical Region						Total RM'000
	Northern RM'000	Central RM'000	Southern RM'000	Sabah RM'000	Sarawak RM'000	Outside Malaysia RM'000	
<b>Exposure Class</b>							
Sovereigns/Central Banks	-	11,977,081	-	-	-	-	11,977,081
Public Sector Entities	-	662,287	-	150,263	-	-	812,550
Banks, DFIs and Multilateral Development Banks	-	3,728,288	-	30,036	4,008	175,870	3,938,202
Insurance Companies, Securities Firms and Fund Managers	10	269,907	-	62	31	-	270,010
Corporates	3,291,464	21,381,944	2,755,930	1,907,144	831,791	-	30,168,273
Regulatory Retail	1,643,227	10,941,214	2,083,779	1,174,838	586,584	-	16,429,642
Residential Mortgages	694,190	15,349,160	2,060,738	793,103	186,802	-	19,083,993
Higher Risk Assets	-	1,245	2,266	-	1,084	-	4,595
Other Assets	-	1,507,547	-	-	-	-	1,507,547
Defaulted Exposures	61,007	500,376	49,354	21,656	4,677	-	637,070
<b>Total On-Balance Sheet Exposures</b>	<b>5,689,898</b>	<b>66,319,049</b>	<b>6,952,067</b>	<b>4,077,102</b>	<b>1,614,977</b>	<b>175,870</b>	<b>84,828,963</b>
<b>Credit-Related Off-Balance Sheet Exposures</b>							
Derivative Financial Instruments	595,198	4,627,747	806,953	323,933	192,693	-	6,546,524
Defaulted Exposures	-	1,492,233	-	-	-	-	1,492,233
Defaulted Exposures	391	949	4	31	362	-	1,737
<b>Total Off-Balance Sheet Exposures</b>	<b>595,589</b>	<b>6,120,929</b>	<b>806,957</b>	<b>323,964</b>	<b>193,055</b>	<b>-</b>	<b>8,040,494</b>
<b>Total Credit Exposures</b>	<b>6,285,487</b>	<b>72,439,978</b>	<b>7,759,024</b>	<b>4,401,066</b>	<b>1,808,032</b>	<b>175,870</b>	<b>92,869,457</b>

BANK 31 March 2025	Geographical Region						Total RM'000
	Northern RM'000	Central RM'000	Southern RM'000	Sabah RM'000	Sarawak RM'000	Outside Malaysia RM'000	
<b>Exposure Class</b>							
Sovereigns/Central Banks	-	9,412,699	-	-	-	-	9,412,699
Public Sector Entities	-	445,450	-	33	-	-	445,483
Banks, DFIs and Multilateral Development Banks	-	2,989,728	-	30,036	-	175,870	3,195,634
Insurance Companies, Securities Firms and Fund Managers	10	245,768	-	62	31	-	245,871
Corporates	2,140,634	17,327,937	2,262,879	1,239,044	614,660	-	23,585,154
Regulatory Retail	1,012,640	8,242,991	1,608,536	858,326	476,819	-	12,199,312
Residential Mortgages	567,691	11,714,673	1,690,427	542,107	157,476	-	14,672,374
Higher Risk Assets	-	454	2,170	-	1,084	-	3,708
Other Assets	-	1,485,121	-	-	-	-	1,485,121
Defaulted Exposures	41,084	357,167	38,000	10,251	3,914	-	450,416
<b>Total On-Balance Sheet Exposures</b>	<b>3,762,059</b>	<b>52,221,988</b>	<b>5,602,012</b>	<b>2,679,859</b>	<b>1,253,984</b>	<b>175,870</b>	<b>65,695,772</b>
<b>Credit-Related Off-Balance Sheet Exposures</b>							
Derivative Financial Instruments	398,819	4,031,984	700,437	257,561	128,086	-	5,516,887
Defaulted Exposures	-	1,492,233	-	-	-	-	1,492,233
Defaulted Exposures	371	565	3	13	362	-	1,314
<b>Total Off-Balance Sheet Exposures</b>	<b>399,190</b>	<b>5,524,782</b>	<b>700,440</b>	<b>257,574</b>	<b>128,448</b>	<b>-</b>	<b>7,010,434</b>
<b>Total Credit Exposures</b>	<b>4,161,249</b>	<b>57,746,770</b>	<b>6,302,452</b>	<b>2,937,433</b>	<b>1,382,432</b>	<b>175,870</b>	<b>72,706,206</b>

3.0 Credit Risk (cont'd.)

3.1 Distribution of Credit Exposures (cont'd.)

(b) Industry Distribution

The following tables represent the Group's and the Bank's major types of gross credit exposure by sector. The analysis is based on the sector in which the customers are engaged.

	Government & Central Bank	Financial, Insurance, Business Services & Real Estate	Transport, Storage & Communication	Agriculture, Manufacturing, Wholesale & Retail Trade	Construction	Household	Others	Total
GROUP	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<b>30 September 2025</b>								
<b>Exposure Class</b>								
Sovereigns/Central Banks	10,913,029	93,813	-	-	-	-	15,919	10,835,135
Public Sector Entities	-	906,041	-	22	-	-	1	906,064
Banks, DFIs and Multilateral Development Banks	-	3,120,619	-	-	-	-	-	3,120,619
Insurance Companies, Securities Firms and Fund Managers	-	287,248	-	-	-	-	-	287,248
Corporates	-	11,414,345	2,179,018	13,316,041	2,066,870	1,892,915	558,005	31,427,194
Regulatory Retail	-	1,390,808	175,838	5,296,838	420,278	9,079,683	166,969	16,530,414
Residential Mortgages	-	-	-	-	-	20,140,414	-	20,140,414
Higher Risk Assets	-	-	-	-	-	4,443	-	4,443
Other Assets	-	337,273	-	-	-	-	1,487,688	1,824,961
Defaulted Exposures	-	23,525	3,014	148,813	34,757	462,986	14,614	687,709
<b>Total On-Balance Sheet Exposures</b>	<b>10,913,029</b>	<b>17,386,046</b>	<b>2,357,870</b>	<b>18,761,714</b>	<b>2,521,905</b>	<b>31,580,441</b>	<b>2,243,196</b>	<b>85,764,201</b>
Credit-Related Off-Balance Sheet Exposures	92,201	931,833	86,673	2,079,934	626,797	2,795,876	131,882	6,745,196
Derivative Financial Instruments	44,286	1,980,525	-	-	-	-	79,240	2,104,051
Defaulted Exposures	-	332	54	952	136	899	-	2,373
<b>Total Off-Balance Sheet Exposures</b>	<b>136,487</b>	<b>2,912,690</b>	<b>86,727</b>	<b>2,080,886</b>	<b>626,933</b>	<b>2,796,775</b>	<b>211,122</b>	<b>8,851,620</b>
<b>Total Credit Exposures</b>	<b>11,049,516</b>	<b>20,298,736</b>	<b>2,444,597</b>	<b>20,842,600</b>	<b>3,148,838</b>	<b>34,377,216</b>	<b>2,454,318</b>	<b>94,615,821</b>
<b>BANK</b>								
<b>30 September 2025</b>								
<b>Exposure Class</b>								
Sovereigns/Central Banks	8,949,969	93,813	-	-	-	-	15,919	8,872,075
Public Sector Entities	-	661,187	-	22	-	-	1	661,210
Banks, DFIs and Multilateral Development Banks	-	2,269,884	-	-	-	-	-	2,269,884
Insurance Companies, Securities Firms and Fund Managers	-	230,209	-	-	-	-	-	230,209
Corporates	-	9,268,700	1,499,004	9,721,625	1,521,706	1,892,890	431,601	24,335,526
Regulatory Retail	-	1,048,132	137,804	3,901,981	279,258	6,698,553	149,181	12,214,909
Residential Mortgages	-	-	-	-	-	15,678,315	-	15,678,315
Higher Risk Assets	-	-	-	-	-	3,602	-	3,602
Other Assets	-	337,273	-	-	-	-	1,448,150	1,785,423
Defaulted Exposures	-	22,500	2,532	128,166	33,298	294,873	12,051	493,420
<b>Total On-Balance Sheet Exposures</b>	<b>8,949,969</b>	<b>13,744,072</b>	<b>1,639,340</b>	<b>13,751,794</b>	<b>1,834,262</b>	<b>24,568,233</b>	<b>2,056,903</b>	<b>66,544,573</b>
Credit-Related Off-Balance Sheet Exposures	82,081	766,485	64,553	1,536,897	512,637	2,605,503	122,613	5,690,769
Derivative Financial Instruments	44,286	1,980,525	-	-	-	-	79,240	2,104,051
Defaulted Exposures	-	319	54	863	136	749	-	2,121
<b>Total Off-Balance Sheet Exposures</b>	<b>126,367</b>	<b>2,747,329</b>	<b>64,607</b>	<b>1,537,760</b>	<b>512,773</b>	<b>2,606,252</b>	<b>201,853</b>	<b>7,796,941</b>
<b>Total Credit Exposures</b>	<b>9,076,336</b>	<b>16,491,401</b>	<b>1,703,947</b>	<b>15,289,554</b>	<b>2,347,035</b>	<b>27,174,485</b>	<b>2,258,756</b>	<b>74,341,514</b>

3.0 Credit Risk (cont'd.)

3.1 Distribution of Credit Exposures (cont'd.)

(b) Industry Distribution (cont'd.)

The following tables represent the Group's and the Bank's major types of gross credit exposure by sector. The analysis is based on the sector in which the customers are engaged (cont'd).

<b>GROUP</b>	<b>Government &amp; Central Bank</b>	<b>Financial, Insurance, Business Services &amp; Real Estate</b>	<b>Transport, Storage &amp; Communication</b>	<b>Agriculture, Manufacturing, Wholesale &amp; Retail Trade</b>	<b>Construction</b>	<b>Household</b>	<b>Others</b>	<b>Total</b>
<b>31 March 2025</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>Exposure Class</b>								
Sovereigns/Central Banks	11,969,174	7,907	-	-	-	-	-	11,977,081
Public Sector Entities	-	812,549	-	-	-	-	1	812,550
Banks, DFIs and Multilateral Development Banks	-	3,938,202	-	-	-	-	-	3,938,202
Insurance Companies, Securities Firms and Fund Managers	-	270,010	-	-	-	-	-	270,010
Corporates	-	10,429,557	1,928,169	13,604,726	1,985,898	1,736,576	483,347	30,168,273
Regulatory Retail	-	1,350,383	186,549	5,377,058	423,377	8,916,474	175,801	16,429,642
Residential Mortgages	-	-	-	-	-	19,083,993	-	19,083,993
Higher Risk Assets	-	-	-	-	-	4,595	-	4,595
Other Assets	-	303,811	-	-	-	-	1,203,736	1,507,547
Defaulted Exposures	-	24,737	3,475	134,297	95,268	365,477	13,816	637,070
<b>Total On-Balance Sheet Exposures</b>	<b>11,969,174</b>	<b>17,137,156</b>	<b>2,118,193</b>	<b>19,116,081</b>	<b>2,504,543</b>	<b>30,107,115</b>	<b>1,876,701</b>	<b>84,828,963</b>
Credit-Related Off-Balance Sheet Exposures	44,119	902,020	121,746	2,054,307	568,537	2,755,254	100,541	6,546,524
Derivative Financial Instruments	7,691	1,358,149	-	-	-	-	126,393	1,492,233
Defaulted Exposures	-	72	-	970	219	476	-	1,737
<b>Total Off-Balance Sheet Exposures</b>	<b>51,810</b>	<b>2,260,241</b>	<b>121,746</b>	<b>2,055,277</b>	<b>568,756</b>	<b>2,755,730</b>	<b>226,934</b>	<b>8,040,494</b>
<b>Total Credit Exposures</b>	<b>12,020,984</b>	<b>19,397,397</b>	<b>2,239,939</b>	<b>21,171,358</b>	<b>3,073,299</b>	<b>32,862,845</b>	<b>2,103,635</b>	<b>92,869,457</b>
<b>BANK</b>								
<b>31 March 2025</b>								
<b>Exposure Class</b>								
Sovereigns/Central Banks	9,412,699	-	-	-	-	-	-	9,412,699
Public Sector Entities	-	445,482	-	-	-	-	1	445,483
Banks, DFIs and Multilateral Development Banks	-	3,195,634	-	-	-	-	-	3,195,634
Insurance Companies, Securities Firms and Fund Managers	-	245,871	-	-	-	-	-	245,871
Corporates	-	8,583,299	1,373,482	9,989,105	1,533,829	1,736,517	368,922	23,585,154
Regulatory Retail	-	1,011,835	145,583	3,955,694	283,285	6,652,459	150,456	12,199,312
Residential Mortgages	-	-	-	-	-	14,672,374	-	14,672,374
Higher Risk Assets	-	-	-	-	-	3,708	-	3,708
Other Assets	-	303,811	-	-	-	-	1,181,310	1,485,121
Defaulted Exposures	-	24,086	2,992	111,004	93,322	208,479	10,533	450,416
<b>Total On-Balance Sheet Exposures</b>	<b>9,412,699</b>	<b>13,810,018</b>	<b>1,522,057</b>	<b>14,055,803</b>	<b>1,910,436</b>	<b>23,273,537</b>	<b>1,711,222</b>	<b>65,695,772</b>
Credit-Related Off-Balance Sheet Exposures	44,119	776,265	83,580	1,490,831	455,207	2,576,747	90,138	5,516,887
Derivative Financial Instruments	7,691	1,358,149	-	-	-	-	126,393	1,492,233
Defaulted Exposures	-	72	-	798	219	225	-	1,314
<b>Total Off-Balance Sheet Exposures</b>	<b>51,810</b>	<b>2,134,486</b>	<b>83,580</b>	<b>1,491,629</b>	<b>455,426</b>	<b>2,576,972</b>	<b>216,531</b>	<b>7,010,434</b>
<b>Total Credit Exposures</b>	<b>9,464,509</b>	<b>15,944,504</b>	<b>1,605,637</b>	<b>15,547,432</b>	<b>2,365,862</b>	<b>25,850,509</b>	<b>1,927,753</b>	<b>72,706,206</b>

3.0 Credit Risk (cont'd.)

3.1 Distribution of Credit Exposures (cont'd.)

(c) Residual Contractual Maturity

The following tables represent the residual contractual maturity for major types of gross credit exposure for on-balance sheet financial assets of the Group and the Bank.

<b>GROUP</b>	<b>Up to 1 month</b>	<b>&gt;1-3 months</b>	<b>&gt;3-6 months</b>	<b>&gt;6-12 months</b>	<b>&gt;1 year</b>	<b>Total</b>
<b>30 September 2025</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>Exposure Class</b>						
Sovereigns/Central Banks	978,565	20,879	171,182	321,490	9,343,019	10,835,135
Public Sector Entities	50,106	-	-	88,321	767,637	906,064
Banks, DFIs and Multilateral Development Banks	1,399,097	1,001,171	226,650	60,611	433,090	3,120,619
Insurance Companies, Securities Firms and Fund Managers	165,808	-	-	-	121,440	287,248
Corporates	6,532,080	2,162,829	860,912	341,163	21,530,210	31,427,194
Regulatory Retail	2,765,183	411,245	181,584	129,393	13,043,009	16,530,414
Residential Mortgages	501,013	358	1,144	3,533	19,634,366	20,140,414
Higher Risk Assets	-	22	-	-	4,421	4,443
Other Assets	451,648	15,660	12,204	7,318	1,338,131	1,824,961
Defaulted Exposures	87,094	2,790	4,050	2,221	591,554	687,709
<b>Total On-Balance Sheet Exposures</b>	<b>12,930,594</b>	<b>3,614,954</b>	<b>1,457,726</b>	<b>954,050</b>	<b>66,806,877</b>	<b>85,764,201</b>

**BANK**

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<b>Exposure Class</b>						
Sovereigns/Central Banks	613,771	20,879	171,182	262,565	7,803,678	8,872,075
Public Sector Entities	38	-	-	70,669	590,503	661,210
Banks, DFIs and Multilateral Development Banks	1,102,105	450,662	29,542	230,611	456,964	2,269,884
Insurance Companies, Securities Firms and Fund Managers	115,769	-	-	-	114,440	230,209
Corporates	5,450,269	1,533,394	635,292	241,727	16,474,844	24,335,526
Regulatory Retail	2,258,465	292,491	130,904	103,875	9,429,174	12,214,909
Residential Mortgages	208,391	339	1,039	2,890	15,465,656	15,678,315
Higher Risk Assets	-	22	-	-	3,580	3,602
Other Assets	525,685	14,608	11,718	7,171	1,226,241	1,785,423
Defaulted Exposures	74,483	2,283	2,876	1,740	412,038	493,420
<b>Total On-Balance Sheet Exposures</b>	<b>10,348,976</b>	<b>2,314,678</b>	<b>982,553</b>	<b>921,248</b>	<b>51,977,118</b>	<b>66,544,573</b>

3.0 Credit Risk (cont'd.)

3.1 Distribution of Credit Exposures (cont'd.)

(c) Residual Contractual Maturity (cont'd.)

The following tables represent the residual contractual maturity for major types of gross credit exposure for on-balance sheet financial assets of the Group and the Bank (cont'd.).

<u>GROUP</u>	<u>Up to 1 month</u>	<u>&gt;1-3 months</u>	<u>&gt;3-6 months</u>	<u>&gt;6-12 months</u>	<u>&gt;1 year</u>	<u>Total</u>
31 March 2025	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<b>Exposure Class</b>						
Sovereigns/Central Banks	1,700,468	-	182,192	545,236	9,549,185	11,977,081
Public Sector Entities	150,263	-	39,493	5,777	617,017	812,550
Banks, DFIs and Multilateral Development Banks	2,788,170	656,754	12,346	-	480,932	3,938,202
Insurance Companies, Securities Firms and Fund Managers	151,604	-	-	-	118,406	270,010
Corporates	6,170,904	2,428,459	873,149	500,980	20,194,781	30,168,273
Regulatory Retail	2,714,330	421,564	190,395	174,814	12,928,539	16,429,642
Residential Mortgages	556,397	351	1,053	3,785	18,522,407	19,083,993
Higher Risk Assets	-	-	-	22	4,573	4,595
Other Assets	278,098	10,277	11,601	7,794	1,199,777	1,507,547
Defaulted Exposures	137,256	349	6,581	13,205	479,679	637,070
<b>Total On-Balance Sheet Exposures</b>	<b>14,647,490</b>	<b>3,517,754</b>	<b>1,316,810</b>	<b>1,251,613</b>	<b>64,095,296</b>	<b>84,828,963</b>
<b>BANK</b>						
31 March 2025						
<b>Exposure Class</b>						
Sovereigns/Central Banks	1,029,047	-	172,077	504,098	7,707,477	9,412,699
Public Sector Entities	33	-	39,493	-	405,957	445,483
Banks, DFIs and Multilateral Development Banks	2,211,545	301,896	12,346	-	669,847	3,195,634
Insurance Companies, Securities Firms and Fund Managers	131,594	-	-	-	114,277	245,871
Corporates	5,045,739	1,863,336	672,208	405,503	15,598,368	23,585,154
Regulatory Retail	2,227,363	291,638	130,147	146,267	9,403,897	12,199,312
Residential Mortgages	231,514	319	920	3,340	14,436,281	14,672,374
Higher Risk Assets	-	-	-	22	3,686	3,708
Other Assets	363,474	9,734	10,786	6,502	1,094,625	1,485,121
Defaulted Exposures	120,044	64	6,529	11,351	312,428	450,416
<b>Total On-Balance Sheet Exposures</b>	<b>11,360,353</b>	<b>2,466,987</b>	<b>1,044,506</b>	<b>1,077,083</b>	<b>49,746,843</b>	<b>65,695,772</b>

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**3.0 Credit Risk (cont'd.)**

**3.2 Impaired Loans, Advances and Financing and Allowance for ECL Analysis**

Impaired loans, advances and financing are exposures where the customers have failed to make a principal and/or interest payment for more than three months. In addition, where customers are deemed incapable of continuing repayment obligations, the exposures will be judgmentally impaired. Where exposures are restructured or rescheduled due to increase in credit risk, the exposures are also classified as impaired.

**Past Due but Not Impaired Loans, Advances and Financing Analysis**

Past due but not impaired loans, advances and financing are loans where the customers have failed to make a principal and/or interest payment when contractually due, and include loans which are due one or more days after the contractual due date but not more than three months. Under MFRS 9, exposures more than 30 days past due are transferred to Stage 2. For loans that are structured to pay principal and/or interest at quarterly intervals or longer, a default of payment will trigger an impairment.

**Impaired and Past Due Loans, Advances and Financing and Allowance for ECL - Industry Analysis**

<b>GROUP</b>	Impaired Loans, Advances and Financing RM'000	Past Due Loan RM'000	12 months ECL (Stage 1) RM'000	Lifetime ECL Not-credit Impaired (Stage 2) RM'000	Lifetime ECL Credit Impaired (Stage 3) RM'000	Stage 3 ECL charged/ (write-back) (net) RM'000	Stage 3 write-off (net) RM'000
<b>30 September 2025</b>							
Financial, Insurance & Business Services and Real Estate	54,547	29,015	24,249	19,476	31,342	3,741	(882)
Transport, Storage & Communication	7,892	1,494	5,215	2,073	5,342	(462)	(114)
Agriculture, Manufacturing, Wholesale & Retail Trade	304,650	48,090	88,629	117,841	159,933	21,838	(3,928)
Construction	186,086	12,149	8,326	15,110	152,410	(4,146)	(7,031)
Household	649,350	544,602	144,944	338,702	186,000	108,194	(90,713)
Others	19,715	1,117	1,953	1,606	5,432	1,510	(639)
<b>Total</b>	<b>1,222,240</b>	<b>636,467</b>	<b>273,316</b>	<b>494,808</b>	<b>540,459</b>	<b>130,675</b>	<b>(103,307)</b>

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Financial, Insurance & Business Services and Real Estate	51,917	22,367	19,799	10,856	29,692	3,414	(882)
Transport, Storage & Communication	7,203	1,494	4,037	1,350	4,990	(364)	(114)
Agriculture, Manufacturing, Wholesale & Retail Trade	269,988	33,301	61,672	92,415	145,141	22,150	(3,322)
Construction	174,532	6,327	4,676	9,839	142,306	(4,282)	(7,031)
Household	408,397	338,247	75,012	168,114	113,441	65,295	(48,339)
Others	15,961	673	1,686	594	4,240	1,865	(220)
<b>Total</b>	<b>927,998</b>	<b>402,409</b>	<b>166,882</b>	<b>283,168</b>	<b>439,810</b>	<b>88,078</b>	<b>(59,908)</b>

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**3.0 Credit Risk (cont'd.)**

**3.2 Impaired Loans, Advances and Financing and Allowance for ECL Analysis (cont'd.)**

**Impaired and Past Due Loans, Advances and Financing and Allowance for ECL - Industry Analysis (cont'd.)**

<b>GROUP</b>	Impaired Loans, Advances and Financing	Past Due Loan	12 months ECL (Stage 1)	Lifetime ECL Not-credit Impaired (Stage 2)	Lifetime ECL Credit Impaired (Stage 3)	Stage 3 ECL charged/ (write-back) (net)	Stage 3 write-off (net)
<b>31 March 2025</b>	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Financial, Insurance & Business Services and Real Estate	52,824	101,088	19,407	18,481	28,482	12,351	(13,092)
Transport, Storage & Communication	9,158	2,534	3,888	2,617	5,918	701	(112)
Agriculture, Manufacturing, Wholesale & Retail Trade	272,716	234,315	76,575	99,063	142,024	29,587	(29,263)
Construction	257,900	9,440	6,504	13,405	163,587	31,858	(121)
Household	534,260	1,279,374	146,597	316,400	168,518	143,563	(197,355)
Others	18,172	5,529	1,769	2,921	4,562	2,050	(2,044)
<b>Total</b>	<b>1,145,030</b>	<b>1,632,280</b>	<b>254,740</b>	<b>452,887</b>	<b>513,091</b>	<b>220,110</b>	<b>(241,987)</b>

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**31 March 2025**

Financial, Insurance & Business Services and Real Estate	50,899	72,762	16,075	12,327	27,159	12,089	(13,092)
Transport, Storage & Communication	8,231	2,534	3,151	1,606	5,468	560	(52)
Agriculture, Manufacturing, Wholesale & Retail Trade	234,334	211,537	54,566	77,373	126,313	26,729	(22,885)
Construction	245,996	7,476	4,006	8,769	153,619	31,651	(121)
Household	305,088	838,727	79,932	164,263	96,486	68,069	(109,692)
Others	13,080	4,524	1,307	1,795	2,595	1,722	(1,580)
<b>Total</b>	<b>857,628</b>	<b>1,137,560</b>	<b>159,037</b>	<b>266,133</b>	<b>411,640</b>	<b>140,820</b>	<b>(147,422)</b>

**ALLIANCE BANK MALAYSIA BERHAD**  
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**3.0 Credit Risk (cont'd.)**

**3.2 Impaired Loans, Advances and Financing and Allowance for ECL Analysis (cont'd.)**

**Impaired and Past Due Loans, Advances and Financing and Allowance for ECL - Geographical**

<b>GROUP</b>	Impaired Loans, Advances and Financing	Past Due Loan	12 months ECL (Stage 1)	Lifetime ECL Not-credit Impaired (Stage 2)	Lifetime ECL Credit Impaired (Stage 3)	Stage 3 ECL charged / (write-back) (net)	Stage 3 write-off (net)
<b>30 September 2025</b>	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Northern Region	110,313	38,852	29,788	46,225	53,004	12,375	(7,036)
Central Region	954,286	522,251	195,026	381,054	425,840	109,224	(89,091)
Southern Region	100,568	55,144	24,651	31,343	39,697	5,658	(5,896)
Sabah Region	44,464	15,551	15,033	28,225	14,557	2,181	(972)
Sarawak Region	12,609	4,669	8,818	7,961	7,361	1,237	(312)
<b>Total</b>	<b>1,222,240</b>	<b>636,467</b>	<b>273,316</b>	<b>494,808</b>	<b>540,459</b>	<b>130,675</b>	<b>(103,307)</b>

**BANK**  
**30 September 2025**

Northern Region	74,945	24,516	16,246	25,530	35,123	9,745	(3,741)
Central Region	734,171	332,325	118,049	212,816	354,906	71,364	(51,059)
Southern Region	85,022	31,244	17,165	17,760	34,989	4,217	(4,243)
Sabah Region	22,354	10,968	9,163	20,954	8,015	1,599	(553)
Sarawak Region	11,506	3,356	6,259	6,108	6,777	1,153	(312)
<b>Total</b>	<b>927,998</b>	<b>402,409</b>	<b>166,882</b>	<b>283,168</b>	<b>439,810</b>	<b>88,078</b>	<b>(59,908)</b>

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**3.0 Credit Risk (cont'd.)**

**3.2 Impaired Loans, Advances and Financing and Allowance for ECL Analysis (cont'd.)**

**Impaired and Past Due Loans, Advances and Financing and Allowance for ECL - Geographical (cont'd.)**

<b>GROUP</b>	Impaired Loans, Advances and Financing	Past Due Loan	12 months ECL (Stage 1)	Lifetime ECL Not-credit Impaired (Stage 2)	Lifetime ECL Credit Impaired (Stage 3)	Stage 3 ECL charged / (write-back) (net)	Stage 3 write-off (net)
<b>31 March 2025</b>	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Northern Region	107,547	106,074	27,964	38,548	47,665	18,946	(17,020)
Central Region	903,382	1,250,039	185,310	349,685	405,707	184,891	(190,249)
Southern Region	88,426	144,180	22,544	30,796	39,935	9,300	(18,468)
Sabah Region	34,792	115,150	12,334	25,582	13,348	3,550	(13,757)
Sarawak Region	10,883	16,837	6,588	8,276	6,436	3,423	(2,493)
<b>Total</b>	<b>1,145,030</b>	<b>1,632,280</b>	<b>254,740</b>	<b>452,887</b>	<b>513,091</b>	<b>220,110</b>	<b>(241,987)</b>

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Northern Region	69,133	81,765	16,205	22,142	29,118	11,653	(9,202)
Central Region	689,628	846,085	114,503	203,423	334,602	113,478	(111,247)
Southern Region	72,143	108,059	15,997	17,651	35,015	9,229	(11,093)
Sabah Region	17,004	87,471	7,471	18,627	6,969	3,046	(13,434)
Sarawak Region	9,720	14,180	4,861	4,290	5,936	3,414	(2,446)
<b>Total</b>	<b>857,628</b>	<b>1,137,560</b>	<b>159,037</b>	<b>266,133</b>	<b>411,640</b>	<b>140,820</b>	<b>(147,422)</b>

3.0 Credit Risk (cont'd.)

3.2 Impaired Loans, Advances and Financing and Allowance for ECL Analysis (cont'd.)

Movements in the allowance for ECL on loans, advances and financing are as follows:

	12 months ECL (Stage 1) RM'000	Lifetime ECL Not-credit Impaired (Stage 2) RM'000	Lifetime ECL Credit Impaired (Stage 3) RM'000	Total RM'000
<b>GROUP</b>				
At 1 April 2025	254,740	452,887	513,091	1,220,718
Transfer to Stage 1	51,924	(173,523)	(3,433)	(125,032)
Transfer to Stage 2	(89,064)	374,233	(83,845)	201,324
Transfer to Stage 3	(311)	(165,048)	196,437	31,078
New financial assets originated or purchased	65,030	64,581	1,525	131,136
Financial assets derecognised other than write-off	(44,144)	(68,017)	(8,916)	(121,077)
Changes due to change in credit risk	35,231	11,552	3,471	50,254
Other adjustment	(53)	(17)	-	(70)
	18,613	43,761	105,239	167,613
Unwinding of discount	-	-	25,436	25,436
Total charge to/(write-back from) income statement	18,613	43,761	130,675	193,049
Write-off	(37)	(1,840)	(103,307)	(105,184)
At 30 September 2025	273,316	494,808	540,459	1,308,583
At 1 April 2024	223,351	426,406	534,968	1,184,725
Transfer to Stage 1	138,821	(364,749)	(2,268)	(228,196)
Transfer to Stage 2	(140,015)	663,390	(193,859)	329,516
Transfer to Stage 3	(226)	(311,159)	382,537	71,152
New financial assets originated or purchased	133,337	100,806	4,463	238,606
Financial assets derecognised other than write-off	(79,211)	(112,061)	(21,868)	(213,140)
Changes due to change in credit risk	(21,415)	54,403	2,963	35,951
Other adjustment	112	(45)	-	67
	31,403	30,585	171,968	233,956
Unwinding of discount	-	-	48,142	48,142
Total charge to/(write-back from) income statement	31,403	30,585	220,110	282,098
Write-off	(14)	(4,104)	(241,987)	(246,105)
At 31 March 2025	254,740	452,887	513,091	1,220,718

Note: The transfers between stages are inclusive of net remeasurement of allowances.

3.0 Credit Risk (cont'd.)

3.2 Impaired Loans, Advances and Financing and Allowance for ECL Analysis (cont'd.)

Movements in the allowance for ECL on loans, advances and financing are as follows (cont'd.):

	12 months ECL (Stage 1) RM'000	Lifetime ECL Not-credit Impaired (Stage 2) RM'000	Lifetime ECL Credit Impaired (Stage 3) RM'000	Total RM'000
<b>BANK</b>				
At 1 April 2025	159,037	266,133	411,640	836,810
Transfer to Stage 1	29,257	(100,308)	(3,059)	(74,110)
Transfer to Stage 2	(51,110)	221,819	(51,310)	119,399
Transfer to Stage 3	(62)	(103,429)	125,646	22,155
New financial assets originated or purchased	37,600	49,775	350	87,725
Financial assets derecognised other than write-off	(29,157)	(49,697)	(2,503)	(81,357)
Changes due to change in credit risk	21,387	(540)	901	21,748
Other adjustment	(53)	(17)	-	(70)
	7,862	17,603	70,025	95,490
Unwinding of discount	-	-	18,053	18,053
Total charge to/(write-back from) income statement	7,862	17,603	88,078	113,543
Write-off	(17)	(568)	(59,908)	(60,493)
At 30 September 2025	166,882	283,168	439,810	889,860
At 1 April 2024				
Effect of business transfer	133,745	260,560	418,242	812,547
Transfer to Stage 1	75,037	(212,218)	(1,352)	(138,533)
Transfer to Stage 2	(78,332)	384,365	(120,503)	185,530
Transfer to Stage 3	(208)	(190,632)	234,299	43,459
New financial assets originated or purchased	88,001	71,981	1,346	161,328
Financial assets derecognised other than write-off	(53,439)	(77,504)	(9,650)	(140,593)
Changes due to change in credit risk	(5,874)	31,952	253	26,331
Other adjustment	111	(45)	-	66
	25,296	7,899	104,393	137,588
Unwinding of discount	-	-	36,427	36,427
Total charge to/(write-back from) income statement	25,296	7,899	140,820	174,015
Write-off	(4)	(2,326)	(147,422)	(149,752)
At 31 March 2025	159,037	266,133	411,640	836,810

Note: The transfers between stages are inclusive of net remeasurement of allowances.

3.0 Credit Risk (cont'd.)

3.3 Assignment of Risk-Weights for Portfolios Under the Standardised Approach

The following tables represent the credit exposures by risk-weights and after credit risk mitigation:

GROUP	Exposures after netting and credit risk mitigation										Total Exposures after Netting and Credit Risk Mitigation	Total Risk-Weighted Assets
	Sovereigns /Central Banks	Public Sector Entities	Banks, DFIs and Multilateral Development Banks	Insurance Companies, Securities Firms and Fund Managers	Regulatory Corporates	Residential Retail Mortgages	Higher Risk Assets	Other Assets	RM'000	RM'000		
30 September 2025	10,906,458	705,225	5,085	3,312	2,844,131	777,370	68,639	-	288,051	15,598,271	-	
0%	65,164	279,004	4,521,154	375	4,032,148	732,336	4,784	-	100	9,635,065	1,927,013	
20%	-	-	-	-	-	-	15,604,687	-	-	15,604,687	5,461,640	
35%	-	-	664,674	273	45,947	56,117	3,824,985	-	-	4,591,996	2,295,997	
50%	-	-	-	-	-	14,052,999	1,459	-	-	14,054,458	10,540,844	
75%	-	-	4	312,241	24,638,155	3,059,248	1,111,909	-	1,536,810	30,658,367	30,658,368	
100%	-	-	-	-	46,461	32,848	1,875	5,904	-	87,088	130,632	
150%	-	-	-	-	-	-	-	-	-	-	-	
Total Exposures	10,971,622	984,229	5,190,917	316,201	31,606,842	18,710,918	20,618,338	5,904	1,824,961	90,229,932	51,014,494	
Risk-Weighted assets by Exposures	13,033	55,801	1,236,572	312,452	25,537,250	13,822,795	8,490,905	8,856	1,536,830	51,014,494		
Average Risk-Weight	0%	6%	24%	99%	81%	74%	41%	150%	84%	57%		
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	

3.0 Credit Risk (cont'd.)

3.3 Assignment of Risk-Weights for Portfolios Under the Standardised Approach (cont'd.)

The following tables represent the credit exposures by risk-weights and after credit risk mitigation (cont'd.):

<b>BANK</b> <b>30 September 2025</b>	Exposures after netting and credit risk mitigation									Total Exposures after Netting and Credit Risk Mitigation RM'000	Total Risk- Weighted Assets RM'000
	Sovereigns /Central Banks RM'000	Public Sector Entities RM'000	Banks, DFIs and Multilateral Development Banks RM'000	Insurance Companies, Securities Firms and Fund Managers RM'000	Corporates RM'000	Regulatory Retail RM'000	Residential Mortgages RM'000	Higher Risk Assets RM'000	Other Assets RM'000		
0%	8,933,278	528,333	-	912	1,923,480	599,320	67,844	-	288,047	12,341,214	-
20%	65,164	187,041	3,671,598	375	3,217,202	658,695	3,442	-	100	7,803,617	1,560,723
35%	-	-	-	-	-	-	11,887,168	-	-	11,887,168	4,160,509
50%	-	-	668,380	273	43,732	40,829	3,171,568	-	-	3,924,782	1,962,391
75%	-	-	-	-	-	11,662,212	1,232	-	-	11,663,444	8,747,583
100%	-	-	4	254,002	18,832,702	1,213,020	851,174	-	1,497,276	22,648,178	22,648,178
150%	-	-	-	-	41,118	28,117	1,523	4,737	-	75,495	113,241
<b>Total Exposures</b>	<b>8,998,442</b>	<b>715,374</b>	<b>4,339,982</b>	<b>255,562</b>	<b>24,058,234</b>	<b>14,202,193</b>	<b>15,983,951</b>	<b>4,737</b>	<b>1,785,423</b>	<b>70,343,898</b>	<b>39,192,625</b>
Risk-Weighted Assets by Exposures	13,033	37,408	1,068,514	254,213	19,559,685	10,154,008	6,601,363	7,105	1,497,296	39,192,625	
Average Risk-Weight	0%	5%	25%	99%	81%	71%	41%	150%	84%	56%	
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-

3.0 Credit Risk (cont'd.)

3.3 Assignment of Risk-Weights for Portfolios Under the Standardised Approach (cont'd.)

The following tables represent the credit exposures by risk-weights and after credit risk mitigation (cont'd.):

GROUP	Exposures after netting and credit risk mitigation										Total Exposures after Netting and Credit Risk Mitigation	Total Risk-Weighted Assets
	Sovereigns /Central Banks	Public Sector Entities	Banks, DFIs and Multilateral Development Banks	Insurance Companies, Securities Firms and Fund Managers	Regulatory Corporates	Residential Retail Mortgages	Higher Risk Assets	Other Assets	RM'000	RM'000		
31 March 2025	12,021,199	595,731	5,045	1,144	2,545,806	727,627	-	-	269,179	16,165,731	-	
0%	7,691	311,278	5,043,613	413	3,552,033	784,373	5,572	-	142	9,705,115	1,941,023	
20%	-	-	-	-	-	-	14,314,720	-	-	14,314,720	5,010,152	
35%	-	-	339,218	262	58,413	47,415	3,426,525	-	-	3,871,833	1,935,917	
50%	-	-	-	-	-	14,078,406	3,501	-	-	14,081,907	10,561,430	
75%	-	-	11	300,221	24,133,476	2,964,286	1,792,614	-	1,238,226	30,428,834	30,428,834	
100%	-	-	-	-	107,875	15,466	1,762	6,057	-	131,160	196,740	
150%	-	-	-	-	-	-	-	-	-	-	-	
Total Exposures	12,028,890	907,009	5,387,887	302,040	30,397,603	18,617,573	19,544,694	6,057	1,507,547	88,699,300	50,074,096	
Risk-Weighted Assets by Exposures	1,538	62,256	1,178,343	300,435	25,034,902	13,726,871	8,522,412	9,085	1,238,254	50,074,096		
Average Risk-Weight	0%	7%	22%	99%	82%	74%	44%	150%	82%	56%		
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	

3.0 Credit Risk (cont'd.)

3.3 Assignment of Risk-Weights for Portfolios Under the Standardised Approach (cont'd.)

The following tables represent the credit exposures by risk-weights and after credit risk mitigation (cont'd.):

<b>BANK</b>	Exposures after netting and credit risk mitigation										Total Exposures after Netting and Credit Risk Mitigation RM'000	Total Risk-Weighted Assets RM'000
	Sovereigns /Central Banks RM'000	Public Sector Entities RM'000	Banks, DFIs and Multilateral Development Banks RM'000	Insurance Companies, Securities Firms and Fund Managers RM'000	Regulatory Corporates RM'000	Residential Mortgages RM'000	Higher Risk Assets RM'000	Other Assets RM'000				
<b>31 March 2025</b>												
Risk-Weights												
0%	9,456,818	389,953	-	1,144	1,821,200	574,169	-	-	269,179	12,512,463	-	
20%	7,691	145,995	4,071,283	413	2,894,983	689,338	4,019	-	142	7,813,864	1,562,773	
35%	-	-	-	-	-	-	10,779,071	-	-	10,779,071	3,772,675	
50%	-	-	572,825	262	53,173	34,796	2,754,112	-	-	3,415,168	1,707,584	
75%	-	-	-	-	-	11,614,536	3,156	-	-	11,617,692	8,713,269	
100%	-	-	11	266,482	18,460,545	1,268,502	1,426,115	-	1,215,800	22,637,455	22,637,454	
150%	-	-	-	-	101,410	12,681	779	4,842	-	119,712	179,568	
<b>Total Exposures</b>	<b>9,464,509</b>	<b>535,948</b>	<b>4,644,119</b>	<b>268,301</b>	<b>23,331,311</b>	<b>14,194,022</b>	<b>14,967,252</b>	<b>4,842</b>	<b>1,485,121</b>	<b>68,895,425</b>	<b>38,573,323</b>	
Risk-Weighted Assets by Exposures	1,538	29,199	1,100,680	266,697	19,218,242	10,153,691	6,580,185	7,263	1,215,828	38,573,323		
Average Risk-Weight	0%	5%	24%	99%	82%	72%	44%	150%	82%	56%		
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	

**3.0 Credit Risk (cont'd.)**

**3.3 Assignment of Risk-Weights for Portfolios Under the Standardised Approach (cont'd.)**

For the purpose of determining counterparty risk-weights, the Group uses external credit assessments from Rating Agency Malaysia ("RAM"), Malaysian Rating Corporation Berhad ("MARC"), Standard and Poor's ("S&P"), Moody's, Fitch Ratings, and Rating and Investment Information, Inc. ("R&I" [Refer to Note 1]). In the context of the Group's portfolio, external credit assessments are mainly applicable to banks/financial institutions and rated corporations. The Group follows the process prescribed under BNM's Capital Adequacy Framework to map the ratings to the relevant risk-weights. The ratings are monitored and updated regularly to ensure that the latest and most appropriate risk-weights are applied in the capital computation.

The following tables show the rated credit exposures according to ratings by approved External Credit Assessment Institutions ("ECAIs"):

<b>Long-Term Rating</b>						
<b>Rating Category</b>	<b>S&amp;P</b>	<b>Moody's</b>	<b>Fitch</b>	<b>RAM</b>	<b>MARC</b>	<b>R&amp;I*</b>
1	AAA to AA-	Aaa to Aa3	AAA to AA-	AAA to AA3	AAA to AA-	AAA to AA-
2	A+ to A-	A1 to A3	A+ to A-	A+ to A3	A+ to A-	A+ to A-
3	BBB+ to BB-	Baa1 to Ba3	BBB+ to BB-	BBB1 to BB3	BBB+ to BB-	BBB+ to BB-
4	B+ to D	B1 to C	B+ to D	B to D	B+ to D	B+ to D
5	Unrated					
<b>Short-Term Rating</b>						
<b>Rating Category</b>	<b>S&amp;P</b>	<b>Moody's</b>	<b>Fitch</b>	<b>RAM</b>	<b>MARC</b>	<b>R&amp;I*</b>
1	A-1	P-1	F1+, F1	P-1	MARC-1	a-1+, a-1
2	A-2	P-2	F2+, F2	P-2	MARC-2	a-2
3	A-3	P-3	F3	P-3	MARC-3	a-3
4	Others	Others	B to D	NP	MARC-4	b, c
5	Unrated					

\* Note 1: R&I rating is not recognised for Islamic debt securities.

**GROUP**  
**30 September 2025**

Exposure Class	Rating Categories					Total
	1	2	3	4	5	
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<b>On and Off-Balance Sheet Exposures</b>						
<b>(i) Exposures risk-weighted using Sovereigns and Central Banks rating</b>						
Public Sector Entities	-	705,225	-	-	-	705,225
Sovereigns and Central Banks (Refer to Note 2)	-	10,971,622	-	-	-	10,971,622
Corporates	-	1,831,911	-	-	-	1,831,911
Banks, DFIs and Multilateral Development Banks	-	5,085	-	-	-	5,085
<b>Total</b>	-	13,513,843	-	-	-	13,513,843
<b>(ii) Exposures risk-weighted using Banking Institutions long-term rating</b>						
Banks, DFIs and Multilateral Development Banks	3,932,894	886,832	2,999	-	333,566	5,156,291
<b>Exposures risk-weighted using Banking Institutions short-term rating</b>						
Banks, DFIs and Multilateral Development Banks	29,542	-	-	-	-	29,542
<b>Total</b>	3,962,436	886,832	2,999	-	333,566	5,185,833
<b>(iii) Exposures risk-weighted using Corporate long-term rating</b>						
Public Sector Entities	138,022	-	-	-	140,981	279,003
Corporates	3,844,573	3,836	9,810	-	28,741,149	32,599,368
Insurance Companies, Securities Firms & Fund Managers	-	-	-	-	317,094	317,094
<b>Exposures risk-weighted using Corporate short-term rating</b>						
Public Sector Entities	-	-	-	-	-	-
Corporates	14,871	-	-	-	-	14,871
Insurance Companies, Securities Firms & Fund Managers	-	-	-	-	-	-
<b>Total</b>	3,997,466	3,836	9,810	-	29,199,224	33,210,336

Note 2: The Federal Government and Central Bank of Malaysia are accorded 0% risk weight as provided under the Capital Adequacy Framework.

**3.0 Credit Risk (cont'd.)**

**3.3 Assignment of Risk-Weights for Portfolios Under the Standardised Approach (cont'd.)**

The following tables show the rated credit exposures according to ratings by approved ECAs (cont'd.):

**Bank**  
**30 September 2025**

Exposure Class	Rating Categories					Total
	1	2	3	4	5	
	RM'000	RM'000	RM'000	RM'000	RM'000	
<b>On and Off-Balance Sheet Exposures</b>						
<b>(i) Exposures risk-weighted using Sovereigns and Central Banks rating</b>						
Public Sector Entities	-	528,333	-	-	-	528,333
Sovereigns and Central Banks (Refer to Note 2)	-	8,998,442	-	-	-	8,998,442
Corporates	-	1,219,888	-	-	-	1,219,888
Banks, DFIs and Multilateral Development Banks	-	-	-	-	-	-
<b>Total</b>	-	<b>10,746,663</b>	-	-	-	<b>10,746,663</b>
<b>(ii) Exposures risk-weighted using Banking Institutions long-term rating</b>						
Banks, DFIs and Multilateral Development Banks	3,029,408	948,674	2,999	-	329,360	4,310,441
<b>Exposures risk-weighted using Banking Institutions short-term rating</b>						
Banks, DFIs and Multilateral Development Banks	29,542	-	-	-	-	29,542
<b>Total</b>	<b>3,058,950</b>	<b>948,674</b>	<b>2,999</b>	-	<b>329,360</b>	<b>4,339,983</b>
<b>(iii) Exposures risk-weighted using Corporate long-term rating</b>						
Public Sector Entities	132,724	-	-	-	54,317	187,041
Corporates	3,059,357	3,836	410	-	22,332,643	25,396,246
Insurance Companies, Securities Firms & Fund Managers	-	-	-	-	256,455	256,455
<b>Exposures risk-weighted using Corporate short-term rating</b>						
Public Sector Entities	-	-	-	-	-	-
Corporates	14,871	-	-	-	-	14,871
Insurance Companies, Securities Firms & Fund Managers	-	-	-	-	-	-
<b>Total</b>	<b>3,206,952</b>	<b>3,836</b>	<b>410</b>	-	<b>22,643,415</b>	<b>25,854,613</b>

Note 2: The Federal Government and Central Bank of Malaysia are accorded 0% risk weight as provided under the Capital Adequacy Framework.

**3.0 Credit Risk (cont'd.)**

**3.3 Assignment of Risk-Weights for Portfolios Under the Standardised Approach (cont'd.)**

The following tables show the rated credit exposures according to ratings by approved ECAs (cont'd.):

**Group**  
**31 March 2025**

Exposure Class	Rating Categories					Total
	1	2	3	4	5	
	RM'000	RM'000	RM'000	RM'000	RM'000	
<b>On and Off-Balance Sheet Exposures</b>						
<b>(i) Exposures risk-weighted using Sovereigns and Central Banks rating</b>						
Public Sector Entities	-	595,731	-	-	-	595,731
Sovereigns and Central Banks (Refer to Note 2)	-	12,028,890	-	-	-	12,028,890
Corporates	-	1,541,686	-	-	-	1,541,686
Banks, DFIs and Multilateral Development Banks	-	5,045	-	-	-	5,045
<b>Total</b>	-	14,171,352	-	-	-	14,171,352
<b>(ii) Exposures risk-weighted using Banking Institutions long-term rating</b>						
Banks, DFIs and Multilateral Development Banks	3,461,974	1,122,167	3,567	-	740,554	5,328,262
<b>Exposures risk-weighted using Banking Institutions short-term rating</b>						
Banks, DFIs and Multilateral Development Banks	54,580	-	-	-	-	54,580
<b>Total</b>	3,516,554	1,122,167	3,567	-	740,554	5,382,842
<b>(iii) Exposures risk-weighted using Corporate long-term rating</b>						
Public Sector Entities	21,125	-	-	-	250,661	271,786
Corporates	3,350,232	8,901	1	-	28,124,702	31,483,836
Insurance Companies, Securities Firms & Fund Managers	-	-	-	-	302,845	302,845
<b>Exposures risk-weighted using Corporate short-term rating</b>						
Public Sector Entities	39,493	-	-	-	-	39,493
Corporates	19,840	-	-	-	-	19,840
Insurance Companies, Securities Firms & Fund Managers	-	-	-	-	-	-
<b>Total</b>	3,430,690	8,901	1	-	28,678,208	32,117,800

Note 2: The Federal Government and Central Bank of Malaysia are accorded 0% risk weight as provided under the Capital Adequacy Framework.

**3.0 Credit Risk (cont'd.)**

**3.3 Assignment of Risk-Weights for Portfolios Under the Standardised Approach (cont'd.)**

The following tables show the rated credit exposures according to ratings by approved ECAIs (cont'd.):

**Bank**  
**31 March 2025**

Exposure Class	Rating Categories					Total
	1	2	3	4	5	
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<b>On and Off-Balance Sheet Exposures</b>						
<b>(i) Exposures risk-weighted using Sovereigns and Central Banks rating</b>						
Public Sector Entities	-	389,953	-	-	-	389,953
Sovereigns and Central Banks (Refer to Note 2)	-	9,464,509	-	-	-	9,464,509
Corporates	-	1,096,768	-	-	-	1,096,768
Banks, DFIs and Multilateral Development Banks	-	-	-	-	-	-
<b>Total</b>	-	10,951,230	-	-	-	10,951,230
<b>(ii) Exposures risk-weighted using Banking Institutions long-term rating</b>						
Banks, DFIs and Multilateral Development Banks	2,543,761	1,356,974	3,567	-	685,237	4,589,539
<b>Exposures risk-weighted using Banking Institutions short-term rating</b>						
Banks, DFIs and Multilateral Development Banks	54,580	-	-	-	-	54,580
<b>Total</b>	2,598,341	1,356,974	3,567	-	685,237	4,644,119
<b>(iii) Exposures risk-weighted using Corporate long-term rating</b>						
Public Sector Entities	15,844	-	-	-	90,659	106,503
Corporates	2,730,025	8,901	1	-	21,880,543	24,619,470
Insurance Companies, Securities Firms & Fund Managers	-	-	-	-	269,107	269,107
<b>Exposures risk-weighted using Corporate short-term rating</b>						
Public Sector Entities	39,493	-	-	-	-	39,493
Corporates	19,840	-	-	-	-	19,840
Insurance Companies, Securities Firms & Fund Managers	-	-	-	-	-	-
<b>Total</b>	2,805,202	8,901	1	-	22,240,309	25,054,413

Note 2: The Federal Government and Central Bank of Malaysia are accorded 0% risk weight as provided under the Capital Adequacy Framework.

There is no outstanding securitisation contract in the Bank that requires disclosure of ratings and short-term rating of securitisation by approved ECAIs.

**3.0 Credit Risk (cont'd.)**

**3.4 Credit Risk Mitigation ("CRM")**

As a practical approach towards mitigating credit risk, the Group accepts a wide range of collaterals. The main types of collateral acceptable to the Group include cash, guarantees, commercials and residential real estates, and physical/financial collaterals, e.g. motor vehicles or shares. Guarantees are accepted only when the financial standing of the guarantors have been ascertained.

However, for capital computation purposes, the BNM's Capital Adequacy Framework applies more restrictive rules on collaterals that qualify as credit risk mitigants. As a result, not all of the collaterals accepted by the Group can be used to reduce our capital adequacy requirements.

The following tables represent the Group's/Bank's credit exposure including off-balance sheet items under the standardised approach, the total exposure (after, where applicable, eligible netting benefits) that is covered by eligible guarantees and credit derivatives; and eligible collaterals after haircut, allowed under the Capital Adequacy Framework.

<b>GROUP</b>	<b>Exposures before CRM</b>	<b>Exposures covered by guarantees/ credit derivatives (Note 1)</b>	<b>Exposures covered by eligible financial collateral</b>	<b>Exposures covered by other eligible collateral</b>
<b>30 September 2025</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>Credit Risk</b>				
<b>Exposure Class</b>				
On-Balance Sheet Exposures:				
Sovereigns/Central Banks	10,835,135	-	-	-
Public Sector Entities	906,064	-	-	-
Banks, DFIs and Multilateral Development Banks	3,120,619	-	-	-
Insurance Companies, Securities Firms and Fund Managers	287,248	3,624	643	-
Corporates	31,427,194	1,126,251	2,473,650	-
Regulatory Retail	16,530,414	1,466,891	1,116,076	-
Residential Mortgages	20,140,414	73,424	13,550	-
Higher Risk Assets	4,443	-	-	-
Other Assets	1,824,961	-	-	-
Defaulted Exposures	687,709	32,160	2,454	-
<b>Total On-Balance Sheet Exposures</b>	<b>85,764,201</b>	<b>2,702,350</b>	<b>3,606,373</b>	<b>-</b>
Off-Balance Sheet Exposures:				
Off-Balance Sheet Exposures other than Over The Counter ("OTC") Derivatives or Credit Derivatives				
	8,849,247	69,389	779,516	-
Defaulted Exposures	2,373	1	-	-
<b>Total Off-Balance Sheet Exposures</b>	<b>8,851,620</b>	<b>69,390</b>	<b>779,516</b>	<b>-</b>
<b>Total On and Off-Balance Sheet Exposures</b>	<b>94,615,821</b>	<b>2,771,740</b>	<b>4,385,889</b>	<b>-</b>

Note 1: The exposures covered by guarantees/credit derivatives refer to the exposures guaranteed by eligible guarantors.

3.0 Credit Risk (cont'd.)

3.4 Credit Risk Mitigation ("CRM") (cont'd.)

<b>BANK</b> <b>30 September 2025</b>	<b>Exposures before CRM RM'000</b>	<b>Exposures covered by guarantees/ credit derivatives (Note 1) RM'000</b>	<b>Exposures covered by eligible financial collateral RM'000</b>	<b>Exposures covered by other eligible collateral RM'000</b>
<b>Credit Risk</b>				
<b>Exposure Class</b>				
On-Balance Sheet Exposures:				
Sovereigns/Central Banks	8,872,075	-	-	-
Public Sector Entities	661,210	-	-	-
Banks, DFIs and Multilateral Development Banks	2,269,884	-	-	-
Insurance Companies, Securities Firms and Fund Managers	230,209	1,224	643	-
Corporates	24,335,526	811,845	2,273,372	-
Regulatory Retail	12,214,909	1,224,198	1,009,984	-
Residential Mortgages	15,678,315	71,287	12,698	-
Higher Risk Assets	3,602	-	-	-
Other Assets	1,785,423	-	-	-
Defaulted Exposures	493,420	28,219	2,347	-
Total On-Balance Sheet Exposures	<u>66,544,573</u>	<u>2,136,773</u>	<u>3,299,044</u>	<u>-</u>
Off-Balance Sheet Exposures:				
Off-Balance Sheet Exposures other than				
OTC Derivatives or Credit Derivatives	7,794,820	40,382	698,572	-
Defaulted Exposures	2,121	-	-	-
Total Off-Balance Sheet Exposures	<u>7,796,941</u>	<u>40,382</u>	<u>698,572</u>	<u>-</u>
Total On and Off-Balance Sheet Exposures	<u>74,341,514</u>	<u>2,177,155</u>	<u>3,997,616</u>	<u>-</u>

Note 1: The exposures covered by guarantees/credit derivatives refer to the exposures guaranteed by eligible guarantors.

3.0 Credit Risk (cont'd.)

3.4 Credit Risk Mitigation ("CRM") (cont'd.)

<b>GROUP</b>	<b>Exposures before CRM</b>	<b>Exposures covered by guarantees/ credit derivatives (Note 1)</b>	<b>Exposures covered by eligible financial collateral</b>	<b>Exposures covered by other eligible collateral</b>
<b>31 March 2025</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>Credit Risk</b>				
<b>Exposure Class</b>				
On-Balance Sheet Exposures:				
Sovereigns/Central Banks	11,977,081	-	-	-
Public Sector Entities	812,550	-	-	-
Banks, DFIs and Multilateral Development Banks	3,938,202	-	-	-
Insurance Companies, Securities Firms and Fund Managers	270,010	1,491	570	-
Corporates	30,168,273	1,133,751	2,296,428	-
Regulatory Retail	16,429,642	1,476,180	1,101,892	-
Residential Mortgages	19,083,993	5,572	12,141	-
Higher Risk Assets	4,595	-	-	-
Other Assets	1,507,547	-	-	-
Defaulted Exposures	637,070	27,095	2,270	-
Total On-Balance Sheet Exposures	<u>84,828,963</u>	<u>2,644,089</u>	<u>3,413,301</u>	<u>-</u>
Off-Balance Sheet Exposures:				
Off-Balance Sheet Exposures other than				
OTC Derivatives or Credit Derivatives	8,038,757	61,119	756,856	-
Defaulted Exposures	1,737	1	-	-
Total Off-Balance Sheet Exposures	<u>8,040,494</u>	<u>61,120</u>	<u>756,856</u>	<u>-</u>
Total On and Off-Balance Sheet Exposures	<u>92,869,457</u>	<u>2,705,209</u>	<u>4,170,157</u>	<u>-</u>

Note 1: The exposures covered by guarantees/credit derivatives refer to the exposures guaranteed by eligible guarantors.

3.0 Credit Risk (cont'd.)

3.4 Credit Risk Mitigation ("CRM") (cont'd.)

<b>BANK</b> <b>31 March 2025</b>	<b>Exposures before CRM RM'000</b>	<b>Exposures covered by guarantees/ credit derivatives (Note 1) RM'000</b>	<b>Exposures covered by eligible financial collateral RM'000</b>	<b>Exposures covered by other eligible collateral RM'000</b>
<b>Credit Risk</b>				
<b>Exposure Class</b>				
On-Balance Sheet Exposures:				
Sovereigns/Central Banks	9,412,699	-	-	-
Public Sector Entities	445,483	-	-	-
Banks, DFIs and Multilateral Development Banks	3,195,634	-	-	-
Insurance Companies, Securities Firms and Fund Managers	245,871	1,491	570	-
Corporates	23,585,154	839,451	2,124,361	-
Regulatory Retail	12,199,312	1,236,270	998,461	-
Residential Mortgages	14,672,374	4,019	11,287	-
Higher Risk Assets	3,708	-	-	-
Other Assets	1,485,121	-	-	-
Defaulted Exposures	450,416	23,251	2,199	-
<b>Total On-Balance Sheet Exposures</b>	<b>65,695,772</b>	<b>2,104,482</b>	<b>3,136,878</b>	<b>-</b>
Off-Balance Sheet Exposures:				
Off-Balance Sheet Exposures other than OTC Derivatives or Credit Derivatives	7,009,120	34,153	673,903	-
Defaulted Exposures	1,314	-	-	-
<b>Total Off-Balance Sheet Exposures</b>	<b>7,010,434</b>	<b>34,153</b>	<b>673,903</b>	<b>-</b>
<b>Total On and Off-Balance Sheet Exposures</b>	<b>72,706,206</b>	<b>2,138,635</b>	<b>3,810,781</b>	<b>-</b>

Note 1: The exposures covered by guarantees/credit derivatives refer to the exposures guaranteed by eligible guarantors.

**3.0 Credit Risk (cont'd.)**

**3.5 Off-Balance Sheet Exposures and Counterparty Credit Risk**

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

<b>GROUP</b>	<b>Principal Amount</b>	<b>Positive Fair Value of Derivative Contracts</b>	<b>Credit Equivalent Amount</b>	<b>Risk-Weighted Assets</b>
<b>30 September 2025</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>Credit-Related Exposures</b>				
Direct Credit Substitutes	581,213	-	581,213	423,526
Transaction-Related Contingent Items	740,029	-	365,537	203,281
Short-Term Self-Liquidating Trade-Related Contingencies	177,275	-	35,455	30,556
Forward Asset Purchase	31,060	-	31,060	-
Lending of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo-style transactions. (i.e. repurchase/reverse repurchase and securities lending/borrowing transactions.)	1,722,010	-	96,810	7,134
Irrevocable Commitments to Extend Credit:				
- Maturity exceeding one year	4,925,319	-	2,460,188	1,909,998
- Maturity not exceeding one year	13,575,006	-	2,714,944	1,907,764
Unutilised Credit Card Lines	2,311,840	-	462,362	350,455
	<u>24,063,752</u>	<u>-</u>	<u>6,747,569</u>	<u>4,832,714</u>
<b>Derivative Financial Instruments</b>				
<b>Foreign Exchange Related Contracts:</b>				
- One year or less	27,648,676	125,636	442,639	118,614
- Over one year to three years	300,684	9,394	25,018	11,621
- Over three years	-	-	-	-
<b>Interest Rate Related Contracts:</b>				
- One year or less	2,831,724	7,359	60,550	13,528
- Over one year to three years	9,857,888	38,373	219,304	58,938
- Over three years	19,503,482	115,424	1,312,399	341,409
<b>Equity Related Contracts:</b>				
- One year or less	395,813	453	25,595	5,910
- Over one year to three years	222,826	32	18,546	4,590
	<u>60,761,093</u>	<u>296,671</u>	<u>2,104,051</u>	<u>554,610</u>
	<u>84,824,845</u>	<u>296,671</u>	<u>8,851,620</u>	<u>5,387,324</u>

**3.0 Credit Risk (cont'd.)**

**3.5 Off-Balance Sheet Exposures and Counterparty Credit Risk (cont'd.)**

The off-balance sheet exposures and their related counterparty credit risk of the Group and the Bank are as follows (cont'd.):

<b>BANK</b>	<b>Principal Amount</b>	<b>Positive Fair Value of Derivative Contracts</b>	<b>Credit Equivalent Amount</b>	<b>Risk-Weighted Assets</b>
<b>30 September 2025</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<u>Credit-Related Exposures</u>				
Direct Credit Substitutes	493,853	-	493,853	355,421
Transaction-Related Contingent Items	599,824	-	295,435	170,500
Short-Term Self-Liquidating Trade-Related Contingencies	154,228	-	30,846	27,737
Forward Asset Purchase	20,940	-	20,940	-
Lending of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo-style transactions. (i.e. repurchase/reverse repurchase and securities lending/borrowing transactions.)	1,722,010	-	96,810	7,134
Irrevocable Commitments to Extend Credit:				
- Maturity exceeding one year	4,321,353	-	2,158,476	1,668,187
- Maturity not exceeding one year	10,671,117	-	2,134,167	1,423,832
Unutilised Credit Card Lines	2,311,840	-	462,362	350,147
	<u>20,295,165</u>	<u>-</u>	<u>5,692,889</u>	<u>4,002,958</u>
<u>Derivative Financial Instruments</u>				
Foreign Exchange Related Contracts:				
- One year or less	27,648,676	125,636	442,639	118,614
- Over one year to three years	300,684	9,394	25,018	11,621
- Over three years	-	-	-	-
Interest Rate Related Contracts:				
- One year or less	2,831,724	7,359	60,550	13,528
- Over one year to three years	9,857,888	38,373	219,304	58,938
- Over three years	19,503,482	115,424	1,312,399	341,408
Equity Related Contracts:				
- One year or less	395,813	453	25,595	5,910
- Over one year to three years	222,826	32	18,546	4,590
	<u>60,761,093</u>	<u>296,671</u>	<u>2,104,051</u>	<u>554,609</u>
	<u>81,056,258</u>	<u>296,671</u>	<u>7,796,940</u>	<u>4,557,567</u>

**3.0 Credit Risk (cont'd.)**

**3.5 Off-Balance Sheet Exposures and Counterparty Credit Risk (cont'd.)**

The off-balance sheet exposures and their related counterparty credit risk of the Group and the Bank are as follows (cont'd.):

<b>GROUP</b>	<b>Principal Amount</b>	<b>Positive Fair Value of Derivative Contracts</b>	<b>Credit Equivalent Amount</b>	<b>Risk-Weighted Assets</b>
<b>31 March 2025</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<u>Credit-Related Exposures</u>				
Direct Credit Substitutes	536,155	-	536,155	407,873
Transaction-Related Contingent Items	714,231	-	352,638	207,065
Short-Term Self-Liquidating Trade-Related Contingencies	118,673	-	23,735	18,336
Forward Asset Purchase	-	-	-	-
Lending of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo-style transactions. (i.e. repurchase/reverse repurchase and securities lending/borrowing transactions.)	1,689,046	-	104,059	11,988
Irrevocable Commitments to Extend Credit:				
- Maturity exceeding one year	5,051,678	-	2,524,478	1,922,647
- Maturity not exceeding one year	12,923,384	-	2,584,093	1,808,673
Unutilised Credit Card Lines	2,115,549	-	423,103	321,261
	<u>23,148,716</u>	<u>-</u>	<u>6,548,261</u>	<u>4,697,843</u>
<u>Derivative Financial Instruments</u>				
Foreign Exchange Related Contracts:				
- One year or less	14,982,172	68,906	257,351	75,368
- Over one year to three years	400,299	3,945	26,542	14,985
- Over three years	8,862	-	709	709
Interest Rate Related Contracts:				
- One year or less	4,118,349	5,609	74,671	18,241
- Over one year to three years	8,601,276	20,050	249,034	67,970
- Over three years	14,298,218	52,660	856,512	223,224
Equity Related Contracts:				
- One year or less	316,353	91	19,451	4,884
- Over one year to three years	98,607	-	7,963	2,124
	<u>42,824,136</u>	<u>151,261</u>	<u>1,492,233</u>	<u>407,505</u>
	<u>65,972,852</u>	<u>151,261</u>	<u>8,040,494</u>	<u>5,105,348</u>

**3.0 Credit Risk (cont'd.)**

**3.5 Off-Balance Sheet Exposures and Counterparty Credit Risk (cont'd.)**

The off-balance sheet exposures and their related counterparty credit risk of the Group and the Bank are as follows (cont'd.):

<b>BANK</b>	<b>Principal Amount</b>	<b>Positive Fair Value of Derivative Contracts</b>	<b>Credit Equivalent Amount</b>	<b>Risk-Weighted Assets</b>
<b>31 March 2025</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<u>Credit-Related Exposures</u>				
Direct Credit Substitutes	448,167	-	448,167	338,065
Transaction-Related Contingent Items	579,231	-	285,138	175,234
Short-Term Self-Liquidating Trade-Related Contingencies	103,660	-	20,732	16,634
Forward Asset Purchase	-	-	-	-
Lending of banks' securities or the posting of securities as collateral by banks, including instances where these arise out of repo-style transactions. (i.e. repurchase/reverse repurchase and securities lending/borrowing transactions.)	1,689,046	-	104,059	11,988
Irrevocable Commitments to Extend Credit:				
- Maturity exceeding one year	4,466,785	-	2,232,317	1,691,954
- Maturity not exceeding one year	10,023,710	-	2,004,685	1,314,479
Unutilised Credit Card Lines	2,115,549	-	423,103	320,924
	<u>19,426,148</u>	<u>-</u>	<u>5,518,201</u>	<u>3,869,278</u>
<u>Derivative Financial Instruments</u>				
Foreign Exchange Related Contracts:				
- One year or less	14,982,172	68,906	257,351	75,368
- Over one year to three years	400,299	3,945	26,542	14,985
- Over three years	8,862	-	709	709
Interest Rate Related Contracts:				
- One year or less	4,118,349	5,609	74,671	18,241
- Over one year to three years	8,601,276	20,050	249,034	67,970
- Over three years	14,298,218	52,660	856,512	223,224
Equity Related Contracts:				
- One year or less	316,353	91	19,451	4,884
- Over one year to three years	98,607	-	7,963	2,124
	<u>42,824,136</u>	<u>151,261</u>	<u>1,492,233</u>	<u>407,505</u>
	<u>62,250,284</u>	<u>151,261</u>	<u>7,010,434</u>	<u>4,276,783</u>

**4.0 Market Risk**

**4.1 Traded Market Risk**

The risk-weighted assets and capital requirements for the various categories of risk under market risk are as follows:

	<u>GROUP</u>		<u>BANK</u>	
	<b>Risk-Weighted Assets</b> RM'000	<b>Capital Requirements</b> RM'000	<b>Risk-Weighted Assets</b> RM'000	<b>Capital Requirements</b> RM'000
<b>30 September 2025</b>				
Interest Rate Risk				
- General Interest Rate Risk	906,230	72,499	906,230	72,499
- Specific Interest Rate Risk	116	9	116	9
	<u>906,346</u>	<u>72,508</u>	<u>906,346</u>	<u>72,508</u>
Foreign Exchange Risk	326,971	26,158	326,373	26,110
Option Risk	-	-	-	-
	<u>1,233,317</u>	<u>98,666</u>	<u>1,232,719</u>	<u>98,618</u>
<b>31 March 2025</b>				
Interest Rate Risk				
- General Interest Rate Risk	693,746	55,500	693,746	55,500
- Specific Interest Rate Risk	330	26	330	26
	<u>694,076</u>	<u>55,526</u>	<u>694,076</u>	<u>55,526</u>
Foreign Exchange Risk	267,498	21,400	267,198	21,376
Option Risk	11,550	924	-	-
	<u>973,124</u>	<u>77,850</u>	<u>961,274</u>	<u>76,902</u>

4.0 Market Risk (cont'd.)

4.2 Non-Traded Market Risk

4.2.1 Interest Rate Risk/Rate of Return Risk in the Banking Book ("IRR/RORBB")

The following tables present the Group's and the Bank's projected sensitivity shock based on standard scenario as outlined in BNM's Reporting Requirements for Interest Rate/Rate of Return Risk in the Banking Book Policy Document issued on 30 June 2020 across all maturities applied on the Group's and the Bank's interest sensitivity gap as at reporting date.

	MYR RM'000	USD RM'000	SGD RM'000	Other Foreign Currencies ("FCY") RM'000	Total RM'000
<b>GROUP</b>					
<b>30 September 2025</b>					
<b>Impact on Net Interest Income ("NII")</b>					
Parallel 200 bps up	281,630	(22,908)	(11,144)	(27,878)	219,700
Parallel 200 bps down	(281,630)	22,908	11,144	27,878	(219,700)
<b>Impact on Economic Value ("EV")</b>					
Parallel 200 bps up	(516,940)	2,313	3,181	3,625	(507,821)
Parallel 200 bps down	516,940	(2,313)	(3,181)	(3,625)	507,821
Steeper	(473,512)	(1,826)	(1,613)	(3,058)	(480,009)
Flattener	414,705	2,346	2,090	3,874	423,015
Short Rate Up	(138,691)	3,079	2,767	5,005	(127,840)
Short Rate Down	138,691	(3,079)	(2,767)	(5,005)	127,840
<b>BANK</b>					
<b>30 September 2025</b>					
<b>Impact on NII</b>					
Parallel 200 bps up	220,656	(22,908)	(11,144)	(27,878)	158,726
Parallel 200 bps down	(220,656)	22,908	11,144	27,878	(158,726)
<b>Impact on EV</b>					
Parallel 200 bps up	(411,171)	2,313	3,181	3,625	(402,052)
Parallel 200 bps down	411,171	(2,313)	(3,181)	(3,625)	402,052
Steeper	(348,988)	(1,826)	(1,613)	(3,058)	(355,485)
Flattener	310,399	2,346	2,090	3,874	318,709
Short Rate Up	(123,408)	3,079	2,767	5,005	(112,557)
Short Rate Down	123,408	(3,079)	(2,767)	(5,005)	112,557
<b>GROUP</b>					
<b>31 March 2025</b>					
<b>Impact on NII</b>					
Parallel 200 bps up	249,918	14,334	(11,629)	(25,221)	227,402
Parallel 200 bps down	(249,918)	(14,334)	11,629	25,221	(227,402)
<b>Impact on EV</b>					
Parallel 200 bps up	(280,568)	633	2,886	3,580	(273,469)
Parallel 200 bps down	280,568	(633)	(2,886)	(3,580)	273,469
Steeper	(376,208)	(331)	(1,576)	(2,975)	(381,090)
Flattener	337,830	474	2,009	3,780	344,093
Short Rate Up	(17,169)	690	2,613	4,901	(8,965)
Short Rate Down	17,169	(690)	(2,613)	(4,901)	8,965
<b>BANK</b>					
<b>31 March 2025</b>					
<b>Impact on NII</b>					
Parallel 200 bps up	199,257	14,334	(11,629)	(25,221)	176,741
Parallel 200 bps down	(199,257)	(14,334)	11,629	25,221	(176,741)
<b>Impact on EV</b>					
Parallel 200 bps up	(193,964)	633	2,886	3,580	(186,865)
Parallel 200 bps down	193,964	(633)	(2,886)	(3,580)	186,865
Steeper	(270,280)	(331)	(1,576)	(2,975)	(275,162)
Flattener	248,270	474	2,009	3,780	254,533
Short Rate Up	(6,255)	690	2,613	4,901	1,949
Short Rate Down	6,255	(690)	(2,613)	(4,901)	(1,949)

The reported amounts do not capture the impact of business growth or of management actions as the impact is based on the balance sheet as at reporting date. In reality, GALCO seeks to proactively change the profit attributable to interest rate risk to minimise losses and maximise revenue.

Actual dates may differ from contractual dates for both financing and deposit owing to prepayments/premature withdrawals. When possible and material, financing prepayments and deposit premature withdrawals are generally estimated based on past statistics and trends. The impact on NII and EV are measured on a monthly basis for the Bank and quarterly for the Group, both of which are reported to GALCO and GRMC.

**4.0 Market Risk (cont'd)**

**4.2.2 BNM Liquidity Coverage Ratio ("LCR")**

Liquidity risk can be defined as the risk where an entity is unable to fund increases in assets and meet financial obligations as they come due without incurring unacceptable losses. Liquidity risk measures are usually expressed in the form of various liquidity risk measurement ratios and triggers.

It is essential to adopt a conservative and prudent approach in the measurement of liquidity risk. This is achieved by the establishment of robust liquidity risk management policies, measures and strategies that are complemented by regular monitoring and reporting process.

The liquidity risk management references BNM's LCR to gauge its liquidity exposure, complemented with BNM's Net Stable Funding Ratio ("NSFR") which requires the Group to maintain sufficient liquidity, including a cushion of unencumbered, High Quality Liquid Assets ("HQLA") to withstand a range of stress events.

The Group is in compliance with the minimum regulatory requirements ratio to LCR and NSFR within the period from October 2024 to September 2025.

The following tables show the LCR and NSFR positions and are presented on average basis. The average position is calculated as the simple average of past 12 monthly observations in that financial period.

	<b>GROUP</b>		<b>BANK</b>	
	30 September 2025	31 March 2025	30 September 2025	31 March 2025
In RM'000				
Average HQLA	14,036,153	12,668,160	10,478,331	9,138,512
Average Cash Outflow	11,278,110	11,040,494	8,778,233	8,644,740
Average Cash Inflow	2,846,954	3,069,141	2,293,753	2,576,254
Average Net Cash Outflow	8,431,156	7,971,353	6,484,480	6,068,486
Average LCR Ratio %	166.48%	158.92%	161.59%	150.59%
In RM'000				
Average Available Stable Funding (ASF)	60,469,692	56,883,432		
Average Required Stable Funding (RSF)	51,842,042	49,397,016		
Average NSFR Ratio %	116.64%	115.16%		

**4.0 Market Risk (cont'd.)**

**4.3 Equity Exposures in Banking Book**

The Group and the Bank hold equity positions in the banking book as a result of debt to equity conversion, for social-economic purposes, or to maintain strategic relationships. All equities are held at fair value. For quoted equities, fair value is estimated based on quoted or observable market price at the end of the reporting period. For unquoted equities, the fair value is estimated using approved valuation techniques.

Any gains or losses arising from the returns and changes in fair value of these equities holdings are reflected in the revaluation reserve and statement of income accordingly.

The following table shows the equity exposures in banking book:

	<b>GROUP</b>		<b>BANK</b>	
	<b>Gross credit exposures RM'000</b>	<b>Risk-weighted assets RM'000</b>	<b>Gross credit exposures RM'000</b>	<b>Risk-weighted assets RM'000</b>
<b>30 September 2025</b>				
<b>Publicly Traded</b>				
Holding of Equity Investments	10	10	10	10
<b>Privately Held</b>				
For Socio-Economic Purposes	337,263	337,263	337,263	337,263
Not for Socio-Economic Purposes	-	-	-	-
	<u>337,273</u>	<u>337,273</u>	<u>337,273</u>	<u>337,273</u>
<b>31 March 2025</b>				
<b>Publicly Traded</b>				
Holding of Equity Investments	14	14	14	14
<b>Privately Held</b>				
For Socio-Economic Purposes	303,798	303,798	303,798	303,798
Not for Socio-Economic Purposes	-	-	-	-
	<u>303,812</u>	<u>303,812</u>	<u>303,812</u>	<u>303,812</u>

**Gains or Losses on Equity Exposures in the Banking Book**

The table below presents the gains or losses on equity exposures in banking book:

	<b>GROUP</b>		<b>BANK</b>	
	<b>30 September 2025 RM'000</b>	<b>31 March 2025 RM'000</b>	<b>30 September 2025 RM'000</b>	<b>31 March 2025 RM'000</b>
<b>Publicly Traded</b>				
Unrealised gains/(losses) recognised in revaluation reserve	(4)	(2)	(4)	(2)
	<u>(4)</u>	<u>(2)</u>	<u>(4)</u>	<u>(2)</u>
<b>Privately Held</b>				
<b>For Socio-Economic Purposes</b>				
- Acquisition during the year	-	200	-	200
- Disposal during the year	-	-	-	-
- Unrealised gains recognised in the statement of comprehensive income	33,465	25,625	33,465	25,625
	<u>33,465</u>	<u>25,625</u>	<u>33,465</u>	<u>25,625</u>
- Realised gains recognised in the statement of comprehensive income	-	-	-	-
<b>Not for Socio-Economic Purposes</b>				
- Write off during the year	-	-	-	-
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

## **5.0 Shariah Governance Disclosures**

### Shariah Non-Compliant Income and Events

During the period under review, there were no Shariah non-compliance events detected.

In addition to the above, there was an SNCE which materialised in FY2024 pertaining to AIS house financing product based on BBA for properties under construction that breached BNM's Murabahah Policy Document and Circular on Implementation of Shariah Advisory Council's Resolution on Bai' Inah. The remediation and purification actions are currently in progress. As of 30 September 2025, the Bank had successfully remediated 99% of affected active accounts and had purified RM2,553,380 of the Shariah non-compliant income generated from closed accounts to charitable or religious bodies. A total of RM12,696,859 of profit had been provisioned for contingencies related to the remediation action.