BASEL II PILLAR 3 REPORT

BNP PARIBAS MALAYSIA BERHAD
(COMPANY NO. 201001034168 (918091-T))
(INCORPORATED IN MALAYSIA)

30 June 2025

1.0 Disclosure on Capital Adequacy under the Standardised Approach

1.1 Risk Weighted assets and capital requirements

The following table presents the minimum regulatory capital requirements to support the Bank's risk weighted assets.

BANK	30 June 2025 Gross Exposures	Net Exposures	Risk Weighted Assets	Capital Requirement*
Exposure Classes	RM'000	RM'000	RM'000	RM'000
(a) Credit Risk				
i) On-Balance Sheet Exposures				
Sovereign/Central Banks	876,722	876,722	67,207	5,377
Banks, Development Financial Insitutions & MDBs	154,920	154,920	30,984	2,479
Corporates	1,779,417	1,779,417	1,779,417	142,353
Other Assets	96,766	96,766	38,529	3,082
	2,907,825	2,907,825	1,916,137	153,291
ii) Off-Balance Sheet Exposures**				
OTC Derivatives	2,039,031	1,276,314	541,766	43,341
Off balance sheet exposures other than OTC derivatives or credit derivatives	677,695	677,695	616,512	49,321
	2,716,726	1,954,009	1,158,278	92,662
Total On-Balance Sheet and Off-Balance Sheet Exposures	5,624,551	4,861,834	3,074,415	245,953
(b) Market Risk	Long Position	Short Position		
Interest Rate Risk	1,203,896	1,146,334	1,754,403	140,353
Foreign Currency Risk	183,099	21,022	183,125	14,650
Options Risk			39,813	3,185
Total Market Risk			1,977,341	158,188
(c) Operational Risk			314,743	25,179
(d) Total Risk Weighted Assets and Capital Requirements			5,366,499	429,320

Note:
*Capital requirement is based on BNM's minimum Total Capital Ratio of 8% (i.e. before Capital Conservation Buffer ("CCB") of 2.5%).
**Gross and Net Exposures represent credit equivalent of off-balance sheet items

Table 1: Risk-weighted Assets and Capital Requirements

Classification : Confidential

The following table presents the minimum regulatory capital requirements to support the Bank's risk weighted assets.

BANK	Gross Exposures	Net Exposures	Risk Weighted Assets	Capital Requirement *
	31 December 2024			
Exposure Classes	RM'000	RM'000	RM'000	RM'000
(a) Credit Risk				
i) On-Balance Sheet Exposures				
Sovereign/Central Banks	2,084,624	2,084,624	177,819	14,226
Banks, Development Financial Insitutions & MDBs	108,006	108,006	21,601	1,728
Corporates	1,764,499	1,764,499	1,764,499	141,160
Other Assets	138,850	138,850	50,019	4,002
	4,095,979	**4,095,979**	**2,013,938**	**161,116**
ii) Off-Balance Sheet Exposures**				
OTC Derivatives	1,764,347	1,328,196	655,758	52,461
Off balance sheet exposures other than OTC derivatives or credit derivatives	407,126	407,126	372,408	29,793
	2,171,473	**1,735,322**	**1,028,166**	**82,254**
Total On-Balance Sheet and Off-Balance Sheet Exposures	**6,267,452**	**5,831,301**	**3,042,104**	**243,370**
(b) Market Risk	**Long Position**	**Short Position**		
Interest Rate Risk	919,336	911,049	877,014	70,161
Foreign Currency Risk	33,627	47,027	47,025	3,762
Options Risk			6,725	538
Total Market Risk			**930,764**	**74,461**
(c) Operational Risk			**243,010**	**19,441**
(d) Total Risk Weighted Assets and Capital Requirements			**4,215,878**	**337,272**

Note:
**Capital requirement is based on BNM's minimum Total Capital Ratio of 8% (i.e. before Capital Conservation Buffer ("CCB") of 2.5%).*
***Gross and Net Exposures represent credit equivalent of off-balance sheet items*

Table 1: Risk Weighted Assets and Capital Requirements

Classification : Confidential

The following table presents the minimum regulatory capital requirements to support the Islamic Banking Window's risk weighted assets.

ISLAMIC BANKING WINDOW	30 June 2025			
	Gross Exposures	Net Exposures	Risk Weighted Assets	Capital Requirement*
Exposure Classes	RM'000	RM'000	RM'000	RM'000
(a) Credit Risk				
i) On-Balance Sheet Exposures				
Sovereign/Central Banks	43,277	43,277	-	-
Banks, Development Financial Insitutions & MDBs	20	20	4	-
Other Assets	1	1	1	-
Total On-Balance Sheet Exposures	43,298	43,298	5	-
(b) Market Risk	Long Position	Short Position		
Foreign Currency Risk	0	25	25	2
(c) Operational Risk			2,030	162
(d) Total Risk Weighted Assets and Capital Requirements			2,060	164

Note:
*Capital requirement is based on BNM's minimum Total Capital Ratio of 8% (i.e. before Capital Conservation Buffer ("CCB") of 2.5%).

ISLAMIC BANKING WINDOW	31 December 2024			
	Gross Exposures	Net Exposures	Risk Weighted Assets	Capital Requirement*
Exposure Classes	RM'000	RM'000	RM'000	RM'000
(a) Credit Risk				
i) On-Balance Sheet Exposures				
Sovereign/Central Banks	44,797	44,797	-	-
Banks, Development Financial Insitutions & MDBs	1,951	1,951	390	31
Other Assets	158	158	158	13
Total On-Balance Sheet Exposures	46,906	46,906	548	44
(b) Market Risk	Long Position	Short Position		
Foreign Currency Risk	1	23	23	2
(c) Operational Risk			2,191	175
(d) Total Risk Weighted Assets and Capital Requirements			2,762	221

Note:
*Capital requirement is based on BNM's minimum Total Capital Ratio of 8% (i.e. before Capital Conservation Buffer ("CCB") of 2.5%).

Table 1: Risk Weighted Assets and Capital Requirements

Classification : Confidential

1.2 Capital Structure and Capital Adequacy Ratios

The following table depicts the regulatory capital structure and capital adequacy ratios of the Bank.

BANK	As at 30 June 2025 RM'000	As at 31 December 2024 RM'000
Common Equity Tier 1 Capital/Tier 1 Capital:		
Paid-up share capital	650,000	650,000
Retained profits	198,788	239,793
Other disclosed reserves	28,481	22,793
	877,269	912,586
Less: Regulatory adjustments		
Intangible assets	(51)	(82)
Deferred tax assets	(4,209)	(4,462)
55% of cumulative gains from financial instruments at FVOCI	(536)	(92)
Hedging reserve	264	597
Regulatory reserve	(27,770)	(23,223)
Total Common Equity Tier 1 Capital/Tier 1 Capital	**844,967**	**885,324**
Tier 2 Capital:		
General provisions (Expected credit losses and regulatory reserve)	32,966	26,074
Subordinated term loan	407,559	384,907
Total Tier 2 Capital	**440,525**	**410,981**
Total Capital Base	**1,285,492**	**1,296,305**
Before deducting proposed dividend		
Common Equity Tier 1 Capital Ratio [1]	**15.745%**	**21.000%**
Tier 1 Capital Ratio [2]	**15.745%**	**21.000%**
Total Capital Ratio [3]	**23.954%**	**30.748%**
After deducting proposed dividend		
Common Equity Tier 1 Capital Ratio [1]	**14.814% ***	**18.886%**
Tier 1 Capital Ratio [2]	**14.814% ***	**18.886%**
Total Capital Ratio [3]	**23.022% ***	**28.635%**

**The proposed dividend is in respect of financial period ended 30 June 2025.*

Note:
(1) Minimum Common Equity Tier 1 Capital Ratio is 4.5%
(2) Minimum Tier 1 Capital Ratio is 6.0%
(3) Minimum Total Capital Ratio is 8.0%

Table 2: Constituent of Eligible Capital and Capital Adequacy Ratios

Classification : Confidential

The following table depicts the regulatory capital structure and capital adequacy ratios of the Islamic Banking Window.

ISLAMIC BANKING WINDOW	As at 30 June 2025 RM'000	As at 31 December 2024 RM'000
Common Equity Tier 1 Capital/Tier 1 Capital:		
Capital fund	26,850	26,850
Accumulated losses	(2,291)	(2,575)
Other disclosed reserves	20	(6)
	24,579	24,269
Less: Regulatory adjustments		
Deferred tax assets	-	(2)
55% of cumulative gains from financial instruments at FVOCI	(11)	-
Total Common Equity Tier 1 Capital/Tier 1 Capital	**24,568**	**24,267**
Total Capital Base	**24,568**	**24,267**
Common Equity Tier 1 Capital Ratio (1)	**1192.621%**	**878.602%**
Tier 1 Capital Ratio (2)	**1192.621%**	**878.602%**
Total Capital Ratio (3)	**1192.621%**	**878.602%**

Note:
(1) Minimum Common Equity Tier 1 Capital Ratio is 4.5%
(2) Minimum Tier 1 Capital Ratio is 6.0%
(3) Minimum Total Capital Ratio is 8.0%

Table 2: Constituent of Eligible Capital and Capital Adequacy Ratios

Classification : Confidential

2.0 Credit Risk

2.1 Distribution of Credit Exposures

(i) Credit Exposures by Geographic Distribution

The following table depicts the geographical distribution of the Bank's credit exposures, based on the country of incorporation or residence:

30 June 2025

BANK	Malaysia	United Kingdom	France	Hong Kong	Singapore	Thailand	Others	Total On & Off Balance Sheet Gross Exposures	Total On & Off Balance Sheet Net Exposures
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Sovereign/ Central Bank	876,722	-	-	-	-	-	-	876,722	876,722
Banks, DFIs and MDBs	64,303	1,109	1,061	7,359	2,153	23,359	55,576	154,920	154,920
Corporates	1,779,417	-	-	-	-	-	-	1,779,417	1,779,417
Other Assets	96,763	-	-	-	-	-	3	96,766	96,766
Commitments and Contingencies	2,008,630	25	622,074	13,490	55,431	5,576	11,500	2,716,726	1,954,009
	4,825,835	1,134	623,135	20,849	57,584	28,935	67,079	5,624,551	4,861,834

31 December 2024

BANK	Malaysia	United Kingdom	France	Hong Kong	Singapore	Thailand	Others	Total On & Off Balance Sheet Gross Exposures	Total On & Off Balance Sheet Net Exposures
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Sovereign/ Central Bank	2,084,624	-	-	-	-	-	-	2,084,624	2,084,624
Banks, DFIs and MDBs	62,692	339	2,044	5,820	23,124	-	13,987	108,006	108,006
Corporates	1,764,499	-	-	-	-	-	-	1,764,499	1,764,499
Other Assets	135,233	-	3,604	-	-	-	13	138,850	138,850
Commitments and Contingencies	1,820,309	28	269,910	1,726	27,864	3,746	47,890	2,171,473	1,735,322
	5,867,357	367	275,558	7,546	50,988	3,746	61,890	6,267,452	5,831,301

Table 3: Credit Exposures by Geographic Distribution

Classification : Confidential

(i) Credit Exposures by Geographic Distribution

The following table depicts the geographical distribution of the Islamic Banking Window's credit exposures, based on the country of incorporation or residence:

30 June 2025

ISLAMIC BANKING WINDOW	Malaysia	Others	Total On & Off Balance Sheet Gross Exposures	Total On & Off Balance Sheet Net Exposures
	RM'000	RM'000	RM'000	RM'000
Sovereign/ Central Bank	43,277	-	43,277	43,277
Banks, DFIs and MDBs	-	20	20	20
Other Assets	1	-	1	1
	43,278	20	43,298	43,298

31 December 2024

ISLAMIC BANKING WINDOW	Malaysia	Others	Total On & Off Balance Sheet Gross Exposures	Total On & Off Balance Sheet Net Exposures
	RM'000	RM'000	RM'000	RM'000
Sovereign/ Central Bank	44,797	-	44,797	44,797
Banks, DFIs and MDBs	-	1,951	1,951	1,951
Other Assets	158	-	158	158
	44,955	1,951	46,906	46,906

Table 3: Credit Exposures by Geographic Distribution

Classification : Confidential

(ii) Credit Exposures by Sectorial Analysis or Industrial Distribution

The following table depicts the Bank's credit exposures by sector analysis or industrial distribution:

30 June 2025

BANK	Government & Central Banks	Finance, Insurance & Business Services	Electricity, gas and water	Manufacturing	Construction	Wholesale & Retail	Real Estate	Transport, Storage & Communication	Mining & Quarrying	Other Business Services	Total On & Off Balance Sheet Gross Exposures	Total On & Off Balance Sheet Net Exposures
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Sovereign/ Central Bank	876,722	-	-	-	-	-	-	-	-	-	876,722	876,722
Banks, DFIs and MDBs	-	154,920	-	-	-	-	-	-	-	-	154,920	154,920
Corporates	-	120,000	190,721	812,715	2,697	261,945	-	199,847	4,000	187,492	1,779,417	1,779,417
Other Assets	-	73,128	98	3,397	-	48	-	458	22	19,615	96,766	96,766
Commitments and Contingencies	25,660	1,986,560	39,981	435,637	6,621	81,836	-	124,728	685	15,018	2,716,726	1,954,009
	902,382	**2,334,608**	**230,800**	**1,251,749**	**9,318**	**343,829**	**-**	**325,033**	**4,707**	**222,125**	**5,624,551**	**4,861,834**

31 December 2024

BANK	Government & Central Banks	Finance, Insurance & Business Services	Electricity, gas and water	Manufacturing	Construction	Wholesale & Retail	Real Estate	Transport, Storage & Communication	Mining & Quarrying	Other Business Services	Total On & Off Balance Sheet Gross Exposures	Total On & Off Balance Sheet Net Exposures
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Sovereign/ Central Bank	2,084,624	-	-	-	-	-	-	-	-	-	2,084,624	2,084,624
Banks, DFIs and MDBs	-	108,006	-	-	-	-	-	-	-	-	108,006	108,006
Corporates	-	56,472	198,612	946,446	8,654	222,049	1,150	139,624	4,000	187,492	1,764,499	1,764,499
Other Assets	-	112,177	91	4,243	1	51	7	58	22	22,200	138,850	138,850
Commitments and Contingencies	56,913	1,593,193	20,436	399,806	14,285	43,294	-	1,462	1,179	40,905	2,171,473	1,735,322
	2,141,537	**1,869,848**	**219,139**	**1,350,495**	**22,940**	**265,394**	**1,157**	**141,144**	**5,201**	**250,597**	**6,267,452**	**5,831,301**

Table 4: Credit Exposures by Sectorial Analysis or Industrial Distribution

Classification : Confidential

(ii) Credit Exposures by Sectorial Analysis or Industrial Distribution

The following table depicts the Islamic Banking Window's credit exposures by sector analysis or industrial distribution:

30 June 2025

ISLAMIC BANKING WINDOW	Government & Central Banks	Finance, Insurance & Business Services	Other Business Services	Total On & Off Balance Sheet Gross Exposures	Total On & Off Balance Sheet Net Exposures
	RM'000	RM'000	RM'000	RM'000	RM'000
Sovereign/ Central Bank	43,277	-	-	43,277	43,277
Banks, DFIs and MDBs	-	20	-	20	20
Other Assets	1	-	-	1	1
	43,278	20	-	43,298	43,298

31 December 2024

ISLAMIC BANKING WINDOW	Government & Central Banks	Finance, Insurance & Business Services	Other Business Services	Total On & Off Balance Sheet Gross Exposures	Total On & Off Balance Sheet Net Exposures
	RM'000	RM'000	RM'000	RM'000	RM'000
Sovereign/ Central Bank	44,797	-	-	44,797	44,797
Banks, DFIs and MDBs	-	1,951	-	1,951	1,951
Other Assets	158	-	-	158	158
	44,955	1,951	-	46,906	46,906

Table 4: Credit Exposures by Sectorial Analysis or Industrial Distribution

Classification : Confidential

(iii) Credit Exposures by Residual Contractual Maturity Analysis

The following table depicts the Bank's credit exposures analysed by residual contractual maturity analysis:

30 June 2025

BANK	Sovereign/ Central Bank	Banks, DFIs and MDBs	Corporates	Other Assets	Commitments and Contingencies	Total On & Off Balance Sheet Gross Exposures	Total On & Off Balance Sheet Net Exposures
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
≤ 1 year	602,393	14,576	617,614	73,801	1,067,689	2,376,073	2,076,541
> 1 - 5 years	264,760	-	173,222	154	1,417,368	1,855,504	1,415,816
Over 5 years	-	-	187,491	477	231,669	419,637	396,142
No Specific Maturity	9,569	140,344	801,090	22,334	-	973,337	973,335
	876,722	154,920	1,779,417	96,766	2,716,726	5,624,551	4,861,834

31 December 2024

BANK	Sovereign/ Central Bank	Banks, DFIs and MDBs	Corporates	Other Assets	Commitments and Contingencies	Total On & Off Balance Sheet Gross Exposures	Total On & Off Balance Sheet Net Exposures
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
≤ 1 year	1,827,445	15,933	657,031	112,293	832,004	3,444,706	3,289,175
> 1 - 5 years	245,842	-	40,000	112	1,100,633	1,386,587	1,133,106
Over 5 years	-	-	187,491	524	238,836	426,851	399,714
No Specific Maturity	11,337	92,073	879,977	25,921	-	1,009,308	1,009,306
	2,084,624	108,006	1,764,499	138,850	2,171,473	6,267,452	5,831,301

Table 5 : Credit Exposures by Residual Contractual Maturity Analysis

Classification : Confidential

(iii) Credit Exposures by Residual Contractual Maturity Analysis

The following table depicts the Islamic Banking Window's credit exposures analysed by residual contractual maturity analysis:

30 June 2025

ISLAMIC BANKING WINDOW	Sovereign/ Central Bank	Banks, DFIs and MDBs	Other Assets	Total On & Off Balance Sheet Gross Exposures	Total On & Off Balance Sheet Net Exposures
	RM'000	RM'000	RM'000	RM'000	RM'000
≤ 1 year	42,339	-	1	42,340	42,340
No Specific Maturity	938	20	-	958	958
	43,277	20	1	43,298	43,298

31 December 2024

ISLAMIC BANKING WINDOW	Sovereign/ Central Bank	Banks, DFIs and MDBs	Other Assets	Total On & Off Balance Sheet Gross Exposures	Total On & Off Balance Sheet Net Exposures
	RM'000	RM'000	RM'000	RM'000	RM'000
≤ 1 year	44,120	-	158	44,278	44,278
No Specific Maturity	677	1,951	-	2,628	2,628
	44,797	1,951	158	46,906	46,906

Table 5 : Credit Exposures by Residual Contractual Maturity Analysis

Classification : Confidential

2.2 Credit Risk Assessment under Standardised Approach

(i) Credit Exposure by Risk Weights

The following table depicts the credit risk exposure of the Bank by risk weights:

30 June 2025

BANK	Sovereign / Central Banks	Banks, DFIs and MDBs	Insurance Cos, Securities & Fund Managers	Corporates	Other Assets	Total On & Off Balance Sheet Net Exposures	Total Risk Weighted Assets
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Risk Weights (%)							
0%	540,688	-	-	-	-	540,688	-
20%	361,695	751,922	32,115	-	72,797	1,218,529	243,706
50%	-	536,649	7,167	-	-	543,816	271,908
100%	-	-	35,512	2,499,320	23,969	2,558,801	2,558,801
Total	902,383	1,288,571	74,794	2,499,320	96,766	4,861,834	3,074,415

31 December 2024

BANK	Sovereign / Central Banks	Banks, DFIs and MDBs	Insurance Cos, Securities & Fund Managers	Corporates	Other Assets	Total On & Off Balance Sheet Net Exposures	Total Risk Weighted Assets
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Risk Weights (%)							
0%	1,195,531	-	-	-	-	1,195,531	-
20%	946,013	480,136	51,616	-	111,037	1,588,802	317,760
50%	-	638,788	6,460	-	-	645,248	322,624
100%	-	-	42,556	2,331,351	27,813	2,401,720	2,401,720
Total	2,141,544	1,118,924	100,632	2,331,351	138,850	5,831,301	3,042,104

Table 6: Credit Risk Exposure by Risk Weights

Classification : Confidential

(i) Credit Exposure by Risk Weights

The following table depicts the credit risk exposure of the Islamic Banking Window by risk weights:

30 June 2025

ISLAMIC BANKING WINDOW	Sovereign / Central Banks	Banks, DFIs and MDBs	Other Assets	Total On & Off Balance Sheet Net Exposures	Total Risk Weighted Assets
	RM'000	RM'000	RM'000	RM'000	RM'000
Risk Weights (%)					
0%	43,277	-	-	43,277	-
20%	-	20	-	20	4
100%	-	-	1	1	1
Total	43,277	20	1	43,298	5

31 December 2024

ISLAMIC BANKING WINDOW	Sovereign / Central Banks	Banks, DFIs and MDBs	Other Assets	Total On & Off Balance Sheet Net Exposures	Total Risk Weighted Assets
	RM'000	RM'000	RM'000	RM'000	RM'000
Risk Weights (%)					
0%	44,797	-	-	44,797	-
20%	-	1,951	-	1,951	390
100%	-	-	158	158	158
Total	44,797	1,951	158	46,906	548

Table 6: Credit Risk Exposure by Risk Weights

Classification : Confidential

(ii) Credit Exposure by Ratings from External Credit Assessment Institution ("ECAI")

The following table depicts the credit exposure of the Bank by Ratings from ECAI:

Insurance and Corporate Exposures	Ratings of Insurance and Corporate by Approved ECAIs					
Moody's	Aaa to Aa3	A1 to A3	Baa1 to Ba3	B1 to C	Unrated	Total On & Off Balance Sheet Net Exposures
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	BBB+ to BB3	B to D	Unrated	
MARC	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
BANK						
30 June 2025						
Insurance Cos, Securities Firms & Fund Managers	32,116	7,166	-	-	35,512	74,794
Corporates	-	-	-	-	2,499,320	2,499,320
Total	32,116	7,166	-	-	2,534,832	2,574,114
31 December 2024						
Insurance Cos, Securities Firms & Fund Managers	51,616	6,460	-	-	42,556	100,632
Corporates	-	-	-	-	2,331,351	2,331,351
Total	51,616	6,460	-	-	2,373,907	2,431,983

Table 7.1: Ratings of Insurance and Corporate Exposures by Approved ECAIs

Classification : Confidential

(ii) Credit Exposure by Ratings from External Credit Assessment Institution ("ECAI")

The following table depicts the credit exposure of the Bank by Ratings from ECAI:

Sovereign/Central Banks Exposures	Government Guaranteed		Ratings of Sovereigns and Central Banks by Approved ECAIs						Total On & Off Balance Sheet Net Exposures
		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 BB-	CCC+ to D	Unrated	
		Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	CCC+ to D	Unrated	
	RM'000		RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
BANK									
30 June 2025									
Sovereign/Central Banks	902,383		-	-	-	-	-	-	902,383
31 December 2024									
Sovereign/Central Banks	2,141,544		-	-	-	-	-	-	2,141,544

Table 7.2: Ratings of Sovereigns and Central Banks Exposures by Approved ECAIs

Banks, Development Financial Insitutions & MDBs Exposures		Ratings of Banking Institutions by Approved ECAIs						Total On & Off Balance Sheet Net Exposures
	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	BBB+ 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	
		RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
BANK								
30 June 2025								
Banks, DFIs and MDBs		590,888	460,071	134,474	-	-	103,138	1,288,571
31 December 2024								
Banks, DFIs and MDBs		380,647	499,321	48,608	1	-	190,347	1,118,924

Table 7.3: Ratings of Banking Institutions Exposures by Approved ECAIs

Classification : Confidential

(ii) Credit Exposure by Ratings from External Credit Assessment Institution ("ECAI")

The following table depicts the credit exposure of the Islamic Banking Window by Ratings from ECAI:

Sovereign/Central Banks Exposures	Government Guaranteed	Ratings of Sovereigns and Central Banks by Approved ECAIs							Total On & Off Balance Sheet Net Exposures
		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 BB-	CCC+ to D	Unrated	
		Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to BB-	CCC+ to D	Unrated	
	RM'000		RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
ISLAMIC BANKING WINDOW									
30 June 2025									
Sovereign/Central Banks	43,277		-	-	-	-	-	-	43,277
31 December 2024									
Sovereign/Central Banks	44,797		-	-	-	-	-	-	44,797

Table 7.2: Ratings of Sovereigns and Central Banks Exposures by Approved ECAIs

Banks, Development Financial Insitutions & MDBs Exposures	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	Total On & Off Balance Sheet Net Exposures
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	BBB+ 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	
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
ISLAMIC BANKING WINDOW							
30 June 2025							
Banks, DFIs and MDBs	-	20	-	-	-	-	20
31 December 2024							
Banks, DFIs and MDBs	-	1,951	-	-	-	-	1,951

Table 7.3: Ratings of Banking Institutions Exposures by Approved ECAIs

Classification : Confidential

2.3 Credit Risk Mitigation Techniques under Standardised Approach

The following table depicts disclosure of the Bank's credit risk mitigation techniques:

BANK	Gross Exposures before CRM	Exposures Covered by Guarantees/ Credit Derivatives	Exposures Covered by Eligible Financial Collateral	Exposures Covered by Other Eligible Collateral
30 June 2025	**RM'000**	**RM'000**	**RM'000**	**RM'000**
On-Balance Sheet Exposures				
Sovereigns/Central Banks	876,722	-	-	-
Banks, Development Financial Institutions & MDBs	154,920	-	-	-
Corporates	1,779,417	-	-	-
Other Assets	96,766	-	-	-
	2,907,825	**-**	**-**	**-**
Off-Balance Sheet Exposures				
OTC Derivatives	2,039,031	-	762,717	-
Off-Balance Sheet Exposures other than OTC Derivatives or Credit Derivatives	677,695	-	-	-
	2,716,726	**-**	**762,717**	**-**
Total On and Off-Balance Sheet Exposures	**5,624,551**	**-**	**762,717**	**-**

BANK	Gross Exposures before CRM	Exposures Covered by Guarantees/ Credit Derivatives	Exposures Covered by Eligible Financial Collateral	Exposures Covered by Other Eligible Collateral
31 December 2024	**RM'000**	**RM'000**	**RM'000**	**RM'000**
On-Balance Sheet Exposures				
Sovereigns/Central Banks	2,084,624	-	-	-
Banks, Development Financial Institutions & MDBs	108,006	-	-	-
Corporates	1,764,499	-	-	-
Other Assets	138,850	-	-	-
	4,095,979	**-**	**-**	**-**
Off-Balance Sheet Exposures				
OTC Derivatives	1,764,347	-	436,151	-
Off-Balance Sheet Exposures other than OTC Derivatives or Credit Derivatives	407,126	-	-	-
	2,171,473	**-**	**436,151**	**-**
Total On and Off-Balance Sheet Exposures	**6,267,452**	**-**	**436,151**	**-**

Table 8: Credit Exposures by Credit Risk Mitigation

Classification : Confidential

The following table depicts disclosure of the Islamic Banking Window's credit risk mitigation techniques:

ISLAMIC BANKING WINDOW	Gross Exposures before CRM	Exposures Covered by Guarantees/ Credit Derivatives	Exposures Covered by Eligible Financial Collateral	Exposures Covered by Other Eligible Collateral
30 June 2025	**RM'000**	**RM'000**	**RM'000**	**RM'000**
On-Balance Sheet Exposures:				
Sovereigns/Central Banks	43,277	-	-	-
Banks, Development Financial Institutions & MDBs	20	-	-	-
Other Assets	1	-	-	-
Total On and Off-Balance Sheet Exposures	**43,298**	**-**	**-**	**-**
31 December 2024				
On-Balance Sheet Exposures:				
Sovereigns/Central Banks	44,797	-	-	-
Banks, Development Financial Institutions & MDBs	1,951	-	-	-
Other Assets	158	-	-	-
Total On and Off-Balance Sheet Exposures	**46,906**	**-**	**-**	**-**

Table 8: Credit Exposures by Credit Risk Mitigation

Classification : Confidential

2.4 Off-Balance Sheet Exposure and Counterparty Credit Risk

The following table depicts disclosure of off-balance sheet and counterparty credit risk:

BANK	30 June 2025 Principal Amount	30 June 2025 Positive Fair Value of Derivatives Contracts	30 June 2025 Gross Credit Equivalent Amount	30 June 2025 Risk Weigthed Assets	31 December 2024 Principal Amount	31 December 2024 Positive Fair Value of Derivatives Contracts	31 December 2024 Gross Credit Equivalent Amount	31 December 2024 Risk Weigthed Assets
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Direct Credit Substitutes	305,552	-	305,552	305,552	215,349	-	215,349	215,349
Transaction related contingent items	36,836	-	18,418	14,478	64,963	-	32,482	20,397
Short Term Self Liquidating trade related contingencies	21,926	-	4,385	4,385	1,442	-	288	288
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 transaction.)	102,491	-	102,491	45,248	42,562	-	42,562	19,928
Foreign exchange related contracts								
One year or less	56,341,669	520,456	653,647	189,731	61,555,463	538,807	605,303	261,705
Over one year to five years	3,217,038	66,062	176,559	59,160	4,199,783	78,724	187,727	97,600
Over five years	583,376	9,996	51,772	11,861	609,453	24,027	56,722	22,283
Interest/Profit rate related contracts								
One year or less	17,416,283	16,212	24,994	5,901	19,783,793	15,331	23,322	7,138
Over one year to five years	71,672,181	414,679	1,015,739	244,447	55,533,496	264,572	777,185	234,445
Over five years	1,640,863	13,025	55,886	25,670	1,549,453	16,753	65,669	28,155
Credit Derivative Contracts								
One year or less	23,041	79	402	47	72,609	618	858	54
Over one year to five years	1,342,383	29,081	59,531	4,876	1,143,897	28,693	47,561	4,379
Over five years	10,100	243	500	72	-	-	-	-
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	403,699	-	201,850	201,850	232,890	-	116,445	116,445
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	225,000	-	45,000	45,000	-	-	-	-
Any commitments that are unconditionally cancelled at any time by the bank without prior notice or that effectively provide for automatic cancellation due to deterioration in a borrower's creditworthiness	2,104,806	-	-	-	2,495,401	-	-	-
	155,447,244	1,069,833	2,716,726	1,158,278	147,500,554	967,525	2,171,473	1,028,166

	30 June 2025 Principal Amount	30 June 2025 Credit Equivalent Amount	30 June 2025 Risk Weigthed Assets	31 December 2024 Principal Amount	31 December 2024 Credit Equivalent Amount	31 December 2024 Risk Weigthed Assets
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Credit Derivatives Contracts in clients' intermediation activities						
Credit default swaps - Protection bought	693,286	42,220	4,995	593,692	36,556	4,433
Credit default swaps - Protection sold	682,238	18,213	-	622,814	11,863	-
	1,375,524	60,433	4,995	1,216,506	48,419	4,433

Table 9: Off-Balance Sheet and Counterparty Credit Risk

Classification : Confidential

3.0 Market Risk

The following table depicts disclosure of the Bank's market risk capital requirements:

BANK	As at 30 June 2025 Standardised Approach	As at 31 December 2024 Standardised Approach
	RM'000	RM'000
Capital charge requirement for		
Interest Rate Risk	140,353	70,161
Foreign Exchange Risk	14,650	3,762
Options Risk	3,185	538
Total	**158,188**	**74,461**

The following table depicts disclosure of the Islamic Banking Window's market risk capital requirements:

ISLAMIC BANKING WINDOW	As at 30 June 2025 Standardised Approach	As at 31 December 2024 Standardised Approach
	RM'000	RM'000
Capital charge requirement for		
Foreign Exchange Risk	2	2

Classification : Confidential

The following table depicts the sensitivity of the Bank's positions in banking book to interest rate changes:

BANK	As at 30 June 2025 Parallel Shifts 200 basis points up	As at 31 December 2024 Parallel Shifts 200 basis points up
	RM'000	RM'000
Increase/(Decline) in Earnings		
MYR	6,994	16,097
USD	3,666	1,138
Others	(20,747)	1,083
Total	**(10,087)**	**18,318**
Increase/(Decline) in Economic Value		
MYR	5,803	4,924
USD	22,955	26,160
Others	2,245	1,067
Total	**31,003**	**32,151**

The following table depicts the sensitivity of the Islamic Banking Window's positions in banking book to profit rate changes:

ISLAMIC BANKING WINDOW	As at 30 June 2025 Parallel Shifts 200 basis points up	As at 31 December 2024 Parallel Shifts 200 basis points up
	RM'000	RM'000
Increase/(Decline) in Earnings		
MYR	503	420
USD	-	27
Total	**503**	**447**
Increase/(Decline) in Economic Value		
MYR	(220)	(299)
USD	-	39
Total	**(220)**	**(260)**

Classification : Confidential

BNP PARIBAS

The bank
for a changing
world

Attestation by Chief Executive Officer pursuant to BASEL II – Pillar 3 Disclosures as of 30 June 2025

I hereby confirm to the best of my knowledge that the Pillar 3 disclosures as of 30 June 2025 have been prepared in accordance with Bank Negara Malaysia's Risk Weighted Capital Adequacy Framework (Basel II) – Disclosure Requirements (Pillar 3) and Capital Adequacy Framework for Islamic Banks (CAFIB) – Disclosure Requirements (Pillar 3). The Pillar 3 disclosures are consistent with the manner that the risks are assessed and managed and are not misleading in any particular way.

I also acknowledge that the Pillar 3 disclosures have undergone an extensive review process by the Chief Financial Officer and Chief Risk Officer, thereafter, validated by the Chief Operating Officer and Chief Compliance Officer.

Anthony Lo
Chief Executive Officer

Date: 24 July 2025

BNP PARIBAS Malaysia Berhad Registration No : 201001034168 (918091-T)
Vista Tower, Level 48A, The Intermark, 348 Jalan Tun Razak, 50400 Kuala Lumpur, Malaysia
Tel : +603 2179 8383 Fax : +603 2179 8203