



**BNP PARIBAS**

**BNP PARIBAS MALAYSIA BERHAD**  
(Company No.201001034168 (918091 - T) )  
Incorporated in Malaysia

**UNAUDITED CONDENSED FINANCIAL STATEMENTS  
FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2025**

**BNP PARIBAS MALAYSIA BERHAD**  
**(Incorporated in Malaysia)**

**1. PERFORMANCE REVIEW**

The Bank registered profit after tax of RM72.06 million for the nine months ended 30 September 2025, compared to RM71.08 million in the corresponding period last year.

Net interest income increased by RM25.62 million or 72% year on year substantially attributable to lower funding costs subsequent to the initiation of interest rate cuts in Eurozone and United States last year, coupled with strong loan growth during the period.

While other operating income was lower by 19% or RM24.52 million against last year, the Global Markets derivatives business continued to perform strongly in a volatile environment.

Other operating expenses were lower by RM3.90 million or 5% mainly attributable to timing of accruals.

Expected Credit Loss charge amounted to RM2.45 million this period compared to a writeback of RM1.13 million last year mainly due to the credit downgrade of one counterparty.

Loans, advances and financing grew strongly by 17% or RM313.4 million during the period to close at RM2.13 billion. Meanwhile, deposits from customers decreased by RM271.6 million, or 9% during the period inter alia due to cyclical outflows to close at RM2.64 billion.

The Bank remained well capitalised with CET 1 and Total Capital Ratio of 15.675% and 23.791% before deducting the proposed dividend, and 14.749% and 22.865% after deducting the proposed dividend amounting to RM50 million, as at 30 September 2025.

**2. CURRENT YEAR PROSPECTS**

During the recent Budget 2026 address, the Prime Minister announced that Malaysia's economy was expected to grow by 4 % to 4.8 % in 2025, amidst low unemployment rate, moderate inflation and a resilient Ringgit.

The US Federal Reserve further cut the policy rate by 25bps to 4.00% - 4.25% in September 2025, against a backdrop of a weakening labour market. With the latest round of cuts, the Federal Reserve rate has now reduced by 75bps since September 2024. Meanwhile, BNM announced a 100 bps reduction in the Statutory Reserve Requirement from 2% to 1% while also reducing the Overnight Policy Rate ("OPR") by 25 bps to 2.75% in May 2025 and July 2025 respectively.

Amidst this outlook, the Bank plans to continue driving the underlying growth momentum of its loans, financing, Transaction Banking and Global Market activities by deepening its existing relationships whilst broadening its client base. The Bank remains cautiously optimistic of achieving a reasonable performance this year.

**BNP PARIBAS MALAYSIA BERHAD**  
**(Incorporated in Malaysia)**

**UNAUDITED STATEMENT OF FINANCIAL POSITION**  
**AS AT 30 SEPTEMBER 2025**

	Note	Bank 30-Sep 2025 RM'000	Bank 31-Dec 2024 RM'000
<b>ASSETS</b>			
Cash and short-term funds	2	587,286	974,907
Reverse repurchase agreements		685,835	1,980,300
Financial assets at fair value through profit or loss (FVTPL)	3	1,683,357	1,258,871
Financial assets at fair value through other comprehensive income (FVOCI)	4	1,086,030	1,155,219
Loans, advances and financing	5	2,127,060	1,813,673
Derivative financial assets		768,156	967,525
Other assets	6	94,996	123,125
Property, plant and equipment	7	8,332	10,346
Intangible assets	8	367	82
Tax recoverable		-	3,169
Deferred tax assets		4,671	4,462
<b>TOTAL ASSETS</b>		<b>7,046,090</b>	<b>8,291,679</b>
<b>LIABILITIES AND SHAREHOLDERS' EQUITY</b>			
Deposits from customers	9	2,638,330	2,909,929
Deposits and placements from banks and other financial institutions	10	962,182	655,228
Repurchase agreements		186,427	1,391,725
Derivative financial liabilities		761,192	906,844
Subordinated term loan		407,871	384,907
Other liabilities	11	1,189,675	1,130,460
Tax liabilities		3,337	-
<b>TOTAL LIABILITIES</b>		<b>6,149,014</b>	<b>7,379,093</b>

The Unaudited Condensed Interim Financial Statements should be read in conjunction with the audited financial statements of the Bank for the year ended 31 December 2024.

**BNP PARIBAS MALAYSIA BERHAD**  
**(Incorporated in Malaysia)**

**UNAUDITED STATEMENT OF FINANCIAL POSITION**  
**AS AT 30 SEPTEMBER 2025**

	Note	Bank 30-Sep 2025 RM'000	Bank 31-Dec 2024 RM'000
Share capital	12	650,000	650,000
Retained profits		220,737	239,793
Reserves	13	26,339	22,793
<b>SHAREHOLDER'S EQUITY</b>		<b>897,076</b>	<b>912,586</b>
<b>TOTAL LIABILITIES AND SHAREHOLDER'S EQUITY</b>		<b>7,046,090</b>	<b>8,291,679</b>
<b>COMMITMENTS AND CONTINGENCIES</b>	21	<b>169,934,937</b>	<b>144,962,591</b>

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**BNP PARIBAS MALAYSIA BERHAD**  
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**UNAUDITED STATEMENT OF TOTAL COMPREHENSIVE INCOME**  
**FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2025**

	Note	Bank 30-Sep 2025 RM'000	Bank 30-Sep 2024 RM'000
Interest income	14	206,722	258,118
Interest expenses	15	<u>(146,239)</u>	<u>(223,260)</u>
Net interest income		60,483	34,858
Net income from Islamic banking business	22	<u>844</u>	<u>849</u>
		61,327	35,707
Other operating income	16	107,308	131,833
Other operating expenses	17	(70,779)	(74,682)
Expected credit losses (made)/written back	18	(2,452)	1,134
Profit before tax		<u>95,404</u>	<u>93,992</u>
Taxation		<u>(23,346)</u>	<u>(22,914)</u>
Profit for the financial period		<u>72,058</u>	<u>71,078</u>

Other comprehensive income/(loss), net of income tax:

Items that may be reclassified subsequently to profit or loss :

Financial assets at fair value through other comprehensive income :			
Net changes in fair value		779	124
Net change in cash flow hedge			
Net changes in fair value		758	(2,333)
Other comprehensive income/(loss)		<u>1,537</u>	<u>(2,209)</u>
Total comprehensive income for the financial period		<u>73,595</u>	<u>68,869</u>

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**BNP PARIBAS MALAYSIA BERHAD**  
**(Incorporated in Malaysia)**

**UNAUDITED STATEMENTS OF CASH FLOW**  
**FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2025**

	<b>Bank 30-Sep 2025 RM'000</b>	<b>Bank 30-Sep 2024 RM'000</b>
<b>Cash Flows from/(Used In) Operating Activities</b>		
Profit before tax	95,404	93,992
Adjustments for:		
Depreciation of property, plant and equipment	2,260	2,383
Amortisation of intangible assets	47	47
Expected credit losses on loans, advances and financing	2,452	(1,134)
Amortisation of premium less accretion of discount	1,088	(3,302)
Interest income on financial assets at FVOCI	(34,378)	(36,662)
Interest expense on lease liabilities	126	180
Unrealised gain/(loss) on derivative financial instruments	13,201	(56,342)
Unrealised (gain)/loss on foreign exchange	(103,781)	29,733
Unrealised loss on financial assets at FVTPL	2,168	1,375
Unrealised loss/(gain) on reverse repurchase agreements	100	(713)
Realised loss on repurchase agreements	304	1,302
Right of use asset	-	2,291
Operating (loss)/gain before working capital changes	<u>(21,488)</u>	<u>33,150</u>

**BNP PARIBAS MALAYSIA BERHAD**  
**(Incorporated in Malaysia)**

**UNAUDITED STATEMENTS OF CASH FLOW**  
**FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2025 (CONTD.)**

	<b>Bank 30-Sep 2025 RM'000</b>	<b>Bank 30-Sep 2024 RM'000</b>
Decrease/(Increase) in:		
Reverse repurchase agreements	1,294,365	(591,690)
Financial assets at FVTPL	(426,654)	(210,646)
Loans, advances and financing	(315,689)	(206,435)
Other assets	28,129	(467,241)
 (Decrease)/Increase in:		
Deposits from customers	(271,599)	183,028
Deposits and placements from banks and other financial institutions	306,954	(423,978)
Repurchase agreements	(1,205,602)	415,113
Derivative financial assets/liabilities	168,658	631,099
Subordinated term loan	(640)	(478)
Other liabilities	60,255	474,807
 Net cash used in operations	(383,311)	(163,271)
Income taxes paid	(17,295)	(14,937)
 Net cash used in operating activities	(400,606)	(178,208)
 <b>Cash Flows Used In Investing Activities</b>		
Purchase of property, plant and equipment	(246)	(1,856)
Purchase of intangible asset	(332)	-
Net sales of financial assets at FVOCI	69,649	536,783
Interest received on financial assets at FVOCI	34,335	35,078
 Net cash generated from investing activities	103,406	570,005

**BNP PARIBAS MALAYSIA BERHAD**  
(Incorporated in Malaysia)

**UNAUDITED STATEMENTS OF CASH FLOW**  
**FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2025 (CONTD.)**

	<b>Bank</b>	<b>Bank</b>
	<b>30-Sep</b>	<b>30-Sep</b>
	<b>2025</b>	<b>2024</b>
	<b>RM'000</b>	<b>RM'000</b>
<b>Cash Flows Used In Financing Activities</b>		
Dividend paid	(89,105)	(71,687)
Payment for lease liabilities	<u>(1,316)</u>	<u>(1,388)</u>
Net cash used in financing activities	<u>(90,421)</u>	<u>(73,075)</u>
<b>NET (DECREASE)/INCREASE IN CASH AND CASH EQUIVALENTS</b>	(387,621)	318,722
<b>CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR</b>	<u>974,907</u>	<u>741,700</u>
<b>CASH AND CASH EQUIVALENTS AT END OF YEAR</b>	<u><u>587,286</u></u>	<u><u>1,060,422</u></u>
<b>Cash and cash equivalents comprise the following:</b>		
Cash and short-term funds	<u><u>587,286</u></u>	<u><u>1,060,422</u></u>

The Unaudited Condensed Interim Financial Statements should be read in conjunction with the audited financial statements of the Bank for the year ended 31 December 2024.



**BNP PARIBAS MALAYSIA BERHAD**  
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**UNAUDITED STATEMENT OF CHANGES IN EQUITY**  
**FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2025**

	← Non-distributable →			Revaluation reserve- financial assets at FVOCI	Retained profits	Total
	Share capital RM'000	Hedging reserves RM'000	Regulatory reserves RM'000	RM'000	RM'000	RM'000
At 1 January 2025	650,000	(597)	23,223	167	239,793	912,586
Profit for the period	-	-	-	-	72,058	72,058
Transfer to regulatory reserve	-	-	2,009	-	(2,009)	-
Other comprehensive income	-	758	-	779	-	1,537
Dividend paid on ordinary shares	-	-	-	-	(89,105)	(89,105)
At 30 September 2025	650,000	161	25,232	946	220,737	897,076

	← Non-distributable →			Revaluation reserve- financial assets at FVOCI	Retained profits	Total
	Share capital RM'000	Hedging reserves RM'000	Regulatory reserves RM'000	RM'000	RM'000	RM'000
At 1 January 2024	650,000	1,605	18,532	173	277,067	947,377
Profit for the period	-	-	-	-	89,104	89,104
Other comprehensive loss	-	(2,202)	-	(6)	-	(2,208)
Transfer to regulatory reserve	-	-	4,691	-	(4,691)	-
Dividend paid on ordinary shares	-	-	-	-	(121,687)	(121,687)
At 31 December 2024	650,000	(597)	23,223	167	239,793	912,586

The Unaudited Condensed Interim Financial Statements should be read in conjunction with the audited financial statements of the Bank for the year ended 31 December 2024.

**BNP PARIBAS MALAYSIA BERHAD**  
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**NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2025**

**1. BASIS OF PREPARATION AND SIGNIFICANT ACCOUNTING POLICIES**

**Basis of Preparation of the Financial Statements**

The financial statements of the Bank have been prepared in accordance with Malaysian Financial Reporting Standards ("MFRSs"), International Financial Reporting Standards and the requirements of the Companies Act, 2016 in Malaysia.

**2. CASH AND SHORT-TERM FUNDS**

	<b>30-Sep 2025 RM'000</b>	<b>31-Dec 2024 RM'000</b>
At Amortised Cost:		
Cash and balances with banks and other financial institutions	50,245	56,831
Money at call and deposit placements maturing within one month	537,041	918,076
	<u>587,286</u>	<u>974,907</u>

**3. FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS ('FVTPL')**

	<b>30-Sep 2025 RM'000</b>	<b>31-Dec 2024 RM'000</b>
At Fair Value:		
Government Securities:		
Malaysian Government Securities	911,192	805,148
Malaysian Government Investment Issues	717,287	447,077
Malaysian Islamic Treasury Bills	54,878	6,646
	<u>1,683,357</u>	<u>1,258,871</u>

**4. FINANCIAL ASSETS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME ('FVOCI')**

	<b>30-Sep 2025 RM'000</b>	<b>31-Dec 2024 RM'000</b>
At Fair Value:		
Government securities:		
Malaysian Government Securities	327,184	153,808
Malaysian Government Investment Issues	111,419	112,311
Bank Negara Malaysia Bills	647,427	889,100
	<u>1,086,030</u>	<u>1,155,219</u>

**BNP PARIBAS MALAYSIA BERHAD**  
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**NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2025 (CONTD.)**
**5. LOANS, ADVANCES AND FINANCING**

	<b>30-Sep 2025 RM'000</b>	<b>31-Dec 2024 RM'000</b>
At amortised cost:		
<b>(i) By type</b>		
Revolving credit	1,000,051	905,042
Term loans	655,707	578,911
Bill receivables	4,136	2,259
Factoring receivables	440,034	291,007
Trust receipts	-	14,237
Overdrafts	32,208	25,001
Gross loans, advances and financing	2,132,136	1,816,457
Less: Expected Credit Losses ('ECL')	(5,076)	(2,784)
Net loans, advances and financing	<u>2,127,060</u>	<u>1,813,673</u>
Funding extended to BNP Paribas Najmah (an Islamic Banking window in the Bank) under Profit Sharing Investment Account ("PSIA") are included as Loans, Advances and Financing. As at current reporting date, the amount is RM104.63 million (31 December 2024: RM 14.24 million). The PSIA is a contract based on the Wakalah principle.		
<b>(ii) By type of customer</b>		
Domestic business enterprises	2,001,957	1,729,413
Domestic non-bank financial institutions	80,450	40,098
Financial institutions	49,729	46,946
	<u>2,132,136</u>	<u>1,816,457</u>
<b>(iii) By interest rate sensitivity</b>		
Variable rate:		
Cost plus	2,126,135	1,816,457
Fixed rate	6,001	-
	<u>2,132,136</u>	<u>1,816,457</u>
<b>(iv) By residual contractual maturity</b>		
Maturing within one year	1,476,429	1,239,819
More than one year to five years	371,148	286,562
More than five years	284,559	290,076
	<u>2,132,136</u>	<u>1,816,457</u>
<b>(v) By geographical distribution</b>		
In Malaysia	<u>2,132,136</u>	<u>1,816,457</u>

**BNP PARIBAS MALAYSIA BERHAD**  
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**NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2025 (CONTD.)**
**5. LOANS, ADVANCES AND FINANCING (CONTD.)**

	<b>30-Sep 2025 RM'000</b>	<b>31-Dec 2024 RM'000</b>
<b>(vi) By Sector</b>		
Mining & Quarrying	4,068	4,022
Manufacturing	969,897	950,612
Electricity, gas and water supply	187,906	198,703
Construction	1,452	8,655
Wholesale and retail	345,205	222,095
Transport, storage and communication	148,766	139,681
Financial services	175,711	103,516
Real estate activities	-	1,157
Other business services	299,131	188,016
	<u>2,132,136</u>	<u>1,816,457</u>

**(vii) Movements in ECL on loans, advances and financing are as follows:**

	<b>12 mth ECL (Stage 1) RM'000</b>	<b>Lifetime ECL not credit impaired (Stage 2) RM'000</b>	<b>Lifetime ECL credit impaired (Stage 3) RM'000</b>	<b>Total RM'000</b>
<b>30 September 2025</b>				
Balance at beginning of financial year	1,094	1,690	-	2,784
Changes in credit risk	28	(28)	-	-
Allowances made during the financial period	779	1,620	-	2,399
Derecognised during the financial period	(21)	(86)	-	(107)
Balance at end of financial period	<u>1,880</u>	<u>3,196</u>	<u>-</u>	<u>5,076</u>
<b>31 December 2024</b>				
Balance at beginning of financial year	2,307	1,880	-	4,187
Changes in credit risk	(295)	295	-	-
Allowances (written-back)/made during the financial period	(274)	1,292	-	1,018
Derecognised during the financial period	(644)	(1,777)	-	(2,421)
Balance at end of financial period	<u>1,094</u>	<u>1,690</u>	<u>-</u>	<u>2,784</u>

**(viii) Movements on loans, advances and financing are as follows:**

	<b>12 mth ECL (Stage 1) RM'000</b>	<b>Lifetime ECL not credit impaired (Stage 2) RM'000</b>	<b>Lifetime ECL credit impaired (Stage 3) RM'000</b>	<b>Total RM'000</b>
<b>30 September 2025</b>				
Balance at beginning of financial year	1,548,320	268,137	-	1,816,457
Changes in credit risk	130,166	(130,166)	-	-
Purchases and origination	582,264	40,920	-	623,184
Derecognised during the financial period	(282,253)	(25,252)	-	(307,505)
Balance at end of financial period	<u>1,978,497</u>	<u>153,639</u>	<u>-</u>	<u>2,132,136</u>

**BNP PARIBAS MALAYSIA BERHAD**  
**(Incorporated in Malaysia)**
**NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2025 (CONTD.)**
**5. LOANS, ADVANCES AND FINANCING (CONTD.)**

(viii) Movements on loans, advances and financing are as follows (continued):

	12 mth 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>31 December 2024</b>				
Balance at beginning of financial year	1,486,897	173,577	-	1,660,474
Changes in credit risk	(200,506)	200,506	-	-
Purchases and origination	692,513	-	-	692,513
Derecognised during the financial period	(430,584)	(105,946)	-	(536,530)
Balance at end of financial period	<u>1,548,320</u>	<u>268,137</u>	<u>-</u>	<u>1,816,457</u>

**6. OTHER ASSETS**

	30-Sep 2025 RM'000	31-Dec 2024 RM'000
Collateral assets	78,218	111,037
Other receivables	15,169	10,560
Deposit	610	606
Prepayments	999	922
	<u>94,996</u>	<u>123,125</u>

**BNP PARIBAS MALAYSIA BERHAD**  
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**NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2025 (CONTD.)**

**7. PROPERTY, PLANT AND EQUIPMENT**

	Office equipment and machinery RM'000	Renovation and installation RM'000	Furniture, fixtures and fittings RM'000	Computer equipment and hardware RM'000	Motor vehicles RM'000	Right of use asset RM'000	Total RM'000
<b>30 September 2025</b>							
<b>Cost</b>							
At beginning of the financial year	656	2,557	1,369	5,061	6	8,318	17,967
Additions	9	-	4	233	-	-	246
At end of the financial period	<u>665</u>	<u>2,557</u>	<u>1,373</u>	<u>5,294</u>	<u>6</u>	<u>8,318</u>	<u>18,213</u>
<b>Accumulated Depreciation</b>							
At beginning of the financial year	381	505	432	3,127	4	3,172	7,621
Depreciation charged for financial period	64	314	180	619	-	1,083	2,260
At end of the financial period	<u>445</u>	<u>819</u>	<u>612</u>	<u>3,746</u>	<u>4</u>	<u>4,255</u>	<u>9,881</u>
<b>Net Book Value</b>							
As at 30 September 2025	<u>220</u>	<u>1,738</u>	<u>761</u>	<u>1,548</u>	<u>2</u>	<u>4,063</u>	<u>8,332</u>

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**NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2025 (CONTD.)**
**7. PROPERTY, PLANT AND EQUIPMENT (CONTD.)**

	Office equipment and machinery RM'000	Renovation and installation RM'000	Furniture, fixtures and fittings RM'000	Computer equipment and hardware RM'000	Motor vehicles RM'000	Right of use asset RM'000	Total RM'000
<b>31 December 2024</b>							
<b>Cost</b>							
At beginning of the financial year	638	1,589	1,049	10,664	6	10,609	24,555
Additions	111	968	320	518	-	-	1,917
Write-off	(93)	-	-	(6,121)	-	-	(6,214)
Lease remeasurement	-	-	-	-	-	(2,291)	(2,291)
At end of the financial year	<u>656</u>	<u>2,557</u>	<u>1,369</u>	<u>5,061</u>	<u>6</u>	<u>8,318</u>	<u>17,967</u>
<b>Accumulated Depreciation</b>							
At beginning of the financial year	378	86	197	8,339	3	1,656	10,659
Depreciation charged for financial period	89	419	235	909	1	1,516	3,169
Write-off	(86)	-	-	(6,121)	-	-	(6,207)
At end of the financial year	<u>381</u>	<u>505</u>	<u>432</u>	<u>3,127</u>	<u>4</u>	<u>3,172</u>	<u>7,621</u>
<b>Net Book Value</b>							
As at 31 December 2024	<u>275</u>	<u>2,052</u>	<u>937</u>	<u>1,934</u>	<u>2</u>	<u>5,146</u>	<u>10,346</u>

**BNP PARIBAS MALAYSIA BERHAD**  
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**NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2025 (CONTD.)**
**8. INTANGIBLE ASSETS**

	30-Sep 2025 RM'000	31-Dec 2024 RM'000
<u>Computer Software:</u>		
<b>Cost</b>		
At beginning of the financial year	190	3,280
Addition	332	-
Write-off	-	(3,090)
At end of the financial period/year	<u>522</u>	<u>190</u>
<b>Accumulated Amortisation</b>		
At beginning of the financial year	108	3,135
Amortisation for the year	47	63
Write-off	-	(3,090)
At end of the financial period/year	<u>155</u>	<u>108</u>
<b>Total Net Book Value</b>	<u>367</u>	<u>82</u>

**9. DEPOSITS FROM CUSTOMERS**

	30-Sep 2025 RM'000	31-Dec 2024 RM'000
<b>Type</b>		
At amortised cost:		
Demand deposits	2,166,957	2,270,071
Fixed deposits	460,292	630,906
Commodity Murabahah	11,081	8,952
	<u>2,638,330</u>	<u>2,909,929</u>

(i) Maturity structure of fixed deposits and Commodity Murabahah are as follows:

Due within six months	471,373	635,136
Six months to one year	-	4,722
	<u>471,373</u>	<u>639,858</u>

(ii) The deposits are sourced from the following types of customers:

Business enterprises	2,608,656	2,880,389
Non-bank financial institutions	29,674	29,540
	<u>2,638,330</u>	<u>2,909,929</u>

**10. DEPOSITS AND PLACEMENTS FROM BANKS AND OTHER FINANCIAL INSTITUTIONS**

	30-Sep 2025 RM'000	31-Dec 2024 RM'000
At amortised cost:		
Other financial institutions	<u>962,182</u>	<u>655,228</u>



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**11. OTHER LIABILITIES**

	<b>30-Sep 2025 RM'000</b>	<b>31-Dec 2024 RM'000</b>
Collateral deposits	1,110,941	1,064,243
Other payables	60,198	44,900
Accruals and charges	14,287	16,028
Expected credit losses on loans commitment and financial guarantee	218	68
Lease Liabilities	4,031	5,221
	<u>1,189,675</u>	<u>1,130,460</u>

(i) Movements in ECL on loans commitments and financial guarantee are as follows:

	<b>12 mth ECL (Stage 1) RM'000</b>	<b>Lifetime ECL not credit impaired (Stage 2) RM'000</b>	<b>Lifetime ECL credit impaired (Stage 3) RM'000</b>	<b>Total RM'000</b>
<b>30 September 2025</b>				
Balance at beginning of financial year	68	-	-	68
Changes in credit risk	(1)	1	-	-
Allowances made				
during the financial period	145	5	-	150
At end of financial period	<u>212</u>	<u>6</u>	<u>-</u>	<u>218</u>
<b>31 December 2024</b>				
Balance at beginning of financial year	204	15	-	219
Allowances written back				
during the financial period	(136)	(15)	-	(151)
At end of financial period	<u>68</u>	<u>-</u>	<u>-</u>	<u>68</u>

**12. SHARE CAPITAL**

	<b>30-Sep 2025 RM'000</b>	<b>31-Dec 2024 RM'000</b>
Ordinary shares issued and fully paid:		
Balance as at 30 September/31 December	<u>650,000</u>	<u>650,000</u>

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**13. RESERVES**

	<b>30-Sep 2025 RM'000</b>	<b>31-Dec 2024 RM'000</b>
Non-distributable:		
Revaluation reserve - financial assets at FVOCI	946	167
Regulatory reserve	25,232	23,223
Hedging reserve	161	(597)
	<u>26,339</u>	<u>22,793</u>

**14. INTEREST INCOME**

	<b>30-Sep 2025 RM'000</b>	<b>30-Sep 2024 RM'000</b>
Loans and advances	69,675	63,015
Money at call and deposit placements with financial institutions	13,207	18,271
Reverse repurchase agreements	46,536	65,065
Financial assets at FVTPL	41,682	65,129
Financial assets at FVOCI	33,592	36,413
Other interest income	3,118	6,923
	<u>207,810</u>	<u>254,816</u>
Amortisation of premium less accretion of discount	(1,088)	3,302
	<u>206,722</u>	<u>258,118</u>

**15. INTEREST EXPENSE**

	<b>30-Sep 2025 RM'000</b>	<b>30-Sep 2024 RM'000</b>
Deposits from customers	41,966	48,724
Deposits and placements from banks and other financial institutions	23,437	42,337
Repurchase agreements	34,951	62,254
Lease Liabilities	126	180
Subordinated term loan	10,772	15,984
Financial collateral	34,564	52,910
Other interest expense	423	871
	<u>146,239</u>	<u>223,260</u>

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**NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2025 (CONTD.)**

**16. OTHER OPERATING INCOME**

	<b>30-Sep 2025 RM'000</b>	<b>30-Sep 2024 RM'000</b>
Fee income:		
Commissions	296	285
Guarantee fees	72	235
Other fee income	5,903	2,071
	<u>6,271</u>	<u>2,591</u>
Gain arising from sale of:		
Financial assets at FVTPL	15,986	(1,214)
Financial assets at FVOCI	479	-
	<u>16,465</u>	<u>(1,214)</u>
Gain on derivatives trading:		
Realised gain/(loss)	16,923	(38,254)
Unrealised (loss)/gain	(13,201)	56,342
	<u>3,722</u>	<u>18,088</u>
Unrealised loss on revaluation of:		
Financial assets at FVTPL	(2,168)	(1,375)
Net (loss)/gain arising from hedging activities	(392)	735
Unrealised (loss)/gain on reverse repurchase agreements	(100)	713
Realised loss on repurchase agreements	(304)	(1,302)
Other income:		
Foreign exchange:		
- Realised (loss)/gain	(27,521)	136,133
- Unrealised gain/(loss)	103,781	(29,733)
Others	7,554	7,197
	<u>83,814</u>	<u>113,597</u>
	<u>107,308</u>	<u>131,833</u>

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**17. OTHER OPERATING EXPENSES**

	<b>30-Sep 2025 RM'000</b>	<b>30-Sep 2024 RM'000</b>
Personnel costs (Note a)	35,018	35,981
Establishment costs (Note b)	22,165	22,776
Marketing expenses	623	591
Administration and general expenses (Note c)	12,973	15,334
	<u>70,779</u>	<u>74,682</u>

**(a) Personnel costs**

Salaries, bonuses and allowances	26,589	28,266
Defined contribution plan	4,369	4,638
Other staff related expenses	4,060	3,077
	<u>35,018</u>	<u>35,981</u>

**(b) Establishment costs**

Information technology costs	9,064	9,010
Depreciation of property, plant and equipment	2,260	2,383
Amortization of intangible asset	47	47
Others	10,794	11,336
	<u>22,165</u>	<u>22,776</u>

**(c) Administration and general expenses**

Legal and professional fees	1,366	1,544
Communication & transportation	951	1,089
Others general expenses	10,656	12,701
	<u>12,973</u>	<u>15,334</u>

**18. EXPECTED CREDIT LOSSES**

	<b>30-Sep 2025 RM'000</b>	<b>30-Sep 2024 RM'000</b>
Expected credit losses:		
Allowance made/(written-back) during the financial period	<u>2,452</u>	<u>(1,134)</u>

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**19. CAPITAL ADEQUACY**

The components of Tier I and Tier II capital are as follows:

	<b>30-Sep 2025 RM'000</b>	<b>31-Dec 2024 RM'000</b>
<b>Tier-I capital</b>		
Paid-up share capital	650,000	650,000
Retained profits	201,325	239,793
Other disclosed reserves	26,339	22,793
	<u>877,664</u>	<u>912,586</u>
<u>Less : Regulatory adjustments</u>		
Intangible assets	(367)	(82)
Deferred tax assets	(4,671)	(4,462)
55% of cumulative gains of financial instruments at FVOCI	(520)	(92)
Hedging reserve	(161)	597
Regulatory reserve	(25,232)	(23,223)
Total Tier-I capital	<u>846,713</u>	<u>885,324</u>
<b>Tier-II Capital</b>		
General provisions (Expected Credit Losses and regulatory reserve)	30,526	26,074
Subordinated term loan	407,871	384,907
Total Tier-II capital	<u>438,397</u>	<u>410,981</u>
Total capital base	<u><u>1,285,110</u></u>	<u><u>1,296,305</u></u>
<b><u>Capital Ratios</u></b>		
<b>Before deducting proposed dividend</b>		
Common Equity Tier 1 Ratio	15.675%	21.000%
Tier 1 Capital Ratio	15.675%	21.000%
Total Capital Ratio	<u>23.791%</u>	<u>30.748%</u>
<b>After deducting proposed dividend</b>		
Common Equity Tier 1 Ratio	14.749% *	18.886%
Tier 1 Capital Ratio	14.749% *	18.886%
Total Capital Ratio	<u>22.865% *</u>	<u>28.635%</u>

\* The proposed dividend amounting to RM50 million is in respect of profit after tax for the period ended 30 June 2025.

The breakdown of risk-weighted assets by each major risk category is as follows:

	<b>30-Sep 2025 RM'000</b>	<b>31-Dec 2024 RM'000</b>
Credit Risk	3,370,253	3,042,104
Market Risk	1,723,830	930,764
Operational Risk	307,668	243,010
Total risk-weighted assets	<u>5,401,751</u>	<u>4,215,878</u>

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**NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2025 (CONTD.)**
**20. INTEREST RATE RISK**

The following table represents the Bank's assets and liabilities at carrying amounts as at 30 September 2025

	<b>Non-Trading Book</b>					<b>Trading book</b>	<b>Non-interest sensitive</b>	<b>Total</b>
	<b>Up to 1 month RM'000</b>	<b>&gt; 1 - 3 months RM'000</b>	<b>&gt; 3 - 12 months RM'000</b>	<b>&gt; 1 - 5 years RM'000</b>	<b>Over 5 years RM'000</b>	<b>RM'000</b>	<b>RM'000</b>	<b>RM'000</b>
<b>Assets</b>								
Cash and short-term funds	587,246	-	-	-	-	-	40	<b>587,286</b>
Reverse repurchase agreements	-	-	-	-	-	681,710	4,125	<b>685,835</b>
Financial assets at fair value through profit or loss	-	-	-	-	-	1,683,357	-	<b>1,683,357</b>
Financial assets at fair value through other comprehensive income	250,868	-	558,006	273,778	-	-	3,378	<b>1,086,030</b>
Loans, advances and financing	947,968	491,233	330,004	168,527	187,491	-	1,837	<b>2,127,060</b>
Derivatives Financial assets	-	-	-	-	-	768,156	-	<b>768,156</b>
Other assets	-	-	-	-	-	-	93,387	<b>93,387</b>
<b>Total Assets</b>	<b>1,786,082</b>	<b>491,233</b>	<b>888,010</b>	<b>442,305</b>	<b>187,491</b>	<b>3,133,223</b>	<b>102,766</b>	<b>7,031,111</b>
<b>Liabilities</b>								
Deposits from customers	2,600,535	19,114	18,348	-	-	-	333	<b>2,638,330</b>
Deposits and placements from banks and other financial institutions	511,873	448,859	1,300	-	-	-	150	<b>962,182</b>
Repurchase agreements	-	-	-	-	-	183,575	2,852	<b>186,427</b>
Derivatives Financial Liabilities	-	-	-	3,235	-	757,957	-	<b>761,192</b>
Subordinated term loan	-	-	-	-	405,544	-	2,327	<b>407,871</b>
Other liabilities	-	-	-	-	-	-	1,189,675	<b>1,189,675</b>
<b>Total Liabilities</b>	<b>3,112,408</b>	<b>467,973</b>	<b>19,648</b>	<b>3,235</b>	<b>405,544</b>	<b>941,532</b>	<b>1,195,337</b>	<b>6,145,677</b>
<b>Net interest rate gap</b>	<b>(1,326,326)</b>	<b>23,260</b>	<b>868,362</b>	<b>439,070</b>	<b>(218,053)</b>	<b>2,191,691</b>	<b>(1,092,571)</b>	<b>885,434</b>

**BNP PARIBAS MALAYSIA BERHAD**  
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**NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2025 (CONTD.)**

**20. INTEREST RATE RISK (CONTD)**

The following table represents the Bank's assets and liabilities at carrying amounts as of 31 December 2024

	Non-Trading Book							
	Up to 1 month RM'000	> 1 - 3 months RM'000	> 3 - 12 months RM'000	> 1 - 5 years RM'000	Over 5 years RM'000	Trading book RM'000	Non-interest sensitive RM'000	Total RM'000
<b>Assets</b>								
Cash and short-term funds	974,831	-	-	-	-	-	76	974,907
Reverse repurchase agreements	-	-	-	-	-	1,964,373	15,927	1,980,300
Financial assets at fair value through profit or loss	-	-	-	-	-	1,258,871	-	1,258,871
Financial assets at fair value through other comprehensive income	445,970	443,130	20,121	242,314	-	-	3,684	1,155,219
Loans, advances and financing	631,955	888,218	250,903	40,000	-	-	2,597	1,813,673
Derivative financial assets	-	-	-	-	-	967,525	-	967,525
Other assets	-	-	-	-	-	-	121,597	121,597
<b>Total Assets</b>	<b>2,052,756</b>	<b>1,331,348</b>	<b>271,024</b>	<b>282,314</b>	<b>-</b>	<b>4,190,769</b>	<b>143,881</b>	<b>8,272,092</b>
<b>Liabilities</b>								
Deposits from customers	2,707,440	191,410	9,400	-	-	-	1,679	2,909,929
Deposits and placements from banks and other financial institutions	425,886	228,725	500	-	-	-	117	655,228
Repurchase agreements	-	-	-	-	-	1,371,952	19,773	1,391,725
Derivatives financial liabilities	-	-	-	-	-	906,844	-	906,844
Subordinated term loan	-	-	-	-	381,940	-	2,967	384,907
Other liabilities	-	-	-	-	-	-	1,130,460	1,130,460
<b>Total Liabilities</b>	<b>3,133,326</b>	<b>420,135</b>	<b>9,900</b>	<b>-</b>	<b>381,940</b>	<b>2,278,796</b>	<b>1,154,996</b>	<b>7,379,093</b>
<b>Net interest rate gap</b>	<b>(1,080,570)</b>	<b>911,213</b>	<b>261,124</b>	<b>282,314</b>	<b>(381,940)</b>	<b>1,911,973</b>	<b>(1,011,115)</b>	<b>892,999</b>

**BNP PARIBAS MALAYSIA BERHAD**  
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**NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2025 (CONTD.)**

**21. COMMITMENTS AND CONTINGENCIES**

In the normal course of business, the Bank makes various commitments and incurs certain contingent liabilities with legal recourse to its customers. No material losses are anticipated as a result of these transactions.

The principal amount of the commitments and contingencies of the Bank are as follows:

	<b>30-Sep 2025 RM'000</b>	<b>31-Dec 2024 RM'000</b>
<u>Commitments and Contingent Liabilities</u>		
Direct credit substitutes	353,259	215,349
Transaction-related contingent items	37,236	64,963
Short-term self-liquidating trade-related contingencies	22,625	1,442
Irrevocable commitments to extend credit:		
Maturity more than one year	457,139	232,890
Total credit related commitments and contingencies	<u>870,259</u>	<u>514,644</u>
Foreign exchange derivatives:		
One year or less	66,806,755	61,555,463
Over one year to five years	2,467,753	4,199,783
Over five years	709,805	609,453
Interest rate derivatives:		
One year or less	22,322,557	19,783,793
Over one year to five years	73,485,147	55,533,496
Over five years	1,891,380	1,549,453
Credit Derivatives:		
One year or less	36,534	72,609
Over one year to five years	1,344,747	1,143,897
Total treasury related commitments and contingencies	<u>169,064,678</u>	<u>144,447,947</u>
Total commitment and contingencies	<u>169,934,937</u>	<u>144,962,591</u>



**BNP PARIBAS MALAYSIA BERHAD**  
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**22. Islamic Banking Window**
**UNAUDITED STATEMENT OF FINANCIAL POSITION**
**As at 30 September 2025**

	Note	30-Sep 2025 RM'000	31-Dec 2024 RM'000
<b>ASSETS</b>			
Cash and short-term funds	(a)	13,908	26,630
Financial assets at fair value through other comprehensive income ('FVOCI')	(b)	20,376	20,276
Other assets		1,438	-
Property, plant and equipment	(d)	-	-
Intangible assets	(e)	-	-
Deferred tax assets		-	2
<b>TOTAL ASSETS</b>		<b>35,722</b>	<b>46,908</b>
<b>LIABILITIES AND ISLAMIC BANKING FUNDS</b>			
Deposits from customers	(f)	11,108	10,926
Other liabilities	(g)	-	11,713
Deferred tax liabilities		1	-
<b>Total liabilities</b>		<b>11,109</b>	<b>22,639</b>
Capital fund		26,850	26,850
Accumulated losses		(2,239)	(2,575)
Reserves		2	(6)
<b>Islamic banking funds</b>		<b>24,613</b>	<b>24,269</b>
<b>TOTAL LIABILITIES AND ISLAMIC BANKING FUNDS</b>		<b>35,722</b>	<b>46,908</b>

The Unaudited Condensed Interim Financial Statements should be read in conjunction with the audited financial statements of the Bank for the year ended 31 December 2024.

**BNP PARIBAS MALAYSIA BERHAD**  
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**22. Islamic Banking Window**

**UNAUDITED STATEMENT OF PROFIT OR LOSS**  
**FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2025**

		<b>30-Sep 2025 RM'000</b>	<b>30-Sep 2024 RM'000</b>
Income derived from investment of			
Islamic banking funds and depositors' funds	(h)	986	1,064
Profit expense to depositors		<u>(142)</u>	<u>(215)</u>
Net income derived from investment of Islamic			
banking funds and depositors' funds		844	849
Other operating income	(i)	829	354
Other operating expenses	(j)	<u>(1,337)</u>	<u>(1,084)</u>
<b>Profit for the financial period before</b>			
<b>    taxation</b>		336	119
Taxation		-	-
<b>Profit for the financial period after</b>			
<b>    taxation</b>		<u>336</u>	<u>119</u>
Other comprehensive income, net of income tax:			
Items that may be reclassified subsequently to profit or loss :			
Debt instruments at fair value through other comprehensive income :			
Net changes in fair value		8	(3)
Other comprehensive income/(loss)		<u>8</u>	<u>(3)</u>
<b>Total comprehensive profit for the period</b>		<u>344</u>	<u>116</u>

The Unaudited Condensed Interim Financial Statements should be read in conjunction with the audited financial statements of the Bank for the year ended 31 December 2024.

**BNP PARIBAS MALAYSIA BERHAD**  
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**23. Islamic Banking Window**
**UNAUDITED STATEMENT OF CHANGES IN EQUITY IN ISLAMIC BANKING FUNDS  
FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2025**

	<b>Capital fund RM'000</b>	<b>Regulatory reserve RM'000</b>	<b>Revaluation reserve- financial assets at FVOCI RM'000</b>	<b>Accumulated losses RM'000</b>	<b>Total RM'000</b>
At 1 January 2025	26,850	-	(6)	(2,575)	24,269
Profit for the period	-	-	-	336	336
Other comprehensive income	-	-	8	-	8
At 30 September 2025	<u>26,850</u>	<u>-</u>	<u>2</u>	<u>(2,239)</u>	<u>24,613</u>

	<b>Capital fund RM'000</b>	<b>Regulatory reserve RM'000</b>	<b>Revaluation reserve- financial assets at FVOCI RM'000</b>	<b>Accumulated losses RM'000</b>	<b>Total RM'000</b>
At 1 January 2024	26,850	-	4	(3,242)	23,612
Profit for the year	-	-	-	667	667
Other comprehensive loss	-	-	(10)	-	(10)
At 31 December 2024	<u>26,850</u>	<u>-</u>	<u>(6)</u>	<u>(2,575)</u>	<u>24,269</u>

The Unaudited Condensed Interim Financial Statements should be read in conjunction with the audited financial statements of the Bank for the year ended 31 December 2024.

**BNP PARIBAS MALAYSIA BERHAD**  
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**NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2025**

**22. Islamic Banking Window**

**(a) CASH AND SHORT-TERM FUNDS**

	<b>30-Sep 2025 RM'000</b>	<b>31-Dec 2024 RM'000</b>
<u>At Amortised Cost</u>		
Cash and balances with banks and other financial institutions	907	2,628
Money at call and deposit placements maturing within one month	13,001	24,002
	<u>13,908</u>	<u>26,630</u>

**(b) FINANCIAL ASSETS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME ('FVOCI')**

	<b>30-Sep 2025 RM'000</b>	<b>31-Dec 2024 RM'000</b>
<u>At Fair value</u>		
Government securities:		
Malaysian Government Investment Issues	20,376	20,276
	<u>20,376</u>	<u>20,276</u>

**(c) LOANS, ADVANCES AND FINANCING**

Funding extended to BNP Paribas Najmah (an Islamic Banking window in the Bank) under Profit Sharing Investment Account ("PSIA") are included as Loans, Advances and Financing. As at current reporting date, the amount is RM104.63 million (31 December 2024: RM 14.24 million). The PSIA is a contract based on the Wakalah principle.

**BNP PARIBAS MALAYSIA BERHAD**  
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**NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2025 (CONTD.)**

**22. Islamic Banking Window**

**(d) PROPERTY, PLANT AND EQUIPEMENT**

	<b>30-Sep 2025 RM'000</b>	<b>31-Dec 2024 RM'000</b>
<u>Computer Equipment:</u>		
<b>Cost</b>		
At 1 January	-	23
Write-off	-	(23)
At 31 December	-	-
<b>Accumulated Amortisation</b>		
At 1 January	-	23
Write-off	-	(23)
At 31 December	-	-
<b>Net Book Value</b>	-	-

**(e) INTANGIBLE ASSETS**

	<b>30-Sep 2025 RM'000</b>	<b>31-Dec 2024 RM'000</b>
<u>Computer Software:</u>		
<b>Cost</b>		
At 1 January	-	41
Write-off	-	(41)
At 31 December	-	-
<b>Accumulated Amortisation</b>		
At 1 January	-	41
Write-off	-	(41)
At 31 December	-	-
<b>Net Book Value</b>	-	-

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**NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2025 (CONTD.)**
**22. Islamic Banking Window**
**(f) DEPOSITS FROM CUSTOMERS**

Type	30-Sep 2025 RM'000	31-Dec 2024 RM'000
At Amortised Cost:		
Non-Mudharabah Fund		
Demand deposits	27	1,974
Commodity Murabahah	11,081	8,952
	<u>11,108</u>	<u>10,926</u>

**(i) Maturity structure of Commodity Murabahah is as follows:**

Due within six months	<u>11,081</u>	<u>8,952</u>
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**(ii) The deposits are sourced from the following types of customers:**

Business enterprises	3	18
Non-bank financial institution	11,105	10,908
	<u>11,108</u>	<u>10,926</u>

**(g) OTHER LIABILITIES**

	30-Sep 2025 RM'000	31-Dec 2024 RM'000
Other payables	<u>-</u>	<u>11,713</u>

**BNP PARIBAS MALAYSIA BERHAD**  
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**NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2025 (CONTD.)**
**22. Islamic Banking Window**
**(h) INCOME DERIVED FROM INVESTMENT OF ISLAMIC BANKING FUNDS AND DEPOSITORS' FUNDS**

	<b>30-Sep 2025 RM'000</b>	<b>30-Sep 2024 RM'000</b>
Money at call and deposit placement with financial institutions	341	468
Financial assets at FVOCI	786	249
Amortisation of premium less accretion of discount	(141)	347
	<u>986</u>	<u>1,064</u>

**(i) OTHER OPERATING INCOME**

	<b>30-Sep 2025 RM'000</b>	<b>30-Sep 2024 RM'000</b>
Net gain arising from sale of:		
Financial investments at FVOCI	6	-
Other income:		
Foreign exchange:		
- Unrealised loss	(1)	(214)
Others	824	568
	<u>829</u>	<u>354</u>

**(j) OTHER OPERATING EXPENSES**

	<b>30-Sep 2025 RM'000</b>	<b>30-Sep 2024 RM'000</b>
Personnel costs (Note i)	1,031	846
Establishment costs (Note ii)	86	62
Marketing expenses	33	6
Administration and general expenses (Note iii)	187	170
	<u>1,337</u>	<u>1,084</u>

**(i) Personnel Costs**

Salaries, bonuses and allowances	794	701
Defined contribution plan	157	93
Other staff related expenses	80	52
	<u>1,031</u>	<u>846</u>

**(ii) Establishment costs**

Rental of premises	46	45
Information technology costs	2	2
Others	38	15
	<u>86</u>	<u>62</u>

**(iii) Administration and general expenses**

Legal and professional fees	129	111
Communication & transportation	9	12
Others	49	47
	<u>187</u>	<u>170</u>

**BNP PARIBAS MALAYSIA BERHAD**  
**(Incorporated in Malaysia)**

**NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL PERIOD ENDED 30 SEPTEMBER 2025 (CONTD.)**

**22. Islamic Banking Window**

**(k) CAPITAL ADEQUACY**

The components of Tier I and Tier II capital are as follows:

	<b>30-Sep 2025 RM'000</b>	<b>#REF! 2024 RM'000</b>
<b>Tier-I capital</b>		
Capital fund	26,850	26,850
Accumulated losses	(2,291)	(2,575)
Other disclosed reserves	2	(6)
	<u>24,561</u>	<u>24,269</u>
<b>Less : Regulatory adjustments</b>		
Deferred tax assets	-	(2)
55% of cumulative gains of financial instruments at FVOCI	(1)	-
	<u>(1)</u>	<u>(2)</u>
Total capital base	<u>24,560</u>	<u>24,267</u>
<b>Capital Ratios</b>		
Common Equity Tier 1 Capital Ratio	1224.938%	878.602%
Tier 1 Capital Ratio	1224.938%	878.602%
Total Capital Ratio	<u>1224.938%</u>	<u>878.602%</u>

The breakdown of risk-weighted assets by each major risk category is as follows:

	<b>30-Sep 2025 RM'000</b>	<b>31-Dec 2024 RM'000</b>
Credit Risk	3	548
Market Risk	26	23
Operational Risk	1,976	2,191
Total risk-weighted assets	<u>2,005</u>	<u>2,762</u>