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

**UNAUDITED CONDENSED FINANCIAL STATEMENTS**
**FOR THE FINANCIAL PERIOD ENDED 31 MARCH 2026**

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

## 1. PERFORMANCE REVIEW

The Bank registered profit after tax of RM19.6 million for the three months ended 31 March 2026, a 7% or RM1.2 million increase year on year.

Net interest income increased by RM3.3 million or 17% year on year substantially attributable to lower funding costs subsequent to the interest rate cuts in the Eurozone and the United States from April and September of 2025 respectively, coupled with higher average loan balances this year.

The Global Markets derivatives business continued to perform strongly in a volatile environment. Other operating income was lower by 13% or RM4.0 million against last year due to the non-recurrence of upfront fees.

Other operating expenses were lower by RM2.4 million or 9% mainly attributable to the timing of certain cost provisions.

Expected Credit Loss charge increased by RM0.5 million mainly attributable to a credit downgrade of one counterparty, coupled with higher exposure as compared to the previous year.

Loans, advances and financing closed at RM1.9 billion, 3% lower than December 2025 but 1% higher year on year, while customer deposits decreased by RM288.2 million or 10% over the first quarter.

The Bank remained well capitalised with CET 1 and Total Capital Ratio of 14.616% and 21.735% as at 31 March 2026.

## 2. CURRENT YEAR PROSPECTS

In March 2026, Bank Negara Malaysia ("BNM") revised its 2026 growth outlook upward to between 4.0% and 5.0% as strong domestic demand and robust tech exports cushion the economy. This follows a strong 5.2% growth recorded in 2025. However, recent geo-political developments in the Middle East may exert negative pressure to this outlook.

The European Central Bank and the US Federal Reserve have paused their interest rate cut cycles to monitor inflationary pressures. BNM has maintained the Overnight Policy Rate (OPR) at 2.75%, following the 25 bps cut in July 2025 with no further cuts expected in 2026.

The Ringgit has continued to be a top-performing currency, trading at around RM3.90–RM4.00 to the U.S. dollar in early 2026, underpinned by strong domestic fundamentals and foreign direct investments.

Amidst this outlook, the Bank will continue driving the underlying growth momentum of its loans, financing, Transaction Banking, and Global Markets activities by deepening its existing relationships whilst broadening its client base. The ESG agenda will continue to be a strong strategic proposition.

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

**UNAUDITED STATEMENT OF FINANCIAL POSITION**
**AS AT 31 MARCH 2026**

| | Note | Bank 31-Mar 2026 RM'000 | Bank 31-Dec 2025 RM'000 |
|---|---|---|---|
| **ASSETS** | | | |
| Cash and short-term funds | 2 | 340,307 | 748,675 |
| Reverse repurchase agreements | | 2,096,153 | 773,007 |
| Financial assets at fair value through profit or loss ('FVTPL') | 3 | 1,536,226 | 1,045,197 |
| Financial assets at fair value through other comprehensive income ('FVOCI') | 4 | 1,590,962 | 1,244,203 |
| Loans, advances and financing | 5 | 1,924,004 | 1,992,415 |
| Derivative financial assets | | 1,253,682 | 1,117,620 |
| Other assets | 6 | 151,885 | 235,710 |
| Property, plant and equipment | 7 | 3,170 | 3,918 |
| Intangible assets | 8 | 275 | 320 |
| Tax recoverable | | - | 4,135 |
| Deferred tax assets | | 4,011 | 4,792 |
| **TOTAL ASSETS** | | 8,900,675 | 7,169,992 |
| **LIABILITIES AND SHAREHOLDERS' EQUITY** | | | |
| Deposits from customers | 9 | 2,703,918 | 2,992,134 |
| Deposits and placements from banks and other financial institutions | 10 | 1,650,831 | 238,737 |
| Repurchase agreements | | 700,101 | - |
| Derivative financial liabilities | | 1,433,602 | 1,146,684 |
| Subordinated term loan | | 382,424 | 393,014 |
| Other liabilities | 11 | 1,140,486 | 1,531,461 |
| Tax liabilities | | 3,327 | - |
| **TOTAL LIABILITIES** | | 8,014,689 | 6,302,030 |

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 2025.

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

**UNAUDITED STATEMENT OF FINANCIAL POSITION**
**AS AT 31 MARCH 2026**

| | Note | Bank 31-Mar 2026 RM'000 | Bank 31-Dec 2025 RM'000 |
|---|---|---|---|
| Share capital | 12 | 650,000 | 650,000 |
| Retained profits | | 213,915 | 191,022 |
| Reserves | 13 | 22,071 | 26,940 |
| **SHAREHOLDER'S EQUITY** | | 885,986 | 867,962 |
| **TOTAL LIABILITIES AND SHAREHOLDER'S EQUITY** | | 8,900,675 | 7,169,992 |
| **COMMITMENTS AND CONTINGENCIES** | 21 | 205,274,056 | 182,002,949 |

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 2025.

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

**UNAUDITED STATEMENT OF TOTAL COMPREHENSIVE INCOME**
**FOR THE FINANCIAL PERIOD ENDED 31 MARCH 2026**

| | Note | Bank 31-Mar 2026 RM'000 | Bank 31-Mar 2025 RM'000 |
|---|---|---|---|
| Interest income | 14 | 58,636 | 70,988 |
| Interest expenses | 15 | (36,029) | (51,743) |
| Net interest income | | 22,607 | 19,245 |
| Net income from Islamic banking business | 22 | 213 | 293 |
| | | 22,820 | 19,538 |
| Other operating income | 16 | 27,188 | 31,201 |
| Other operating expenses | 17 | (23,391) | (25,802) |
| Expected credit losses made | 18 | (780) | (328) |
| Profit before tax | | 25,837 | 24,609 |
| Taxation | | (6,282) | (6,266) |
| Profit for the financial period | | 19,555 | 18,343 |
| 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 | | (1,174) | (132) |
| Net change in cash flow hedge | | | |
| Net changes in fair value | | (357) | 35 |
| Other comprehensive loss | | (1,531) | (97) |
| Total comprehensive income for the financial period | | 18,024 | 18,246 |

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 2025.

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

**UNAUDITED STATEMENTS OF CASH FLOW**
**FOR THE FINANCIAL PERIOD ENDED 31 MARCH 2026**

| | Bank 31-Mar 2026 RM'000 | Bank 31-Mar 2025 RM'000 |
|---|---|---|
| **Cash Flows from/(Used In) Operating Activities** | | |
| Profit before tax | 25,837 | 24,609 |
| Adjustments for: | | |
| Depreciation of property, plant and equipment | 791 | 764 |
| Amortisation of intangible assets | 45 | 16 |
| Expected credit losses on loans, advances and financing | 780 | 328 |
| Amortisation of premium less accretion of discount | 425 | 331 |
| Interest income on financial assets at FVOCI | (12,948) | (13,046) |
| Interest expense on lease liabilities | 8 | 46 |
| Unrealised loss/(gain) on derivative financial instruments | 56,864 | (13,747) |
| Unrealised loss/(gain) on foreign exchange | 84,651 | (53,467) |
| Unrealised loss/(gain) on financial assets at FVTPL | 3,712 | (761) |
| Unrealised gain on reverse repurchase agreements | (418) | (274) |
| Realised gain on repurchase agreements | (391) | (653) |
| Operating gain/(loss) before working capital changes | 159,202 | (55,854) |

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

**UNAUDITED STATEMENTS OF CASH FLOW**
**FOR THE FINANCIAL PERIOD ENDED 31 MARCH 2026 (CONTD.)**

| | Bank 31-Mar 2026 RM'000 | Bank 31-Mar 2025 RM'000 |
|---|---|---|
| Decrease/(Increase) in: | | |
| Reverse repurchase agreements | 1,294,365 | 34,040 |
| Financial assets at FVTPL | (426,654) | (108,246) |
| Loans, advances and financing | (315,689) | (94,551) |
| Other assets | 28,129 | 15,344 |
| (Decrease)/Increase in: | | |
| Deposits from customers | (271,599) | 63,426 |
| Deposits and placements from banks and other financial institutions | 306,954 | 396,723 |
| Repurchase agreements | (1,205,602) | (336,473) |
| Derivative financial assets/liabilities | 168,658 | 10,414 |
| Subordinated term loan | (640) | (311) |
| Other liabilities | 60,255 | (169,730) |
| Net cash used in operations | (202,621) | (245,218) |
| Income taxes paid | (17,295) | (3,508) |
| Net cash used in operating activities | (219,916) | (248,726) |
| **Cash Flows Used In Investing Activities** | | |
| Purchase of property, plant and equipment | (43) | (27) |
| Net sales of financial assets at FVOCI | 69,649 | (222,509) |
| Interest received on financial assets at FVOCI | 34,335 | 13,894 |
| Net cash generated from/(used in) investing activities | 103,941 | (208,642) |

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

**UNAUDITED STATEMENTS OF CASH FLOW**
**FOR THE FINANCIAL PERIOD ENDED 31 MARCH 2026 (CONTD.)**

| | Bank 31-Mar 2026 RM'000 | Bank 31-Mar 2025 RM'000 |
|---|---|---|
| **Cash Flows Used In Financing Activities** | | |
| Payment for lease liabilities | (1,316) | (292) |
| Net cash used in financing activities | (1,316) | (292) |
| **NET DECREASE IN CASH AND CASH EQUIVALENTS** | (117,291) | (457,660) |
| **CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR** | 748,675 | 974,907 |
| **CASH AND CASH EQUIVALENTS AT END OF YEAR** | 631,384 | 517,247 |
| **Cash and cash equivalents comprise the following:** | | |
| Cash and short-term funds | 340,307 | 517,247 |

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 2025.

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

**UNAUDITED STATEMENT OF CHANGES IN EQUITY**
**FOR THE FINANCIAL PERIOD ENDED 31 MARCH 2026**

| | | ← Non-distributable | | → | | |
|---|---|---|---|---|---|---|
| | Share capital RM'000 | Hedging reserves RM'000 | Regulatory reserves RM'000 | Revaluation reserve- financial assets at FVOCI RM'000 | Retained profits RM'000 | Total RM'000 |
| At 1 January 2026 | 650,000 | 55 | 25,369 | 1,516 | 191,022 | 867,962 |
| Profit for the period | - | - | - | - | 19,555 | 19,555 |
| Other comprehensive loss | - | (357) | - | (1,174) | - | (1,531) |
| Transfer from regulatory reserve | - | - | (3,338) | - | 3,338 | - |
| At 31 March 2026 | 650,000 | (302) | 22,031 | 342 | 213,915 | 885,986 |

| | | ← Non-distributable | | → | | |
|---|---|---|---|---|---|---|
| | Share capital RM'000 | Hedging reserves RM'000 | Regulatory reserves RM'000 | Revaluation reserve- financial assets at FVOCI RM'000 | Retained profits RM'000 | Total RM'000 |
| At 1 January 2025 | 650,000 | (597) | 23,223 | 167 | 239,793 | 912,586 |
| Profit for the period | - | - | - | - | 92,479 | 92,479 |
| Other comprehensive income | - | 652 | - | 1,349 | - | 2,001 |
| Transfer to regulatory reserve | - | - | 2,146 | - | (2,146) | - |
| Dividend paid on ordinary shares | - | - | - | - | (139,104) | (139,104) |
| At 31 December 2025 | 650,000 | 55 | 25,369 | 1,516 | 191,022 | 867,962 |

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 2025.

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

**NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL PERIOD ENDED 31 MARCH 2026**

## 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

| | 31-Mar 2026 RM'000 | 31-Dec 2025 RM'000 |
|---|---|---|
| At Amortised Cost: | | |
| Cash and balances with banks and other financial institutions | 34,284 | 59,623 |
| Money at call and deposit placements maturing within one month | 306,023 | 689,052 |
| | 340,307 | 748,675 |

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

| | 31-Mar 2026 RM'000 | 31-Dec 2025 RM'000 |
|---|---|---|
| At Fair Value: | | |
| Government Securities: | | |
| Malaysian Government Securities | 1,362,383 | 811,836 |
| Malaysian Government Investment Issues | 173,843 | 178,093 |
| Malaysian Islamic Treasury Bills | - | 55,268 |
| | 1,536,226 | 1,045,197 |

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

| | 31-Mar 2026 RM'000 | 31-Dec 2025 RM'000 |
|---|---|---|
| At Fair Value: | | |
| Government securities: | | |
| Malaysian Government Securities | 275,319 | 325,226 |
| Malaysian Government Investment Issues | 110,607 | 112,045 |
| Bank Negara Malaysia Bills | 1,205,036 | 806,932 |
| | 1,590,962 | 1,244,203 |

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

**NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL PERIOD ENDED 31 MARCH 2026 (CONTD.)**

## 5. LOANS, ADVANCES AND FINANCING

| | 31-Mar 2026 RM'000 | 31-Dec 2025 RM'000 |
|---|---|---|
| At amortised cost: | | |
| **(i) By type** | | |
| Revolving credit | 873,563 | 941,195 |
| Term loans | 573,260 | 554,333 |
| Bill receivables | 6,086 | 4,389 |
| Factoring receivables | 467,137 | 480,081 |
| Banker acceptance | 1,950 | - |
| Overdrafts | 6,628 | 16,329 |
| Gross loans, advances and financing | 1,928,624 | 1,996,327 |
| Less: Expected Credit Losses ('ECL') | (4,620) | (3,912) |
| Net loans, advances and financing | 1,924,004 | 1,992,415 |

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 RM114.12 million (31 December 2025: RM 69.97 million). The PSIA is a contract based on the Wakalah principle.

| | 31-Mar 2026 RM'000 | 31-Dec 2025 RM'000 |
|---|---|---|
| **(ii) By type of customer** | | |
| Domestic business enterprises | 1,845,936 | 1,858,195 |
| Domestic non-bank financial institutions | 80,738 | 90,223 |
| Financial institutions | 1,950 | 47,909 |
| | 1,928,624 | 1,996,327 |
| **(iii) By interest rate sensitivity** | | |
| Variable rate: | | |
| Cost plus | 1,928,624 | 1,996,327 |
| | 1,928,624 | 1,996,327 |
| **(iv) By residual contractual maturity** | | |
| Maturing within one year | 1,355,363 | 1,441,995 |
| More than one year to five years | 479,473 | 457,780 |
| More than five years | 93,788 | 96,552 |
| | 1,928,624 | 1,996,327 |
| **(v) By geographical distribution** | | |
| In Malaysia | 1,926,674 | 1,996,327 |
| Outside Malaysia | 1,950 | - |
| | 1,928,624 | 1,996,327 |

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

**NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL PERIOD ENDED 31 MARCH 2026 (CONTD.)**

**5. LOANS, ADVANCES AND FINANCING (CONTD.)**

| | 31-Mar 2026 RM'000 | 31-Dec 2025 RM'000 |
|---|---|---|
| **(vi) By Sector** | | |
| Mining & Quarrying | 5,747 | 5,688 |
| Manufacturing | 751,527 | 932,667 |
| Electricity, gas and water supply | 179,943 | 182,285 |
| Construction | 474 | 592 |
| Wholesale and retail | 469,584 | 325,699 |
| Transport, storage and communication | 64,438 | 49,883 |
| Financial services | 122,720 | 185,943 |
| Research and development | - | 1,853 |
| Other business services | 334,191 | 311,717 |
| | 1,928,624 | 1,996,327 |

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

| | 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 |
|---|---|---|---|---|
| **31 March 2026** | | | | |
| Balance at beginning of financial year | 1,719 | 2,193 | - | 3,912 |
| Changes in credit risk | 87 | (87) | - | - |
| Allowances made/(written-back) during the financial period | 861 | (125) | - | 736 |
| Derecognised during the financial period | (28) | - | - | (28) |
| Balance at end of financial period | 2,639 | 1,981 | - | 4,620 |
| **31 December 2025** | | | | |
| Balance at beginning of financial year | 1,094 | 1,690 | - | 2,784 |
| Changes in credit risk | 20 | (20) | - | - |
| Allowances made during the financial period | 633 | 609 | - | 1,242 |
| Derecognised during the financial period | (28) | (86) | - | (114) |
| Balance at end of financial period | 1,719 | 2,193 | - | 3,912 |

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

| | 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 |
|---|---|---|---|---|
| **31 March 2026** | | | | |
| Balance at beginning of financial year | 1,765,044 | 231,283 | - | 1,996,327 |
| Changes in credit risk | 85,489 | (85,489) | - | - |
| Purchases and origination | 392,318 | - | - | 392,318 |
| Derecognised during the financial period | (446,260) | (13,761) | - | (460,021) |
| Balance at end of financial period | 1,796,591 | 132,033 | - | 1,928,624 |

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

**NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL PERIOD ENDED 31 MARCH 2026 (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 |
|---|---|---|---|---|
| **31 December 2025** | | | | |
| Balance at beginning of financial year | 1,548,320 | 268,137 | - | 1,816,457 |
| Changes in credit risk | 57,382 | (57,382) | - | - |
| Purchases and origination | 574,225 | 46,058 | - | 620,283 |
| Derecognised during the financial period | (414,883) | (25,530) | - | (440,413) |
| Balance at end of financial period | 1,765,044 | 231,283 | - | 1,996,327 |

## 6. OTHER ASSETS

| | 31-Mar 2026 RM'000 | 31-Dec 2025 RM'000 |
|---|---|---|
| Collateral assets | 133,415 | 217,593 |
| Other receivables | 17,271 | 17,028 |
| Deposit | 646 | 610 |
| Prepayments | 553 | 479 |
| | 151,885 | 235,710 |

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

**NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL PERIOD ENDED 31 MARCH 2026 (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 |
|---|---|---|---|---|---|---|---|
| **31 March 2026** | | | | | | | |
| **Cost** | | | | | | | |
| At beginning of the financial year | 671 | 2,557 | 1,374 | 5,700 | 6 | 5,579 | 15,887 |
| Additions | 1 | - | 36 | 6 | - | - | 43 |
| At end of the financial period | 672 | 2,557 | 1,410 | 5,706 | 6 | 5,579 | 15,930 |
| **Accumulated Depreciation** | | | | | | | |
| At beginning of the financial year | 466 | 2,237 | 702 | 3,942 | 5 | 4,617 | 11,969 |
| Depreciation charged for financial period | 19 | 104 | 60 | 184 | - | 424 | 791 |
| At end of the financial period | 485 | 2,341 | 762 | 4,126 | 5 | 5,041 | 12,760 |
| **Net Book Value** | | | | | | | |
| As at 31 March 2026 | 187 | 216 | 648 | 1,580 | 1 | 538 | 3,170 |

## 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 |
|---|---|---|---|---|---|---|---|
| **31 December 2025** | | | | | | | |
| **Cost** | | | | | | | |
| At beginning of the financial year | 656 | 2,557 | 1,369 | 5,061 | 6 | 8,318 | 17,967 |
| Additions | 15 | - | 5 | 639 | - | - | 659 |
| Lease remeasurement | - | - | - | - | - | (2,739) | (2,739) |
| At end of the financial year | 671 | 2,557 | 1,374 | 5,700 | 6 | 5,579 | 15,887 |
| **Accumulated Depreciation** | | | | | | | |
| At beginning of the financial year | 381 | 505 | 432 | 3,127 | 4 | 3,172 | 7,621 |
| Depreciation charged for financial period | 85 | 419 | 240 | 815 | 1 | 1,445 | 3,005 |
| Allowance for impairment | - | 1,313 | 30 | - | - | - | 1,343 |
| At end of the financial year | 466 | 2,237 | 702 | 3,942 | 5 | 4,617 | 11,969 |
| **Net Book Value** | | | | | | | |
| As at 31 December 2025 | 205 | 320 | 672 | 1,758 | 1 | 962 | 3,918 |

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

**NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL PERIOD ENDED 31 MARCH 2026 (CONTD.)**

## 8. INTANGIBLE ASSETS

| | 31-Mar 2026 RM'000 | 31-Dec 2025 RM'000 |
|---|---|---|
| Computer Software: | | |
| **Cost** | | |
| At beginning of the financial year | 552 | 190 |
| Addition | - | 362 |
| At end of the financial period/year | 552 | 552 |
| **Accumulated Amortisation** | | |
| At beginning of the financial year | 232 | 108 |
| Amortisation for the year | 45 | 124 |
| At end of the financial period/year | 277 | 232 |
| **Total Net Book Value** | 275 | 320 |

## 9. DEPOSITS FROM CUSTOMERS

| | 31-Mar 2026 RM'000 | 31-Dec 2025 RM'000 |
|---|---|---|
| **Type** | | |
| At amortised cost: | | |
| Demand deposits | 2,169,654 | 2,258,876 |
| Fixed deposits | 519,553 | 719,129 |
| Commodity Murabahah | 14,711 | 14,129 |
| | 2,703,918 | 2,992,134 |

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

| | | |
|---|---|---|
| Due within six months | 534,264 | 733,258 |
| Six months to one year | - | - |
| | 534,264 | 733,258 |

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

| | | |
|---|---|---|
| Business enterprises | 2,666,239 | 2,956,745 |
| Non-bank financial institutions | 37,679 | 35,389 |
| | 2,703,918 | 2,992,134 |

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

| | 31-Mar 2026 RM'000 | 31-Dec 2025 RM'000 |
|---|---|---|
| At amortised cost: | | |
| Other financial institutions | 1,650,831 | 238,737 |

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

**NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL PERIOD ENDED 31 MARCH 2026 (CONTD.)**

## 11. OTHER LIABILITIES

| | 31-Mar 2026 RM'000 | 31-Dec 2025 RM'000 |
|---|---|---|
| Collateral deposits | 1,074,260 | 1,465,153 |
| Other payables | 54,210 | 48,178 |
| Accruals and charges | 11,033 | 16,897 |
| Expected credit losses on loans commitment and financial guarantee | 207 | 136 |
| Lease Liabilities | 776 | 1,097 |
| | 1,140,486 | 1,531,461 |

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

| | 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 |
|---|---|---|---|---|
| **31 March 2026** | | | | |
| Balance at beginning of financial year | 130 | 6 | - | 136 |
| Changes in credit risk | 3 | (3) | - | - |
| Allowances made during the financial period | 64 | 7 | - | 71 |
| At end of financial period | 197 | 10 | - | 207 |
| **31 December 2025** | | | | |
| Balance at beginning of financial year | 68 | - | - | 68 |
| Allowances written back during the financial period | 62 | 6 | - | 68 |
| At end of financial period | 130 | 6 | - | 136 |

## 12. SHARE CAPITAL

| | 31-Mar 2026 RM'000 | 31-Dec 2025 RM'000 |
|---|---|---|
| Ordinary shares issued and fully paid: | | |
| Balance as at 31 March/31 December | 650,000 | 650,000 |

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## 13. RESERVES

| | 31-Mar 2026 RM'000 | 31-Dec 2025 RM'000 |
|---|---|---|
| Non-distributable: | | |
| Revaluation reserve - financial assets at FVOCI | 342 | 1,516 |
| Regulatory reserve | 22,031 | 25,369 |
| Hedging reserve | (302) | 55 |
| | 22,071 | 26,940 |

## 14. INTEREST INCOME

| | 31-Mar 2026 RM'000 | 31-Mar 2025 RM'000 |
|---|---|---|
| Loans and advances | 22,374 | 23,126 |
| Money at call and deposit placements with financial institutions | 5,019 | 5,254 |
| Reverse repurchase agreements | 7,530 | 15,596 |
| Financial assets at FVTPL | 10,079 | 13,365 |
| Financial assets at FVOCI | 12,779 | 12,822 |
| Other interest income | 1,280 | 1,156 |
| | 59,061 | 71,319 |
| (Amortisation of premiums)/Accretion of discounts, net | (425) | (331) |
| | 58,636 | 70,988 |

## 15. INTEREST EXPENSE

| | 31-Mar 2026 RM'000 | 31-Mar 2025 RM'000 |
|---|---|---|
| Deposits from customers | 12,736 | 14,437 |
| Deposits and placements from banks and other financial institutions | 7,176 | 10,118 |
| Repurchase agreements | 483 | 13,395 |
| Lease Liabilities | 8 | 46 |
| Subordinated term loan | 3,119 | 3,838 |
| Financial collateral | 12,154 | 9,846 |
| Other interest expense | 353 | 63 |
| | 36,029 | 51,743 |

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## 16. OTHER OPERATING INCOME

| | 31-Mar 2026 RM'000 | 31-Mar 2025 RM'000 |
|---|---|---|
| Fee income: | | |
| Commissions | 99 | 101 |
| Guarantee fees | 1 | 65 |
| Other fee income | 2,117 | 3,795 |
| | 2,217 | 3,961 |
| (Loss)/Gain arising from sale of: | | |
| Financial assets at FVTPL | (2,109) | 2,012 |
| Financial assets at FVOCI | 154 | - |
| | (1,955) | 2,012 |
| Gain/(Loss) on derivatives trading: | | |
| Realised gain/(loss) | 70,487 | (17,271) |
| Unrealised (loss)/gain | (56,864) | 13,747 |
| | 13,623 | (3,524) |
| Unrealised (loss)/gain on revaluation of: | | |
| Financial assets at FVTPL | (3,712) | 761 |
| Net gain/(loss) arising from hedging activities | 67 | (176) |
| Unrealised gain on reverse repurchase agreements | 418 | 274 |
| Realised gain on repurchase agreements | 391 | 653 |
| Other income: | | |
| Foreign exchange: | | |
| - Realised gain/(loss) | 97,985 | (28,827) |
| - Unrealised (loss)/gain | (84,651) | 53,467 |
| Others | 2,805 | 2,600 |
| | 16,139 | 27,240 |
| | 27,188 | 31,201 |

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## 17. OTHER OPERATING EXPENSES

| | 31-Mar 2026 RM'000 | 31-Mar 2025 RM'000 |
|---|---|---|
| Personnel costs (Note a) | 11,916 | 14,657 |
| Establishment costs (Note b) | 5,222 | 7,902 |
| Marketing expenses | 438 | 504 |
| Administration and general expenses (Note c) | 5,815 | 2,739 |
| | 23,391 | 25,802 |

**(a) Personnel costs**

| | 31-Mar 2026 RM'000 | 31-Mar 2025 RM'000 |
|---|---|---|
| Salaries, bonuses and allowances | 9,541 | 11,403 |
| Defined contribution plan | 1,438 | 1,663 |
| Other staff related expenses | 937 | 1,591 |
| | 11,916 | 14,657 |

**(b) Establishment costs**

| | 31-Mar 2026 RM'000 | 31-Mar 2025 RM'000 |
|---|---|---|
| Information technology costs | 2,452 | 2,963 |
| Depreciation of property, plant and equipment | 791 | 764 |
| Amortization of intangible asset | 45 | 16 |
| Others | 1,934 | 4,159 |
| | 5,222 | 7,902 |

**(c) Administration and general expenses**

| | 31-Mar 2026 RM'000 | 31-Mar 2025 RM'000 |
|---|---|---|
| Legal and professional fees | 392 | 384 |
| Communication & transportation | 370 | 305 |
| Others general expenses | 5,053 | 2,050 |
| | 5,815 | 2,739 |

## 18. EXPECTED CREDIT LOSSES

| | 31-Mar 2026 RM'000 | 31-Mar 2025 RM'000 |
|---|---|---|
| Expected credit losses: | | |
| Allowance made during the financial period | 780 | 328 |

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**NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL PERIOD ENDED 31 MARCH 2026 (CONTD.)**

## 19. CAPITAL ADEQUACY

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

| | 31-Mar 2026 RM'000 | 31-Dec 2025 RM'000 |
|---|---|---|
| **Tier-I capital** | | |
| Paid-up share capital | 650,000 | 650,000 |
| Retained profits | 194,360 | 191,022 |
| Other disclosed reserves | 22,071 | 26,940 |
| | 866,431 | 867,962 |
| Less : Regulatory adjustments | | |
| Intangible assets | (275) | (320) |
| Deferred tax assets | (4,011) | (4,792) |
| 55% of cumulative gains of financial instruments at FVOCI | (188) | (834) |
| Hedging reserve | 302 | (55) |
| Regulatory reserve | (22,031) | (25,369) |
| Total Tier-I capital | 840,228 | 836,592 |
| **Tier-II Capital** | | |
| General provisions (Expected Credit Losses and regulatory reserve) | 26,858 | 29,417 |
| Subordinated term loan | 382,424 | 393,014 |
| Total Tier-II capital | 409,282 | 422,431 |
| Total capital base | 1,249,510 | 1,259,023 |
| **Capital Ratios** | | |
| Common Equity Tier 1 Ratio | 14.616% | 16.166% |
| Tier 1 Capital Ratio | 14.616% | 16.166% |
| Total Capital Ratio | 21.735% | 24.330% |

| The breakdown of risk-weighted assets by each major risk category is as follows: | 31-Mar 2026 RM'000 | 31-Dec 2025 RM'000 |
|---|---|---|
| Credit Risk | 3,053,396 | 3,115,169 |
| Market Risk | 2,387,258 | 1,752,595 |
| Operational Risk | 308,106 | 307,116 |
| Total risk-weighted assets | 5,748,760 | 5,174,880 |

## 20. INTEREST RATE RISK

The following table represents the Bank's assets and liabilities at carrying amounts as at 31 March 2026

| | **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** |
| **Assets** | | | | | | | | |
| Cash and short-term funds | 340,284 | - | - | - | - | - | 23 | **340,307** |
| Reverse repurchase agreements | - | - | - | - | - | 2,092,350 | 3,803 | **2,096,153** |
| Financial assets at fair value through profit or loss | - | - | - | - | - | 1,536,226 | - | **1,536,226** |
| Financial assets at fair value through other comprehensive income | 402,963 | 801,917 | 90,316 | 292,251 | - | - | 3,515 | **1,590,962** |
| Loans, advances and financing | 692,922 | 857,373 | 138,966 | 232,083 | - | - | 2,660 | **1,924,004** |
| Derivatives Financial assets | - | - | - | - | - | 1,253,682 | - | **1,253,682** |
| Other assets | - | - | - | - | - | - | 150,686 | **150,686** |
| **Total Assets** | **1,436,169** | **1,659,290** | **229,282** | **524,334** | **-** | **4,882,258** | **160,686** | **8,892,020** |
| | | | | | | | | |
| **Liabilities** | | | | | | | | |
| Deposits from customers | 2,534,792 | 161,360 | 7,458 | | - | - | 308 | **2,703,918** |
| Deposits and placements from banks and other financial institutions | 1,240,987 | 407,950 | 1,300 | - | - | - | 594 | **1,650,831** |
| Repurchase agreements | - | - | - | - | - | 700,007 | 94 | **700,101** |
| Derivatives Financial Liabilities | - | - | 28,882 | - | - | 1,404,720 | - | **1,433,602** |
| Subordinated term loan | - | - | - | - | 380,249 | - | 2,175 | **382,424** |
| Other liabilities | - | - | - | - | - | - | 1,140,486 | **1,140,486** |
| **Total Liabilities** | **3,775,779** | **569,310** | **37,640** | **-** | **380,249** | **2,104,727** | **1,143,657** | **8,011,362** |
| | | | | | | | | |
| **Net interest rate gap** | **(2,339,610)** | **1,089,980** | **191,642** | **524,334** | **(380,249)** | **2,777,531** | **(982,971)** | **880,658** |

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**NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL PERIOD ENDED 31 MARCH 2026 (CONTD.)**

## 20. INTEREST RATE RISK (CONTD)

The following table represents the Bank's assets and liabilities at carrying amounts as of 31 December 2025

| | 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** |
| **Assets** | | | | | | | | |
| Cash and short-term funds | 748,623 | - | - | - | - | - | 52 | **748,675** |
| Reverse repurchase agreements | - | - | - | - | - | 771,941 | 1,066 | **773,007** |
| Financial assets at fair value through profit or loss | - | - | - | - | - | 1,045,197 | - | **1,045,197** |
| Financial assets at fair value through other comprehensive income | 202,290 | 604,150 | 140,601 | 292,587 | - | - | 4,575 | **1,244,203** |
| Loans, advances and financing | 956,024 | 533,533 | 267,384 | 233,283 | - | - | 2,191 | **1,992,415** |
| Derivative financial assets | - | - | - | - | - | 1,117,620 | - | **1,117,620** |
| Other assets | - | - | - | - | - | - | 234,621 | **234,621** |
| **Total Assets** | **1,906,937** | **1,137,683** | **407,985** | **525,870** | **-** | **2,934,758** | **242,505** | **7,155,738** |
| **Liabilities** | | | | | | | | |
| Deposits from customers | 2,914,673 | 76,067 | - | - | - | - | 1,394 | **2,992,134** |
| Deposits and placements from banks and other financial institutions | 233,466 | 3,750 | - | - | - | - | 1,521 | **-** **238,737** |
| Repurchase agreements | - | - | - | - | - | - | - | **-** |
| Derivatives financial liabilities | - | - | 18,005 | - | - | 1,128,679 | - | **1,146,684** |
| Subordinated term loan | - | - | - | - | 390,685 | - | 2,329 | **393,014** |
| Other liabilities | - | - | - | - | - | - | 1,531,461 | **1,531,461** |
| **Total Liabilities** | **3,148,139** | **79,817** | **18,005** | **-** | **390,685** | **1,128,679** | **1,536,705** | **6,302,030** |
| **Net interest rate gap** | **(1,241,202)** | **1,057,866** | **389,980** | **525,870** | **(390,685)** | **1,806,079** | **(1,294,200)** | **853,708** |

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**NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL PERIOD ENDED 31 MARCH 2026 (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:

| | 31-Mar 2026 RM'000 | 31-Dec 2025 RM'000 |
|---|---|---|
| Commitments and Contingent Liabilities | | |
| Direct credit substitutes | 223,991 | 632,428 |
| Transaction-related contingent items | 105,133 | 111,865 |
| Short-term self-liquidating trade-related contingencies | 1,183 | 20,662 |
| Irrevocable commitments to extend credit: | | |
| Maturity more than one year | 392,591 | 421,329 |
| Total credit related commitments and contingencies | 722,898 | 1,186,284 |
| | | |
| Foreign exchange derivatives: | | |
| One year or less | 76,736,054 | 66,133,245 |
| Over one year to five years | 3,709,951 | 2,588,546 |
| Over five years | 464,455 | 759,366 |
| Interest rate derivatives: | | |
| One year or less | 37,887,652 | 27,925,159 |
| Over one year to five years | 82,089,168 | 79,793,862 |
| Over five years | 2,339,966 | 2,233,333 |
| Credit Derivatives: | | |
| One year or less | 87,354 | 70,940 |
| Over one year to five years | 1,236,558 | 1,312,214 |
| Total treasury related commitments and contingencies | 204,551,158 | 180,816,665 |
| | | |
| Total commitment and contingencies | 205,274,056 | 182,002,949 |

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## 22. Islamic Banking Window

**UNAUDITED STATEMENT OF FINANCIAL POSITION**
**As at 31 March 2026**

| | Note | 31-Mar 2026 RM'000 | 31-Dec 2025 RM'000 |
|---|---|---|---|
| **ASSETS** | | | |
| Cash and short-term funds | (a) | 18,580 | 17,651 |
| Financial assets at fair value through other comprehensive income ('FVOCI') | (b) | 20,096 | 20,318 |
| Other assets | | 1,216 | 1,382 |
| Deferred tax assets | | 3 | - |
| **TOTAL ASSETS** | | 39,895 | 39,351 |
| **LIABILITIES AND ISLAMIC BANKING FUNDS** | | | |
| Deposits from customers | (d) | 14,829 | 14,350 |
| Other liabilities | (e) | - | 3 |
| Deferred tax liabilities | | - | 5 |
| **Total liabilities** | | 14,829 | 14,358 |
| Capital fund | | 26,850 | 26,850 |
| Accumulated losses | | (1,775) | 16 |
| Reserves | | (9) | (1,873) |
| **Islamic banking funds** | | 25,066 | 24,993 |
| **TOTAL LIABILITIES AND ISLAMIC BANKING FUNDS** | | 39,895 | 39,351 |

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 2025.

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**22. Islamic Banking Window**

**UNAUDITED STATEMENT OF PROFIT OR LOSS**
**FOR THE FINANCIAL PERIOD ENDED 31 MARCH 2026**

| | | 31-Mar 2026 RM'000 | 31-Mar 2025 RM'000 |
|---|---|---|---|
| Income derived from investment of Islamic banking funds and depositors' funds | (f) | 269 | 363 |
| Profit expense to depositors | | (56) | (70) |
| Net income derived from investment of Islamic banking funds and depositors' funds | | 213 | 293 |
| Other operating income | (g) | 256 | 273 |
| Other operating expenses | (h) | (371) | (403) |
| **Profit for the financial period before taxation** | | 98 | 163 |
| Taxation | | - | - |
| **Profit for the financial period after taxation** | | 98 | 163 |
| Other comprehensive (loss)/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 | | (25) | 5 |
| Other comprehensive (loss)/income | | (25) | 5 |
| **Total comprehensive profit for the period** | | 73 | 168 |

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 2025.

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## 22. Islamic Banking Window

### UNAUDITED STATEMENT OF CHANGES IN EQUITY IN ISLAMIC BANKING FUNDS FOR THE FINANCIAL PERIOD ENDED 31 MARCH 2026

| | Capital fund RM'000 | Regulatory reserve RM'000 | Revaluation reserve- financial assets at FVOCI RM'000 | Accumulated losses RM'000 | Total RM'000 |
|---|---|---|---|---|---|
| At 1 January 2026 | 26,850 | - | 16 | (1,873) | 24,993 |
| Profit for the period | - | - | - | 98 | 98 |
| Other comprehensive loss | - | - | (25) | - | (25) |
| At 31 March 2026 | 26,850 | - | (9) | (1,775) | 25,066 |

| | Capital fund RM'000 | Regulatory reserve RM'000 | Revaluation reserve- financial assets at FVOCI RM'000 | Accumulated losses RM'000 | Total RM'000 |
|---|---|---|---|---|---|
| At 1 January 2025 | 26,850 | - | (6) | (2,575) | 24,269 |
| Profit for the year | - | - | - | 702 | 702 |
| Other comprehensive income | - | - | 22 | - | 22 |
| At 31 December 2025 | 26,850 | - | 16 | (1,873) | 24,993 |

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 2025.

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**NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL PERIOD ENDED 31 MARCH 2026**

## 22. Islamic Banking Window

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

| | 31-Mar 2026 RM'000 | 31-Dec 2025 RM'000 |
|---|---|---|
| At Amortised Cost | | |
| Cash and balances with banks and other financial institutions | 579 | 650 |
| Money at call and deposit placements maturing within one month | 18,001 | 17,001 |
| | 18,580 | 17,651 |

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

| | 31-Mar 2026 RM'000 | 31-Dec 2025 RM'000 |
|---|---|---|
| At Fair value | | |
| Government securities: | | |
| Malaysian Government Investment Issues | 20,096 | 20,318 |
| | 20,096 | 20,318 |

### (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 RM114.12 million (31 December 2025: RM 69.97 million). The PSIA is a contract based on the Wakalah principle.

### (d) OTHER ASSETS

| | 31-Mar 2026 RM'000 | 31-Dec 2025 RM'000 |
|---|---|---|
| Other receivables | 1,216 | 1,382 |

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**22. Islamic Banking Window**

**(f) DEPOSITS FROM CUSTOMERS**

| | 31-Mar 2026 RM'000 | 31-Dec 2025 RM'000 |
|---|---|---|
| **Type** | | |
| At Amortised Cost: | | |
| Non-Mudharabah Fund | | |
| Demand deposits | 118 | 221 |
| Commodity Murabahah | 14,711 | 14,129 |
| | 14,829 | 14,350 |

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

| | | |
|---|---|---|
| Due within six months | 14,711 | 14,129 |

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

| | | |
|---|---|---|
| Business enterprises | - | - |
| Non-bank financial institution | 14,829 | 14,350 |
| | 14,829 | 14,350 |

**(g) INCOME DERIVED FROM INVESTMENT OF ISLAMIC BANKING FUNDS AND DEPOSITORS' FUNDS**

| | 31-Mar 2026 RM'000 | 31-Mar 2025 RM'000 |
|---|---|---|
| Money at call and deposit placement with financial institutions | 116 | 178 |
| Financial assets at FVOCI | 169 | 224 |
| (Amortisation of premiums)/Accretion of discounts, net | (16) | (39) |
| | 269 | 363 |

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**NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL PERIOD ENDED 31 MARCH 2026 (CONTD.)**

**22. Islamic Banking Window**

**(i) OTHER OPERATING INCOME**

| | 31-Mar 2026 RM'000 | 31-Mar 2025 RM'000 |
|---|---|---|
| Foreign exchange: | | |
| - Unrealised gain/(loss) | 1 | (1) |
| Others | 255 | 274 |
| | 256 | 273 |

**(j) OTHER OPERATING EXPENSES**

| | 31-Mar 2026 RM'000 | 31-Mar 2025 RM'000 |
|---|---|---|
| Personnel costs (Note i) | 291 | 306 |
| Establishment costs (Note ii) | 17 | 35 |
| Marketing expenses | 3 | 3 |
| Administration and general expenses (Note iii) | 60 | 59 |
| | 371 | 403 |
| **(i) Personnel Costs** | | |
| Salaries, bonuses and allowances | 244 | 253 |
| Defined contribution plan | 44 | 45 |
| Other staff related expenses | 3 | 8 |
| | 291 | 306 |
| **(ii) Establishment costs** | | |
| Rental of premises | 12 | 10 |
| Information technology costs | - | 1 |
| Others | 5 | 24 |
| | 17 | 35 |
| **(iii) Administration and general expenses** | | |
| Legal and professional fees | 43 | 39 |
| Communication & transportation | 1 | 2 |
| Others | 16 | 18 |
| | 60 | 59 |

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**NOTES TO THE FINANCIAL STATEMENTS FOR THE FINANCIAL PERIOD ENDED 31 MARCH 2026 (CONTD.)**

## 22. Islamic Banking Window

### (k) CAPITAL ADEQUACY

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

| | 31-Mar 2026 RM'000 | 31-Dec 2025 RM'000 |
|---|---|---|
| **Tier-I capital** | | |
| Capital fund | 26,850 | 26,850 |
| Accumulated losses | (1,873) | (1,873) |
| Other disclosed reserves | (9) | 16 |
| | 24,968 | 24,993 |
| **Less : Regulatory adjustments** | | |
| Deferred tax assets | (3) | - |
| 55% of cumulative gains of financial instruments at FVOCI | - | (10) |
| | (3) | (10) |
| Total capital base | 24,965 | 24,983 |
| **Capital Ratios** | | |
| Common Equity Tier 1 Capital Ratio | 1260.222% | 1257.323% |
| Tier 1 Capital Ratio | 1260.222% | 1257.323% |
| Total Capital Ratio | 1260.222% | 1257.323% |

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

| | 31-Mar 2026 RM'000 | 31-Dec 2025 RM'000 |
|---|---|---|
| Credit Risk | 34 | 13 |
| Market Risk | 23 | 40 |
| Operational Risk | 1,924 | 1,934 |
| Total risk-weighted assets | 1,981 | 1,987 |