

# **Deutsche Bank (Malaysia) Berhad**

(Company No. 199401026871 (312552-W))

(Incorporated in Malaysia)

## **Basel II Pillar 3 Report** **30 June 2025**



## 1 Capital Adequacy

### 1.1 Risk Weighted Assets and Capital Requirements

Risk weighted assets and capital requirements for the Bank

	30.06.2025		31.12.2024	
	Risk Weighted Assets	Min Capital Requirement at 8%	Risk Weighted Assets	Min Capital Requirement at 8%
	RM'000	RM'000	RM'000	RM'000
<b>Bank</b>				
Credit Risk	4,862,291	388,983	4,708,991	376,719
Market Risk	2,731,710	218,537	2,329,060	186,325
Operational Risk	2,076,710	166,137	841,326	67,306
<b>Total</b>	<b>9,670,711</b>	<b>773,657</b>	<b>7,879,377</b>	<b>630,350</b>
<b>Islamic Banking Window</b>				
Credit Risk	-	-	-	-
Market Risk	-	-	-	-
Operational Risk	7,166	573	8,104	648
<b>Total</b>	<b>7,166</b>	<b>573</b>	<b>8,104</b>	<b>648</b>

Risk weighted capital ratio and CET1/Tier 1 capital ratio for the Bank

	30.06.2025		31.12.2024	
	Total Capital Ratio	CET1 / Tier 1 Capital Ratio	Total Capital Ratio	CET1 / Tier 1 Capital Ratio
<b>Deutsche Bank (Malaysia) Berhad</b>	<b>17.637%</b>	<b>17.158%</b>	<b>24.351%</b>	<b>23.737%</b>
<b>Islamic Banking Window</b>	<b>462.159%</b>	<b>462.159%</b>	<b>453.480%</b>	<b>453.480%</b>

## 1 Capital Adequacy (continued)

### 1.1 Risk Weighted Assets and Capital Requirements (continued)

Risk weighted assets and capital requirements for credit risk

Risk type	30.06.2025			
	Gross Exposures RM'000	Net Exposures RM'000	Risk-Weighted Assets RM'000	Minimum Capital Requirement at 8% * RM'000
<i>On-Balance Sheet Exposures</i>				
Sovereigns/Central Banks #	4,574,838	4,464,471	-	-
Public Sector Entities	-	-	-	-
Banks, Development Financial Institutions and Multilateral Development Banks	1,861,401	1,861,401	805,485	64,439
Insurance Companies, Securities Firms and Fund Managers	10,094	10,094	10,094	807
Corporates	1,727,217	1,727,217	1,682,271	134,582
Regulatory Retail	-	-	-	-
Residential Mortgages	847	847	296	24
Higher Risk Assets	-	-	-	-
Other Assets	77,141	77,141	75,764	6,061
Equity Exposure	16,125	16,125	16,355	1,308
Defaulted Exposures	866	866	721	58
<i>Total On-Balance Sheet Exposures</i>	<i>8,268,529</i>	<i>8,158,162</i>	<i>2,590,986</i>	<i>207,279</i>
<i>Off-Balance Sheet Exposures</i>				
OTC Derivatives	2,312,994	1,784,716	887,024	70,962
Credit Derivatives	-	-	-	-
Direct Credit Substitutes	-	-	-	-
Transaction related contingent Items	366,748	366,748	337,648	27,012
Short Term Self Liquidating trade related contingencies	16,619	16,619	16,482	1,318
Other commitments, such as formal standby facilities and credit lines	1,030,151	1,030,151	1,030,151	82,412
Defaulted Exposures	-	-	-	-
<i>Total for Off-Balance Sheet Exposures</i>	<i>3,726,512</i>	<i>3,198,234</i>	<i>2,271,305</i>	<i>181,704</i>
<i>Total On and Off- Balance Sheet Exposures</i>	<i>11,995,041</i>	<i>11,356,396</i>	<i>4,862,291</i>	<i>388,983</i>

## 1 Capital Adequacy (continued)

### 1.1 Risk Weighted Assets and Capital Requirements (continued)

Risk weighted assets and capital requirements for credit risk (continued)

Risk type	31.12.2024			
	Gross Exposures RM'000	Net Exposures RM'000	Risk-Weighted Assets RM'000	Minimum Capital Requirement at 8% * RM'000
<i>On-Balance Sheet Exposures</i>				
Sovereigns/Central Banks #	4,299,709	4,188,259	-	-
Public Sector Entities	-	-	-	-
Banks, Development Financial Institutions and Multilateral Development Banks	1,289,712	1,289,712	523,843	41,907
Insurance Companies, Securities Firms and Fund Managers	-	-	-	-
Corporates	1,622,177	1,622,177	1,551,928	124,154
Regulatory Retail	-	-	-	-
Residential Mortgages	1,068	1,068	374	30
Higher Risk Assets	-	-	-	-
Other Assets	177,055	177,055	175,975	14,078
Equity Exposure	16,125	16,125	16,355	1,308
Defaulted Exposures	900	900	744	60
<i>Total On-Balance Sheet Exposures</i>	<i>7,406,746</i>	<i>7,295,296</i>	<i>2,269,219</i>	<i>181,537</i>
<i>Off-Balance Sheet Exposures</i>				
OTC Derivatives	2,277,764	1,839,887	879,933	70,395
Credit Derivatives	-	-	-	-
Direct Credit Substitutes	-	-	-	-
Transaction related contingent Items	412,298	412,298	349,843	27,988
Short Term Self Liquidating trade related contingencies	4,647	4,647	4,093	327
Other commitments, such as formal standby facilities and credit lines	1,205,903	1,205,903	1,205,903	96,472
Defaulted Exposures	-	-	-	-
<i>Total for Off-Balance Sheet Exposures</i>	<i>3,900,612</i>	<i>3,462,735</i>	<i>2,439,772</i>	<i>195,182</i>
<i>Total On and Off- Balance Sheet Exposures</i>	<i>11,307,358</i>	<i>10,758,031</i>	<i>4,708,991</i>	<i>376,719</i>

## 1 Capital Adequacy (continued)

### 1.1 Risk Weighted Assets and Capital Requirements (continued)

Risk weighted assets and capital requirements for market risk

Risk type	30.06.2025			
	Gross Exposures RM'000	Net Exposures RM'000	Risk-Weighted Assets RM'000	Minimum Capital Requirement at 8% * RM'000
Market Risk (Standardised approach)	Long Position	Short Position		
Interest Rate Risk	171,613,214	169,264,474	1,835,938	146,875
Foreign Currency Risk	293,197	687,597	687,597	55,008
Options	27,712	-	208,175	16,654
	171,934,123	169,952,071	2,731,710	218,537

Risk type	31.12.2024			
	Gross Exposures RM'000	Net Exposures RM'000	Risk-Weighted Assets RM'000	Minimum Capital Requirement at 8% * RM'000
Market Risk (Standardised approach)	Long Position	Short Position		
Interest Rate Risk	171,830,913	169,834,372	1,431,460	114,517
Foreign Currency Risk	433,095	860,894	860,900	68,872
Options	18,227	-	36,700	2,936
	172,282,235	170,695,266	2,329,060	186,325

For interest rate risk, the gross exposures represent the sum of notional and mark-to-market value.

For foreign currency risk, the gross exposures represent net open position.

For options, the gross exposures represent net market value of option portfolio.

## 1 Capital Adequacy (continued)

### 1.1 Risk Weighted Assets and Capital Requirements (continued)

Risk weighted assets and capital requirements for operational risk

Risk type	30.06.2025		31.12.2024	
	Risk-Weighted Assets RM'000	Minimum Capital Requirement at 8% * RM'000	Risk-Weighted Assets RM'000	Minimum Capital Requirement at 8% * RM'000
Operational Risk (Standardised approach)	2,076,710	166,137	841,326	67,306

\* The minimum regulatory capital requirement before including capital conservation buffer and countercyclical capital buffer.

Risk weighted assets and capital requirements arising from Large Exposure Risk

Risk type	30.06.2025 / 31.12.2024			
	Gross Exposures RM'000	Net Exposures RM'000	Risk-Weighted Assets RM'000	Minimum Capital Requirement at 8% * RM'000
Large Exposures Risk Requirements	-	-	-	-

The Bank does not have any capital requirement for Large Exposure Risk as there is no amount in excess of the lowest threshold arising from equity holdings as specified in BNM's RWCAF.

## 1 Capital Adequacy (continued)

### 1.2 Components of Capital

Components of Tier 1 and Tier 2 capital:

	Group and Bank	
	30.06.2025 RM'000	31.12.2024 RM'000
<b>Tier 1 capital</b>		
Paid-up share capital	531,362	531,362
Fair value reserves	28,946	14,249
Retained profits	1,114,939	1,340,014
Less: Deferred tax assets	-	(7,486)
Less: Cumulative gains of FVOCI	(15,920)	(7,837)
<b>Total Common Equity Tier 1 / Tier 1 Capital</b>	<b>1,659,327</b>	<b>1,870,302</b>
<b>Tier 2 Capital</b>		
Expected credit losses	1,335	3,416
Regulatory Reserve	45,000	45,000
<b>Total Capital</b>	<b>1,705,662</b>	<b>1,918,718</b>
Common equity tier 1 / Tier 1 Capital Ratio	17.158%	23.737%
Total capital ratio	17.637%	24.351%

## 2 Credit Risk

### 2.1 Geographic distribution of credit exposures, broken down in significant areas by major types of gross credit exposures

Credit Exposure	30.06.2025						
	America RM'000	Europe RM'000	India RM'000	Malaysia RM'000	Singapore RM'000	Others RM'000	Total RM'000
Sovereigns/Central Banks	-	-	-	4,574,838	-	-	4,574,838
Banks, DFIs & MDBs	-	-	-	121,035	-	-	121,035
Public Sector Entities	66,978	1,341,535	12,691	1,779,373	416,124	118,127	3,734,828
Insurance Companies, Securities Firms and Fund Managers	-	-	-	38,059	-	-	38,059
Corporates	-	8,583	-	3,420,427	2,293	-	3,431,303
Regulatory Retails	-	-	-	-	-	-	-
Residential Mortgages	-	-	-	847	-	-	847
Other Asset	-	-	-	77,141	-	-	77,141
Equity Exposure	-	-	-	16,125	-	-	16,125
Defaulted Exposures	-	-	-	865	-	-	865
<b>Grand Total</b>	<b>66,978</b>	<b>1,350,118</b>	<b>12,691</b>	<b>10,028,710</b>	<b>418,417</b>	<b>118,127</b>	<b>11,995,041</b>

Credit Exposure	31.12.2024						
	America RM'000	Europe RM'000	India RM'000	Malaysia RM'000	Singapore RM'000	Others RM'000	Total RM'000
Sovereigns/Central Banks	-	-	-	4,341,932	-	-	4,341,932
Banks, DFIs & MDBs	-	-	-	164,637	-	-	164,637
Public Sector Entities	103,296	319,511	13,051	2,464,783	167,601	39,072	3,107,314
Insurance Companies, Securities Firms and Fund Managers	-	-	-	31,081	-	-	31,081
Corporates	-	4,844	-	3,405,970	56,432	-	3,467,246
Regulatory Retails	-	-	-	-	-	-	-
Residential Mortgages	-	-	-	1,068	-	-	1,068
Other Asset	-	-	-	177,055	-	-	177,055
Equity Exposure	-	-	-	16,125	-	-	16,125
Defaulted Exposures	-	-	-	900	-	-	900
<b>Grand Total</b>	<b>103,296</b>	<b>324,355</b>	<b>13,051</b>	<b>10,603,551</b>	<b>224,033</b>	<b>39,072</b>	<b>11,307,358</b>

**Deutsche Bank (Malaysia) Berhad**  
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## 2 Credit Risk (continued)

### 2.2 Distribution of exposures by sector, broken down by major types of gross credit exposures

Credit Exposure	30.06.2025											
	Construction	Education, Health & Others	Electricity, Gas & Water Supply	Finance, Insurance, Real Estate & Business Activities	Household	Manufacturing	Mining & Quarrying	Others	Primary Agriculture	Transport, Storage & Communication	Wholesale & Retail Trade & Restaurants & Hotels	Total
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Sovereigns/Central Banks	-	-	-	4,574,838	-	-	-	-	-	-	-	4,574,838
Public Sector Entities	-	-	-	121,035	-	-	-	-	-	-	-	121,035
Banks, DFIs & MDBs	-	-	-	3,734,828	-	-	-	-	-	-	-	3,734,828
Insurance Companies, Securities Firms and Fund Managers	-	-	-	38,059	-	-	-	-	-	-	-	38,059
Corporates	116,198	-	36,212	734,395	-	1,258,400	34,008	229,622	19,792	242,950	759,726	3,431,303
Regulatory Retail	-	-	-	-	-	-	-	-	-	-	-	-
Residential Mortgages	-	-	-	-	847	-	-	-	-	-	-	847
Other Assets	-	-	-	77,141	-	-	-	-	-	-	-	77,141
Equity Exposure	-	-	-	16,125	-	-	-	-	-	-	-	16,125
Defaulted Exposures	-	-	-	-	865	-	-	-	-	-	-	865
<b>Grand Total</b>	<b>116,198</b>	<b>-</b>	<b>36,212</b>	<b>9,296,421</b>	<b>1,712</b>	<b>1,258,400</b>	<b>34,008</b>	<b>229,622</b>	<b>19,792</b>	<b>242,950</b>	<b>759,726</b>	<b>11,995,041</b>

## 2 Credit Risk (continued)

### 2.2 Distribution of exposures by sector, broken down by major types of gross credit exposures (continued)

Credit Exposure	31.12.2024											
	Construction	Education, Health & Others	Electricity, Gas & Water Supply	Finance, Insurance, Real Estate & Business Activities	Household	Manufacturing	Mining & Quarrying	Others	Primary Agriculture	Transport, Storage & Communication	Wholesale & Retail Trade & Restaurants & Hotels	Total
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Sovereigns/Central Banks	-	-	-	4,341,932	-	-	-	-	-	-	-	4,341,932
Public Sector Entities	-	-	-	164,637	-	-	-	-	-	-	-	164,637
Banks, DFIs & MDBs	-	-	-	3,107,314	-	-	-	-	-	-	-	3,107,314
Insurance Companies, Securities Firms and Fund Managers	-	-	-	31,081	-	-	-	-	-	-	-	31,081
Corporates	135,477	-	42,734	859,177	-	1,048,975	26,940	320,777	42,535	252,137	738,494	3,467,246
Regulatory Retail	-	-	-	-	-	-	-	-	-	-	-	-
Residential Mortgages	-	-	-	-	1,068	-	-	-	-	-	-	1,068
Other Assets	-	-	-	177,055	-	-	-	-	-	-	-	177,055
Equity Exposure	-	-	-	16,125	-	-	-	-	-	-	-	16,125
Defaulted Exposures	-	-	-	-	900	-	-	-	-	-	-	900
<b>Grand Total</b>	<b>135,477</b>	<b>-</b>	<b>42,734</b>	<b>8,697,321</b>	<b>1,968</b>	<b>1,048,975</b>	<b>26,940</b>	<b>320,777</b>	<b>42,535</b>	<b>252,137</b>	<b>738,494</b>	<b>11,307,358</b>

## 2 Credit Risk (continued)

### 2.3 Residual contractual maturity breakdown by major types of gross credit exposures

Credit Exposure	30.06.2025			
	Maturity			Total RM'000
	Up to 1year RM'000	1-5 year RM'000	> 5 years RM'000	
Sovereigns/Central Banks	4,574,838	-	-	4,574,838
Public Sector Entities	121,035	-	-	121,035
Banks, DFIs & MDBs	2,852,459	693,542	188,827	3,734,828
Insurance Cos, Securities Firms & Fund Managers	36,407	1,652	-	38,059
Corporates	3,067,361	360,276	3,666	3,431,303
Regulatory Retail	-	-	-	-
Residential Mortgages	32	528	287	847
Other Assets	77,141	-	-	77,141
Equity Exposure	16,125	-	-	16,125
Defaulted Exposures	291	377	197	865
<b>Grand Total</b>	<b>10,745,689</b>	<b>1,056,375</b>	<b>192,977</b>	<b>11,995,041</b>

Credit Exposure	31.12.2024			
	Maturity			Total RM'000
	Up to 1year RM'000	1-5 year RM'000	> 5 years RM'000	
Sovereigns/Central Banks	4,341,932	-	-	4,341,932
Public Sector Entities	164,637	-	-	164,637
Banks, DFIs & MDBs	2,171,210	720,740	215,364	3,107,314
Insurance Cos, Securities Firms & Fund Managers	30,317	764	-	31,081
Corporates	2,934,746	532,500	-	3,467,246
Regulatory Retail	-	-	-	-
Residential Mortgages	27	694	347	1,068
Other Assets	177,055	-	-	177,055
Equity Exposure	16,125	-	-	16,125
Defaulted Exposures	282	405	213	900
<b>Grand Total</b>	<b>9,836,331</b>	<b>1,255,103</b>	<b>215,924</b>	<b>11,307,358</b>

## 2 Credit Risk (continued)

### 2.4 Credit-impaired Loans

Stage 3 Lifetime ECL credit-impaired loans, advances and financing analysed by economic purpose which are wholly incurred in Malaysia are as follows:

	Group and Bank	
	30.06.2025	31.12.2024
	RM'000	RM'000
Household (Malaysia)	1,434	1,576

## 2 Credit Risk (continued)

### 2.5 Reconciliation of Loan Impairment Provisions

Movements in loss allowance which reflect the Expected Credit Loss (“ECL”) model on impairment are as follows:

	30.06.2025				31.12.2024			
Group and Bank	12-month ECL RM'000	Lifetime ECL not credit-impaired RM'000	Lifetime ECL credit-impaired RM'000	Total RM'000	12-month ECL RM'000	Lifetime ECL not credit-impaired RM'000	Lifetime ECL credit-impaired RM'000	Total RM'000
<b>Loans, advances and financing at amortised cost*</b>								
Balance at 1 January	1,018	1,542	733	3,293	1,822	192	1,194	3,208
Transfer to 12-month ECL	1,123	(1,093)	(30)	-	103	(25)	(78)	-
Transfer to lifetime ECL not credit-impaired	(1)	1	-	-	(2)	2	-	-
Transfer to lifetime ECL credit-impaired	(10)	-	10	-	(74)	-	74	-
Net remeasurement of loss allowance	(1,096)	5	(122)	(1,213)	(378)	(3)	(457)	(838)
New financial assets originated or purchased	235	24	20	279	254	1,535	-	1,789
Financial assets that have been derecognized	(261)	(437)	-	(698)	(707)	(159)	-	(866)
<b>Balance at 31 December</b>	<b>1,008</b>	<b>42</b>	<b>611</b>	<b>1,661</b>	<b>1,018</b>	<b>1,542</b>	<b>733</b>	<b>3,293</b>

\* The loss allowance in this table includes ECL on loan commitments and financial guarantees of RM1,007,000 (31 December 2024: RM1,735,000) as at the reporting date.

## 2 Credit Risk (continued)

### 2.6 Standardised Approach to Credit Risk

#### Rated and Unrated Counterparties

Credit exposure	30.06.2025						
	Ratings of Sovereigns and Central Banks by Approved ECAs						
	Moodys	Aaa to Aa3	A1 to A3	Baa1 to Baa3	B1 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
Group and Bank	R&I	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to C	Unrated
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<a href="#">On and Off Balance-Sheet Exposures</a>							
Sovereigns/Central Banks		-	4,574,838	-	-	-	-
Total	4,574,838	-	4,574,838	-	-	-	-

Credit exposure	30.06.2025						
	Ratings of Banking Institutions by Approved ECAs						
	Moodys	Aaa to Aa3	A1 to A3	Baa1 to Baa3	B1 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
Group and Bank	R&I	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to C	Unrated
	RAM	AAA to AA3	A1 to A3	BBB1 to BBB3	BB1 to B3	C1 to D	Unrated
Group and Bank	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
<a href="#">On and Off Balance-Sheet Exposures</a>							
Banks, Development Financial Institutions & MDBs		729,125	2,728,592	3,277	-	-	273,834
Total	3,734,828	729,125	2,728,592	3,277	-	-	273,834

## 2 Credit Risk (continued)

### 2.6 Standardised Approach to Credit Risk (continued)

Rated and Unrated Counterparties (continued)

Credit exposure	30.06.2025					
	Ratings Others by Approved ECAIs					
	Moodys	Aaa to Aa3	A1 to A3	Baa1 to Ba3	B1 to C	Unrated
	S&P	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	R&I	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	RAM	AAA to AA3	A to A3	BBB1 to BB3	B to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
Group and Bank	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<u>On and Off Balance-Sheet Exposures</u> <u>Credit Exposures (using Corporate Risk Weights)</u>						
Public Sector Entities		-	-	-	-	121,035
Insurance Cos, Securities Firms & Fund Managers		-	91	-	-	37,968
Corporates		105,308	4,818	210,306	-	3,110,871
Regulatory Retail		-	-	-	-	-
Residential Mortgages		-	-	-	-	847
Other Assets		-	-	-	-	77,141
Equity Exposure		16,101	-	-	-	24
Defaulted Exposure		-	-	-	-	865
Total	3,685,375	121,409	4,909	210,306	-	3,348,751

Credit exposure	31.12.2024						
	Ratings of Sovereigns and Central Banks by Approved ECAIs						
	Moodys	Aaa to Aa3	A1 to A3	Baa1 to Baa3	B1 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
	R&I	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to C	Unrated
Group and Bank	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<u>On and Off Balance-Sheet Exposures</u>							
Sovereigns/Central Banks		-	4,341,932	-	-	-	-
Total	4,341,932	-	4,341,932	-	-	-	-

## 2 Credit Risk (continued)

### 2.6 Standardised Approach to Credit Risk (continued)

#### Rated and Unrated Counterparties (continued)

	31.12.2024						
	Ratings of Banking Institutions by Approved ECAIs						
	Moodys S&P Fitch R&I RAM MARC Group and Bank	Aaa to Aa3 AAA to AA- AAA to AA- AAA to AA- AAA to AA3 AAA to AA- RM'000	A1 to A3 A+ to A- A+ to A- A+ to A- A1 to A3 A+ to A- RM'000	Baa1 to Baa3 BBB+ to BBB- BBB+ to BBB- BBB+ to BBB- BBB1 to BBB3 BBB+ to BBB- RM'000	B1 to B3 BB+ to B- BB+ to B- BB+ to B- BB1 to B3 BB+ to B- RM'000	Caa1 to C CCC+ to D CCC+ to D CCC+ to C C1 to D C+ to D RM'000	Unrated Unrated Unrated Unrated Unrated Unrated RM'000
<a href="#">On and Off Balance-Sheet Exposures</a> Banks, Development Financial Institutions & MDBs		837,381	1,519,701	417,080	2,119	-	331,033
<b>Total</b>	<b>3,107,314</b>	<b>837,381</b>	<b>1,519,701</b>	<b>417,080</b>	<b>2,119</b>	<b>-</b>	<b>331,033</b>

	31.12.2024					
	Ratings Others by Approved ECAIs					
	Moodys S&P Fitch R&I RAM MARC Group and Bank	Aaa to Aa3 AAA to AA- AAA to AA- AAA to AA- AAA to AA3 AAA to AA- RM'000	A1 to A3 A+ to A- A+ to A- A+ to A- A to A3 A+ to A- RM'000	Baa1 to Baa3 BBB+ to BB- BBB+ to BB- BBB+ to BB- BBB1 to BB3 BBB+ to BB- RM'000	B1 to C B+ to D B+ to D B+ to D B to D B+ to D RM'000	Unrated Unrated Unrated Unrated Unrated Unrated RM'000
<a href="#">On and Off Balance-Sheet Exposures</a> <a href="#">Credit Exposures (using Corporate Risk Weights)</a>						
Public Sector Entities	-	-	-	-	-	164,637
Insurance Cos, Securities Firms & Fund Managers	-	91	-	-	-	30,990
Corporates	96,644	1,790	55,112	-	-	3,313,700
Regulatory Retail	-	-	-	-	-	-
Residential Mortgages	-	-	-	-	-	1,068
Other Assets	-	-	-	-	-	177,055
Equity Exposure	4,351	11,751	-	-	-	23
Defaulted Exposure	-	-	-	-	-	900
<b>Total</b>	<b>3,858,112</b>	<b>100,995</b>	<b>13,632</b>	<b>55,112</b>	<b>-</b>	<b>3,688,373</b>

The Bank has opted for the comprehensive approach for credit risk mitigation which takes into account the scaling factor when applying the standard haircut.

## 2 Credit Risk (continued)

### 2.6 Standardised Approach to Credit Risk (continued)

The following table shows the DBMB Group's exposure values in the standardised approach by risk weight. The information is shown after credit risk mitigation obtained in the form of eligible financial collateral, guarantees and credit derivatives.

#### Risk Weights under the Standardised Approach

Risk Weights	30.06.2025													
	Exposures after Netting & Credit Risk Mitigation												Total Exposures after Netting and Credit Risk Mitigation RM'000	Total Risk Weighted Assets RM'000
	Sovereigns and Central Banks RM'000	Public Sector Entities RM'000	Banks, DFIs and MDBs RM'000	Insurance Companies, Securities Firms and Fund Managers RM'000	Corporates RM'000	Regulatory Retail RM'000	Residential Mortgages RM'000	Higher Risk Assets RM'000	Other Assets RM'000	Specialised Financing / Investment RM'000	Securitisation RM'000	Equity Exposures RM'000		
0%	4,464,471	-	-	-	-	-	-	-	1,379	-	-	-	4,465,850	-
20%	-	121,035	928,902	2,846	56,183	-	-	-	-	-	-	-	1,108,966	221,793
35%	-	-	-	-	-	-	847	-	-	-	-	-	847	296
50%	-	-	2,275,937	-	5,317	-	289	-	-	-	-	-	2,281,543	1,140,772
75%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
100%	-	-	1,690	35,214	3,369,804	-	576	-	75,762	-	-	16,105	3,499,151	3,499,151
150%	-	-	19	-	-	-	-	-	-	-	-	-	19	29
1250%	-	-	-	-	-	-	-	-	-	-	-	20	20	250
Total Exposures	4,464,471	121,035	3,206,548	38,060	3,431,304	-	1,712	-	77,141	-	-	16,125	11,356,396	4,862,291
Risk-Weighted Assets by Exposures	-	24,207	1,325,468	35,783	3,383,699	-	1,017	-	75,762	-	-	16,355	4,862,291	
Average Risk Weight	0.0%	20.0%	41.3%	94.0%	98.6%	0.0%	59.4%	0.0%	98.2%	0.0%	0.0%	101.4%	42.8%	
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	-	-	

## 2 Credit Risk (continued)

### 2.6 Standardised Approach to Credit Risk (continued)

Risk Weights under the Standardised Approach (continued)

Risk Weights	31.12.2024													
	Exposures after Netting & Credit Risk Mitigation												Total Exposures after Netting and Credit Risk Mitigation RM'000	Total Risk Weighted Assets RM'000
	Sovereigns and Central Banks RM'000	Public Sector Entities RM'000	Banks, DFIs and MDBs RM'000	Insurance Companies, Securities Firms and Fund Managers RM'000	Corporates RM'000	Regulatory Retail RM'000	Residential Mortgages RM'000	Higher Risk Assets RM'000	Other Assets RM'000	Specialised Financing / Investment RM'000	Securitisation RM'000	Equity Exposures RM'000		
0%	4,230,482	-	-	-	-	-	-	-	1,082	-	-	-	4,231,564	-
20%	-	164,637	935,170	-	87,810	-	-	-	-	-	-	-	1,187,617	237,523
35%	-	-	-	-	-	-	1,068	-	-	-	-	-	1,068	374
50%	-	-	1,732,864	-	660	-	311	-	-	-	-	-	1,733,835	866,917
75%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
100%	-	-	1,403	31,081	3,378,776	-	589	-	175,973	-	-	16,105	3,603,927	3,603,927
150%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1250%	-	-	-	-	-	-	-	-	-	-	-	20	20	250
<b>Total Exposures</b>	<b>4,230,482</b>	<b>164,637</b>	<b>2,669,437</b>	<b>31,081</b>	<b>3,467,246</b>	<b>-</b>	<b>1,968</b>	<b>-</b>	<b>177,055</b>	<b>-</b>	<b>-</b>	<b>16,125</b>	<b>10,758,031</b>	<b>4,708,991</b>
Risk-Weighted Assets by Exposures	-	32,927	1,054,869	31,081	3,396,668	-	1,118	-	175,973	-	-	16,355	4,708,991	
Average Risk Weight	0.0%	20.0%	39.5%	100.0%	98.0%	0.0%	56.8%	0.0%	99.4%	0.0%	0.0%	101.4%	43.8%	
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	-	-	

## 2 Credit Risk (continued)

### 2.7 Credit Risk Mitigation under Standardised Approach

#### Credit Risk Mitigation

Exposure Class	30.06.2025			
	Exposures before CRM  RM'000	Exposures Covered by Guarantees/Credit Derivatives RM'000	Exposures Covered by Eligible Financial Collateral RM'000	Exposures Covered by Other Eligible Collateral RM'000
<b>Credit Risk</b>				
<i>On-Balance Sheet Exposures</i>				
Sovereigns/Central Banks	4,574,838	-	110,367	-
Public Sector Entities	-	-	-	-
Banks, Development Financial Institutions and Multilateral Development Banks	1,861,401	-	-	-
Insurance Companies, Securities Firms and Fund Managers	10,094	-	-	-
Corporates	1,727,217	740,923	-	-
Regulatory Retail	-	-	-	-
Residential Mortgages	847	-	-	-
Higher Risk Assets	-	-	-	-
Other Assets	77,141	-	-	-
Equity Exposure	16,125	-	-	-
Defaulted Exposures	866	-	-	-
<i>Total On-Balance Sheet Exposures</i>	<b>8,268,529</b>	<b>740,923</b>	<b>110,367</b>	<b>-</b>
<i>Off-Balance Sheet Exposures</i>				
OTC Derivatives	2,312,994	-	528,279	-
Credit Derivatives	-	-	-	-
Direct Credit Substitutes	-	-	-	-
Transaction related contingent Items	366,748	-	-	-
Short Term Self Liquidating trade related contingencies	16,619	-	-	-
Other commitments, such as formal standby facilities and credit lines	1,030,151	-	-	-
Defaulted Exposures	-	-	-	-
<i>Total for Off-Balance Sheet Exposures</i>	<b>3,726,512</b>	<b>-</b>	<b>528,279</b>	<b>-</b>
<i>Total On and Off- Balance Sheet Exposures</i>	<b>11,995,041</b>	<b>740,923</b>	<b>638,646</b>	<b>-</b>

## 2 Credit Risk (continued)

### 2.7 Credit Risk Mitigation under Standardised Approach (continued)

Credit Risk Mitigation (continued)

Exposure Class	31.12.2024			
	Exposures before CRM  RM'000	Exposures Covered by Guarantees/Credit Derivatives RM'000	Exposures Covered by Eligible Financial Collateral RM'000	Exposures Covered by Other Eligible Collateral RM'000
<b>Credit Risk</b>				
<i>On-Balance Sheet Exposures</i>				
Sovereigns/Central Banks	4,299,709	-	111,450	-
Public Sector Entities	-	-	-	-
Banks, Development Financial Institutions and Multilateral Development Banks	1,289,712	-	-	-
Insurance Companies, Securities Firms and Fund Managers	-	-	-	-
Corporates	1,622,177	660,971	-	-
Regulatory Retail	-	-	-	-
Residential Mortgages	1,068	-	-	-
Higher Risk Assets	-	-	-	-
Other Assets	177,055	-	-	-
Equity Exposure	16,125	-	-	-
Defaulted Exposures	900	-	-	-
<i>Total On-Balance Sheet Exposures</i>	<i>7,406,746</i>	<i>660,971</i>	<i>111,450</i>	<i>-</i>
<i>Off-Balance Sheet Exposures</i>				
OTC Derivatives	2,277,764	-	437,877	-
Credit Derivatives	-	-	-	-
Direct Credit Substitutes	-	-	-	-
Transaction related contingent Items	412,298	-	-	-
Short Term Self Liquidating trade related contingencies	4,647	-	-	-
Other commitments, such as formal standby facilities and credit lines	1,205,903	-	-	-
Defaulted Exposures	-	-	-	-
<i>Total for Off-Balance Sheet Exposures</i>	<i>3,900,612</i>	<i>-</i>	<i>437,877</i>	<i>-</i>
<i>Total On and Off- Balance Sheet Exposures</i>	<i>11,307,358</i>	<i>660,971</i>	<i>549,327</i>	<i>-</i>

## 2 Credit Risk (continued)

### 2.8 Off Balance Sheet Exposures and Counterparty Credit Risk ("CCR")

#### Off-Balance Sheet and Counterparty Credit Risk

Group and Bank	30.06.2025			
	Principal Amount RM'000	Positive Fair Value of Derivative Contracts RM'000	Credit Equivalent Amount RM'000	Risk Weighted Assets RM'000
<b>Contingent liabilities</b>				
Direct Credit Substitutes	-		-	-
Transaction related contingent Items	733,495		366,748	337,648
Short Term Self Liquidating trade related contingencies	83,094		16,619	16,482
<b>Commitments</b>				
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	490,056	-	245,028	245,028
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	3,925,616	-	785,123	785,123
<b>Derivative financial instruments</b>				
<b>Foreign exchange related contracts</b>				
One year or less	18,407,924	172,985	453,061	350,156
Over one year to five years	629,241	5,511	39,771	39,771
Over five years	-	-	-	-
<b>Interest/Profit rate related contracts</b>				
One year or less	190,000	706	1,106	1,106
Over one year to five years	203,663	1,214	5,337	4,671
Over five years	-	-	-	-
OTC Derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	156,327,645	891,869	1,813,719	491,320
<b>Total</b>	<b>180,990,734</b>	<b>1,072,285</b>	<b>3,726,512</b>	<b>2,271,305</b>

## 2 Credit Risk (continued)

### 2.8 Off Balance Sheet Exposures and Counterparty Credit Risk ("CCR") (continued)

Off-Balance Sheet and Counterparty Credit Risk (Continued)

Group and Bank	31.12.2024			
	Principal Amount RM'000	Positive Fair Value of Derivative Contracts RM'000	Credit Equivalent Amount RM'000	Risk Weighted Assets RM'000
<b>Contingent liabilities</b>				
Direct Credit Substitutes	-		-	-
Transaction related contingent Items	824,595		412,298	349,843
Short Term Self Liquidating trade related contingencies	23,233		4,647	4,093
<b>Commitments</b>				
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	735,750	-	367,875	367,875
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	4,190,141	-	838,028	838,028
<b>Derivative financial instruments</b>				
<b>Foreign exchange related contracts</b>				
One year or less	20,924,041	219,939	558,033	365,211
Over one year to five years	583,219	4,731	38,544	38,544
Over five years	-	-	-	-
<b>Interest/Profit rate related contracts</b>				
One year or less	60,000	55	190	190
Over one year to five years	323,663	749	5,472	4,976
Over five years	-	-	-	-
OTC Derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	157,629,909	1,037,350	1,675,525	471,012
<b>Total</b>	<b>185,294,551</b>	<b>1,262,824</b>	<b>3,900,612</b>	<b>2,439,772</b>

### 3 Market Risk

#### 3.1 Risk Weighted Assets and Capital Requirements for Market Risk

Risk weighted assets and capital requirements for market risk

	30.06.2025	31.12.2024
Minimum Capital Requirement at 8%	Standardised Approach RM'000	Standardised Approach RM'000
Interest Rate Risk	146,875	114,517
Equity Position Risk	-	-
Foreign Exchange Risk	55,008	68,872
Commodity Risk	-	-
Options	16,654	2,936
<b>Total Risk Weighted Assets for Market Risk</b>	<b>2,731,710</b>	<b>2,329,060</b>

#### 4 Equity exposures in banking book

Table below details the equity exposures in banking book:

Group and Bank	30.06.2025		31.12.2024	
	Gross exposures	Risk Weighted assets	Gross exposures	Risk Weighted assets
Privately Held For socio-economic purpose	16,105	16,105	16,105	16,105

#### 5 Interest Rate Risk in the Banking Book

Tables below show the impact of a (200 basis points) parallel shift to the change in Interest Rate Risk / Rate of Return in the Banking Book to earnings.

Group and Bank	30.06.2025		31.12.2024	
	±200bps		±200bps	
	Increase/ (Decline) in earnings at risk RM'000	Increase/ (Decline) in economic value RM'000	Increase/ (Decline) in earnings at risk RM'000	Increase/ (Decline) in economic value RM'000
Type of Currency				
MYR	41,668	(52,499)	30,166	(52,686)
USD	(2,887)	16,101	(4,459)	20,664
SGD	(538)	2,418	(385)	1,404
Others	(11,504)	13,278	(6,246)	11,190
	26,739	(20,702)	19,076	(19,428)

## 6 Islamic Banking Operations

### 6.1 Islamic Banking Window - Capital Adequacy

Risk weighted assets and capital requirement

	30.06.2025		31.12.2024	
	Risk Weighted Assets	Min Capital Requirement at 8%	Risk Weighted Assets	Min Capital Requirement at 8%
Islamic Banking Window	RM'000	RM'000	RM'000	RM'000
Credit Risk	-	-	-	-
Market Risk	-	-	-	-
Operational Risk	7,166	573	8,104	648
<b>Total</b>	<b>7,166</b>	<b>573</b>	<b>8,104</b>	<b>648</b>

Risk weighted capital ratio and Tier 1 capital

Islamic Banking Window	30-Jun-25 RM'000	31-Dec-24 RM'000
<b>Tier 1 capital</b>		
Paid-up share capital	25,000	25,000
Share premium	-	-
Other disclosed reserves	-	-
Retained profits	8,116	11,750
Less: Deferred tax assets	-	-
<b>Total Tier 1 Capital</b>	<b>33,116</b>	<b>36,750</b>
<b>Tier 2 Capital</b>	<b>-</b>	<b>-</b>
<b>Total Capital</b>	<b>33,116</b>	<b>36,750</b>
Tier 1 Capital Ratio	462.159%	453.480%
Risk-Weighted Capital Ratio	462.159%	453.480%

## 6 Islamic Banking Operations (continued)

### 6.2 Islamic Banking Window - Risk Weighted Assets and Capital Requirements for Credit Risk

Islamic Banking Window - Risk Weighted Assets and Capital Requirements for Credit Risk

Risk type	30.06.2025					
	Gross Exposures	Net Exposures	Risk-Weighted Assets	Risk-Weighted Assets Absorbed by PSIA	Total Risk-Weighted Assets after effects of PSIA	Minimum Capital Requirement at 8% *
Credit Risk	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<i>On-Balance Sheet Exposures</i>						
Sovereigns/Central Banks	274,998	274,998	-	-	-	-
Public Sector Entities	-	-	-	-	-	-
Banks, Development Financial Institutions and Multilateral Development Banks	-	-	-	-	-	-
Insurance Companies, Securities Firms and Fund Managers	-	-	-	-	-	-
Corporates	-	-	-	-	-	-
Regulatory Retail	-	-	-	-	-	-
Residential Mortgages	-	-	-	-	-	-
Higher Risk Assets	-	-	-	-	-	-
Other Assets	-	-	-	-	-	-
Equity Exposure	-	-	-	-	-	-
Defaulted Exposures	-	-	-	-	-	-
<i>Total On-Balance Sheet Exposures</i>	<i>274,998</i>	<i>274,998</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>
<i>Off-Balance Sheet Exposures</i>						
OTC Derivatives	-	-	-	-	-	-
Credit Derivatives	-	-	-	-	-	-
Defaulted Exposures	-	-	-	-	-	-
<i>Total for Off-Balance Sheet Exposures</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>
<i>Total On and Off- Balance Sheet Exposures</i>	<i>274,998</i>	<i>274,998</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>

## 6 Islamic Banking Operations (continued)

### 6.2 Islamic Banking Window - Risk Weighted Assets and Capital Requirements for Credit Risk (continued)

Islamic Banking Window - Risk Weighted Assets and Capital Requirements for Credit Risk (continued)

Risk type	31.12.2024					
	Gross Exposures	Net Exposures	Risk-Weighted Assets	Risk-Weighted Assets Absorbed by PSIA	Total Risk-Weighted Assets after effects of PSIA	Minimum Capital Requirement at 8% *
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<b>Credit Risk</b>						
<i>On-Balance Sheet Exposures</i>						
Sovereigns/Central Banks	344,658	344,658	-	-	-	-
Public Sector Entities	-	-	-	-	-	-
Banks, Development Financial Institutions and Multilateral Development Banks	-	-	-	-	-	-
Insurance Companies, Securities Firms and Fund Managers	-	-	-	-	-	-
Corporates	-	-	-	-	-	-
Regulatory Retail	-	-	-	-	-	-
Residential Mortgages	-	-	-	-	-	-
Higher Risk Assets	-	-	-	-	-	-
Other Assets	-	-	-	-	-	-
Equity Exposure	-	-	-	-	-	-
Defaulted Exposures	-	-	-	-	-	-
<i>Total On-Balance Sheet Exposures</i>	<i>344,658</i>	<i>344,658</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>
<i>Off-Balance Sheet Exposures</i>						
OTC Derivatives	-	-	-	-	-	-
Credit Derivatives	-	-	-	-	-	-
Defaulted Exposures	-	-	-	-	-	-
<i>Total for Off-Balance Sheet Exposures</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>
<i>Total On and Off- Balance Sheet Exposures</i>	<i>344,658</i>	<i>344,658</i>	<i>-</i>	<i>-</i>	<i>-</i>	<i>-</i>

## 6 Islamic Banking Operations (continued)

### 6.2 Islamic Banking Window - Risk Weighted Assets and Capital Requirements for Credit Risk (continued)

Islamic Banking Window - Risk Weights Under the Standardised Approach

Risk Weights	30.06.2025													
	Exposures after Netting & Credit Risk Mitigation												Total Exposures after Netting and Credit Risk Mitigation RM'000	Total Risk Weighted Assets  RM'000
	Sovereigns and Central Banks  RM'000	Public Sector Entities  RM'000	Banks, DFIs and MDBs  RM'000	Insurance Companies, Securities Firms and Fund Managers  RM'000	Corporates  RM'000	Regulatory Retail  RM'000	Residential Mortgages  RM'000	Higher Risk Assets  RM'000	Other Assets  RM'000	Specialised Financing / Investment  RM'000	Securitisation  RM'000	Equity Exposures  RM'000		
0%	274,998	-	-	-	-	-	-	-	-	-	-	-	274,998	-
20%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
35%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
50%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
75%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
100%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
150%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Exposures	274,998	-	-	-	-	-	-	-	-	-	-	-	274,998	-
Risk-Weighted Assets by Exposures	0%	-	-	-	-	-	-	-	-	-	-	-	-	
Average Risk Weight	-	-	-	-	-	-	-	-	-	-	-	-	0.0%	
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	-	-	

6 Islamic Banking Operations (continued)

6.2 Islamic Banking Window - Risk Weighted Assets and Capital Requirements for Credit Risk (continued)

Islamic Banking Window - Risk Weights Under the Standardised Approach (continued)

Risk Weights	31.12.2024													
	Exposures after Netting & Credit Risk Mitigation												Total Exposures after Netting and Credit Risk Mitigation RM'000	Total Risk Weighted Assets RM'000
	Sovereigns and Central Banks RM'000	Public Sector Entities RM'000	Banks, DFIs and MDBs RM'000	Insurance Companies, Securities Firms and Fund Managers RM'000	Corporates RM'000	Regulatory Retail RM'000	Residential Mortgages RM'000	Higher Risk Assets RM'000	Other Assets RM'000	Specialised Financing / Investment RM'000	Securitisation RM'000	Equity Exposures RM'000		
0%	344,658	-	-	-	-	-	-	-	-	-	-	-	344,658	-
20%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
35%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
50%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
75%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
100%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
150%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Exposures	344,658	-	-	-	-	-	-	-	-	-	-	-	344,658	-
Risk-Weighted Assets by Exposures	0%	-	-	-	-	-	-	-	-	-	-	-	-	
Average Risk Weight	-	-	-	-	-	-	-	-	-	-	-	-	0.0%	
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	-	-	