Deutsche Bank (Malaysia) Berhad

(Company No. 199401026871 (312552-W))
(Incorporated in Malaysia)

Basel II Pillar 3 Report

30 June 2026

1 Capital Adequacy

1.1 Risk Weighted Assets and Capital Requirements

Risk weighted assets and capital requirements for the Bank

	30.06.2026		31.12.2025	
	Risk Weighted Assets RM'000	Min Capital Requirement at 8% RM'000	Risk Weighted Assets RM'000	Min Capital Requirement at 8% RM'000
Bank				
Credit Risk	5,236,492	418,919	4,211,345	336,908
Market Risk	2,864,653	229,172	2,450,382	196,030
Operational Risk	2,308,766	184,701	2,048,241	163,859
Total	10,409,911	832,792	8,709,968	696,797
Islamic Banking Window				
Credit Risk	15,308	1,225	-	-
Market Risk	-	-	-	-
Operational Risk	7,641	611	7,546	604
Total	22,949	1,836	7,546	604

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

	30.06.2026		31.12.2025	
	Total Capital Ratio	CET1 / Tier 1 Capital Ratio	Total Capital Ratio	CET1 / Tier 1 Capital Ratio
Deutsche Bank (Malaysia) Berhad	16.289%	15.845%	21.649%	21.116%
Islamic Banking Window	144.303%	144.303%	488.616%	488.616%

1 Capital Adequacy (continued)

1.1 Risk Weighted Assets and Capital Requirements (continued)

Risk weighted assets and capital requirements for credit risk

Risk type	30.06.2026			
	Gross Exposures RM'000	Net Exposures RM'000	Risk-Weighted Assets RM'000	Minimum Capital Requirement at 8% * RM'000
On-Balance Sheet Exposures				
Sovereigns/Central Banks#	3,927,712	3,776,674	-	-
Public Sector Entities	-	-	-	-
Banks, Development Financial Institutions and Multilateral Development Banks	1,931,800	1,901,692	547,899	43,832
Insurance Companies, Securities Firms and Fund Managers	-	-	-	-
Corporates	1,899,092	1,899,092	1,898,445	151,876
Regulatory Retail	-	-	-	-
Residential Mortgages	500	500	175	14
Higher Risk Assets	-	-	-	-
Other Assets	268,110	268,110	267,282	21,383
Equity Exposure	15,113	15,113	15,343	1,227
Defaulted Exposures	30,968	30,968	45,886	3,671
Total On-Balance Sheet Exposures	8,073,295	7,892,149	2,775,030	222,003
Off-Balance Sheet Exposures				
OTC Derivatives	2,596,179	2,199,641	944,966	75,597
Credit Derivatives	-	-	-	-
Direct Credit Substitutes	-	-	-	-
Transaction related contingent Items	387,922	387,922	346,199	27,696
Short Term Self Liquidating trade related contingencies	57,336	57,336	52,715	4,217
Other commitments, such as formal standby facilities and credit lines	1,124,027	1,124,027	1,117,582	89,406
Defaulted Exposures	-	-	-	-
Total for Off-Balance Sheet Exposures	4,165,464	3,768,926	2,461,462	196,916
Total On and Off- Balance Sheet Exposures	12,238,759	11,661,075	5,236,492	418,919

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

Under Risk Weighted Capital Adequacy Framework (RWCAF), exposures to the Federal Government of Malaysia, Bank Negara Malaysia, overseas federal governments and central banks of their respective jurisdictions are accorded a preferential sovereign risk weight of 0%.

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	31.12.2025			
	Gross Exposures RM'000	Net Exposures RM'000	Risk-Weighted Assets RM'000	Minimum Capital Requirement at 8% * RM'000
On-Balance Sheet Exposures				
Sovereigns/Central Banks #	4,051,149	3,764,105	-	-
Public Sector Entities	-	-	-	-
Banks, Development Financial Institutions and Multilateral Development Banks	1,244,226	1,244,226	358,511	28,682
Insurance Companies, Securities Firms and Fund Managers	-	-	-	-
Corporates	1,509,623	1,509,623	1,508,891	120,711
Regulatory Retail	-	-	-	-
Residential Mortgages	645	645	226	18
Higher Risk Assets	-	-	-	-
Other Assets	125,849	125,849	124,960	9,997
Equity Exposure	15,113	15,113	15,343	1,227
Defaulted Exposures	878	878	752	60
Total On-Balance Sheet Exposures	6,947,483	6,660,439	2,008,683	160,695
Off-Balance Sheet Exposures				
OTC Derivatives	2,183,669	1,572,803	736,910	58,953
Credit Derivatives	-	-	-	-
Direct Credit Substitutes	-	-	-	-
Transaction related contingent Items	368,363	368,363	341,102	27,288
Short Term Self Liquidating trade related contingencies	2,172	2,172	1,148	92
Other commitments, such as formal standby facilities and credit lines	1,137,947	1,137,947	1,123,502	89,880
Defaulted Exposures	-	-	-	-
Total for Off-Balance Sheet Exposures	3,692,151	3,081,285	2,202,662	176,213
Total On and Off- Balance Sheet Exposures	10,639,634	9,741,724	4,211,345	336,908

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

\# Under Risk Weighted Capital Adequacy Framework (RWCAF), exposures to the Federal Government of Malaysia, Bank Negara Malaysia, overseas federal governments and central banks of their respective jurisdictions are accorded a preferential sovereign risk weight of 0%.

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1 Capital Adequacy (continued)

1.1 Risk Weighted Assets and Capital Requirements (continued)

Risk weighted assets and capital requirements for market risk

Risk type	30.06.2026			
	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	188,784,585	186,092,110	1,865,664	149,253
Foreign Currency Risk	254,514	744,502	744,502	59,560
Options	25,619	-	254,487	20,359
	189,064,718	186,836,612	2,864,653	229,172

Risk type	31.12.2025			
	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	155,838,626	153,016,240	1,414,627	113,170
Foreign Currency Risk	64,449	826,193	826,193	66,095
Options	20,710	-	209,562	16,765
	155,923,785	153,842,433	2,450,382	196,030

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	30.06.2026		31.12.2025	
	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)	2,308,766	184,701	2,048,241	163,859

* 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	30.06.2026 / 31.12.2025			
	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	
	30.06.2026 RM'000	31.12.2025 RM'000
Tier 1 capital		
Paid-up share capital	531,362	531,362
Fair value reserves	18,370	26,941
Retained profits	1,114,939	1,295,677
Less: Deferred tax assets	(5,128)	-
Less: Cumulative gains of FVOCI	(10,103)	(14,818)
Total Common Equity Tier 1 / Tier 1 Capital	1,649,440	1,839,162
Tier 2 Capital		
Expected credit losses	1,198	1,423
Regulatory Reserve	45,000	45,000
Total Capital	1,695,638	1,885,585
Common equity tier 1 / Tier 1 Capital Ratio	15.845%	21.116%
Total capital ratio	16.289%	21.649%

2 Credit Risk

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

Credit Exposure	30.06.2026						
	America RM'000	Europe RM'000	India RM'000	Malaysia RM'000	Singapore RM'000	Others RM'000	Total RM'000
Sovereigns/Central Banks	-	-	-	3,940,940	-	-	3,940,940
Banks, DFIs & MDBs	-	-	-	299,925	-	-	299,925
Public Sector Entities	78,947	734,589	16,605	2,651,231	381,501	108,523	3,971,396
Insurance Companies, Securities Firms and Fund Managers	-	-	-	45,433	-	-	45,433
Corporates	-	11,216	-	3,650,091	5,066	-	3,666,373
Regulatory Retails	-	-	-	-	-	-	-
Residential Mortgages	-	-	-	500	-	-	500
Other Asset	-	-	-	268,111	-	-	268,111
Equity Exposure	-	-	-	15,113	-	-	15,113
Defaulted Exposures	-	-	-	30,968	-	-	30,968
Grand Total	78,947	745,805	16,605	10,902,312	386,567	108,523	12,238,759

Credit Exposure	31.12.2025						
	America RM'000	Europe RM'000	India RM'000	Malaysia RM'000	Singapore RM'000	Others RM'000	Total RM'000
Sovereigns/Central Banks	-	-	-	4,051,149	-	-	4,051,149
Banks, DFIs & MDBs	-	-	-	116,254	-	-	116,254
Public Sector Entities	106,114	633,860	12,239	1,746,149	467,712	106,173	3,072,247
Insurance Companies, Securities Firms and Fund Managers	-	-	-	42,389	-	-	42,389
Corporates	-	9,801	-	3,203,472	1,837	-	3,215,110
Regulatory Retails	-	-	-	-	-	-	-
Residential Mortgages	-	-	-	645	-	-	645
Other Asset	-	-	-	125,849	-	-	125,849
Equity Exposure	-	-	-	15,113	-	-	15,113
Defaulted Exposures	-	-	-	878	-	-	878
Grand Total	106,114	643,661	12,239	9,301,898	469,549	106,173	10,639,634

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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	30.06.2026											
	Construction RM'000	Education, Health & Others RM'000	Electricity, Gas & Water Supply RM'000	Finance, Insurance, Real Estate & Business Activities RM'000	Household RM'000	Manufacturing RM'000	Mining & Quarrying RM'000	Others RM'000	Primary Agriculture RM'000	Transport, Storage & Communication RM'000	Wholesale & Retail Trade & Restaurants & Hotels RM'000	Total RM'000
Sovereigns/Central Banks	-	-	-	3,940,940	-	-	-	-	-	-	-	3,940,940
Public Sector Entities	-	-	-	299,925	-	-	-	-	-	-	-	299,925
Banks, DFIs & MDBs	-	-	-	3,971,396	-	-	-	-	-	-	-	3,971,396
Insurance Companies, Securities Firms and Fund Managers	-	-	-	45,433	-	-	-	-	-	-	-	45,433
Corporates	75,176	-	15,860	1,024,305	-	1,110,457	46,679	300,627	103,553	227,445	762,271	3,666,373
Regulatory Retail	-	-	-	-	-	-	-	-	-	-	-	-
Residential Mortgages	-	-	-	-	500	-	-	-	-	-	-	500
Other Assets	-	-	-	268,111	-	-	-	-	-	-	-	268,111
Equity Exposure	-	-	-	15,113	-	-	-	-	-	-	-	15,113
Defaulted Exposures	-	-	-	-	896	30,072	-	-	-	-	-	30,968
Grand Total	75,176	-	15,860	9,565,223	1,396	1,140,529	46,679	300,627	103,553	227,445	762,271	12,238,759

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2 Credit Risk (continued)

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

Credit Exposure	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
	31.12.2025											
	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	-	-	-	4,051,149	-	-	-	-	-	-	-	4,051,149
Public Sector Entities	-	-	-	116,254	-	-	-	-	-	-	-	116,254
Banks, DFIs & MDBs	-	-	-	3,072,247	-	-	-	-	-	-	-	3,072,247
Insurance Companies, Securities Firms and Fund Managers	-	-	-	42,389	-	-	-	-	-	-	-	42,389
Corporates	110,788	-	21,609	819,687	-	1,047,319	52,116	207,472	103,694	221,783	630,642	3,215,110
Regulatory Retail	-	-	-	-	-	-	-	-	-	-	-	-
Residential Mortgages	-	-	-	-	645	-	-	-	-	-	-	645
Other Assets	-	-	-	125,849	-	-	-	-	-	-	-	125,849
Equity Exposure	-	-	-	15,113	-	-	-	-	-	-	-	15,113
Defaulted Exposures	-	-	-	-	878	-	-	-	-	-	-	878
Grand Total	110,788	-	21,609	8,242,688	1,523	1,047,319	52,116	207,472	103,694	221,783	630,642	10,639,634

2 Credit Risk (continued)

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

Credit Exposure	30.06.2026			
	Maturity			
	Up to 1year RM'000	1-5 year RM'000	> 5 years RM'000	Total RM'000
Sovereigns/Central Banks	3,940,940	-	-	3,940,940
Public Sector Entities	299,325	600	-	299,925
Banks, DFIs & MDBs	3,070,809	783,378	117,209	3,971,396
Insurance Cos, Securities Firms & Fund Managers	41,328	4,105	-	45,433
Corporates	2,789,311	873,417	3,645	3,666,373
Regulatory Retail	-	-	-	-
Residential Mortgages	52	232	216	500
Other Assets	268,111	-	-	268,111
Equity Exposure	15,113	-	-	15,113
Defaulted Exposures	30,549	235	184	30,968
Grand Total	10,455,538	1,661,967	121,254	12,238,759

Credit Exposure	31.12.2025			
	Maturity			
	Up to 1year RM'000	1-5 year RM'000	> 5 years RM'000	Total RM'000
Sovereigns/Central Banks	4,051,149	-	-	4,051,149
Public Sector Entities	115,454	800	-	116,254
Banks, DFIs & MDBs	2,214,105	713,550	144,592	3,072,247
Insurance Cos, Securities Firms & Fund Managers	37,111	5,278	-	42,389
Corporates	2,438,013	744,127	32,970	3,215,110
Regulatory Retail	-	-	-	-
Residential Mortgages	33	373	239	645
Other Assets	125,849	-	-	125,849
Equity Exposure	15,113	-	-	15,113
Defaulted Exposures	410	282	186	878
Grand Total	8,997,237	1,464,410	177,987	10,639,634

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	
	30.06.2026 RM'000	31.12.2025 RM'000
Household (Malaysia)	1,239	1,351
Manufacturing (Malaysia)	30,072	-
	31,311	1,351

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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:

	30.06.2026				31.12.2025			
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
Loans, advances and financing at amortised cost*								
Balance at 1 January	708	434	508	1,650	1,018	1,542	733	3,293
Transfer to 12-month ECL	421	(413)	(8)	-	43	(21)	(22)	-
Transfer to lifetime ECL not credit-impaired	-	-	-	-	(2)	2	-	-
Transfer to lifetime ECL credit-impaired	-	-	-	-	(24)	-	24	-
Net remeasurement of loss allowance	(295)	(3)	(137)	(435)	(65)	3	(227)	(289)
New financial assets originated or purchased	174	39	-	213	181	421	-	602
Financial assets that have been derecognized	(154)	(9)	-	(163)	(443)	(1,513)	-	(1,956)
Balance at 30 June/31 December	854	48	363	1,265	708	434	508	1,650

* The loss allowance in this table includes ECL on loan commitments and financial guarantees of RM600,000 (31 December 2025: RM745,000) as at the reporting date.

2 Credit Risk (continued)

2.6 Standardised Approach to Credit Risk

Rated and Unrated Counterparties

Credit exposure	30.06.2026						
	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
On and Off Balance-Sheet Exposures							
Sovereigns/Central Banks		-	-	3,940,940	-	-	-
Total	3,940,940	-	-	3,940,940	-	-	-

Credit exposure	30.06.2026						
	Ratings of Banking Institutions 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
	RAM	AAA to AA3	A1 to A3	BBB1 to BBB3	BB1 to B3	C1 to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	C+ to D	Unrated
Group and Bank	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
On and Off Balance-Sheet Exposures							
Banks, Development Financial Institutions & MDBs		898,517	2,640,320	140,980	-	-	291,579
Total	3,971,396	898,517	2,640,320	140,980	-	-	291,579

2 Credit Risk (continued)

2.6 Standardised Approach to Credit Risk (continued)

Rated and Unrated Counterparties (continued)

	30.06.2026					
	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
Credit exposure	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
On and Off Balance-Sheet Exposures Credit Exposures (using Corporate Risk Weights)						
Public Sector Entities		-	-	-	-	299,925
Insurance Cos, Securities Firms & Fund Managers		-	91	-	-	45,342
Corporates		8,000	808	65,818	-	3,621,819
Regulatory Retail		-	-	-	-	-
Residential Mortgages		-	-	-	-	500
Other Assets		-	-	-	-	268,111
Equity Exposure		4,351	10,739	-	-	23
Defaulted Exposure		-	-	-	-	896
Total	4,326,423	12,351	11,638	65,818	-	4,236,616

	31.12.2025						
	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
Credit exposure	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
On and Off Balance-Sheet Exposures							
Sovereigns/Central Banks		-	4,051,149	-	-	-	-
Total	4,051,149	-	4,051,149	-	-	-	-

2 Credit Risk (continued)

2.6 Standardised Approach to Credit Risk (continued)

Rated and Unrated Counterparties (continued)

Credit exposure	31.12.2025						
	Ratings of Banking Institutions 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
	RAM	AAA to AA3	A1 to A3	BBB1 to BBB3	BB1 to B3	C1 to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	C+ to D	Unrated
Group and Bank	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
On and Off Balance-Sheet Exposures							
Banks, Development Financial Institutions & MDBs		844,036	2,047,681	13,819	3,972	-	162,739
Total	3,072,247	844,036	2,047,681	13,819	3,972	-	162,739

Credit exposure	31.12.2025					
	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
On and Off Balance-Sheet Exposures						
Credit Exposures (using Corporate Risk Weights)						
Public Sector Entities		-	-	-	-	116,254
Insurance Cos, Securities Firms & Fund Managers		-	91	-	-	42,298
Corporates		8,915	660	89,843	-	3,115,692
Regulatory Retail		-	-	-	-	-
Residential Mortgages		-	-	-	-	645
Other Assets		-	-	-	-	125,849
Equity Exposure		4,351	10,739	-	-	23
Defaulted Exposure		-	-	-	-	878
Total	3,516,238	13,266	11,490	89,843	-	3,401,639

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

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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	30.06.2026													
	Exposures after Netting & Credit Risk Mitigation												Total Exposures after Netting and Credit Risk Mitigation	Total Risk Weighted Assets
	Sovereigns and Central Banks	Public Sector Entities	Banks, DFIs and MDBs	Insurance Companies, Securities Firms and Fund Managers	Corporates	Regulatory Retail	Residential Mortgages	Higher Risk Assets	Other Assets	Specialised Financing / Investment	Securitisation	Equity Exposures		
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
0%	3,789,902	-	-	-	-	-	-	-	829	-	-	-	3,790,731	-
20%	-	299,925	2,114,044	-	8,808	-	-	-	-	-	-	-	2,422,777	484,555
35%	-	-	-	-	-	-	500	-	-	-	-	-	500	175
50%	-	-	1,420,333	90	660	-	235	-	-	-	-	-	1,421,318	710,659
75%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
100%	-	-	10,197	45,343	3,656,906	-	660	-	267,282	-	-	15,093	3,995,481	3,995,481
150%	-	-	176	-	30,072	-	-	-	-	-	-	-	30,248	45,372
1250%	-	-	-	-	-	-	-	-	-	-	-	20	20	250
Total Exposures	3,789,902	299,925	3,544,750	45,433	3,696,446	-	1,395	-	268,111	-	-	15,113	11,661,075	5,236,492
Risk-Weighted Assets by Exposures	-	59,985	1,143,436	45,388	3,704,105	-	953	-	267,282	-	-	15,343	5,236,492	
Average Risk Weight	0.0%	20.0%	32.3%	99.9%	100.2%	0.0%	68.3%	0.0%	99.7%	0.0%	0.0%	101.5%	44.9%	
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	-	-	

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2 Credit Risk (continued)

2.6 Standardised Approach to Credit Risk (continued)

Risk Weights under the Standardised Approach (continued)

Risk Weights	31.12.2025													
	Exposures after Netting & Credit Risk Mitigation													
	Sovereigns and Central Banks	Public Sector Entities	Banks, DFIs and MDBs	Insurance Companies, Securities Firms and Fund Managers	Corporates	Regulatory Retail	Residential Mortgages	Higher Risk Assets	Other Assets	Specialised Financing / Investment	Securitisation	Equity Exposures	Total Exposures after Netting and Credit Risk Mitigation	Total Risk Weighted Assets
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
0%	3,764,105	-	-	-	-	-	-	-	889	-	-	-	3,764,994	-
20%	-	116,254	1,439,426	-	18,916	-	-	-	-	-	-	-	1,574,596	314,919
35%	-	-	-	-	-	-	645	-	-	-	-	-	645	226
50%	-	-	1,010,035	90	660	-	252	-	-	-	-	-	1,011,037	505,518
75%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
100%	-	-	11,920	42,299	3,195,534	-	626	-	124,960	-	-	15,093	3,390,432	3,390,432
150%	-	-	-	-	-	-	-	-	-	-	-	20	20	250
1250%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Exposures	3,764,105	116,254	2,461,381	42,389	3,215,110	-	1,523	-	125,849	-	-	15,113	9,741,724	4,211,345
Risk-Weighted Assets by Exposures	-	23,251	804,822	42,344	3,199,647	-	978	-	124,960	-	-	15,343	4,211,345	
Average Risk Weight	0.0%	20.0%	32.7%	99.9%	99.5%	0.0%	64.2%	0.0%	99.3%	0.0%	0.0%	101.5%	43.2%	
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	-	-	

2 Credit Risk (continued)

2.7 Credit Risk Mitigation under Standardised Approach

Credit Risk Mitigation

Exposure Class	30.06.2026			
	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
Credit Risk				
On-Balance Sheet Exposures				
Sovereigns/Central Banks	3,927,712	-	151,038	-
Public Sector Entities	-	-	-	-
Banks, Development Financial Institutions and Multilateral Development Banks	1,931,800	-	30,108	-
Insurance Companies, Securities Firms and Fund Managers	-	-	-	-
Corporates	1,929,164	852,941	-	-
Regulatory Retail	-	-	-	-
Residential Mortgages	500	-	-	-
Higher Risk Assets	-	-	-	-
Other Assets	268,110	-	-	-
Equity Exposure	15,113	-	-	-
Defaulted Exposures	896	-	-	-
Total On-Balance Sheet Exposures	8,073,295	852,941	181,146	-
Off-Balance Sheet Exposures				
OTC Derivatives	2,596,179	-	396,538	-
Credit Derivatives	-	-	-	-
Direct Credit Substitutes	-	-	-	-
Transaction related contingent Items	387,922	-	-	-
Short Term Self Liquidating trade related contingencies	57,336	-	-	-
Other commitments, such as formal standby facilities and credit lines	1,124,027	-	-	-
Defaulted Exposures	-	-	-	-
Total for Off-Balance Sheet Exposures	4,165,464	-	396,538	-
Total On and Off- Balance Sheet Exposures	12,238,759	852,941	577,684	-

2 Credit Risk (continued)

2.7 Credit Risk Mitigation under Standardised Approach (continued)

Credit Risk Mitigation (continued)

Exposure Class	31.12.2025			
	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
Credit Risk				
On-Balance Sheet Exposures				
Sovereigns/Central Banks	4,051,149	-	287,044	-
Public Sector Entities	-	-	-	-
Banks, Development Financial Institutions and Multilateral Development Banks	1,244,226	-	-	-
Insurance Companies, Securities Firms and Fund Managers	-	-	-	-
Corporates	1,509,623	829,091	-	-
Regulatory Retail	-	-	-	-
Residential Mortgages	645	-	-	-
Higher Risk Assets	-	-	-	-
Other Assets	125,849	-	-	-
Equity Exposure	15,113	-	-	-
Defaulted Exposures	878	-	-	-
Total On-Balance Sheet Exposures	6,947,483	829,091	287,044	-
Off-Balance Sheet Exposures				
OTC Derivatives	2,183,669	-	610,866	-
Credit Derivatives	-	-	-	-
Direct Credit Substitutes	-	-	-	-
Transaction related contingent Items	368,363	-	-	-
Short Term Self Liquidating trade related contingencies	2,172	-	-	-
Other commitments, such as formal standby facilities and credit lines	1,137,947	-	-	-
Defaulted Exposures	-	-	-	-
Total for Off-Balance Sheet Exposures	3,692,151	-	610,866	-
Total On and Off- Balance Sheet Exposures	10,639,634	829,091	897,910	-

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	30.06.2026			
	Principal Amount RM'000	Positive Fair Value of Derivative Contracts RM'000	Credit Equivalent Amount RM'000	Risk Weighted Assets RM'000
Contingent liabilities				
Direct Credit Substitutes	-		-	-
Transaction related contingent Items	775,843		387,922	346,199
Short Term Self Liquidating trade related contingencies	286,681		57,336	52,715
Commitments				
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	826,421	-	413,211	413,165
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	3,554,081	-	710,816	704,416
Derivative financial instruments				
Foreign exchange related contracts				
One year or less	20,982,939	272,602	588,830	306,373
Over one year to five years	1,394,883	22,392	112,331	104,196
Over five years	-	-	-	-
Interest/Profit rate related contracts				
One year or less	55,000	36	91	91
Over one year to five years	213,663	176	4,463	2,258
Over five years	-	-	-	-
OTC Derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	165,753,689	1,015,706	1,890,464	532,049
Total	193,843,200	1,310,912	4,165,464	2,461,462

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	31.12.2025			
	Principal Amount RM'000	Positive Fair Value of Derivative Contracts RM'000	Credit Equivalent Amount RM'000	Risk Weighted Assets RM'000
Contingent liabilities				
Direct Credit Substitutes	-		-	-
Transaction related contingent Items	736,726		368,363	341,102
Short Term Self Liquidating trade related contingencies	10,858		2,172	1,148
Commitments				
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	745,002	-	372,501	372,456
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	3,827,231	-	765,446	751,046
Derivative financial instruments				
Foreign exchange related contracts				
One year or less	17,430,948	105,739	388,318	270,906
Over one year to five years	501,346	6,099	33,678	33,678
Over five years	246,900	3,952	28,641	28,641
Interest/Profit rate related contracts				
One year or less	195,000	436	713	713
Over one year to five years	148,663	593	2,879	1,874
Over five years	-	-	-	-
OTC Derivative transactions and credit derivative contracts subject to valid bilateral netting agreements	136,141,455	951,186	1,729,440	401,098
Total	159,984,129	1,068,005	3,692,151	2,202,662

3 Market Risk

3.1 Risk Weighted Assets and Capital Requirements for Market Risk

Risk weighted assets and capital requirements for market risk

	30.06.2026	31.12.2025
Minimum Capital Requirement at 8%	Standardised Approach RM'000	Standardised Approach RM'000
Interest Rate Risk	149,253	113,170
Equity Position Risk	-	-
Foreign Exchange Risk	59,560	66,095
Commodity Risk	-	-
Options	20,359	16,765
Total Risk Weighted Assets for Market Risk	2,864,653	2,450,382

4 Equity exposures in banking book

Table below details the equity exposures in banking book:

Group and Bank	30.06.2026 Gross exposures	30.06.2026 Risk Weighted assets	31.12.2025 Gross exposures	31.12.2025 Risk Weighted assets
Privately Held				
For socio-economic purpose	15,093	15,093	15,093	15,093

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.

	30.06.2026		31.12.2025	
	±200bps		±200bps	
Group and Bank	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	19,449	(77,000)	13,531	(86,303)
USD	(318)	30,062	(1,963)	17,753
SGD	(782)	3,360	(452)	1,670
Others	(15,339)	10,491	(16,012)	10,230
	3,010	(33,087)	(4,896)	(56,650)

6 Islamic Banking Operations

6.1 Islamic Banking Window - Capital Adequacy

Risk weighted assets and capital requirement

Islamic Banking Window	30.06.2026		31.12.2025	
	Risk Weighted Assets RM'000	Min Capital Requirement at 8% RM'000	Risk Weighted Assets RM'000	Min Capital Requirement at 8% RM'000
Credit Risk	15,308	1,225	-	-
Market Risk	-	-	-	-
Operational Risk	7,641	611	7,546	604
Total	22,949	1,836	7,546	604

Risk weighted capital ratio and Tier 1 capital

Islamic Banking Window	30-Jun-26 RM'000	31-Dec-25 RM'000
Tier 1 capital		
Paid-up share capital	25,000	25,000
Share premium	-	-
Other disclosed reserves	-	-
Retained profits	8,116	11,871
Less: Deferred tax assets	-	-
Total Tier 1 Capital	33,116	36,871
Tier 2 Capital	-	-
Total Capital	33,116	36,871
Tier 1 Capital Ratio	144.303%	488.616%
Risk-Weighted Capital Ratio	144.303%	488.616%

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	30.06.2026					
	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
On-Balance Sheet Exposures						
Sovereigns/Central Banks	247,690	247,690	-	-	-	-
Public Sector Entities	-	-	-	-	-	-
Banks, Development Financial Institutions and Multilateral Development Banks	-	-	-	-	-	-
Insurance Companies, Securities Firms and Fund Managers	-	-	-	-	-	-
Corporates	15,308	15,308	15,308	-	-	1,225
Regulatory Retail	-	-	-	-	-	-
Residential Mortgages	-	-	-	-	-	-
Higher Risk Assets	-	-	-	-	-	-
Other Assets	-	-	-	-	-	-
Equity Exposure	-	-	-	-	-	-
Defaulted Exposures	-	-	-	-	-	-
Total On-Balance Sheet Exposures	262,998	262,998	15,308	-	-	1,225
Off-Balance Sheet Exposures						
OTC Derivatives	-	-	-	-	-	-
Credit Derivatives	-	-	-	-	-	-
Defaulted Exposures	-	-	-	-	-	-
Total for Off-Balance Sheet Exposures	-	-	-	-	-	-
Total On and Off- Balance Sheet Exposures	262,998	262,998	15,308	-	-	1,225

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

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	31.12.2025					
	Gross Exposures RM'000	Net Exposures RM'000	Risk-Weighted Assets RM'000	Risk-Weighted Assets Absorbed by PSIA RM'000	Total Risk-Weighted Assets after effects of PSIA RM'000	Minimum Capital Requirement at 8% * RM'000
Credit Risk						
On-Balance Sheet Exposures						
Sovereigns/Central Banks	190,826	190,826	-	-	-	-
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	-	-	-	-	-	-
Total On-Balance Sheet Exposures	190,826	190,826	-	-	-	-
Off-Balance Sheet Exposures						
OTC Derivatives	-	-	-	-	-	-
Credit Derivatives	-	-	-	-	-	-
Defaulted Exposures	-	-	-	-	-	-
Total for Off-Balance Sheet Exposures	-	-	-	-	-	-
Total On and Off- Balance Sheet Exposures	190,826	190,826	-	-	-	-

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

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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	30.06.2026													
	Exposures after Netting & Credit Risk Mitigation													
	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	Total Exposures after Netting and Credit Risk Mitigation RM'000	Total Risk Weighted Assets RM'000
0%	247,690	-	-	-	-	-	-	-	-	-	-	-	247,690	-
20%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
35%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
50%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
75%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
100%	-	-	-	-	15,308	-	-	-	-	-	-	-	15,308	15,308
150%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Exposures	247,690	-	-	-	15,308	-	-	-	-	-	-	-	262,998	15,308
Risk-Weighted Assets by Exposures	-	-	-	-	15,308	-	-	-	-	-	-	-	15,308	
Average Risk Weight	0%	-	-	-	100%	-	-	-	-	-	-	-	5.8%	
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	-	-	

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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	31.12.2025													
	Exposures after Netting & Credit Risk Mitigation												Total Exposures after Netting and Credit Risk Mitigation	Total Risk Weighted Assets
	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	RM'000	RM'000
0%	190,826	-	-	-	-	-	-	-	-	-	-	-	190,826	-
20%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
35%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
50%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
75%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
100%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
150%	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Exposures	190,826	-	-	-	-	-	-	-	-	-	-	-	190,826	-
Risk-Weighted Assets by Exposures	-	-	-	-	-	-	-	-	-	-	-	-	-	
Average Risk Weight	0%	-	-	-	-	-	-	-	-	-	-	-	0.0%	
Deduction from Capital Base	-	-	-	-	-	-	-	-	-	-	-	-	-	