

Registration No: 197301000792 (14389-U)

Affin Hwang Investment Bank Berhad
(Incorporated in Malaysia)

PILLAR 3 DISCLOSURES
for the financial period ended 30 June 2025

PILLAR 3 DISCLOSURES

1 Introduction

1.1 Background

The Capital Adequacy Framework (Basel II - Risk-Weighted Assets) issued by Bank Negara Malaysia ('BNM'), which is the equivalent of the Basel II framework issued by the Basel Committee of Banking Supervision and the Islamic Financial Services Board is structured around three fundamental pillars:

- Pillar 1 defines the minimum capital requirement to ensure that financial institutions hold sufficient capital to cover their exposure to credit, market and operational risks.
- Pillar 2 requires financial institutions to have a process for assessing their overall capital adequacy in relation to their risk profile and a strategy for maintaining their capital levels.
- Pillar 3 requires financial institutions to establish and implement an appropriate disclosure policy that promotes transparency regarding their risk management practices and capital adequacy positions.
- Pillar 3 disclosure is required under the BNM's Risk Weighted Capital Adequacy Framework (Basel II) ('RWCAF') - Disclosure
- Affin Hwang Investment Bank Berhad ('the Bank') and its subsidiaries ('the Group') adopt the following approaches under Pillar 1
 - Standardised Approach for Credit Risk
 - Standardised Approach for Market Risk
 - Basic Indicator Approach for Operational Risk

The Group and the Bank incorporate exposure to Central Counterparties ("CCP") in deriving total credit risk weighted assets ("RWA") Effective from 1 January 2025 in accordance with BNM Capital Adequacy Framework (Exposure to Central Counterparties) Policy updated on 15 December 2023. Exposures to Central Counterparties RWA will be part of credit risk exposure together with total credit risk (Standardised Approach).

1.2 Scope of Application

This document contains the disclosure requirements under Pillar 3 for the Group and the Bank for financial period ended 30 June 2025. The disclosures are made in line with the Pillar 3 disclosure requirements under the Basel II framework as laid out by BNM.

The disclosures should be read in conjunction with the Group's and the Bank's Financial Statements for the period ended 30 June 2025.

The capital requirements of the Group and the Bank are generally based on the principles of consolidation adopted in the preparation of its financial statements.

There are no significant restrictions or impediments on the transfer of funds or regulatory capital within the Group. Any such transfers would require the approvals of the Board of Directors and BNM.

There were no capital deficiencies in any of the subsidiaries of the Group as at the financial period ended 30 June 2025.

2 Capital Management

2.1 Capital Structure

The total capital and capital adequacy ratios of the Group and the Bank are computed in accordance with BNM's Capital Adequacy Framework (Capital Components).

The Group and the Bank are currently adopting the Standardised Approach for Credit Risk and Market Risk and Operational Risk. Under the BNM's Capital Adequacy Framework (Capital Components), the minimum capital adequacy requirement for Common Equity Tier 1 Capital Ratio ('CET1') and Tier 1 Capital Ratio are 7.000% (2024: 7.000%) and 8.500% (2024: 8.500%) respectively for period ended 30 June 2025. The minimum regulatory capital adequacy requirement is 10.500% (2025: 10.500%) for total capital ratio.

The Table 2 sets forth further details on the capital resources and capital adequacy ratios for the Group and the Bank as at 30 June 2025.

3 Application of Standardised Approach for Credit Risk

The Group and the Bank use the following External Credit Assessment Institutions ('ECAIs') to determine the risk weights for the rated credit exposures: -

- RAM Rating Services Berhad ('RAM')
- Malaysian Rating Corporation Berhad ('MARC')
- Standard & Poor's Rating Services ('S&P')
- Moody's Investors Service ('Moody's')
- Fitch Ratings ('Fitch')

3 Application of Standardised Approach for Credit Risk (continued)

The external ratings of the ECAIs are used to determine the risk weights of the following types of exposure: sovereigns, banks, public sector entities and corporates.

The mapping of the rating categories of different ECAIs to the risk weights is in accordance with BNM guidelines. In cases where there is no issuer or issue rating, the exposures are treated as unrated and accorded a risk weight appropriate for unrated exposure in the respective category.

The following is a summary of the prescribed rules governing the Standardised Approach for rated and unrated exposures.

Long Term Credit Rating Category by ECAIs under Standardised Approach :

Rating Category	External Credit Assessment Institutions (ECAIs)				
	S&P	Moody's	Fitch	RAM	MARC
1	AAA to AA-	Aaa to Aa3	AAA to AA-	AAA to AA3	AAA to AA-
2	A+ to A-	A1 to A3	A+ to A-	A1 to A3	A+ to A-
3	BBB+ to BBB-	Baa1 to Baa3	BBB+ to BBB-	BBB1 to BBB3	BBB+ to BBB-
4	BB+ to B-	Ba1 to B3	BB+ to B-	BB1 to B3	BB+ to B-
5	CCC+ to D	Caa1 to C	CCC+ to D	C1 to D	C+ to D
Unrated	Unrated				

Long term Credit Rating Risk Weight Category by ECAIs under Standardised Approach for Banking Institution, Corporate and Sovereign & Central Bank :

Rating Category	Risk weights based on Credit Ratings of the Counterparty Exposure Class		
	Corporate	Banking Institutions	Sovereign & Central Bank
1	20%	20%	0%
2	50%	50%	20%
3	100%	50%	50%
4	150%	100%	100%
5	150%	150%	150%
Unrated	100%	50%	100%

Short term Credit Rating Category by ECAIs under Standardised Approach :

Rating Category	External Credit Assessment Institutions (ECAIs)				
	S&P	Moody's	Fitch	RAM	MARC
1	A-1	P-1	F1+, F1	P-1	Mar-01
2	A-2	P-2	F2	P-2	Mar-02
3	A-3	P-3	F3	P-3	Mar-03
4	Others	Others	B to D	NP	Mar-04

Short term Credit Rating Risk Weight Category by ECAIs under Standardised Approach for Banking Institution and Corporate :

Rating Category	Risk weights based on Credit Ratings of the Counterparty Exposure Class	
	Corporate	Banking Institutions
1	20%	20%
2	50%	50%
3	100%	100%
4	150%	150%

The Group and the Bank currently do not have credit risk exposure with short term ratings issued by the external credit assessment institutions (ECAIs) for the financial period ended 30 June 2025

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The following table depicts the risk-weighted assets ("RWA") and the corresponding regulatory capital requirements:

Table 1: Risk-Weighted Assets and Capital Requirements

The Group

As at 30 June 2025	Gross exposures RM'000	Net exposures RM'000	Risk Weighted Assets RM'000	Capital requirements RM'000
(i) Credit risk				
Exposure Class				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	2,748,427	2,748,427	8,320	666
Banks, Development Financial Institutions ("DFIs")	1,256,631	1,256,631	275,129	22,010
Insurance Companies, Securities Firms & Fund Managers	26,577	26,595	10,431	834
Corporates	3,262,231	2,008,228	1,043,726	83,498
Regulatory Retail	341,099	6,873	5,374	430
Other Assets	303,453	303,453	203,739	16,299
Defaulted Exposures	-	-	-	-
Total for on-balance sheet exposures	7,938,418	6,350,207	1,546,719	123,737
<u>Off-Balance Sheet Exposures</u>				
Over-the-counter ("OTC") derivatives	123,859	123,859	49,456	3,956
Off-Balance sheet exposures other than OTC derivatives	76,623	62,515	63,070	5,046
Total for off-balance sheet exposures	200,482	186,374	112,526	9,002
Total credit risk (Standardised Approach)	8,138,900	6,536,581	1,659,245	132,739
Exposures to Central Counterparties RWA			6,955	556
Total credit risk exposures	8,138,900	6,536,581	1,666,200	133,295
(ii) Large exposures risk requirements				
	-	-	-	-
(iii) Market risk				
	Gross exposures RM'000	Net exposures RM'000	Risk Weighted Assets RM'000	Capital requirements RM'000
	Long Position RM'000	Short Position RM'000		
Interest rate risk	5,462,093	5,446,063	16,030	31,803
Foreign currency risk	168,698	7,833	160,865	13,346
Equity risk	98,321	69,724	28,598	8,953
Option risk	-	69,339	(69,339)	22,116
Total market risk exposures	5,729,112	5,592,959	136,154	698,400
(iv) Operational risk				
Operational risk			457,061	36,565
Total risk-weighted assets and capital requirements			2,821,661	225,731

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Table 1: Risk-Weighted Assets and Capital Requirements (Continued)

The Bank

As at 30 June 2025	Gross exposures RM'000	Net exposures RM'000	Risk Weighted Assets RM'000	Capital requirements RM'000
(i) Credit risk				
Exposure Class				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	2,748,427	2,748,427	8,320	666
Banks, Development Financial Institutions ("DFIs")	1,254,514	1,254,515	274,706	21,976
Insurance Companies, Securities Firms & Fund Managers	26,577	26,595	10,431	834
Corporates	3,262,231	2,008,228	1,043,726	83,498
Regulatory Retail	341,099	6,873	5,374	430
Other Assets	302,338	302,338	202,623	16,210
Defaulted Exposures	-	-	-	-
Total for on-balance sheet exposures	7,935,186	6,346,976	1,545,180	123,614
<u>Off-Balance Sheet Exposures</u>				
Over-the-counter ("OTC") derivatives	123,859	123,859	49,456	3,956
Off-Balance sheet exposures other than OTC derivatives	76,623	62,515	63,070	5,046
Defaulted Exposures	-	-	-	-
Total for off-balance sheet exposures	200,482	186,374	112,526	9,002
Total credit risk (Standardised Approach)	8,135,668	6,533,350	1,657,706	132,616
Exposures to Central Counterparties RWA			6,955	556
Total credit risk exposures	8,135,668	6,533,350	1,664,661	133,172
(ii) Large exposures risk requirements				
	-	-	-	-

(iii) Market risk	Gross exposures RM'000		Net exposures RM'000	Risk Weighted Assets RM'000	Capital requirements RM'000
	Long Position RM'000	Short Position RM'000			
Interest rate risk	5,462,093	5,446,063	16,030	397,541	31,803
Foreign currency risk	168,698	7,833	160,865	166,828	13,346
Equity risk	98,321	69,724	28,598	111,915	8,953
Option risk	-	69,339	(69,339)	22,116	1,769
Total market risk exposures	5,729,112	5,592,959	136,154	698,400	55,871

(iv) Operational risk	Risk Weighted Assets RM'000	Capital requirements RM'000
Operational risk	436,480	34,918
Total risk-weighted assets and capital requirements	2,799,541	223,961

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Table 1: Risk-Weighted Assets and Capital Requirements (Continued)

The Group

As at 31 December 2024	Gross exposures RM'000	Net exposures RM'000	Risk Weighted Assets RM'000	Capital requirements RM'000
(i) Credit risk				
Exposure Class				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	3,315,216	3,315,216	15,680	1,254
Banks, Development Financial Institutions ("DFIs")	716,092	716,092	167,205	13,376
Insurance Companies, Securities Firms & Fund Managers	39,006	39,006	22,858	1,829
Corporates	3,428,428	2,200,757	1,125,655	90,052
Regulatory Retail	355,601	9,742	7,538	603
Other Assets	299,462	299,462	171,510	13,721
Defaulted Exposures	2,090	-	-	-
Total for on-balance sheet exposures	8,155,895	6,580,275	1,510,446	120,835
<u>Off-Balance Sheet Exposures</u>				
Over-the-counter ("OTC") derivatives	147,728	147,728	68,367	5,469
Off-Balance sheet exposures other than OTC derivatives	78,595	63,184	64,698	5,176
Total for off-balance sheet exposures	226,323	210,912	133,065	10,645
Total credit risk (Standardised Approach)	8,382,218	6,791,187	1,643,511	131,480
Exposures to Central Counterparties RWA			-	-
Total credit risk exposures	8,382,218	6,791,187	1,643,511	131,480

(ii) Large exposures risk requirements

- - - -

(iii) Market risk

	Gross exposures RM'000		Net exposures RM'000	Risk Weighted Assets RM'000	Capital requirements RM'000
	Long Position RM'000	Short Position RM'000			
Interest rate risk	5,713,789	5,697,025	16,765	461,563	36,925
Foreign currency risk	172,294	22,200	150,094	169,943	13,595
Equity risk	142,600	73,624	68,976	199,420	15,954
Option risk	-	70,267	(70,267)	1,353	108
Total market risk exposures	6,028,683	5,863,116	165,568	832,279	66,582

(iv) Operational risk

	Risk Weighted Assets RM'000	Capital requirements RM'000
Operational risk	586,099	46,888

Total risk-weighted assets and capital requirements

3,061,889 **244,950**

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Table 1: Risk-Weighted Assets and Capital Requirements (Continued)

The Bank

As at 31 December 2024	Gross exposures RM'000	Net exposures RM'000	Risk Weighted Assets RM'000	Capital requirements RM'000
(i) Credit risk				
Exposure Class				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	3,315,216	3,315,216	15,680	1,254
Banks, Development Financial Institutions ("DFIs")	707,889	707,889	165,564	13,245
Insurance Companies, Securities Firms & Fund Managers	39,006	39,006	22,858	1,829
Corporates	3,428,428	2,200,757	1,125,655	90,052
Regulatory Retail	355,601	9,742	7,538	603
Other Assets	298,280	298,280	170,328	13,626
Defaulted Exposures	2,090	-	-	-
Total for on-balance sheet exposures	8,146,510	6,570,890	1,507,623	120,609
<u>Off-Balance Sheet Exposures</u>				
Over-the-counter ("OTC") derivatives	147,728	147,728	68,367	5,469
Off-Balance sheet exposures other than OTC derivatives	78,595	63,184	64,698	5,176
Total for off-balance sheet exposures	226,323	210,912	133,065	10,645
Total credit risk (Standardised Approach)	8,372,833	6,781,802	1,640,688	131,254
Exposures to Central Counterparties RWA			-	-
Total credit risk exposures	8,372,833	6,781,802	1,640,688	131,254

(ii) Large exposures risk requirements

- - - -

(iii) Market risk

	Gross exposures RM'000		Net exposures RM'000	Risk Weighted Assets RM'000	Capital requirements RM'000
	Long Position RM'000	Short Position RM'000			
Interest rate risk	5,713,789	5,697,025	16,765	461,563	36,925
Foreign currency risk	172,294	22,200	150,094	169,943	13,595
Equity risk	142,600	73,624	68,976	199,420	15,954
Option risk	-	70,267	(70,267)	1,353	108
Total market risk exposures	6,028,683	5,863,116	165,568	832,279	66,582

(iv) Operational risk

	Risk Weighted Assets RM'000	Capital requirements RM'000
Operational risk	463,531	37,082

Total risk-weighted assets and capital requirements

2,936,498 **234,918**

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Table 2: Constituents of Eligible Capital and Capital Adequacy Ratios

	The Group		The Bank	
	30.06.2025 RM'000	31.12.2024 RM'000	30.06.2025 RM'000	31.12.2024 RM'000
Common Equity Tier (CET) 1 Capital :				
Share capital	999,800	999,800	999,800	999,800
Other reserves	45,111	45,111	45,111	45,111
Retained profits	378,111	442,935	378,359	442,822
Unrealised gains/(losses) on FVOCI instruments	18,315	(22,419)	18,315	(22,419)
	<u>1,441,337</u>	<u>1,465,427</u>	<u>1,441,585</u>	<u>1,465,314</u>
Less : Regulatory adjustments				
Goodwill and other Intangible assets	(308,082)	(308,192)	(308,082)	(308,192)
Investment in subsidiaries/associates	-	-	(2,166)	(2,166)
Regulatory reserves	(45,063)	(45,111)	(45,063)	(45,111)
55% of cumulative gains on FVOCI instruments	(10,073)	-	(10,073)	-
Deferred tax assets	(25,867)	(32,110)	(25,867)	(32,110)
Total CET 1 capital/Total Tier 1 Capital (a)	<u>1,052,252</u>	<u>1,080,014</u>	<u>1,050,334</u>	<u>1,077,735</u>
Tier 2 capital				
Qualifying loss provisions	20,828	20,544	20,808	20,509
Total Tier 2 capital	<u>20,828</u>	<u>20,544</u>	<u>20,808</u>	<u>20,509</u>
Total Capital	<u>1,073,080</u>	<u>1,100,558</u>	<u>1,071,142</u>	<u>1,098,244</u>
Breakdown of risk-weighted assets in the various categories of risk-weights:				
Credit risk	1,666,200	1,643,511	1,664,661	1,640,688
Market risk	698,400	832,279	698,400	832,279
Operational risk	457,061	586,099	436,480	463,531
Total Risk-Weighted Assets	<u>2,821,661</u>	<u>3,061,889</u>	<u>2,799,541</u>	<u>2,936,498</u>
Capital Ratios				
CET 1 Capital Ratio	37.292%	35.273%	37.518%	36.701%
Tier 1 Capital Ratio	37.292%	35.273%	37.518%	36.701%
Total Capital Ratio	38.030%	35.944%	38.261%	37.400%

The total capital and capital adequacy ratios of the Bank are computed in accordance with BNM Capital Adequacy Framework (Capital Components) Policy updated on 14 June 2024.

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4.1 Distribution of Credit Exposures

- (i) The following table depicts the geographical distribution of the Bank's gross credit exposures, based on the

Table 3: Gross Credit Exposures by Geographical Distribution

The Group			
As at 30 June 2025	Malaysia	Other Countries	Total
Exposure Class	RM'000	RM'000	RM'000
<u>On-Balance Sheet Exposures</u>			
Sovereign / Central Banks	2,725,813	22,614	2,748,427
Banks, DFIs & MDBs	1,050,403	206,228	1,256,631
Insurance Companies, Securities Firms & Fund Managers	26,577	-	26,577
Corporates	2,881,646	380,585	3,262,231
Regulatory Retail	341,099	-	341,099
Other assets	303,453	-	303,453
Defaulted Exposures	-	-	-
Total On-Balance Sheet Exposures	7,328,991	609,427	7,938,418
<u>Off-Balance Sheet Exposures</u>			
OTC Derivatives	123,859	-	123,859
Off-Balance sheet exposures other than OTC derivatives	76,623	-	76,623
Total Off-Balance Sheet Exposures	200,482	-	200,482
Total Gross Credit Exposures	7,529,473	609,427	8,138,900
The Bank			
As at 30 June 2025	Malaysia	Other Countries	Total
Exposure Class	RM'000	RM'000	RM'000
<u>On-Balance Sheet Exposures</u>			
Sovereign / Central Banks	2,725,813	22,614	2,748,427
Banks, DFIs & MDBs	1,048,286	206,228	1,254,514
Insurance Companies, Securities Firms & Fund Managers	26,577	-	26,577
Corporates	2,881,646	380,585	3,262,231
Regulatory Retail	341,099	-	341,099
Other assets	302,338	-	302,338
Defaulted Exposures	-	-	-
Total On-Balance Sheet Exposures	7,325,759	609,427	7,935,186
<u>Off-Balance Sheet Exposures</u>			
OTC Derivatives	123,859	-	123,859
Off-Balance sheet exposures other than OTC derivatives	76,623	-	76,623
Total Off-Balance Sheet Exposures	200,482	-	200,482
Total Gross Credit Exposures	7,526,241	609,427	8,135,668

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Table 3: Gross Credit Exposures by Geographical Distribution (Continued)

The Group			
As at 31 December 2024	Malaysia	Other Countries	Total
Exposure Class	RM'000	RM'000	RM'000
<u>On-Balance Sheet Exposures</u>			
Sovereign / Central Banks	3,292,602	22,614	3,315,216
Banks, DFIs & MDBs	509,864	206,228	716,092
Insurance Companies, Securities Firms & Fund Managers	39,006	-	39,006
Corporates	3,047,843	380,585	3,428,428
Regulatory Retail	355,601	-	355,601
Other assets	299,462	-	299,462
Defaulted Exposures	2,090	-	2,090
Total On-Balance Sheet Exposures	7,546,468	609,427	8,155,895
<u>Off-Balance Sheet Exposures</u>			
OTC Derivatives	147,728	-	147,728
Off-Balance sheet exposures other than OTC derivatives	78,595	-	78,595
Total Off-Balance Sheet Exposures	226,323	-	226,323
Total Gross Credit Exposures	7,772,791	609,427	8,382,218
The Bank			
As at 31 December 2024	Malaysia	Other Countries	Total
Exposure Class	RM'000	RM'000	RM'000
<u>On-Balance Sheet Exposures</u>			
Sovereign / Central Banks	3,292,602	22,614	3,315,216
Banks, DFIs & MDBs	501,661	206,228	707,889
Insurance Companies, Securities Firms & Fund Managers	39,006	-	39,006
Corporates	3,047,843	380,585	3,428,428
Regulatory Retail	355,601	-	355,601
Other assets	298,280	-	298,280
Defaulted Exposures	2,090	-	2,090
Total On-Balance Sheet Exposures	7,537,083	609,427	8,146,510
<u>Off-Balance Sheet Exposures</u>			
OTC Derivatives	147,728	-	147,728
Off-Balance sheet exposures other than OTC derivatives	78,595	-	78,595
Total Off-Balance Sheet Exposures	226,323	-	226,323
Total Gross Credit Exposures	7,763,406	609,427	8,372,833

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

Table 4: Gross Credit Exposures by Sectorial Analysis or Industrial Distribution

The Group	Primary Agriculture	Mining and Quarrying	Manufacturing (including Agro- based)	Electricity, Gas and Water Supply	Construction	Wholesale, Retail Trade, Restaurants and Hotels	Transport, Storage and Communication	Finance, Insurance and Business Activities	Real Estate	Education, Health and Others	Household	Others	Total
As at 30 June 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	RM'000
<u>On-Balance Sheet Exposures</u>													
Sovereign/Central Banks	-	-	-	-	105,845	-	44,301	2,263,088	-	124,378	-	210,815	2,748,427
Banks, DFIs & MDBs	-	-	-	-	-	-	-	1,256,631	-	-	-	-	1,256,631
Insurance Companies, Securities Firms & Fund Managers	-	-	-	-	-	-	-	26,577	-	-	-	-	26,577
Corporates	104,777	123,477	129,578	80,946	252,939	18,069	208,276	827,283	193,413	24,292	1,089,311	209,870	3,262,231
Regulatory Retail	-	-	-	-	-	478	-	1,846	4,435	-	334,340	-	341,099
Other assets	-	-	-	-	-	-	-	27,454	-	-	-	275,999	303,453
Defaulted Exposures	-	-	-	-	-	-	-	-	-	-	-	-	-
Total On-Balance Sheet Exposures	104,777	123,477	129,578	80,946	358,784	18,547	252,577	4,402,879	197,848	148,670	1,423,651	696,684	7,938,418
<u>Off-Balance Sheet Exposures</u>													
OTC Derivatives	-	-	-	-	-	-	-	123,859	-	-	-	-	123,859
Off-Balance sheet exposures other than OTC derivatives	-	-	-	-	32,303	772	1,823	18,232	-	-	10,721	12,772	76,623
Total Off-Balance Sheet Exposures	-	-	-	-	32,303	772	1,823	142,091	-	-	10,721	12,772	200,482
Total Gross Credit Exposures	104,777	123,477	129,578	80,946	391,087	19,319	254,400	4,544,970	197,848	148,670	1,434,372	709,456	8,138,900

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Table 4: Gross Credit Exposures by Sectorial Analysis or Industrial Distribution (Continued)

The Bank	Primary	Mining and	Manufacturing	Electricity,		Wholesale,	Transport,	Finance,		Education,				Total
As at 30 June 2025	Agriculture	Quarrying	(including Agro-based)	Gas and	Construction	Retail Trade, Restaurants and Hotels	Storage and Communication	Insurance and Business Activities	Real Estate	Health and Others	Household	Others		RM'000
Exposure class	RM'000	RM'000	RM'000	Water Supply	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
<u>On-Balance Sheet Exposures</u>														
Sovereign/Central Banks	-	-	-	-	105,845	-	44,301	2,263,088	-	124,378	-	210,815	-	2,748,427
Banks, DFIs & MDBs	-	-	-	-	-	-	-	1,254,514	-	-	-	-	-	1,254,514
Insurance Companies, Securities Firms & Fund Managers	-	-	-	-	-	-	-	26,577	-	-	-	-	-	26,577
Corporates	104,777	123,477	129,578	80,946	252,939	18,069	208,276	827,283	193,413	24,292	1,089,311	209,870	-	3,262,231
Regulatory Retail	-	-	-	-	-	478	-	1,846	4,435	-	334,340	-	-	341,099
Other assets	-	-	-	-	-	-	-	27,454	-	-	-	274,884	-	302,338
Defaulted Exposures	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total On-Balance Sheet Exposures	104,777	123,477	129,578	80,946	358,784	18,547	252,577	4,400,762	197,848	148,670	1,423,651	695,569	-	7,935,186
<u>Off-Balance Sheet Exposures</u>														
OTC Derivatives	-	-	-	-	-	-	-	123,859	-	-	-	-	-	123,859
Off-Balance sheet exposures other than OTC derivatives	-	-	-	-	32,303	772	1,823	18,232	-	-	10,721	12,772	-	76,623
Total Off-Balance Sheet Exposures	-	-	-	-	32,303	772	1,823	142,091	-	-	10,721	12,772	-	200,482
Total Gross Credit Exposures	104,777	123,477	129,578	80,946	391,087	19,319	254,400	4,542,853	197,848	148,670	1,434,372	708,341	-	8,135,668

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Table 4: Gross Credit Exposures by Sectorial Analysis or Industrial Distribution (Continued)

The Group	Primary Agriculture	Mining and Quarrying	Manufacturing (including Agro-based)	Electricity, Gas and Water Supply	Construction	Wholesale, Retail Trade, Restaurants and Hotels	Transport, Storage and Communication	Finance, Insurance and Business Activities	Real Estate	Education, Health and Others	Household	Others	Total
As at 31 December 2024	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
<u>On-Balance Sheet Exposures</u>													
Sovereign/Central Banks	-	-	-	-	104,869	-	43,741	2,766,776	-	136,660	-	263,170	3,315,216
Banks, DFIs & MDBs	-	-	-	-	-	-	-	716,092	-	-	-	-	716,092
Insurance Companies, Securities Firms & Fund Managers	-	-	-	-	-	-	-	39,006	-	-	-	-	39,006
Corporates	95,823	75,946	144,584	129,605	295,616	4,451	235,986	882,579	265,868	15,912	1,057,617	224,441	3,428,428
Regulatory Retail	-	-	-	-	-	688	-	1,859	4,560	-	348,494	-	355,601
Other assets	-	-	-	-	-	-	-	26,188	-	-	-	273,274	299,462
Defaulted Exposures	-	-	-	-	-	-	-	-	2,090	-	-	-	2,090
Total On-Balance Sheet Exposures	95,823	75,946	144,584	129,605	400,485	5,139	279,727	4,432,500	272,518	152,572	1,406,111	760,885	8,155,895
<u>Off-Balance Sheet Exposures</u>													
OTC Derivatives	-	-	-	-	-	-	-	147,728	-	-	-	-	147,728
Off-Balance sheet exposures other than OTC derivatives	-	-	-	-	32,303	820	1,823	18,240	-	-	11,837	13,572	78,595
Total Off-Balance Sheet Exposures	-	-	-	-	32,303	820	1,823	165,968	-	-	11,837	13,572	226,323
Total Gross Credit Exposures	95,823	75,946	144,584	129,605	432,788	5,959	281,550	4,598,468	272,518	152,572	1,417,948	774,457	8,382,218

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Table 4: Gross Credit Exposures by Sectorial Analysis or Industrial Distribution (Continued)

The Bank	Primary Agriculture	Mining and Quarrying	Manufacturing (including Agro-based)	Electricity, Gas and Water Supply	Construction	Wholesale, Retail Trade, Restaurants and Hotels	Transport, Storage and Communication	Finance, Insurance and Business Activities	Real Estate	Education, Health and Others	Household	Others	Total
As at 31 December 2024	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
<u>On-Balance Sheet Exposures</u>													
Sovereign/Central Banks	-	-	-	-	104,869	-	43,741	2,766,776	-	136,660	-	263,170	3,315,216
Banks, DFIs & MDBs	-	-	-	-	-	-	-	707,889	-	-	-	-	707,889
Insurance Companies, Securities Firms & Fund Managers	-	-	-	-	-	-	-	39,006	-	-	-	-	39,006
Corporates	95,823	75,946	144,584	129,605	295,616	4,451	235,986	882,579	265,868	15,912	1,057,617	224,441	3,428,428
Regulatory Retail	-	-	-	-	-	688	-	1,859	4,560	-	348,494	-	355,601
Other assets	-	-	-	-	-	-	-	26,188	-	-	-	272,092	298,280
Defaulted Exposures	-	-	-	-	-	-	-	-	2,090	-	-	-	2,090
Total On-Balance Sheet Exposures	95,823	75,946	144,584	129,605	400,485	5,139	279,727	4,424,297	272,518	152,572	1,406,111	759,703	8,146,510
<u>Off-Balance Sheet Exposures</u>													
OTC Derivatives	-	-	-	-	-	-	-	147,728	-	-	-	-	147,728
Off-Balance sheet exposures other than OTC derivatives	-	-	-	-	32,303	820	1,823	18,240	-	-	11,837	13,572	78,595
Total Off-Balance Sheet Exposures	-	-	-	-	32,303	820	1,823	165,968	-	-	11,837	13,572	226,323
Total Gross Credit Exposures	95,823	75,946	144,584	129,605	432,788	5,959	281,550	4,590,265	272,518	152,572	1,417,948	773,275	8,372,833

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

Table 5: Gross Credit Exposures by Residual Contractual Maturity Analysis

The Group

As at 30 June 2025 Exposure class	< 1 year RM'000	> 1 - 5 years RM'000	Over 5 years RM'000	No specific maturity RM'000	Total RM'000
<u>On-Balance Sheet Exposures</u>					
Sovereign/Central Banks	243,561	983,984	1,460,668	60,214	2,748,427
Banks, DFIs & MDBs	965,684	247,555	43,392	-	1,256,631
Insurance Companies, Securities Firms & Fund Managers	6,394	20,183	-	-	26,577
Corporates	1,822,584	835,068	604,579	-	3,262,231
Regulatory Retail	338,738	285	2,076	-	341,099
Other assets	-	-	-	303,453	303,453
Defaulted Exposures	-	-	-	-	-
Total On-Balance Sheet Exposures	3,376,961	2,087,075	2,110,715	363,667	7,938,418
<u>Off-Balance Sheet Exposures</u>					
OTC Derivatives	30,039	93,820	-	-	123,859
Off-Balance sheet exposures other than OTC derivatives	64,248	-	-	12,375	76,623
Total Off-Balance Sheet Exposures	94,287	93,820	-	12,375	200,482
Total Gross Credit Exposures	3,471,248	2,180,895	2,110,715	376,042	8,138,900

The Bank

As at 30 June 2025 Exposure class	< 1 year RM'000	> 1 - 5 years RM'000	Over 5 years RM'000	No specific maturity RM'000	Total RM'000
<u>On-Balance Sheet Exposures</u>					
Sovereign/Central Banks	243,561	983,984	1,460,668	60,214	2,748,427
Banks, DFIs & MDBs	963,567	247,555	43,392	-	1,254,514
Insurance Companies, Securities Firms & Fund Managers	6,394	20,183	-	-	26,577
Corporates	1,822,584	835,068	604,579	-	3,262,231
Regulatory Retail	338,738	285	2,076	-	341,099
Other assets	-	-	-	302,338	302,338
Defaulted Exposures	-	-	-	-	-
Total On-Balance Sheet Exposures	3,374,844	2,087,075	2,110,715	362,552	7,935,186
<u>Off-Balance Sheet Exposures</u>					
OTC Derivatives	30,039	93,820	-	-	123,859
Off-Balance sheet exposures other than OTC derivatives	64,248	-	-	12,375	76,623
Total Off-Balance Sheet Exposures	94,287	93,820	-	12,375	200,482
Total Gross Credit Exposures	3,469,131	2,180,895	2,110,715	374,927	8,135,668

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Table 5: Gross Credit Exposures by Residual Contractual Maturity Analysis (Continued)

The Group

As at 31 December 2024 Exposure class	< 1 year RM'000	> 1 - 5 years RM'000	Over 5 years RM'000	No specific maturity RM'000	Total RM'000
<u>On-Balance Sheet Exposures</u>					
Sovereign/Central Banks	121,952	958,443	2,116,217	118,604	3,315,216
Banks, DFIs & MDBs	392,457	276,266	47,369	-	716,092
Insurance Companies, Securities Firms & Fund Managers	18,482	20,524	-	-	39,006
Corporates	1,823,976	879,176	725,276	-	3,428,428
Regulatory Retail	351,010	487	4,104	-	355,601
Other assets	-	-	-	299,462	299,462
Defaulted Exposures	2,090	-	-	-	2,090
Total On-Balance Sheet Exposures	2,709,967	2,134,896	2,892,966	418,066	8,155,895
<u>Off-Balance Sheet Exposures</u>					
OTC Derivatives	52,840	94,888	-	-	147,728
Off-Balance sheet exposures other than OTC derivatives	66,220	-	-	12,375	78,595
Total Off-Balance Sheet Exposures	119,060	94,888	-	12,375	226,323
Total Gross Credit Exposures	2,829,027	2,229,784	2,892,966	430,441	8,382,218

The Bank

As at 31 December 2024 Exposure class	< 1 year RM'000	> 1 - 5 years RM'000	Over 5 years RM'000	No specific maturity RM'000	Total RM'000
<u>On-Balance Sheet Exposures</u>					
Sovereign/Central Banks	121,952	958,443	2,116,217	118,604	3,315,216
Banks, DFIs & MDBs	384,254	276,266	47,369	-	707,889
Insurance Companies, Securities Firms & Fund Managers	18,482	20,524	-	-	39,006
Corporates	1,823,976	879,176	725,276	-	3,428,428
Regulatory Retail	351,010	487	4,104	-	355,601
Other assets	-	-	-	298,280	298,280
Defaulted Exposures	2,090	-	-	-	2,090
Total On-Balance Sheet Exposures	2,701,764	2,134,896	2,892,966	416,884	8,146,510
<u>Off-Balance Sheet Exposures</u>					
OTC Derivatives	52,840	94,888	-	-	147,728
Off-Balance sheet exposures other than OTC derivatives	66,220	-	-	12,375	78,595
Total Off-Balance Sheet Exposures	119,060	94,888	-	12,375	226,323
Total Gross Credit Exposures	2,820,824	2,229,784	2,892,966	429,259	8,372,833

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- (i) The sectorial analysis of loans, advances and financing and the expected credit loss by sectors are depicted below:

Table 6: Loans and Advances by Sectorial Analysis

The Group and The Bank	< ----- Gross Carrying Amount ----- >				
	<u>Neither past due nor impaired</u>			<u>Impaired</u>	
	Stage 1	Stage 2	Stage 3	Total	Written-off
As at 30 June 2025 By Sector	RM'000	RM'000	RM'000	RM'000	RM'000
Agriculture	-	-	-	-	-
Manufacturing (including Agro-based)	45,293	-	-	45,293	-
Electricity, Gas and Water Supply	613	-	-	613	-
Construction	145,217	3,656	-	148,873	-
Wholesale, Retail Trade, Restaurants and Hotels	477	3,748	-	4,225	-
Transport, Storage and Communication	46,341	-	-	46,341	-
Finance, Insurance and Business Activities	386,484	18,950	-	405,434	-
Real Estate	87,155	-	-	87,155	23,273
Education, Health and Others	24,292	-	-	24,292	-
Household	1,264,471	159,182	-	1,423,653	-
Total	2,000,343	185,536	-	2,185,879	23,273

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Table 6: Loans and Advances by Sectorial Analysis (Continued)

	< ----- Expected Credit Losses (ECL) ----- >				
	<u>Neither past due nor impaired</u>			<u>Impaired</u>	
	Stage 1	Stage 2	Stage 3	Total	Written-off
The Group and The Bank					
As at 30 June 2025					
By Sector	RM'000	RM'000	RM'000	RM'000	RM'000
Agriculture	-	-	-	-	-
Manufacturing (including Agro-based)	23	-	-	23	-
Electricity, Gas and Water Supply	-	-	-	-	-
Construction	176	9	-	185	-
Wholesale, Retail Trade, Restaurants and Hotels	-	642	-	642	-
Transport, Storage and Communication	143	-	-	143	-
Finance, Insurance and Business Activities	193	9	-	202	-
Real Estate	71	-	-	71	23,273
Education, Health and Others	45	-	-	45	-
Household	635	81	-	716	-
Total	1,286	741	-	2,027	23,273

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Table 6: Loans and Advances by Sectorial Analysis (Continued)

	< ----- Gross Carrying Amount ----- >				
	<u>Neither past due nor impaired</u>			<u>Impaired</u>	
	Stage 1	Stage 2	Stage 3	Total	Written-off
The Group and The Bank					
As at 31 December 2024					
By Sector	RM'000	RM'000	RM'000	RM'000	RM'000
Agriculture	6,015	-	-	6,015	-
Manufacturing (including Agro-based)	29,725	-	-	29,725	-
Electricity, Gas and Water Supply	520	-	-	520	-
Construction	154,826	5,676	-	160,502	-
Wholesale, Retail Trade, Restaurants and Hotels	524	4,615	-	5,139	-
Transport, Storage and Communication	50,569	-	-	50,569	-
Finance, Insurance and Business Activities	429,162	-	-	429,162	-
Real Estate	138,620	-	25,118	163,738	-
Education, Health and Others	15,912	-	-	15,912	-
Household	1,334,220	71,890	-	1,406,110	-
Total	2,160,093	82,181	25,118	2,267,392	-

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Table 6: Loans and Advances by Sectorial Analysis (Continued)

	< ----- Expected Credit Losses (ECL) ----- >			Total RM'000	Written-off RM'000
	<u>Neither past due nor impaired</u>	<u>Impaired</u>	<u>Impaired</u>		
The Group and The Bank	Stage 1	Stage 2	Stage 3		
As at 31 December 2024					
By Sector	RM'000	RM'000	RM'000	RM'000	RM'000
Agriculture	4	-	-	4	-
Manufacturing (including Agro-based)	6	-	-	6	-
Electricity, Gas and Water Supply	-	-	-	-	-
Construction	178	10	-	188	-
Wholesale, Retail Trade, Restaurants and Hotels	10	893	-	903	-
Transport, Storage and Communication	197	-	-	197	-
Finance, Insurance and Business Activities	86	-	-	86	-
Real Estate	422	-	23,026	23,448	-
Education, Health and Others	3	-	-	3	-
Household	275	14	-	289	-
Total	1,181	917	23,026	25,124	-

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- (ii) The geographic analysis of loans, advances and financing and the expected credit loss by geographical distribution can be analysed as follows:

Table 7: Loans, Advances And Financing By Geographic Distribution

	< ----- Gross Carrying Amount ----- >			Total
	<u>Neither past due nor impaired</u>	<u>Impaired</u>	<u>Impaired</u>	
The Group and The Bank	Stage 1	Stage 2	Stage 3	
As at 30 June 2025				Total
By Geographic Distribution	RM'000	RM'000	RM'000	RM'000
Perak	2,129	-	-	2,129
Selangor	342,341	-	-	342,341
Johor	166,952	-	-	166,952
Kedah	3,700	-	-	3,700
Negeri Sembilan	4,046	-	-	4,046
Pulau Pinang	22,253	-	-	22,253
Sarawak	4,929	-	-	4,929
Perlis	-	-	-	-
Sabah	4,348	-	-	4,348
Terengganu	-	3,656	-	3,656
Wilayah Persekutuan	1,401,083	181,880	-	1,582,963
Labuan	28,896	-	-	28,896
Outside Malaysia	19,666	-	-	19,666
Total	2,000,343	185,536	-	2,185,879

	< ----- Expected Credit Losses (ECL) ----- >			Total
	<u>Neither past due nor impaired</u>	<u>Impaired</u>	<u>Impaired</u>	
The Group and The Bank	Stage 1	Stage 2	Stage 3	
As at 30 June 2025				Total
By Geographical Distribution	RM'000	RM'000	RM'000	RM'000
Perak	1	-	-	1
Selangor	433	-	-	433
Johor	83	-	-	83
Kedah	2	-	-	2
Negeri Sembilan	2	-	-	2
Pulau Pinang	11	-	-	11
Sarawak	2	-	-	2
Sabah	2	-	-	2
Terengganu	-	9	-	9
Wilayah Persekutuan	703	732	-	1,435
Labuan	41	-	-	41
Outside Malaysia	6	-	-	6
Total	1,286	741	-	2,027

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Table 7: Loans, Advances And Financing By Geographic Distribution (Continued)

	< ----- Gross Carrying Amount ----- >			Total
	<u>Neither past due nor impaired</u>	<u>Impaired</u>	<u>Impaired</u>	
The Group and The Bank	Stage 1	Stage 2	Stage 3	
As at 31 December 2024				Total
By Geographic Distribution	RM'000	RM'000	RM'000	RM'000
Perak	2,522	-	-	2,522
Selangor	339,291	-	25,118	364,409
Johor	192,138	-	-	192,138
Kedah	5,632	-	-	5,632
Negeri Sembilan	2,696	-	-	2,696
Pulau Pinang	30,994	-	-	30,994
Sarawak	4,204	-	-	4,204
Sabah	11,013	-	-	11,013
Terengganu	-	5,676	-	5,676
Wilayah Persekutuan	1,522,660	76,505	-	1,599,165
Labuan	28,088	-	-	28,088
Outside Malaysia	20,855	-	-	20,855
Total	2,160,093	82,181	25,118	2,267,392

	< ----- Expected Credit Losses (ECL) ----- >			Total
	<u>Neither past due nor impaired</u>	<u>Impaired</u>	<u>Impaired</u>	
The Group and The Bank	Stage 1	Stage 2	Stage 3	
As at 31 December 2024				Total
By Geographical Distribution	RM'000	RM'000	RM'000	RM'000
Perak	1	-	-	1
Selangor	402	-	23,026	23,428
Johor	318	-	-	318
Kedah	1	-	-	1
Negeri Sembilan	1	-	-	1
Pulau Pinang	6	-	-	6
Sarawak	1	-	-	1
Sabah	5	-	-	5
Terengganu	-	10	-	10
Wilayah Persekutuan	322	907	-	1,229
Labuan	118	-	-	118
Outside Malaysia	6	-	-	6
Total	1,181	917	23,026	25,124

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(iii) The table below depicts the movement of expected credit losses:

Table 8: Movement in expected credit loss for Loans and Advances

The Group and The Bank

As at 30 June 2025	12 months ECL Stage 1 RM'000	Lifetime ECL Non Credit Impaired Stage 2 RM'000	Lifetime ECL Credit Impaired Stage 3 RM'000	Total RM'000
Expected credit loss				
At beginning of the financial year	1,181	917	23,026	25,124
Effect of adoption of MFRS9:-	-	-	-	-
Total transfer between stages	(55)	55	-	-
Loans/Financing derecognised during the financial year (other than write-offs)	(309)	-	-	(309)
New loans/financing originated or purchased	44	-	-	44
Changes due to change in credit risk	433	(231)	-	202
Changes in models/risk parameters	-	-	-	-
Write-offs	-	-	(23,026)	(23,026)
Other adjustments:				
- Foreign exchange and other adjustments	(8)	-	-	(8)
At the end of the financial year	1,286	741	-	2,027

The Group and The Bank

As at 31 December 2024	12 months ECL Stage 1 RM'000	Lifetime ECL Non Credit Impaired Stage 2 RM'000	Lifetime ECL Credit Impaired Stage 3 RM'000	Total RM'000
Expected credit loss				
At beginning of the financial year	953	17,428	32,322	50,703
Effect of adoption of MFRS9:-	-	-	-	-
Total transfer between stages	631	(633)	2	-
Loans/Financing derecognised during the financial year (other than write-offs)	(30)	(14,266)	(79)	(14,375)
New loans/financing originated or purchased	37	-	-	37
Changes due to change in credit risk	(414)	(1,697)	76	(2,035)
Changes in models/risk parameters	-	-	-	-
Write-offs	-	-	-	-
Other adjustments:				
- Foreign exchange and other adjustments	4	85	(9,295)	(9,206)
At the end of the financial year	1,181	917	23,026	25,124

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4.3 Credit Risk Assessment Under Standardised Approach

(i) Credit Exposure By Risk Weights

The following table depicts the credit risk exposure by risk weight:

Table 9: Credit Risk Exposure by Risk Weight

The Group As at 30 June 2025 Risk Weights	Exposure after netting and credit risk mitigation										Total Risk Weighted Assets RM'000
	Sovereign / Central Banks RM'000	Banks, DFIs & MDBs RM'000	Insurance Companies, Securities Firms & Fund Managers RM'000	Corporates RM'000	Regulatory Retail RM'000	Other Assets RM'000	Default (On Balance Sheet) RM'000	OTC Derivatives RM'000	Off-Balance sheet exposures other than OTC derivatives RM'000	Total Exposures after Netting & Credit Risk Mitigation RM'000	
0%	2,726,614	-	-	-	-	-	-	-	-	2,726,614	-
20%	8,621	1,177,288	20,183	1,071,149	-	124,643	-	62,402	-	2,464,286	492,858
50%	13,192	79,343	-	213,508	-	-	-	48,963	-	355,006	177,503
75%	-	-	-	-	6,873	-	-	-	291	7,164	5,373
100%	-	-	6,412	723,571	-	178,810	-	12,494	62,224	983,511	983,511
CCP	-	-	-	-	-	-	-	-	-	-	6,955
Total	2,748,427	1,256,631	26,595	2,008,228	6,873	303,453	-	123,859	62,515	6,536,581	1,666,200
Deduction from total capital	-	-	-	-	-	-	-	-	-	-	-
Average risk weight											25%

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Table 9: Credit Risk Exposure by Risk Weight (Continued)

Exposure after netting and credit risk mitigation												
The Bank	Sovereign /		Insurance				Default (On		Off-Balance	Total		Total Risk
As at 30 June	Central	Banks, DFIs	Companies,	Regulatory	Other	Balance Sheet)	OTC	sheet	Exposures after	Total	Weighted	
2025	Banks	& MDBs	Securities	Retail	Assets		Derivatives	exposures	Netting & Credit	Risk Mitigation	Assets	
Risk Weights	RM'000	RM'000	Firms & Fund Managers	Corporates	RM'000	RM'000	RM'000	RM'000	other than OTC derivatives	RM'000	RM'000	RM'000
0%	2,726,614	-	-	-	-	-	-	-	-	-	2,726,614	-
20%	8,621	1,175,172	20,183	1,071,149	-	124,643	-	62,402	-	-	2,462,170	492,434
50%	13,192	79,343	-	213,508	-	-	-	48,963	-	-	355,006	177,503
75%	-	-	-	-	6,873	-	-	-	291	-	7,164	5,373
100%	-	-	6,412	723,571	-	177,695	-	12,494	62,224	-	982,396	982,396
CCP	-	-	-	-	-	-	-	-	-	-	-	6,955
Total	2,748,427	1,254,515	26,595	2,008,228	6,873	302,338	-	123,859	62,515	6,533,350	1,664,661	
Deduction from total capital	-	-	-	-	-	2,166	-	-	-	2,166	-	
Average risk weight												25%

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Table 9: Credit Risk Exposure by Risk Weight (Continued)

Exposure after netting and credit risk mitigation												
The Group	Sovereign /		Insurance Companies, Securities Firms &	Regulatory		Other	Default (On	OTC	Off-Balance	Total	Total Risk	
As at 31	Central	Banks, DFIs	Fund	Corporates	Retail	Assets	Balance Sheet)	Derivatives	sheet	Exposures after	Weighted	
December 2024	Banks	& MDBs	Managers	RM'000	RM'000	RM'000	RM'000	RM'000	exposures	Netting & Credit	Assets	
Risk Weights	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	other than OTC	Risk Mitigation	RM'000	
									derivatives	RM'000		
0%	3,278,502	-	-	-	-	-	-	-	-	-	3,278,502	-
20%	8,924	636,136	20,185	1,191,863	-	159,940	-	68,686	-	-	2,085,734	417,147
50%	27,790	79,956	-	239,578	-	-	-	48,825	-	-	396,149	198,075
75%	-	-	-	-	9,742	-	-	-	309	-	10,051	7,538
100%	-	-	18,821	769,316	-	139,522	-	30,217	62,875	-	1,020,751	1,020,751
CCP	-	-	-	-	-	-	-	-	-	-	-	-
Total	3,315,216	716,092	39,006	2,200,757	9,742	299,462	-	147,728	63,184	6,791,187	1,643,511	
Deduction from total capital	-	-	-	-	-	-	-	-	-	-	-	
Average risk weight												24%

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Table 9: Credit Risk Exposure by Risk Weight (Continued)

Exposure after netting and credit risk mitigation											
The Bank	Sovereign /	Banks, DFIs	Insurance Companies, Securities Firms & Fund Managers	Corporates	Regulatory Retail	Other Assets	Default (On Balance Sheet)	OTC Derivatives	Off-Balance sheet exposures other than OTC derivatives	Total Exposures after Netting & Credit Risk Mitigation	Total Risk Weighted Assets
As at 31 December 2024	Central Banks	& MDBs	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Risk Weights	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
0%	3,278,502	-	-	-	-	-	-	-	-	3,278,502	-
20%	8,924	627,933	20,185	1,191,863	-	159,940	-	68,686	-	2,077,531	415,506
50%	27,790	79,956	-	239,578	-	-	-	48,825	-	396,149	198,075
75%	-	-	-	-	9,742	-	-	-	309	10,051	7,538
100%	-	-	18,821	769,316	-	138,340	-	30,217	62,875	1,019,569	1,019,569
CCP	-	-	-	-	-	-	-	-	-	-	-
Total	3,315,216	707,889	39,006	2,200,757	9,742	298,280	-	147,728	63,184	6,781,802	1,640,688
Deduction from total capital	-	-	-	-	-	2,166	-	-	-	2,166	-
Average risk weight											24%

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Table 10: Disclosures on Rated Exposures according to Ratings by ECAIs (RM'000)

The Group As at 30 June 2025	Ratings of Corporate by Approved ECAIs					
	Moodys	Aaa to Aa3	A1 to A3	Baa1 to Ba3	B1 to C	Unrated
Exposure Class	S&P	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	RAM	AAA to AA3	A to A3	BBB1 to BB3	B to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
On and Off-Balance-Sheet Exposures						
Credit Exposures (using Corporate Risk Weights)						
Insurance Companies, Securities Firms & Fund Managers		20,201	-	-	-	18,870
Corporates		1,071,131	213,508	22,949	-	2,028,610
Total		1,091,332	213,508	22,949	-	2,047,480

The Group As at 30 June 2025	Ratings of Sovereigns and Central Banks by Approved ECAIs						
	Moodys	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
Exposure Class	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	RAM	AAA to AA3-	A1 to A3	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
On and Off-Balance-Sheet Exposures							
Sovereign/Central Banks		128,787	8,621	13,192	-	-	2,597,827
Total		128,787	8,621	13,192	-	-	2,597,827

The Group As at 30 June 2025	Ratings of Banking Institutions by Approved ECAIs						
	Moodys	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
Exposure Class	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	RAM	AAA to AA3-	as	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
On and Off-Balance-Sheet Exposures							
Banks, DFIs & MDBs		1,062,010	293,055	12,222	-	-	708
Total		1,062,010	293,055	12,222	-	-	708

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Disclosures on Rated Exposures according to Ratings by ECAIs (RM'000) (Continued)

The Bank As at 30 June 2025	Ratings of Corporate by Approved ECAIs					
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Ba3	B1 to C	Unrated
Exposure Class	S&P	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	RAM	AAA to AA3	A to A3	BBB1 to BB3	B to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
On and Off-Balance-Sheet Exposures						
Credit Exposures (using Corporate Risk Weights)						
Insurance Companies, Securities Firms & Fund Managers		20,201	-	-	-	18,870
Corporates		1,071,131	213,508	22,949	-	2,028,610
Total		1,091,332	213,508	22,949	-	2,047,480

The Bank As at 30 June 2025	Ratings of Sovereigns and Central Banks by Approved ECAIs						
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
Exposure Class	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	RAM	AAA to AA3-	A1 to A3	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
On and Off-Balance-Sheet Exposures							
Sovereign/Central Banks		128,787	8,621	13,192	-	-	2,597,827
Total		128,787	8,621	13,192	-	-	2,597,827

The Bank As at 30 June 2025	Ratings of Banking Institutions by Approved ECAIs						
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
Exposure Class	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	RAM	AAA to AA3-	A1 to A3	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
On and Off-Balance-Sheet Exposures							
Banks, DFIs & MDBs		1,059,893	293,055	12,222	-	-	708
Total		1,059,893	293,055	12,222	-	-	708

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Disclosures on Rated Exposures according to Ratings by ECAIs (RM'000) (Continued)

The Group As at 31 December 2024	Ratings of Corporate by Approved ECAIs					
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Ba3	B1 to C	Unrated
Exposure Class	S&P	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	RAM	AAA to AA3	A to A3	BBB1 to BB3	B to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
On and Off-Balance-Sheet Exposures						
Credit Exposures (using Corporate Risk Weights)						
Public Sector Entities (applicable for entities risk weighted based on their external ratings as corporates)						
		-	-	-	-	-
	Insurance Companies, Securities Firms & Fund Managers	20,185	-	-	-	49,038
	Corporates	1,191,863	239,578	-	-	2,074,844
	Total	1,212,048	239,578	-	-	2,123,882

The Group As at 31 December 2024	Ratings of Sovereigns and Central Banks by Approved ECAIs						
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
Exposure Class	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	RAM	AAA to AA3-	A1 to A3	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
On and Off-Balance-Sheet Exposures							
	Sovereign/Central Banks	-	8,924	27,790	-	-	3,278,502
	Total	-	8,924	27,790	-	-	3,278,502

The Group As at 31 December 2024	Ratings of Banking Institutions by Approved ECAIs						
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
Exposure Class	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	RAM	AAA to AA3-	A1 to A3	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
On and Off-Balance-Sheet Exposures							
	Banks, DFIs & MDBs	650,580	163,920	13,550	-	-	5,553
	Total	650,580	163,920	13,550	-	-	5,553

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Disclosures on Rated Exposures according to Ratings by ECAIs (RM'000) (Continued)

The Bank As at 31 December 2024	Ratings of Corporate by Approved ECAIs					
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	B1 to C	Unrated
Exposure Class	S&P	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
	RAM	AAA to AA3	A to A3	BBB1 to BB3	B to D	Unrated
	MARC	AAA to AA-	A+ to A-	BBB+ to BB-	B+ to D	Unrated
On and Off-Balance-Sheet Exposures						
Credit Exposures (using Corporate Risk Weights)						
Insurance Companies, Securities Firms & Fund Managers		20,185	-	-	-	49,038
Corporates		1,191,863	239,578	-	-	2,074,844
Total		1,212,048	239,578	-	-	2,123,882

The Bank As at 31 December 2024	Ratings of Sovereigns and Central Banks by Approved ECAIs						
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
Exposure Class	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	RAM	AAA to AA3-	A1 to A3	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
On and Off-Balance-Sheet Exposures							
Sovereign/Central Banks		-	8,924	27,790	-	-	3,278,502
Total		-	8,924	27,790	-	-	3,278,502

The Bank As at 31 December 2024	Ratings of Banking Institutions by Approved ECAIs						
	Moody's	Aaa to Aa3	A1 to A3	Baa1 to Baa3	Ba1 to B3	Caa1 to C	Unrated
Exposure Class	S&P	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	Fitch	AAA to AA-	A+ to A-	BBB+ to BBB-	BB+ to B-	CCC+ to D	Unrated
	RAM	AAA to AA3-	A1 to A3	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
On and Off-Balance-Sheet Exposures							
Banks, DFIs & MDBs		642,377	163,920	13,550	-	-	5,553
Total		642,377	163,920	13,550	-	-	5,553

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The following table depicts the Bank's exposures covered by guarantees and collaterals:

Table 11: Exposures Covered by Credit Risk Mitigation

The Group	Exposures before CRM	Exposures Covered by Guarantees	Exposures Covered by Eligible Financial Collateral	Exposures Covered by Other Eligible Collateral
As at 30 June 2025	RM'000	RM'000	RM'000	RM'000
Exposure Class				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	2,748,427	-	-	-
Banks, DFIs and MDBs	1,256,631	-	-	-
Insurance Companies, Securities Firms & Fund Managers	26,577	-	-	-
Corporates	3,262,231	-	1,253,986	-
Regulatory Retail	341,099	-	334,225	-
Other assets	303,453	-	-	-
Defaulted exposures	-	-	-	-
Total On-Balance Sheet Exposures	7,938,418	-	1,588,211	-
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	123,859	-	-	-
Off-Balance sheet exposures other than OTC derivatives	76,623	-	14,108	-
Total Off-Balance Sheet Exposures	200,482	-	14,108	-
Total Gross Credit Exposures	8,138,900	-	1,602,319	-
The Bank				
As at 30 June 2025	Exposures before CRM	Exposures Covered by Guarantees	Exposures Covered by Eligible Financial Collateral	Exposures Covered by Other Eligible Collateral
	RM'000	RM'000	RM'000	RM'000
Exposure Class				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	2,748,427	-	-	-
Banks, DFIs and MDBs	1,254,514	-	-	-
Insurance Companies, Securities Firms & Fund Managers	26,577	-	-	-
Corporates	3,262,231	-	1,253,985	-
Regulatory Retail	341,099	-	334,225	-
Other assets	302,338	-	-	-
Defaulted exposures	-	-	-	-
Total On-Balance Sheet Exposures	7,935,186	-	1,588,210	-
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	123,859	-	-	-
Off-Balance sheet exposures other than OTC derivatives	76,623	-	14,108	-
Total Off-Balance Sheet Exposures	200,482	-	14,108	-
Total Gross Credit Exposures	8,135,668	-	1,602,318	-

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Table 11: Exposures Covered by Credit Risk Mitigation (Continued)

The Group	Exposures before CRM RM'000	Exposures Covered by Guarantees RM'000	Exposures Covered by Eligible Financial Collateral RM'000	Exposures Covered by Other Eligible Collateral RM'000
As at 31 December 2024				
Exposure Class				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	3,315,216	-	-	-
Banks, DFIs and MDBs	716,092	-	-	-
Insurance Companies, Securities Firms & Fund Managers	39,006	-	-	-
Corporates	3,428,428	-	1,227,671	-
Regulatory Retail	355,601	-	345,859	-
Other assets	299,462	-	-	-
Defaulted exposures	2,090	-	2,090	-
Total On-Balance Sheet Exposures	8,155,895	-	1,575,620	-
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	147,728	-	-	-
derivatives	78,595	-	15,411	-
Defaulted exposures	-	-	-	-
Total Off-Balance Sheet Exposures	226,323	-	15,411	-
Total Gross Credit Exposures	8,382,218	-	1,591,031	-
The Bank				
As at 31 December 2024				
Exposure Class				
<u>On-Balance Sheet Exposures</u>				
Sovereigns/Central Banks	3,315,216	-	-	-
Banks, DFIs and MDBs	707,889	-	-	-
Insurance Companies, Securities Firms & Fund Managers	39,006	-	-	-
Corporates	3,428,428	-	1,227,671	-
Regulatory Retail	355,601	-	345,859	-
Other assets	298,280	-	-	-
Defaulted exposures	2,090	-	2,090	-
Total On-Balance Sheet Exposures	8,146,510	-	1,575,620	-
<u>Off-Balance Sheet Exposures</u>				
OTC Derivatives	147,728	-	-	-
Off-Balance sheet exposures other than OTC derivatives	78,595	-	15,411	-
Defaulted exposures	-	-	-	-
Total Off-Balance Sheet Exposures	226,323	-	15,411	-
Total Gross Credit Exposures	8,372,833	-	1,591,031	-

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4.5 Off-Balance Sheet Exposure and Counterparty Credit Risk

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

Table 12: Off-Balance Sheet and Counterparty Credit Risk

The Group and The Bank	Principal Amount RM'000	Positive Fair Value of Derivative Contracts RM'000	Credit Equivalent Amount RM'000	Risk Weighted Assets RM'000
As at 30 June 2025				
Description				
Transaction related contingent Items	64,606	-	32,303	32,303
Foreign exchange related contracts				
Less than one year	1,429,758	10,429	27,653	13,654
One year to less than five years	93,590	2,843	8,388	5,050
Interest rate related contracts				
Less than one year	690,000	288	1,923	743
One year to less than five years	3,390,000	12,545	85,895	30,009
Irrevocable commitments to extend credit				
Maturity less than one year	2,267,071	-	34,266	29,772
Maturity more than one year	20,108	-	10,054	995
Total	7,955,133	26,105	200,482	112,526

The Group and The Bank	Principal Amount RM'000	Positive Fair Value of Derivative Contracts RM'000	Credit Equivalent Amount RM'000	Risk Weighted Assets RM'000
As at 31 December 2024				
Description				
Transaction related contingent Items	64,606	-	32,303	32,303
Foreign exchange related contracts				
Less than one year	2,275,776	24,648	52,093	31,200
One year to less than five years	110,334	1,097	10,326	7,140
Interest rate related contracts				
Less than one year	605,000	752	1,447	708
One year to less than five years	3,183,000	9,103	83,863	29,319
Irrevocable commitments to extend credit				
Maturity less than one year	1,992,303	-	35,384	31,825
Maturity more than one year	21,813	-	10,907	570
Total	8,252,832	35,600	226,323	133,065

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4 Application of Standardised Approach for Market Risk

The Group and the Bank adopt the Standardised Approach for the purpose of calculating the capital requirement for market risk

Kindly refer to Table 1

5 Application of Standardised Approach for Operational Risk

The Group and the Bank adopt the Standardised Approach for the purpose of calculating the capital requirement for operational risk. The capital requirement is calculated by taking 15% of the average annual gross income over the previous three years.

Kindly refer to Table 1

6 Equities in the Banking Book

The following table depicts the fair value and risk weighted assets of and gains and losses on equity/CIS investments under banking book:

Table 13: Equities under Banking Book

The Group As at 30 June 2025	Fair Value RM'000	Risk Weighted Assets RM'000
Type of Equity Investments		
Publicly traded	-	-
Privately held	28,779	28,779
Total	28,779	28,779

	RM'000
Cumulative realised gains/(losses) from sales and liquidations of equity investments	-
Total unrealised gains/(losses) in other comprehensive income	1,266

The Bank As at 30 June 2025	Fair Value RM'000	Risk Weighted Assets RM'000
Type of Equity Investments		
Publicly traded	-	-
Privately held	27,454	27,454
Total	27,454	27,454

	RM'000
Cumulative realised gains from sales and liquidations of equity investments	-
Total unrealised gains in other comprehensive income	1,266

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Table 13: Equities under Banking Book (Continued)

The Group		Risk Weighted
As at 31 December 2024	Fair Value	Assets
Type of Equity Investments	RM'000	RM'000
Publicly traded	-	-
Privately held	27,487	27,487
Total	27,487	27,487

	RM'000
Cumulative realised gains/(losses) from sales and liquidations of equity investments	-
Total unrealised gains/(losses) in other comprehensive income	1,429

The Bank		Risk Weighted
As at 31 December 2024	Fair Value	Assets
Type of Equity Investments	RM'000	RM'000
Publicly traded	-	-
Privately held	26,188	26,188
Total	26,188	26,188

	RM'000
Cumulative realised gains/(losses) from sales and liquidations of equity investments	-
Total unrealised gains/(losses) in other comprehensive income	1,429

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7 INTEREST RATE RISK IN THE BANKING BOOK

The following table depicts the sensitivity shocks on earnings and economic value of the Bank's positions in banking book, to a parallel interest rate shock of +/- 100 basis points ("bps"):

Table 14: Sensitivity of the banking book to interest rate changes

	The Group		The Bank	
	Increase / (Decrease) in RM'000		Increase / (Decrease) in RM'000	
As at 30 June 2025	+100 bps	-100 bps	+100 bps	-100 bps
Impact on Earnings *				
MYR	(5,146)	5,094	(5,146)	5,094
USD	(6,744)	6,744	(6,744)	6,744
SGD	(114)	114	(114)	114
Others	956	(956)	956	(956)
Total	(11,049)	10,996	(11,049)	10,996
Impact on Economic Value #				
MYR	(108,575)	108,522	(108,575)	108,522
USD	(16,891)	16,890	(16,891)	16,890
SGD	0	(0)	0	(0)
Others	(21,446)	21,446	(21,446)	21,446
Total	(146,911)	146,858	(146,911)	146,858

	The Group		The Bank	
	Increase / (Decrease) in RM'000		Increase / (Decrease) in RM'000	
As at 31 December 2024	+100 bps	-100 bps	+100 bps	-100 bps
Impact on Earnings *				
MYR	(15,014)	14,981	(15,014)	14,981
USD	(4,044)	4,044	(4,044)	4,044
SGD	(150)	150	(150)	150
Others	941	(941)	941	(941)
Total	(18,267)	18,234	(18,267)	18,234
Impact on Economic Value #				
MYR	(155,197)	155,164	(155,197)	155,164
USD	(14,275)	14,275	(14,275)	14,275
SGD	1	(1)	1	(1)
Others	(17,076)	17,076	(17,076)	17,076
Total	(186,547)	186,514	(186,547)	186,514

* The earnings approach focuses on the impact of interest rate movement on the Bank's near term earnings (within 1 year).

The economic value approach provides a more comprehensive view of the impact of interest rate movement on the economic value of the Bank's overall positions.