

YTL DIGITAL BANK BERHAD
(formerly known as Sea Capital Services Berhad)
(Incorporated in Malaysia)
(Registration No. 202201037182 (1482879-P))

**UNAUDITED INTERIM FINANCIAL STATEMENTS
FOR THE FINANCIAL PERIOD ENDED
31 MARCH 2025**

YTL DIGITAL BANK BERHAD*(formerly known as Sea Capital Services Berhad)*

(Incorporated in Malaysia)

Registration No. 202201037182 (1482879-P)

**INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENT OF FINANCIAL POSITION
AS AT 31 MARCH 2025**

	Note	31 March 2025	31 December 2024
		RM'000	RM'000
Assets			
Cash and short-term funds	9	54,477	63,710
Deposits with licensed financial institutions	10	25,415	50,438
Financial investments at fair value through profit or loss	11	-	6,906
Financial investments at fair value through other comprehensive income	12	19,480	-
Other assets	13	5,869	4,804
Current tax assets		380	380
Right-of-use assets	14	7,227	7,686
Plant and equipment	15	3,134	2,874
Intangible assets	16	55,789	51,352
Total assets		171,771	188,150
Liabilities and equity			
Deposits from customers	17	5,336	-
Other liabilities	18	22,609	24,357
Lease liabilities	19	7,355	7,775
Total liabilities		35,300	32,132
Share capital		260,000	260,000
Reserves		30	-
Accumulated losses		(123,559)	(103,982)
Total equity		136,471	156,018
Total liabilities and equity		171,771	188,150

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

INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENT OF PROFIT OR LOSS AND COMPREHENSIVE INCOME
FOR THE THREE MONTHS ENDED 31 MARCH 2025

	Note	1st Quarter Ended		Three Months Ended	
		31 March 2025 RM'000	31 March 2024 RM'000	31 March 2025 RM'000	31 March 2024 RM'000
Interest income		959	911	959	911
Interest expense		(4)	-	(4)	-
Net interest income	20	<u>955</u>	<u>911</u>	<u>955</u>	<u>911</u>
Other operating income	21	<u>34</u>	<u>84</u>	<u>34</u>	<u>84</u>
Non-interest income		<u>34</u>	<u>84</u>	<u>34</u>	<u>84</u>
Total operating income		<u>989</u>	<u>995</u>	<u>989</u>	<u>995</u>
Operating expenses					
Personnel expenses		(12,947)	(9,700)	(12,947)	(9,700)
Other overhead expenses		(7,613)	(5,085)	(7,613)	(5,085)
Total operating expenses	22	<u>(20,560)</u>	<u>(14,785)</u>	<u>(20,560)</u>	<u>(14,785)</u>
Loss before allowances		<u>(19,571)</u>	<u>(13,790)</u>	<u>(19,571)</u>	<u>(13,790)</u>
Allowances for credit losses	23	<u>1</u>	<u>-</u>	<u>1</u>	<u>-</u>
Loss before taxation		<u>(19,570)</u>	<u>(13,790)</u>	<u>(19,570)</u>	<u>(13,790)</u>
Taxation		<u>-</u>	<u>(55)</u>	<u>-</u>	<u>(55)</u>
Loss for the financial period		<u>(19,570)</u>	<u>(13,845)</u>	<u>(19,570)</u>	<u>(13,845)</u>
Other comprehensive (loss)/gain:					
Net gain on change of fair value		<u>23</u>	<u>-</u>	<u>23</u>	<u>-</u>
Loss and total comprehensive loss for the financial period		<u>(19,547)</u>	<u>(13,845)</u>	<u>(19,547)</u>	<u>(13,845)</u>

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INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENT OF CHANGES IN EQUITY
FOR THE FINANCIAL PERIOD ENDED 31 MARCH 2025

	Share capital RM'000	Fair value through other comprehensive income reserves RM'000	Regulatory reserves RM'000	Capital contribution reserves RM'000	Accumulated losses RM'000	Total RM'000
2025						
At 1 January 2025	260,000	-	-	-	(103,982)	156,018
Loss for the financial period	-	-	-	-	(19,570)	(19,570)
Other comprehensive gain	-	23	-	-	-	23
Loss and total comprehensive loss for the financial period	-	23	-	-	(19,570)	(19,547)
Transfer to regulatory reserves	-	-	7	-	(7)	-
At 31 March 2025	260,000	23	7	-	(123,559)	136,471
2024						
At 1 January 2024	100,000	-	-	30,000	(38,139)	91,861
Loss for the financial period	-	-	-	-	(13,845)	(13,845)
Other comprehensive gain	-	-	-	-	-	-
Loss and total comprehensive loss for the financial period	-	-	-	-	(13,845)	(13,845)
At 31 March 2024	100,000	-	-	30,000	(51,984)	78,016

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INTERIM FINANCIAL STATEMENTS**UNAUDITED STATEMENT OF CASH FLOWS****FOR THE FINANCIAL PERIOD ENDED 31 MARCH 2025**

	31 March 2025 RM'000	31 March 2024 RM'000
Cash flows from operating activities		
Loss before taxation	(19,570)	(13,845)
<i>Adjustments for:</i>		
Amortisation of intangible assets	158	19
Depreciation of plant and equipment	424	273
Depreciation of right-of-use assets	459	373
Interest expense on lease liabilities	85	22
Unrealised (gain)/ loss on foreign exchange	(24)	1
Unrealised (gain)/ loss on financial investments at fair value through profit or loss	124	(14)
Interest income	(920)	(911)
Operating loss before changes in working capital	(19,264)	(14,082)
Change in other assets and other liabilities	5,575	(2,211)
Changes in financial investments at fair value through profit or loss	6,782	(2,564)
Interest received	796	226
Tax paid	-	(185)
Net cash used in operating activities	(6,111)	(18,816)
Cash flows from investing activities		
Purchase of plant and equipment	(739)	(38)
Additions of intangible assets	(7,444)	(8,169)
Increase in deposits with licensed financial institution with original maturity of more than 3 months	39,612	14,900
Purchase of financial investments at fair value through other comprehensive income	(19,457)	-
Net cash generated from investing activities	11,972	6,693
Cash flows from financing activities		
Lease payments	(505)	(399)
Net cash used in financing activities	(505)	(399)
Net increase/ (decrease) in cash and cash equivalents	5,356	(12,522)
Cash and cash equivalents:		
At 1 January	63,722	12,805
At the end of the financial period	69,078	283
Cash and cash equivalents comprise:		
Cash and short-term funds	54,477	20,282
Deposits with licensed financial institutions	25,415	60,400
	79,892	80,682
Less: Deposits with original maturity of more than 3 months	(10,415)	(80,000)
Less: Pledged deposits	(399)	(399)
	69,078	283

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NOTES TO UNAUDITED INTERIM FINANCIAL STATEMENTS FOR THE FINANCIAL PERIOD ENDED 31 MARCH 2025

1 Basis of Preparation

The interim financial statements are unaudited and have been prepared in compliance with Malaysian Financial Reporting Standard ('MFRS') 134, 'Interim Financial Reporting' issued by Malaysian Accounting Standards Board ('MASB') and IAS 34 Interim Financial Reporting. It should be read in conjunction with the audited financial statements of YTL Digital Bank Berhad (formerly known as Sea Capital Services Berhad) ('Bank') for the financial year ended 31 December 2024.

(a) Statement of Compliance

The accounting policies and presentation adopted by the Bank for the interim financial statements are consistent with those adopted in the audited financial statements for the financial period ended 31 December 2024, except for those listed below:

MFRS Accounting Standards, interpretations and amendments effective for annual periods beginning on or after 1 January 2025

- Amendments to MFRS 121, The Effects of Changes in Foreign Exchange Rates – Lack of Exchangeability

MFRS Accounting Standards, interpretations and amendments effective for annual periods beginning on or after 1 January 2026

- Amendments to MFRS 9, Financial Instruments and MFRS 7, Financial Instruments: Disclosures – Classification and Measurement of Financial Instruments
- Amendments that are part of Annual Improvements – Volume 11:
 - Amendments to MFRS 1, First-time Adoption of Malaysian Financial Reporting Standards
 - Amendments to MFRS 7, Financial Instruments: Disclosures
 - Amendments to MFRS 9, Financial Instruments
 - Amendments to MFRS 10, Consolidated Financial Statements
 - Amendments to MFRS 107, Statement of Cash Flows
- Amendments to MFRS 9, Financial Instruments and MFRS 7, Financial Instruments: Disclosures – Contracts Referencing Nature-dependent Electricity

MFRS Accounting Standards, interpretations and amendments effective for annual periods beginning on or after 1 January 2027

- MFRS 18, Presentation and Disclosure in Financial Statements
- MFRS 19, Subsidiaries without Public Accountability: Disclosures

MFRS Accounting Standards, interpretations and amendments effective for annual periods beginning on or after a date yet to be confirmed

- Amendments to MFRS 10, Consolidated Financial Statements and MFRS 128, Investments in Associates and Joint Ventures - Sale or Contribution of Assets between an Investor and its Associate or Joint Venture

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The Bank plans to apply the abovementioned accounting standards, interpretations and amendments, where applicable:

- from the annual period beginning on 1 January 2025 for the amendments that are effective for annual periods beginning on or after 1 January 2025; and,
- from the annual period beginning on 1 January 2026 for the amendments that are effective for annual periods beginning on or after 1 January 2026.
- from the annual period beginning on 1 January 2027 for the amendments that are effective for annual periods beginning on or after 1 January 2027.

The initial application of the abovementioned accounting standards, amendments and interpretations is not expected to have any material financial impact to the current period financial statements of the Bank.

2 Auditors' Report

The auditors' report for the financial period ended 31 December 2024 was not subject to any qualification.

3 Seasonal or Cyclical Factors

The business operations of the Bank have not been affected by any material seasonal or cyclical factors.

4 Exceptional or Unusual Items

There were no exceptional or unusual items for the financial period ended 31 March 2025.

5 Changes in Estimates

There were no material changes in estimates of amounts reported in prior financial period that have a material effect for the financial period ended 31 March 2025.

6 Changes in Debt and Equity Securities

There were no changes in debt and equity securities for the financial period ended 31 March 2025.

7 Dividend Paid and Proposed Dividend

No interim dividend was declared nor paid during the financial period ended 31 March 2025.

8 Significant and Subsequent Events

There were no material events subsequent to the date of statement of financial positions that require disclosures to the unaudited interim financial statements.

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9 Cash and short-term funds

	31 March 2025 RM'000	31 December 2024 RM'000
Cash and bank balances	5,801	90
Deposits with licensed financial institution maturing within a month	48,677	63,621
	<u>54,478</u>	<u>63,711</u>
Less: Allowance for credit losses	(1)	(1)
	<u>54,477</u>	<u>63,710</u>

10 Deposits with licensed financial institutions

	31 March 2025 RM'000	31 December 2024 RM'000
Deposits with licensed financial institution maturing more than one month	25,415	50,439
Less: Allowance for credit losses	-	(1)
	<u>25,415</u>	<u>50,438</u>

Deposits with licensed financial institution include restricted cash amounting to RM399,000 which has been pledged to a bank for bank guarantee granted and hence not available for general use.

11 Financial investments at fair value through profit or loss

	31 March 2025 RM'000	31 December 2024 RM'000
Unquoted securities:		
In Malaysia		
Unit trusts	-	6,906
	<u>-</u>	<u>6,906</u>

12 Financial investments at fair value through other comprehensive income

	31 March 2025 RM'000	31 December 2024 RM'000
Money Market Instrument:		
Malaysia Government Securities	9,427	-
Malaysia Government Investment Issue*	10,053	-
	<u>19,480</u>	<u>-</u>

* Includes Deferred Net Settlement ('DNS') collateral amounting to RM1.0mil (31 Dec 2024: RM Nil).

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13 Other assets

	31 March 2025 RM'000	31 December 2024 RM'000
Deposits	692	681
Other receivables	660	536
Prepayments	4,517	3,586
	<u>5,869</u>	<u>4,804</u>

14 Right-of-use assets

	31 March 2025 RM'000	31 December 2024 RM'000
2025		
Cost		
At 1 January	7,686	2,115
Additions	-	2,200
Remeasurement	-	4,646
Depreciation	(459)	(1,275)
At 31 Mar 2025	<u>7,227</u>	<u>7,686</u>

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15 Plant and equipment

	Computer equipment RM'000	Office equipment RM'000	Furniture and fittings RM'000	Renovations RM'000	Capital work-in progress RM'000	Total RM'000
2025						
Cost						
At 1 Jan 2025	1,596	15	605	2,499	147	4,862
Additions	422	104	82	69	7	684
Reclassifications	-	34	49	71	(154)	-
At 31 Mar 2025	<u>2,018</u>	<u>153</u>	<u>736</u>	<u>2,639</u>	<u>-</u>	<u>5,546</u>
Accumulated Depreciation						
At 1 Jan 2025	499	1	260	1,228	-	1,988
Charge for the financial period	152	4	53	215	-	424
At 31 Mar 2025	<u>651</u>	<u>5</u>	<u>313</u>	<u>1,443</u>	<u>-</u>	<u>2,412</u>
Carrying amounts						
At 31 Mar 2025	<u>1,367</u>	<u>148</u>	<u>423</u>	<u>1,196</u>	<u>-</u>	<u>3,134</u>
2024						
Cost						
At 1 Jan 2024	557	-	416	2,264	-	3,237
Additions	1,039	15	155	175	241	1,625
Reclassifications	-	-	34	60	(94)	-
At 31 Dec 2024	<u>1,596</u>	<u>15</u>	<u>605</u>	<u>2,499</u>	<u>147</u>	<u>4,862</u>
Accumulated Depreciation						
At 1 Jan 2024	174	-	92	420	-	686
Charge for the financial period	325	1	168	808	-	1,302
At 31 Dec 2024	<u>499</u>	<u>1</u>	<u>260</u>	<u>1,228</u>	<u>-</u>	<u>1,988</u>
Carrying amounts						
At 31 Dec 2024	<u>1,097</u>	<u>14</u>	<u>345</u>	<u>1,271</u>	<u>147</u>	<u>2,874</u>

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16 Intangible assets

	Computer software- core function systems RM'000	Computer software- others RM'000	Software development work-in- progress RM'000	Total RM'000
2025				
Cost				
At 1 Jan 2025	3,191	930	47,617	51,738
Additions	-	-	4,595	4,595
Reclassification	-	4	(4)	-
At 31 Mar 2025	<u>3,191</u>	<u>934</u>	<u>52,208</u>	<u>56,333</u>
Accumulated Depreciation				
At 1 Jan 2025	255	131	-	386
Charge for the financial period	80	78	-	158
At 31 Mar 2025	<u>335</u>	<u>209</u>	<u>-</u>	<u>544</u>
Carrying amounts				
At 31 Mar 2025	<u>2,856</u>	<u>725</u>	<u>52,208</u>	<u>55,789</u>
2024				
Cost				
At 1 Jan 2024	-	-	23,013	23,013
Additions	172	862	27,691	28,725
Reclassification	3,019	68	(3,087)	-
At 31 Dec 2024	<u>3,191</u>	<u>930</u>	<u>47,617</u>	<u>51,738</u>
Accumulated Depreciation				
At 1 Jan 2024	-	-	-	-
Charge for the financial period	255	131	-	386
At 31 Dec 2024	<u>255</u>	<u>131</u>	<u>-</u>	<u>386</u>
Carrying amounts				
At 31 Dec 2024	<u>2,936</u>	<u>799</u>	<u>47,617</u>	<u>51,352</u>

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17 Deposits from customers

All customer deposits as at 31 March 2025 are non-term deposits from retail customers payable on demand

	31 March 2025 RM'000	31 December 2024 RM'000
Saving deposits	5,336	-

18 Other liabilities

	31 March 2025 RM'000	31 December 2024 RM'000
Amount due to related parties	5,412	4,777
Other payables and accrued expenses	9,281	8,517
Provisions	7,916	11,063
	<u>22,609</u>	<u>24,357</u>

19 Lease liabilities

	31 March 2025 RM'000	31 December 2024 RM'000
Lease liabilities	7,355	7,775
Scheduled repayment of lease liabilities:		
Within one year	1,514	1,469
More than one years	5,841	6,306
	<u>7,355</u>	<u>7,775</u>

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20 Net interest income

	1st Quarter Ended		Three Months Ended	
	31 March 2025	31 March 2024	31 March 2025	31 March 2024
	RM'000	RM'000	RM'000	RM'000
Interest Income				
Deposits with licensed financial institutions	920	911	920	911
Financial investments at fair value through other comprehensive income	39	-	39	-
Total interest income	<u>959</u>	<u>911</u>	<u>959</u>	<u>911</u>
Interest expense				
Deposits from customers	<u>(4)</u>	<u>-</u>	<u>(4)</u>	<u>-</u>
Net interest income	<u><u>955</u></u>	<u><u>911</u></u>	<u><u>955</u></u>	<u><u>911</u></u>

21 Other operating income

	1st Quarter Ended		Three Months Ended	
	31 March 2025	31 March 2024	31 March 2025	31 March 2024
	RM'000	RM'000	RM'000	RM'000
Distribution income from financial investments at fair value through profit or loss	1	2	1	2
Realised gain arising from financial investments at fair value through profit or loss	157	68	157	68
Unrealised gain/(loss) arising from financial investments at fair value through profit or loss	<u>(124)</u>	<u>14</u>	<u>(124)</u>	<u>14</u>
	<u><u>34</u></u>	<u><u>84</u></u>	<u><u>34</u></u>	<u><u>84</u></u>

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22 Total operating expenses

	1st Quarter Ended		Three Months Ended	
	31 March	31 March	31 March	31 March
	2025	2024	2025	2024
	RM'000	RM'000	RM'000	RM'000
Personnel expenses				
Salaries, bonus, wages and allowances	10,067	7,854	10,067	7,854
Defined contribution plan	1,287	933	1,287	933
Other staff related costs	1,593	913	1,593	913
	<u>12,947</u>	<u>9,700</u>	<u>12,947</u>	<u>9,700</u>
Other overhead expenses				
Marketing expenses				
	205	147	205	147
Establishment expenses				
Information technology expenses	4,760	1,897	4,760	1,897
Occupancy expenses	121	86	121	86
Interest expenses on lease liabilities	85	22	85	22
Amortisation of intangible assets	157	19	157	19
Depreciation of plant and equipment	425	273	425	273
Depreciation of right-of-use assets	460	373	460	373
	<u>6,008</u>	<u>2,670</u>	<u>6,008</u>	<u>2,670</u>
Administration and general expenses				
Legal and professional fees	414	1,962	414	1,962
Auditors' remuneration	45	23	45	23
Directors' fee	273	-	273	-
Realized foreign exchange loss	46	15	46	15
Unrealized foreign exchange gain	(24)	-	(24)	-
Expenses related to short term leases	43	43	43	43
Others	603	225	603	225
	<u>1,400</u>	<u>2,268</u>	<u>1,400</u>	<u>2,268</u>
Total other overhead expenses	<u>7,613</u>	<u>5,085</u>	<u>7,613</u>	<u>5,085</u>
	<u>20,560</u>	<u>14,785</u>	<u>20,560</u>	<u>14,785</u>

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23 Allowances for credit losses

	1st Quarter Ended		Three Months Ended	
	31 March 2025 RM'000	31 March 2024 RM'000	31 March 2025 RM'000	31 March 2024 RM'000
Stage 1 : 12month ECL				
Cash and short-term finds	-	-	-	-
Deposits with licensed financial institutions	1	-	1	-
	<u>1</u>	<u>-</u>	<u>1</u>	<u>-</u>

24 Capital adequacy

The capital adequacy ratios of the Bank are analysed as follows:

	31 March 2025 RM'000	31 December 2024 RM'000
Tier 1 capital		
Paid-up ordinary share capital	260,000	260,000
Accumulated losses	(123,559)	(103,982)
Other reserves	30	-
	<u>136,471</u>	<u>156,018</u>
Less: Regulatory deductions	<u>(55,809)</u>	<u>(51,351)</u>
Total Common Equity Tier 1(CET 1) and Tier 1 Capital	<u>80,662</u>	<u>104,667</u>
Tier 2 capital		
Expected credit losses	-	-
Regulatory reserves	-	-
Total Tier 2 capital	<u>-</u>	<u>-</u>
Total capital base	<u>80,662</u>	<u>104,667</u>
Capital ratios		
CET 1 Capital Ratio	173.889%	170.107%
Tier 1 Capital Ratio	173.889%	170.107%
Total Capital Ratio	173.889%	170.107%

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Breakdown of risk-weighted assets for each risk component are as follows:

	31 March 2025 RM'000	31 December 2024 RM'000
Credit risk	39,525	55,595
Market risk	-	-
Operational risk	6,862	5,935
Total risk-weighted assets	<u>46,387</u>	<u>61,530</u>

Credit risk-weighted assets breakdown:

- subject to 20% risk weighted	7,098	12,811
- subject to 50% risk weighted	16,478	25,315
- subject to 100% risk weighted	15,949	17,469

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