UNITED OVERSEAS BANK (MALAYSIA) BHD
Company No. 199301017069 (271809K)
AND ITS SUBSIDIARY COMPANIES
(Incorporated in Malaysia)

UNAUDITED CONDENSED INTERIM FINANCIAL STATEMENTS
31 MARCH 2026

Domiciled in Malaysia
Registered Office:
Level 22, UOB Plaza 1
No. 7, Jalan Raja Laut,
50350 Kuala Lumpur

Company No. 199301017069 (271809K)

UNITED OVERSEAS BANK (MALAYSIA) BHD
(Incorporated in Malaysia)

CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENTS OF FINANCIAL POSITION
AS AT 31 MARCH 2026

		Group		Bank	
		31-Mar-26	31-Dec-25	**31-Mar-26**	31-Dec-25
	Note	**RM'000**	RM'000	**RM'000**	RM'000
ASSETS					
Cash and short-term funds	11	**9,167,975**	4,832,375	**9,167,975**	4,832,375
Deposits and placements with financial institutions	12	**149,967**	349,939	**149,967**	349,939
Securities purchased under resale agreements		**1,019,777**	1,167,747	**1,019,777**	1,167,747
Financial assets at fair value through profit or loss ("FVTPL")	13	**6,009,289**	7,223,742	**6,009,289**	7,223,742
Debt instruments at fair value through other comprehensive income ("FVOCI")	14	**19,091,460**	22,134,246	**19,091,460**	22,134,246
Equity instruments at fair value through other comprehensive income ("FVOCI")	15	**159,824**	159,824	**159,824**	159,824
Debt Instruments at amortised cost	16	**9,679,168**	9,902,398	**9,679,168**	9,902,398
Loans, advances and financing	17	**111,627,733**	110,204,144	**112,015,071**	110,594,779
Derivative financial assets	18	**2,726,136**	2,301,775	**2,726,136**	2,301,775
Other assets	19	**2,234,023**	2,035,470	**2,251,509**	2,047,480
Statutory deposits with Bank Negara Malaysia		**860,000**	828,000	**860,000**	828,000
Investment in subsidiaries		**-**	-	**270,020**	270,020
Investment in an associate		**418**	418	**4,758**	4,758
Property, plant and equipment		**1,474,861**	1,477,758	**672,971**	671,313
Right-of-use assets		**62,827**	67,467	**582,993**	574,785
Intangible assets	20	**436,799**	440,074	**436,799**	440,074
Deferred tax assets		**382,785**	374,506	**373,546**	365,268
TOTAL ASSETS		**165,083,042**	163,499,883	**165,471,263**	163,868,523
LIABILITIES					
Deposits from customers	21	**121,350,731**	121,308,891	**121,380,334**	121,325,852
Deposits and placements of banks and other financial institutions	22	**16,057,079**	15,337,541	**16,057,099**	15,337,561
Obligations on securities sold under repurchase agreements		**1,876,738**	1,632,552	**1,876,738**	1,632,552
Bills and acceptances payable		**247,100**	206,992	**247,100**	206,992
Derivative financial liabilities	18	**2,190,761**	2,576,589	**2,190,761**	2,576,589
Other liabilities	23	**4,948,104**	4,407,576	**4,939,248**	4,398,405
Lease liabilities		**71,894**	76,402	**639,187**	637,606
Tax payable		**112,620**	32,809	**113,979**	34,021
Subordinated bonds/sukuk	24	**2,250,000**	2,250,000	**2,250,000**	2,250,000
Deferred tax liabilities		**38,565**	38,565	**-**	-
TOTAL LIABILITIES		**149,143,592**	147,867,917	**149,694,446**	148,399,578

Company No. 199301017069 (271809K)

UNITED OVERSEAS BANK (MALAYSIA) BHD
(Incorporated in Malaysia)

CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENTS OF FINANCIAL POSITION (Cont'd.)
AS AT 31 MARCH 2026

		Group		Bank	
		31-Mar-26	31-Dec-25	**31-Mar-26**	31-Dec-25
	Note	**RM'000**	RM'000	**RM'000**	RM'000
EQUITY ATTRIBUTABLE TO EQUITY HOLDERS OF THE BANK					
Share capital		**792,555**	792,555	**792,555**	792,555
Reserves		**15,146,895**	14,839,411	**14,984,262**	14,676,390
TOTAL EQUITY		**15,939,450**	15,631,966	**15,776,817**	15,468,945
TOTAL LIABILITIES AND EQUITY		**165,083,042**	163,499,883	**165,471,263**	163,868,523
COMMITMENTS AND CONTINGENCIES	33	**430,952,836**	392,097,027	**431,042,936**	392,183,127

The unaudited condensed interim financial statements should be read in conjunction with the audited financial statements of the Group and the Bank for the year ended 31 December 2025.

Company No. 199301017069 (271809K)

UNITED OVERSEAS BANK (MALAYSIA) BHD
(Incorporated in Malaysia)

CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENTS OF PROFIT OR LOSS
FOR THE FINANCIAL PERIOD ENDED 31 MARCH 2026

		First Quarter Ended		**Three Months Ended**	
		31-Mar-26	31-Mar-25	**31-Mar-26**	31-Mar-25
Group	**Note**	**RM'000**	RM'000	**RM'000**	RM'000
Operating revenue	25	**2,287,371**	2,260,666	**2,287,371**	2,260,666
Interest income	26	**1,652,976**	1,646,429	**1,652,976**	1,646,429
Interest expense	27	**(855,193)**	(884,607)	**(855,193)**	(884,607)
Net interest income		**797,783**	761,822	**797,783**	761,822
Net income from Islamic Banking operations	36	**54,895**	45,403	**54,895**	45,403
Other operating income	28	**375,881**	406,274	**375,881**	406,274
Operating income		**1,228,559**	1,213,499	**1,228,559**	1,213,499
Other operating expenses	29	**(557,161)**	(567,639)	**(557,161)**	(567,639)
Operating profit before allowance for expected credit losses ("ECL")		**671,398**	645,860	**671,398**	645,860
(Allowance for)/write-back of ECL on:					
- Loans, advances and financing	30	**(48,951)**	(30,880)	**(48,951)**	(30,880)
- Other financial assets	30	**6,280**	10,266	**6,280**	10,266
- Commitments and contingencies	30	**6,420**	40,643	**6,420**	40,643
Profit before taxation		**635,147**	665,889	**635,147**	665,889
Income tax expense		**(154,430)**	(160,195)	**(154,430)**	(160,195)
Profit for the financial period attributable to equity holders of the Bank		**480,717**	505,694	**480,717**	505,694
Basic/diluted earnings per share (sen)		**102.3**	107.6	**102.3**	107.6

The unaudited condensed interim financial statements should be read in conjunction with the audited financial statements of the Group and the Bank for the year ended 31 December 2025.

Company No. 199301017069 (271809K)

UNITED OVERSEAS BANK (MALAYSIA) BHD
(Incorporated in Malaysia)

CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENTS OF PROFIT OR LOSS (Cont'd.)
FOR THE FINANCIAL PERIOD ENDED 31 MARCH 2026

		First Quarter Ended		Three Months Ended	
		31-Mar-26	31-Mar-25	**31-Mar-26**	31-Mar-25
Bank	**Note**	**RM'000**	RM'000	**RM'000**	RM'000
Operating revenue	25	**2,291,885**	2,264,645	**2,291,885**	2,264,645
Interest income	26	**1,657,420**	1,650,204	**1,657,420**	1,650,204
Interest expense	27	**(860,488)**	(888,694)	**(860,488)**	(888,694)
Net interest income		**796,932**	761,510	**796,932**	761,510
Net income from Islamic Banking operations	36	**54,895**	45,403	**54,895**	45,403
Other operating income	28	**375,965**	406,504	**375,965**	406,504
Operating income		**1,227,792**	1,213,417	**1,227,792**	1,213,417
Other operating expenses	29	**(556,712)**	(566,093)	**(556,712)**	(566,093)
Operating profit before allowance for ECL		**671,080**	647,324	**671,080**	647,324
(Allowance for)/write-back of ECL on:					
- Loans, advances and financing	30	**(48,229)**	(30,895)	**(48,229)**	(30,895)
- Other financial assets	30	**6,264**	10,253	**6,264**	10,253
- Commitments and contingencies	30	**6,420**	40,643	**6,420**	40,643
Profit before taxation		**635,535**	667,325	**635,535**	667,325
Income tax expense		**(154,430)**	(160,195)	**(154,430)**	(160,195)
Profit for the financial period attributable to equity holders of the Bank		**481,105**	507,130	**481,105**	507,130
Basic/diluted earnings per share (sen)		**102.4**	107.9	**102.4**	107.9

The unaudited condensed interim financial statements should be read in conjunction with the audited financial statements of the Group and the Bank for the year ended 31 December 2025.

Company No. 199301017069 (271809K)

UNITED OVERSEAS BANK (MALAYSIA) BHD
(Incorporated in Malaysia)

CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENTS OF COMPREHENSIVE INCOME
FOR THE FINANCIAL PERIOD ENDED 31 MARCH 2026

	First Quarter Ended		**Three Months Ended**	
	31-Mar-26	31-Mar-25	**31-Mar-26**	31-Mar-25
Group	**RM'000**	RM'000	**RM'000**	RM'000
Profit for the financial period	**480,717**	505,694	**480,717**	505,694
Other comprehensive income/(loss):				
Items that may be reclassified subsequently to statements of profit or loss:				
Net fair value changes in debt instruments at FVOCI	**(227,938)**	8,302	**(227,938)**	8,302
Income tax effect	**54,705**	(1,993)	**54,705**	(1,993)
	(173,233)	6,309	**(173,233)**	6,309
Items that will not be reclassified subsequently to statements of profit or loss:				
Net fair value changes in equity instruments at FVOCI	**-**	(150)	**-**	(150)
Income tax effect	**-**	36	**-**	36
	-	(114)	**-**	(114)
Other comprehensive (loss)/income for the financial period, net of tax	**(173,233)**	6,195	**(173,233)**	6,195
Total comprehensive income for the financial period attributable to equity holders	**307,484**	511,889	**307,484**	511,889

The unaudited condensed interim financial statements should be read in conjunction with the audited financial statements of the Group and the Bank for the year ended 31 December 2025.

Company No. 199301017069 (271809K)

UNITED OVERSEAS BANK (MALAYSIA) BHD
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CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENTS OF COMPREHENSIVE INCOME (Cont'd.)
FOR THE FINANCIAL PERIOD ENDED 31 MARCH 2026

	First Quarter Ended		**Three Months Ended**	
	31-Mar-26	31-Mar-25	**31-Mar-26**	31-Mar-25
Bank	**RM'000**	RM'000	**RM'000**	RM'000
Profit for the financial period	**481,105**	507,130	**481,105**	507,130
Other comprehensive income/(loss):				
<u>Items that may be reclassified subsequently to statements of profit or loss:</u>				
Net fair value changes in debt instruments at FVOCI	**(227,938)**	8,302	**(227,938)**	8,302
Income tax effect	**54,705**	(1,993)	**54,705**	(1,993)
	(173,233)	6,309	**(173,233)**	6,309
<u>Items that will not be reclassified subsequently to statements of profit or loss:</u>				
Net fair value changes in equity instruments at FVOCI	**-**	(150)	**-**	(150)
Transfer upon disposal of equity instruments at FVOCI	**-**	-	**-**	-
Income tax effect	**-**	36	**-**	36
	-	(114)	**-**	(114)
Other comprehensive (loss)/income for the financial period, net of tax	**(173,233)**	6,195	**(173,233)**	6,195
Total comprehensive income for the financial period attributable to equity holders	**307,872**	513,325	**307,872**	513,325

The unaudited condensed interim financial statements should be read in conjunction with the audited financial statements of the Group and the Bank for the year ended 31 December 2025.

Company No. 199301017069 (271809K)

UNITED OVERSEAS BANK (MALAYSIA) BHD
(Incorporated in Malaysia)

CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENTS OF CHANGES IN EQUITY
FOR THE FINANCIAL PERIOD ENDED 31 MARCH 2026

	←	*Non-distributable*	→	*Distributable*	
Group	**Share capital RM'000**	**Revaluation reserves RM'000**	**FVOCI reserve RM'000**	**Retained profits RM'000**	**Total RM'000**
At 1 January 2026	**792,555**	**271,914**	**159,713**	**14,407,784**	**15,631,966**
Profit for the financial period	**-**	**-**	**-**	**480,717**	**480,717**
Other comprehensive loss	**-**	**-**	**(173,233)**	**-**	**(173,233)**
Total comprehensive (loss)/income for the financial period	**-**	**-**	**(173,233)**	**480,717**	**307,484**
At 31 March 2026	**792,555**	**271,914**	**(13,520)**	**14,888,501**	**15,939,450**

The unaudited condensed interim financial statements should be read in conjunction with the audited financial statements of the Group and the Bank for the year ended 31 December 2025.

Company No. 199301017069 (271809K)

UNITED OVERSEAS BANK (MALAYSIA) BHD
(Incorporated in Malaysia)

CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENTS OF CHANGES IN EQUITY (Cont'd.)
FOR THE FINANCIAL PERIOD ENDED 31 MARCH 2026

	← *Non-distributable*		→	*Distributable*	
Group (cont'd.)	**Share capital RM'000**	**Revaluation reserves RM'000**	**FVOCI reserve RM'000**	**Retained profits RM'000**	**Total RM'000**
At 1 January 2025	792,555	233,477	92,062	13,902,695	15,020,789
Profit for the financial period	-	-	-	505,694	505,694
Other comprehensive income	-	-	6,195	-	6,195
Total comprehensive income for the financial period	-	-	6,195	505,694	511,889
At 31 March 2025	792,555	233,477	98,257	14,408,389	15,532,678

The unaudited condensed interim financial statements should be read in conjunction with the audited financial statements of the Group and the Bank for the year ended 31 December 2025.

Company No. 199301017069 (271809K)

UNITED OVERSEAS BANK (MALAYSIA) BHD
(Incorporated in Malaysia)

CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENTS OF CHANGES IN EQUITY (Cont'd.)
FOR THE FINANCIAL PERIOD ENDED 31 MARCH 2026

		Non-distributable	***Distributable***	
Bank	**Share capital RM'000**	**FVOCI reserve RM'000**	**Retained profits RM'000**	**Total RM'000**
At 1 January 2026	**792,555**	**152,810**	**14,523,580**	**15,468,945**
Profit for the financial period	**-**	**-**	**481,105**	**481,105**
Other comprehensive loss	**-**	**(173,233)**	**-**	**(173,233)**
Total comprehensive (loss)/income for the financial period	**-**	**(173,233)**	**481,105**	**307,872**
At 31 March 2026	**792,555**	**(20,423)**	**15,004,685**	**15,776,817**

The unaudited condensed interim financial statements should be read in conjunction with the audited financial statements of the Group and the Bank for the year ended 31 December 2025.

Company No. 199301017069 (271809K)

UNITED OVERSEAS BANK (MALAYSIA) BHD
(Incorporated in Malaysia)

CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENTS OF CHANGES IN EQUITY (Cont'd.)
FOR THE FINANCIAL PERIOD ENDED 31 MARCH 2026

Bank (cont'd.)	**Share capital RM'000**	***Non-distributable* FVOCI reserve RM'000**	***Distributable* Retained profits RM'000**	**Total RM'000**
At 1 January 2025	792,555	85,159	14,055,169	14,932,883
Profit for the financial period	-	-	507,130	507,130
Other comprehensive income	-	6,195	-	6,195
Total comprehensive income for the financial period	-	6,195	507,130	513,325
At 31 March 2025	792,555	91,354	14,562,299	15,446,208

The unaudited condensed interim financial statements should be read in conjunction with the audited financial statements of the Group and the Bank for the year ended 31 December 2025.

Company No. 199301017069 (271809K)

UNITED OVERSEAS BANK (MALAYSIA) BHD
(Incorporated in Malaysia)

CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENTS OF CASH FLOWS
FOR THE FINANCIAL PERIOD ENDED 31 MARCH 2026

	Group		**Bank**	
	31-Mar-26	31-Mar-25	**31-Mar-26**	31-Mar-25
	RM'000	RM'000	**RM'000**	RM'000
Profit before taxation	**635,147**	665,889	**635,535**	667,325
Adjustments for non-operating and non-cash items	**(452,177)**	(380,619)	**(404,350)**	(373,659)
Operating profit before working capital changes	**182,970**	285,270	**231,185**	293,666
Changes in working capital:				
Net changes in operating assets	**(686,340)**	(492,931)	**(687,813)**	(497,753)
Net changes in operating liabilities	**1,323,069**	(1,031,037)	**1,336,026**	(1,020,595)
Tax paid	**(28,193)**	(77,534)	**(28,045)**	(76,769)
Net cash generated from/(used in) operating activities	**791,506**	(1,316,232)	**851,353**	(1,301,451)
Net cash generated from investing activities	**3,350,007**	6,038,638	**3,310,237**	6,041,745
Net cash used in financing activities	**(5,690)**	(6,272)	**(25,767)**	(24,160)
Net increase in cash and cash equivalents	**4,135,823**	4,716,134	**4,135,823**	4,716,134
Cash and cash equivalents at beginning of the financial period	**5,183,877**	6,607,376	**5,183,877**	6,607,376
Cash and cash equivalents at end of the financial period before allowance for ECL	**9,319,700**	11,323,510	**9,319,700**	11,323,510
Analysis of cash and cash equivalents				
Cash and short-term funds	**9,169,700**	10,513,510	**9,169,700**	10,513,510
Deposits and placements with financial institutions	**150,000**	810,000	**150,000**	810,000
	9,319,700	11,323,510	**9,319,700**	11,323,510
Less: Allowance for ECL	**(1,758)**	(6,609)	**(1,758)**	(6,609)
	9,317,942	11,316,901	**9,317,942**	11,316,901

The unaudited condensed interim financial statements should be read in conjunction with the audited financial statements of the Group and the Bank for the year ended 31 December 2025.

EXPLANATORY NOTES

1. BASIS OF PREPARATION

The unaudited condensed interim financial statements have been prepared in accordance with MFRS 134: *Interim Financial Reporting* issued by the Malaysian Accounting Standards Board ("MASB").

The unaudited condensed interim financial statements should be read in conjunction with the audited annual financial statements of the Group and of the Bank for the financial year ended 31 December 2025. The explanatory notes attached to the unaudited condensed interim financial statements provide an explanation of events and transactions that are significant to an understanding of the changes in the financial positions and performance of the Group and of the Bank since the financial year ended 31 December 2025.

The unaudited condensed interim financial statements of the Group include Islamic Banking operations. Islamic Banking operations refer generally to the acceptance of deposits, granting of financing, and dealing in Islamic securities under the Shariah Principles.

The material accounting policies and methods of computation applied in the unaudited condensed interim financial statements are consistent with those adopted in the most recent audited annual financial statements for the financial year ended 31 December 2025, except for the adoption of the following amendments to Malaysia Financial Reporting Standards ("MFRSs").

	Effective for annual periods beginning on or after
Classification and Measurement of Financial Instruments (Amendments to MFRS 9 and MFRS 7)	1 January 2026
Contracts Referencing Nature-dependent Electricity (Amendments to MFRS 9 and MFRS 7)	1 January 2026
Annual improvements to MFRS Standards (Volume 11)	1 January 2026
MFRS 18 *Presentation and Disclosure in Financial Statements*	1 January 2027
MFRS 19 *Subsidiaries without Public Accountability: Disclosures*	1 January 2027
Translation to a Hyperinflationary Presentation Currency (Amendments to MFRS 121)	1 January 2027

Effective for financial periods to be determined by the MASB

- Sale or Contribution of Assets between an Investor and its Associate or Joint Venture (Amendments to MFRS 10 and MFRS 128)

The adoption of the above amendments to the MFRSs are not expected to have any material financial impact on the Group's and the Bank's financial statements, except for MFRS 18 *Presentation and Disclosure in Financial Statements* and MFRS 19 *Subsidiaries without Public Accountability: Disclosures*, for which the Group is currently in the midst of assessing the potential impact on the Group's and the Bank's financial statements upon their effective dates.

EXPLANATORY NOTES

2. AUDITORS' REPORT ON PRECEDING ANNUAL FINANCIAL STATEMENTS

The auditors' report on the audited annual financial statements for the financial year ended 31 December 2025 was not subject to any qualification.

3. COMMENTS ABOUT SEASONAL OR CYCLICAL FACTORS

The business operations of the Group and of the Bank were not materially affected by any seasonal or cyclical factors.

4. UNUSUAL ITEMS DUE TO THEIR NATURE, SIZE OR INCIDENCE

There were no unusual items affecting assets, liabilities, equity, net income, or cash flows of the Group and of the Bank for the financial period ended 31 March 2026.

5. CHANGES IN ESTIMATES

There were no material changes in estimates of amounts reported in prior financial year that have a material effect on the financial results and position of the Group and of the Bank for the financial period ended 31 March 2026.

6. DEBT AND EQUITY SECURITIES

There were no material issuances of shares, share buy-backs and repayment or disposal of debt and equity securities by the Group and the Bank during the financial period ended 31 March 2026.

7. VALUATION OF PROPERTY, PLANT AND EQUIPMENT

Property, plant and equipment are stated at cost/valuation less accumulated depreciation and accumulated impairment losses. There was no change in the valuation of property, plant and equipment that was brought forward from the previous audited financial statements for the financial year ended 31 December 2025.

8. DIVIDENDS

There was no proposed dividend for the financial period ended 31 March 2026.

9. EVENTS SUBSEQUENT TO THE REPORTING DATE

There were no material events subsequent to the end of the reporting period that require disclosure or adjustments to the unaudited condensed interim financial statements.

10. CHANGES IN THE COMPOSITION OF THE GROUP

There were no changes in the composition of the Group for the financial period ended 31 March 2026.

11. CASH AND SHORT-TERM FUNDS

	Group and Bank	
	31-Mar-26 RM'000	31-Dec-25 RM'000
Cash and balances with banks and other financial institutions	**2,194,941**	1,780,877
Money at call and deposit placements maturing within one month	**6,974,759**	3,053,000
	9,169,700	4,833,877
Less: Allowance for ECL	**(1,725)**	(1,502)
	9,167,975	4,832,375

Movements in the allowance for ECL on cash and short-term funds are as follows:

	Stage 1	Stage 2	Stage 3	
Group and Bank As at 31 March 2026	**12-month ECL RM'000**	**Lifetime ECL non credit-impaired RM'000**	**Lifetime ECL credit-impaired RM'000**	**Total ECL RM'000**
At 1 January 2026	**1,502**	**-**	**-**	**1,502**
Allowance made	**1,235**	**-**	**-**	**1,235**
Maturity/settlement/repayment	**(1,010)**	**-**	**-**	**(1,010)**
Exchange differences	**(2)**	**-**	**-**	**(2)**
Net total	**223**	**-**	**-**	**223**
At 31 March 2026	**1,725**	**-**	**-**	**1,725**
As at 31 December 2025				
At 1 January 2025	17,980	-	-	17,980
Allowance made	889	-	-	889
Maturity/settlement/repayment	(16,475)	-	-	(16,475)
Exchange differences	(892)	-	-	(892)
Net total	(16,478)	-	-	(16,478)
At 31 December 2025	1,502	-	-	1,502

EXPLANATORY NOTES

12. DEPOSITS AND PLACEMENTS WITH FINANCIAL INSTITUTIONS

	Group and Bank	
	31-Mar-26	31-Dec-25
	RM'000	RM'000
Licensed banks in Malaysia	**150,000**	350,000
Less: Allowance for ECL	**(33)**	(61)
	149,967	349,939

Movements in the allowance for ECL on deposits and placements with financial institutions are as follows:

	Stage 1	Stage 2	Stage 3	
Group and Bank **As at 31 March 2026**	**12-month ECL RM'000**	**Lifetime ECL non credit-impaired RM'000**	**Lifetime ECL credit-impaired RM'000**	**Total ECL RM'000**
At 1 January 2026	**61**	**-**	**-**	**61**
Allowance made	**33**	**-**	**-**	**33**
Maturity/settlement/repayment	**(61)**	**-**	**-**	**(61)**
Net total	**(28)**	**-**	**-**	**(28)**
At 31 March 2026	**33**	**-**	**-**	**33**
As at 31 December 2025				
At 1 January 2025	57	-	-	57
Allowance made	61	-	-	61
Maturity/settlement/repayment	(57)	-	-	(57)
Net total	4	-	-	4
At 31 December 2025	61	-	-	61

13. FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS ("FVTPL")

	Group and Bank	
	31-Mar-26	31-Dec-25
	RM'000	RM'000
Money market instruments		
Malaysian Government securities	**501,951**	723,069
Negotiable instruments of deposits	**549,990**	1,750,082
	1,051,941	2,473,151
Debt securities in Malaysia		
Cagamas bonds	**1,645,073**	1,645,275
Private debt securities	**3,312,275**	3,105,316
	4,957,348	4,750,591
Total financial assets at FVTPL	**6,009,289**	7,223,742

EXPLANATORY NOTES

14. DEBT INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME ("FVOCI")

	Group and Bank	
	31-Mar-26	31-Dec-25
	RM'000	RM'000
Money market instruments		
Malaysian Government securities	**15,539,555**	17,729,023
Negotiable instruments of deposits	**300,004**	800,036
Foreign Government securities	**1,187,766**	1,633,998
	17,027,325	20,163,057
Debt securities in Malaysia		
Private debt securities	**2,064,135**	1,971,189
Total debt instruments at FVOCI	**19,091,460**	22,134,246

Movements in the allowance for ECL on debt instruments at FVOCI are as follows:

	Stage 1	Stage 2	Stage 3	
Group and Bank	**12-month ECL**	**Lifetime ECL non credit-impaired**	**Lifetime ECL credit-impaired**	**Total ECL**
As at 31 March 2026	**RM'000**	**RM'000**	**RM'000**	**RM'000**
At 1 January 2026	**8,736**	**590**	**-**	**9,326**
Allowance made	**551**	**-**	**-**	**551**
Maturity/settlement/repayment	**(6,308)**	**(173)**	**-**	**(6,481)**
Net total	**(5,757)**	**(173)**	**-**	**(5,930)**
At 31 March 2026	**2,979**	**417**	**-**	**3,396**
As at 31 December 2025				
At 1 January 2025	1,869	61	-	1,930
Allowance made	8,229	569	-	8,798
Maturity/settlement/repayment	(1,362)	(40)	-	(1,402)
Net total	6,867	529	-	7,396
At 31 December 2025	8,736	590	-	9,326

15. EQUITY INSTRUMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME ("FVOCI")

	Group and Bank	
	31-Mar-26	31-Dec-25
	RM'000	RM'000
Unquoted securities		
Shares of corporations in Malaysia	**159,824**	159,824
	159,824	159,824

16. DEBT INSTRUMENTS AT AMORTISED COST

	Group and Bank	
	31-Mar-26	31-Dec-25
	RM'000	RM'000
Money market instruments		
Malaysian Government securities	**6,667,370**	6,666,114
Less: Allowance for ECL	**(584)**	(582)
	6,666,786	6,665,532
Debt securities in Malaysia		
Private debt securities/sukuk	**3,037,017**	3,261,058
Less: Allowance for ECL	**(24,635)**	(24,192)
	3,012,382	3,236,866
Total debt instruments at amortised cost	**9,679,168**	9,902,398

Movements in the allowance for ECL on debt instruments at amortised cost are as follows:

Group and Bank **As at 31 March 2026**	**Stage 1** **12-month ECL** **RM'000**	**Stage 2** **Lifetime ECL non credit-impaired** **RM'000**	**Stage 3** **Lifetime ECL credit-impaired** **RM'000**	**Total ECL** **RM'000**
At 1 January 2026	**16,746**	**8,028**	**-**	**24,774**
Transferred to Stage 2	**(84)**	**84**	**-**	**-**
Net remeasurement of allowance	**-**	**597**	**-**	**597**
Allowance made	**5,088**	**-**	**-**	**5,088**
Maturity/settlement/repayment	**(5,088)**	**(152)**	**-**	**(5,240)**
Net total	**(84)**	**529**	**-**	**445**
At 31 March 2026	**16,662**	**8,557**	**-**	**25,219**
As at 31 December 2025				
At 1 January 2025	8,163	8,671	-	16,834
Transferred to Stage 2	7,690	(7,690)	-	-
Net remeasurement of allowance	(3,183)	-	-	(3,183)
Allowance made	11,293	7,590	-	18,883
Maturity/settlement/repayment	(7,217)	(543)	-	(7,760)
Net total	8,583	(643)	-	7,940
At 31 December 2025	16,746	8,028	-	24,774

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17. LOANS, ADVANCES AND FINANCING

	Group		Bank	
	31-Mar-26	31-Dec-25	**31-Mar-26**	31-Dec-25
At amortised cost	**RM'000**	RM'000	**RM'000**	RM'000
Overdrafts	**2,766,157**	2,799,393	**2,766,157**	2,799,393
Term loans/financing:				
- Housing loans/financing	**42,170,159**	41,826,517	**42,170,159**	41,826,517
- Syndicated term loans/financing	**4,947,345**	4,674,649	**4,947,345**	4,674,649
- Other term loans/financing	**32,987,458**	32,663,416	**33,376,674**	33,056,651
Credit card receivables	**10,072,051**	10,280,056	**10,072,051**	10,280,056
Bills receivables	**416,733**	417,424	**416,733**	417,424
Trust receipts	**8,608,613**	8,322,417	**8,608,613**	8,322,417
Claims on customers under acceptance credits	**5,612,336**	5,703,755	**5,612,336**	5,703,755
Revolving credits	**6,473,491**	5,946,729	**6,473,491**	5,946,729
Staff loans	**135,456**	133,930	**135,456**	133,930
	114,189,799	112,768,286	**114,579,015**	113,161,521
Unearned interest/profit	**(197,747)**	(210,357)	**(197,747)**	(210,357)
Gross loans, advances and financing	**113,992,052**	112,557,929	**114,381,268**	112,951,164
Allowance for ECL on loans, advances and financing:				
- Stage 1 - 12 month ECL	**(782,808)**	(709,242)	**(784,686)**	(711,842)
- Stage 2 - Lifetime ECL non credit-impaired	**(807,255)**	(896,403)	**(807,255)**	(896,403)
- Stage 3 - Lifetime ECL credit-impaired	**(774,256)**	(748,140)	**(774,256)**	(748,140)
Net loans, advances and financing	**111,627,733**	110,204,144	**112,015,071**	110,594,779

(i) Gross loans, advances and financing by remaining contractual maturity are as follows:

	Group		Bank	
	31-Mar-26	31-Dec-25	**31-Mar-26**	31-Dec-25
	RM'000	RM'000	**RM'000**	RM'000
Maturing within one year	**35,986,857**	36,364,875	**36,376,073**	36,758,110
One year to three years	**5,589,328**	5,703,224	**5,589,328**	5,703,224
Three years to five years	**10,770,947**	9,906,236	**10,770,947**	9,906,236
Over five years	**61,644,920**	60,583,594	**61,644,920**	60,583,594
	113,992,052	112,557,929	**114,381,268**	112,951,164

EXPLANATORY NOTES

17. LOANS, ADVANCES AND FINANCING (Cont'd.)

(ii) Gross loans, advances and financing by type of customers are as follows:

	Group		Bank	
	31-Mar-26	31-Dec-25	**31-Mar-26**	31-Dec-25
	RM'000	RM'000	**RM'000**	RM'000
Domestic non-banking financial institutions:				
- Others	**1,802,441**	1,962,692	**1,802,441**	1,962,692
Domestic business enterprises:				
- Small and medium enterprises	**23,127,464**	23,047,653	**23,127,464**	23,047,653
- Others	**25,880,972**	24,415,537	**26,270,188**	24,808,772
Individuals	**58,197,984**	58,148,913	**58,197,984**	58,148,913
Foreign entities	**4,983,191**	4,983,134	**4,983,191**	4,983,134
	113,992,052	112,557,929	**114,381,268**	112,951,164

(iii) Gross loans, advances and financing by interest/profit rate sensitivity are as follows:

	Group		Bank	
	31-Mar-26	31-Dec-25	**31-Mar-26**	31-Dec-25
	RM'000	RM'000	**RM'000**	RM'000
Fixed rate:				
- Housing loans/financing	**123,983**	93,619	**123,983**	93,619
- Other fixed rate loans/ financing	**17,158,646**	17,594,417	**17,158,646**	17,594,417
Variable rate:				
- Base rate/base lending/ financing rate-plus	**62,141,013**	61,901,038	**62,141,013**	61,901,038
- Cost-plus	**34,307,674**	32,667,068	**34,696,890**	33,060,303
- Other variable rates	**260,736**	301,787	**260,736**	301,787
	113,992,052	112,557,929	**114,381,268**	112,951,164

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17. LOANS, ADVANCES AND FINANCING (Cont'd.)

(iv) Gross loans, advances and financing by economic sector are as follows:

	Group		**Bank**	
	31-Mar-26	31-Dec-25	**31-Mar-26**	31-Dec-25
	RM'000	RM'000	**RM'000**	RM'000
Agriculture, hunting, forestry and fishing	**1,310,099**	744,419	**1,310,099**	744,419
Mining and quarrying	**385,919**	425,789	**385,919**	425,789
Manufacturing	**11,760,994**	12,078,880	**11,760,994**	12,078,880
Electricity, gas and water	**1,145,931**	1,110,333	**1,145,931**	1,110,333
Construction	**9,774,644**	9,551,147	**9,774,644**	9,551,147
Wholesale, retail trade, restaurants and hotels	**14,078,853**	13,879,767	**14,078,853**	13,879,767
Transport, storage and communication	**5,112,113**	4,374,532	**5,112,113**	4,374,532
Finance, insurance and business services	**2,673,850**	2,814,150	**2,673,850**	2,814,150
Real estate	**4,840,106**	4,741,063	**5,229,322**	5,134,298
Community, social and personal services	**177,211**	178,479	**177,211**	178,479
Households:				
- Purchase of residential properties	**42,748,152**	42,407,394	**42,748,152**	42,407,394
- Purchase of non-residential properties	**7,223,945**	7,244,417	**7,223,945**	7,244,417
- Others	**12,760,235**	13,007,559	**12,760,235**	13,007,559
	113,992,052	112,557,929	**114,381,268**	112,951,164

(v) Gross loans, advances and financing by geographical distribution are as follows:

	Group		**Bank**	
	31-Mar-26	31-Dec-25	**31-Mar-26**	31-Dec-25
	RM'000	RM'000	**RM'000**	RM'000
In Malaysia	**109,008,861**	107,574,795	**109,398,077**	107,968,030
Outside Malaysia	**4,983,191**	4,983,134	**4,983,191**	4,983,134
	113,992,052	112,557,929	**114,381,268**	112,951,164

17. LOANS, ADVANCES AND FINANCING (Cont'd.)

(vi) Movements in credit-impaired loans, advances and financing are as follows:

	Group and Bank	
	31-Mar-26	31-Dec-25
	RM'000	RM'000
At 1 January	**2,889,540**	2,663,010
Classified as credit-impaired	**358,652**	1,238,675
Amount recovered	**(121,162)**	(319,962)
Reclassified as non credit-impaired	**(163,572)**	(318,096)
Amount written-off	**(92,191)**	(374,087)
Gross credit-impaired loans, advances and financing	**2,871,267**	2,889,540
Less: Stage 3 - Lifetime ECL credit-impaired	**(774,256)**	(748,140)
Net credit-impaired loans, advances and financing	**2,097,011**	2,141,400
Ratio of net credit-impaired loans, advances and financing to gross loans, advances and financing less allowance for ECL on credit-impaired provisions	**1.8%**	1.9%

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

Group **As at 31 March 2026**	**Stage 1** **12-month ECL** **RM'000**	**Stage 2** **Lifetime ECL non credit-impaired** **RM'000**	**Stage 3** **Lifetime ECL credit-impaired** **RM'000**	**Total ECL** **RM'000**
At 1 January 2026	**709,242**	**896,403**	**748,140**	**2,353,785**
Transferred to Stage 1	**41,148**	**(39,559)**	**(1,589)**	**-**
Transferred to Stage 2	**(5,849)**	**28,454**	**(22,605)**	**-**
Transferred to Stage 3	**(409)**	**(33,429)**	**33,838**	**-**
Net remeasurement of allowance	**(22,497)**	**41,277**	**52,528**	**71,308**
Allowance made	**192,040**	**32,633**	**70,765**	**295,438**
Maturity/settlement/repayment	**(130,622)**	**(118,417)**	**(37,872)**	**(286,911)**
Exchange differences	**(245)**	**(107)**	**-**	**(352)**
Net total	**73,566**	**(89,148)**	**95,065**	**79,483**
Amount written-off	**-**	**-**	**(68,937)**	**(68,937)**
Other movements	**-**	**-**	**(12)**	**(12)**
At 31 March 2026	**782,808**	**807,255**	**774,256**	**2,364,319**

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17. LOANS, ADVANCES AND FINANCING (Cont'd.)

(vii) Movements in the allowance for ECL on loans, advances and financing are as follows (cont'd.):

	Stage 1	Stage 2	Stage 3	
Group (cont'd.)	**12-month ECL**	**Lifetime ECL non credit-impaired**	**Lifetime ECL credit-impaired**	**Total ECL**
As at 31 December 2025	**RM'000**	**RM'000**	**RM'000**	**RM'000**
At 1 January 2025	832,959	941,366	656,292	2,430,617
Transferred to Stage 1	82,776	(72,853)	(9,923)	-
Transferred to Stage 2	(10,764)	36,564	(25,800)	-
Transferred to Stage 3	(2,006)	(47,550)	49,556	-
Net remeasurement of allowance	(58,319)	88,094	293,070	322,845
Allowance made	152,805	92,146	126,875	371,826
Maturity/settlement/repayment	(284,946)	(138,621)	(73,458)	(497,025)
Exchange differences	(3,263)	(2,743)	-	(6,006)
Net total	(123,717)	(44,963)	360,320	191,640
Amount written-off	-	-	(267,999)	(267,999)
Other movements	-	-	(473)	(473)
At 31 December 2025	709,242	896,403	748,140	2,353,785
Bank				
As at 31 March 2026				
At 1 January 2026	**711,842**	**896,403**	**748,140**	**2,356,385**
Transferred to Stage 1	**41,148**	**(39,559)**	**(1,589)**	**-**
Transferred to Stage 2	**(5,849)**	**28,454**	**(22,605)**	**-**
Transferred to Stage 3	**(409)**	**(33,429)**	**33,838**	**-**
Net remeasurement of allowance	**(22,497)**	**41,277**	**52,528**	**71,308**
Allowance made	**192,040**	**32,633**	**70,765**	**295,438**
Maturity/settlement/repayment	**(131,344)**	**(118,417)**	**(37,872)**	**(287,633)**
Exchange differences	**(245)**	**(107)**	**-**	**(352)**
Net total	**72,844**	**(89,148)**	**95,065**	**78,761**
Amount written-off	**-**	**-**	**(68,937)**	**(68,937)**
Other movements	**-**	**-**	**(12)**	**(12)**
At 31 March 2026	**784,686**	**807,255**	**774,256**	**2,366,197**

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17. LOANS, ADVANCES AND FINANCING (Cont'd.)

(vii) Movements in the allowance for ECL on loans, advances and financing are as follows (cont'd.):

Bank (cont'd.) As at 31 December 2025	Stage 1 12-month ECL RM'000	Stage 2 Lifetime ECL non credit-impaired RM'000	Stage 3 Lifetime ECL credit-impaired RM'000	Total ECL RM'000
At 1 January 2025	835,616	941,366	656,292	2,433,274
Transferred to Stage 1	82,776	(72,853)	(9,923)	-
Transferred to Stage 2	(10,764)	36,564	(25,800)	-
Transferred to Stage 3	(2,006)	(47,550)	49,556	-
Net remeasurement of allowance	(58,319)	88,094	293,070	322,845
Allowance made	152,805	92,146	126,875	371,826
Maturity/settlement/repayment	(285,003)	(138,621)	(73,458)	(497,082)
Exchange differences	(3,263)	(2,743)	-	(6,006)
Net total	(123,774)	(44,963)	360,320	191,583
Amount written-off	-	-	(267,999)	(267,999)
Other movements	-	-	(473)	(473)
At 31 December 2025	711,842	896,403	748,140	2,356,385

(viii) Gross credit-impaired loans, advances and financing by economic sector are as follows:

	Group and Bank **31-Mar-26** **RM'000**	 31-Dec-25 RM'000
Mining and quarrying	**568**	568
Manufacturing	**98,679**	105,857
Electricity, gas and water	**-**	2
Construction	**743,420**	749,209
Wholesale, retail trade, restaurants and hotels	**366,993**	374,712
Transport, storage and communication	**44,949**	44,976
Finance, insurance and business services	**31,230**	28,730
Real estate	**207,468**	223,819
Community, social and personal services	**3,913**	3,904
Households:		
- Purchase of residential properties	**1,005,465**	999,091
- Purchase of non-residential properties	**166,155**	160,823
- Others	**202,427**	197,849
	2,871,267	2,889,540

(ix) Gross credit-impaired loans, advances and financing by geographical distribution are as follows:

	Group and Bank **31-Mar-26** **RM'000**	 31-Dec-25 RM'000
In Malaysia	**2,761,272**	2,783,990
Outside Malaysia	**109,995**	105,550
	2,871,267	2,889,540

18. DERIVATIVE FINANCIAL ASSETS/(LIABILITIES)

Financial derivatives are instruments whose values change in response to the change in one or more "underlying", such as foreign exchange rate, security price and credit index. They include forwards, swaps, futures, options and credit derivatives. In the normal course of business, the Group and the Bank customise derivatives to meet specific needs of their customers. The Group and the Bank also transact in these derivatives for proprietary trading purposes as well as to manage their assets/liabilities and structural positions. While the Group and the Bank also enter into other foreign exchange forward contracts with the intention to reduce the foreign exchange risk of expected sales and purchases for customers, these other contracts are not designated as hedge relationships and are measured at fair value through profit or loss.

The fair values of the financial derivatives are as follows:

Group and Bank **As at 31 March 2026**	**Contract or underlying principal amount** **RM'000**	**Positive fair value** **RM'000**	**Negative fair value** **RM'000**
<u>Trading derivatives</u>			
Foreign exchange related contracts:			
- Forwards	**32,721,534**	**393,778**	**490,115**
- Swaps	**91,049,418**	**1,136,819**	**1,057,141**
- Options	**1,759,299**	**13,848**	**12,335**
Interest/profit rate related contracts:			
- Swaps	**203,489,171**	**1,158,602**	**553,166**
- Futures	**16,171**	**6**	**24**
Equity related contracts:			
- Swaps	**443,585**	**27**	**56,351**
- Options	**58,632**	**1,923**	**5,183**
Precious metals contracts:			
- Forwards	**39,326**	**299**	**107**
Commodity related contracts:			
- Swaps	**488,959**	**8,453**	**16,202**
- Futures	**45,312**	**5,926**	**137**
- Options	**-**	**-**	**-**
Credit derivative contracts:			
- Swaps	**5,293**	**366**	**-**
<u>Hedging derivatives</u>			
Interest rate related contracts:			
- Swaps	**473,003**	**6,089**	**-**
		2,726,136	**2,190,761**

18. DERIVATIVES FINANCIAL ASSETS/(LIABILITIES) (Cont'd.)

The fair values of the financial derivatives are as follows (cont'd.):

Group and Bank (cont'd.) **As at 31 December 2025**	**Contract or underlying principal amount RM'000**	**Positive fair value RM'000**	**Negative fair value RM'000**
Trading derivatives			
Foreign exchange related contracts:			
- Forwards	30,162,275	106,991	882,791
- Swaps	72,134,329	986,169	1,134,227
- Options	1,354,009	4,677	11,336
Interest/profit rate related contracts:			
- Swaps	185,971,222	1,159,213	508,043
Equity related contracts:			
- Swaps	328,800	116	21,606
- Options	77,411	1,703	2,441
Precious metals contracts:			
- Forwards	59,639	53	368
Commodity related contracts:			
- Swaps	229,795	14,409	11,879
- Futures	95,750	405	2,342
- Options	567	6	-
Credit derivative contracts:			
- Swaps	5,315	356	-
Hedging derivatives			
Interest rate related contracts:			
- Swaps	2,426,149	27,677	1,556
		2,301,775	2,576,589

The table above analyses the principal amounts and the positive and negative fair values of the Group's and the Bank's financial derivatives. The notional amounts of these instruments indicate the value of transactions outstanding at the reporting date for both trading and hedging instruments. They do not necessarily indicate the amount of future cash flows or the fair value of the derivatives and therefore, do not represent total amount of risk. The positive and negative fair values represent the favourable and unfavourable fair values respectively of hedging and trading derivatives as a result of fluctuations in the value of the underlying relative to their contractual terms as at reporting date.

19. OTHER ASSETS

	Group		Bank	
	31-Mar-26 RM'000	31-Dec-25 RM'000	**31-Mar-26 RM'000**	31-Dec-25 RM'000
Other receivables, deposits and prepayments	**625,613**	711,224	**626,029**	711,180
Interest/profit receivable	**436,073**	426,024	**436,073**	426,024
Amount due from subsidiaries	**-**	-	**17,114**	12,389
Amount due from fellow subsidiaries	**35**	476	**35**	149
Amount due from holding company	**19**	-	**19**	-
Amount due from the ultimate holding company	**76,723**	867	**76,703**	867
Precious metal accounts	**1,097,169**	899,478	**1,097,169**	899,478
Less: Allowance for ECL	**(1,609)**	(2,599)	**(1,633)**	(2,607)
	2,234,023	2,035,470	**2,251,509**	2,047,480

Movements in the allowance for ECL on other assets are as follows:

	Stage 1	Stage 2	Stage 3	
Group **As at 31 March 2026**	**12-month ECL RM'000**	**Lifetime ECL non credit-impaired RM'000**	**Lifetime ECL credit-impaired RM'000**	**Total ECL RM'000**
At 1 January 2026	**1,607**	**992**	**-**	**2,599**
Allowance made	**129**	**37**	**-**	**166**
Maturity/settlement/repayment	**(672)**	**(483)**	**-**	**(1,155)**
Exchange differences	**(1)**	**-**	**-**	**(1)**
Net total	**(544)**	**(446)**	**-**	**(990)**
At 31 March 2026	**1,063**	**546**	**-**	**1,609**
As at 31 December 2025				
At 1 January 2025	4,288	3,567	-	7,855
Allowance made	494	286	-	780
Maturity/settlement/repayment	(3,135)	(2,828)	-	(5,963)
Exchange differences	(40)	(33)	-	(73)
Net total	(2,681)	(2,575)	-	(5,256)
At 31 December 2025	1,607	992	-	2,599

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19. OTHER ASSETS (Cont'd.)

Movements in the allowance for ECL on other assets are as follows (cont'd.):

Bank **As at 31 March 2026**	**Stage 1** **12-month ECL** **RM'000**	**Stage 2** **Lifetime ECL non credit-impaired** **RM'000**	**Stage 3** **Lifetime ECL credit-impaired** **RM'000**	**Total ECL** **RM'000**
At 1 January 2026	**1,612**	**995**	**-**	**2,607**
Allowance made	**129**	**37**	**-**	**166**
Maturity/settlement/repayment	**(661)**	**(478)**	**-**	**(1,139)**
Exchange differences	**(1)**	**-**	**-**	**(1)**
Net total	**(533)**	**(441)**	**-**	**(974)**
At 31 March 2026	**1,079**	**554**	**-**	**1,633**
As at 31 December 2025				
At 1 January 2025	4,303	3,580	-	7,883
Allowance made	494	286	-	780
Maturity/settlement/repayment	(3,145)	(2,838)	-	(5,983)
Exchange differences	(40)	(33)	-	(73)
Net total	(2,691)	(2,585)	-	(5,276)
At 31 December 2025	1,612	995	-	2,607

20. INTANGIBLE ASSETS

Group and Bank 2026	Goodwill RM'000	Other intangible assets* RM'000	Total RM'000
Cost			
At 1 January/31 March	**350,557**	**131,000**	**481,557**
Accumulated amortisation			
At 1 January	**-**	**(41,483)**	**(41,483)**
Amortisation charged for the financial period	**-**	**(3,275)**	**(3,275)**
At 31 March	**-**	**(44,758)**	**(44,758)**
Net carrying amount			
At 31 March	**350,557**	**86,242**	**436,799**
2025			
Cost			
At 1 January/31 December	350,557	131,000	481,557
Accumulated amortisation			
At 1 January	-	(28,383)	(28,383)
Amortisation charged for the financial year	-	(13,100)	(13,100)
At 31 December	-	(41,483)	(41,483)
Net carrying amount			
At 31 December	350,557	89,517	440,074

* Comprising Core Deposit Intangibles and Customer Relationship

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21. DEPOSITS FROM CUSTOMERS

	Group		Bank	
	31-Mar-26	31-Dec-25	**31-Mar-26**	31-Dec-25
	RM'000	RM'000	**RM'000**	RM'000
Demand deposits	**42,551,443**	43,256,099	**42,580,310**	43,272,177
Savings deposits	**14,296,475**	12,743,778	**14,296,475**	12,743,778
Fixed deposits	**61,559,161**	62,634,384	**61,559,161**	62,634,384
Money market deposits	**2,291,617**	1,956,251	**2,291,617**	1,956,251
Others	**652,035**	718,379	**652,771**	719,262
	121,350,731	121,308,891	**121,380,334**	121,325,852

(i) The remaining maturity of fixed deposits and money market deposits are as follows:

	Group		Bank	
	31-Mar-26	31-Dec-25	**31-Mar-26**	31-Dec-25
	RM'000	RM'000	**RM'000**	RM'000
Due within six months	**52,894,191**	54,593,091	**52,894,191**	54,593,091
Six months to one year	**10,942,172**	9,982,947	**10,942,172**	9,982,947
One year to three years	**14,390**	14,597	**14,390**	14,597
Three years to five years	**25**	-	**25**	-
	63,850,778	64,590,635	**63,850,778**	64,590,635

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

	Group		Bank	
	31-Mar-26	31-Dec-25	**31-Mar-26**	31-Dec-25
	RM'000	RM'000	**RM'000**	RM'000
Business enterprises	**39,261,708**	39,679,907	**39,291,311**	39,696,868
Individuals	**64,018,789**	63,715,194	**64,018,789**	63,715,194
Foreign entities	**8,684,777**	8,638,201	**8,684,777**	8,638,201
Others	**9,385,457**	9,275,589	**9,385,457**	9,275,589
	121,350,731	121,308,891	**121,380,334**	121,325,852

22. DEPOSITS AND PLACEMENTS OF BANKS AND OTHER FINANCIAL INSTITUTIONS

	Group		Bank	
	31-Mar-26	31-Dec-25	**31-Mar-26**	31-Dec-25
	RM'000	RM'000	**RM'000**	RM'000
Licensed banks in Malaysia	**3,119,641**	607,200	**3,119,641**	607,200
Bank Negara Malaysia	**999,487**	997,887	**999,487**	997,887
Other financial institutions	**11,937,951**	13,732,454	**11,937,971**	13,732,474
	16,057,079	15,337,541	**16,057,099**	15,337,561

23. OTHER LIABILITIES

	Group		Bank	
	31-Mar-26	31-Dec-25	**31-Mar-26**	31-Dec-25
	RM'000	RM'000	**RM'000**	RM'000
Allowance for ECL on commitments and contingencies	**200,728**	207,206	**200,728**	207,206
Interest/profit payable	**340,163**	381,672	**340,163**	381,672
Accruals and provisions for operational expenses	**249,113**	332,723	**241,609**	323,948
Other payables and accruals	**1,659,917**	1,437,235	**1,658,565**	1,436,839
Structured deposits	**1,255,608**	959,273	**1,255,608**	959,273
Customer gold accounts	**1,215,846**	1,060,299	**1,215,846**	1,060,299
Deferred income	**26,729**	29,168	**26,729**	29,168
	4,948,104	4,407,576	**4,939,248**	4,398,405

Movements in the allowance for ECL on irrevocable commitments and contingencies are as follows:

	Stage 1	Stage 2	Stage 3	
		Lifetime ECL	Lifetime ECL	
	12-month	non credit-	credit-	
Group and Bank	**ECL**	**impaired**	**impaired**	**Total ECL**
As at 31 March 2026	**RM'000**	**RM'000**	**RM'000**	**RM'000**
At 1 January 2026	**109,291**	**46,840**	**51,075**	**207,206**
Transferred to Stage 1	**11,802**	**(11,802)**	**-**	**-**
Transferred to Stage 2	**(1,752)**	**1,752**	**-**	**-**
Net remeasurement of allowance	**(7,260)**	**12,692**	**-**	**5,432**
Allowance made	**36,011**	**9,760**	**1,197**	**46,968**
Maturity/settlement/repayment	**(42,796)**	**(8,494)**	**(7,505)**	**(58,795)**
Exchange differences	**(22)**	**(3)**	**-**	**(25)**
Net total	**(4,017)**	**3,905**	**(6,308)**	**(6,420)**
Other movements	**-**	**-**	**(58)**	**(58)**
At 31 March 2026	**105,274**	**50,745**	**44,709**	**200,728**
As at 31 December 2025				
At 1 January 2025	130,080	67,319	24,515	221,914
Transferred to Stage 1	33,432	(33,432)	-	-
Transferred to Stage 2	(2,135)	2,135	-	-
Transferred to Stage 3	-	(4)	4	-
Net remeasurement of allowance	(18,627)	12,813	5,524	(290)
Allowance made	71,605	24,560	23,672	119,837
Maturity/settlement/repayment	(104,123)	(26,349)	(1,245)	(131,717)
Exchange differences	(941)	(202)	-	(1,143)
Net total	(20,789)	(20,479)	27,955	(13,313)
Other movements	-	-	(1,395)	(1,395)
At 31 December 2025	109,291	46,840	51,075	207,206

24. SUBORDINATED BONDS/SUKUK

	Group and Bank	
	31-Mar-26	31-Dec-25
At amortised cost	**RM'000**	RM'000
RM1.0 billion subordinated bond 2022/2032, at par (Note (a))	**1,000,000**	1,000,000
RM500.0 million subordinated sukuk 2024/2034, at par (Note (b))	**500,000**	500,000
RM750.0 million subordinated sukuk 2025/2037, at par (Note (c))	**750,000**	750,000
	2,250,000	2,250,000

(a) On 27 October 2022, the Bank issued RM1.0 billion Basel III compliant Tier 2 subordinated bonds (10 years maturity, non-callable 5 years) (“the Bond 1”).

The Bond 1 bears interest at the rate of 4.91% per annum. The coupon rate herein is applicable throughout the tenure of the subordinated bonds.

The Bond 1 may be redeemed at par at the option of the Bank, in part or in whole, on 27 October 2027 or at any interest payment date thereafter.

The interest is payable semi-annually in arrears on 27 April and 27 October each year commencing 27 April 2023.

The Bond 1 has been rated AA1 by Rating Agency Malaysia Bhd and it qualifies as Tier 2 capital for the purpose of determining the Bank's capital adequacy ratio.

(b) On 8 February 2024, the Bank issued RM500.0 million Basel III compliant Tier 2 subordinated Islamic Medium Term Notes (10 years maturity, non-callable 5 years) (“the Sukuk 1”).

The Sukuk 1 bears profit at the rate of 4.01% per annum. The coupon rate herein is applicable throughout the tenure of the subordinated sukuk.

The Sukuk 1 may be redeemed at par at the option of the Bank, in part or in whole, on 8 February 2029 or at any profit payment date thereafter.

The profit is payable semi-annually in arrears on 8 August and 8 February each year commencing 8 August 2024.

The Sukuk 1 has been rated AA1 by Rating Agency Malaysia Bhd and it qualifies as Tier 2 capital for the purpose of determining the Bank's capital adequacy ratio.

(c) On 3 July 2025, the Bank issued RM750.0 million Basel III compliant Tier 2 subordinated Islamic Medium Term Notes (12 years maturity, non-callable 7 years) (“the Sukuk 2”).

The Sukuk 2 bears profit at the rate of 3.85% per annum. The coupon rate herein is applicable throughout the tenure of the subordinated sukuk.

The Sukuk 2 may be redeemed at par at the option of the Bank, in part or in whole, on 2 July 2032 or at any profit payment date thereafter.

The profit is payable semi-annually in arrears on 3 January and 3 July each year commencing 3 January 2026.

The Sukuk 2 has been rated AA1 by Rating Agency Malaysia Bhd and it qualifies as Tier 2 capital for the purpose of determining the Bank's capital adequacy ratio.

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25. OPERATING REVENUE

Operating revenue of the Group and the Bank comprises interest/financing income, fee income, commission income, trading and investment income and other income derived from banking operations.

26. INTEREST INCOME

	First Quarter Ended		Three Months Ended	
	31-Mar-26	31-Mar-25	**31-Mar-26**	31-Mar-25
Group	**RM'000**	RM'000	**RM'000**	RM'000
Loans, advances and financing	**1,238,109**	1,249,617	**1,238,109**	1,249,617
Credit-impaired loans, advances and financing	**18,759**	20,443	**18,759**	20,443
Money at call and deposit placements with financial institutions	**74,971**	94,833	**74,971**	94,833
Financial assets at FVTPL	**41,562**	73,981	**41,562**	73,981
Debt instruments at FVOCI	**165,900**	111,486	**165,900**	111,486
Debt instruments at amortised cost	**101,949**	101,254	**101,949**	101,254
	1,641,250	1,651,614	**1,641,250**	1,651,614
Amortisation of premium less accretion of discount on:				
- Financial assets at FVTPL	**19,184**	700	**19,184**	700
- Debt instruments at FVOCI	**(8,948)**	(6,972)	**(8,948)**	(6,972)
- Debt instruments at amortised cost	**1,490**	1,087	**1,490**	1,087
	1,652,976	1,646,429	**1,652,976**	1,646,429
Bank				
Loans, advances and financing	**1,242,553**	1,253,392	**1,242,553**	1,253,392
Credit-impaired loans, advances advances and financing	**18,759**	20,443	**18,759**	20,443
Money at call and deposit placements with financial institutions	**74,971**	94,833	**74,971**	94,833
Financial assets at FVTPL	**41,562**	73,981	**41,562**	73,981
Debt instruments at FVOCI	**165,900**	111,486	**165,900**	111,486
Debt instruments at amortised cost	**101,949**	101,254	**101,949**	101,254
	1,645,694	1,655,389	**1,645,694**	1,655,389
Amortisation of premium less accretion of discount on:				
- Financial assets at FVTPL	**19,184**	700	**19,184**	700
- Debt instruments at FVOCI	**(8,948)**	(6,972)	**(8,948)**	(6,972)
- Debt instruments at amortised cost	**1,490**	1,087	**1,490**	1,087
	1,657,420	1,650,204	**1,657,420**	1,650,204

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27. INTEREST EXPENSE

	First Quarter Ended		Three Months Ended	
	31-Mar-26	31-Mar-25	**31-Mar-26**	31-Mar-25
Group	**RM'000**	RM'000	**RM'000**	RM'000
Deposits from customers	**656,221**	689,957	**656,221**	689,957
Deposits and placements of banks and other financial institutions	**169,636**	158,291	**169,636**	158,291
Subordinated bonds	**12,107**	17,860	**12,107**	17,860
Lease liabilities	**616**	824	**616**	824
Others	**16,613**	17,675	**16,613**	17,675
	855,193	884,607	**855,193**	884,607
Bank				
Deposits from customers	**656,318**	690,040	**656,318**	690,040
Deposits and placements of banks and other financial institutions	**169,637**	158,291	**169,637**	158,291
Subordinated bonds	**12,107**	17,860	**12,107**	17,860
Lease liabilities	**5,744**	4,807	**5,744**	4,807
Others	**16,682**	17,696	**16,682**	17,696
	860,488	888,694	**860,488**	888,694

28. OTHER OPERATING INCOME

	First Quarter Ended		Three Months Ended	
	31-Mar-26	31-Mar-25	**31-Mar-26**	31-Mar-25
Group	**RM'000**	RM'000	**RM'000**	RM'000
Fee income				
Commission	**74,944**	72,949	**74,944**	72,949
Guarantee fees	**22,979**	28,520	**22,979**	28,520
Service charges and fees	**38,580**	82,589	**38,580**	82,589
Commitment fees	**6,365**	7,669	**6,365**	7,669
Arrangement and participation fees	**3,599**	4,409	**3,599**	4,409
	146,467	196,136	**146,467**	196,136

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28. OTHER OPERATING INCOME (Cont'd.)

	First Quarter Ended		Three Months Ended	
Group (cont'd.)	**31-Mar-26 RM'000**	31-Mar-25 RM'000	**31-Mar-26 RM'000**	31-Mar-25 RM'000
Trading and Investment income				
Gain from sale of financial assets at FVTPL	**10,774**	6,540	**10,774**	6,540
Unrealised gain/(loss) on financial assets at FVTPL	**11,006**	(7,220)	**11,006**	(7,220)
Gain from trading derivatives	**136,297**	27,931	**136,297**	27,931
Unrealised loss from trading derivatives	**(100,767)**	(42,389)	**(100,767)**	(42,389)
Unrealised loss on fair value adjustment for subordinated bonds	**-**	(67)	**-**	(67)
Gain from sale of precious metals	**756**	542	**756**	542
Unrealised gain from revaluation of precious metals	**451**	143	**451**	143
Gain from sale/recovery of debt instruments at FVOCI	**43,156**	34,650	**43,156**	34,650
	101,673	20,130	**101,673**	20,130
Other income				
Foreign exchange gain, net	**116,277**	181,194	**116,277**	181,194
Net loss of financial investments at amortised cost	**(401)**	-	**(401)**	-
Rental income from operating leases	**286**	450	**286**	450
Others	**11,579**	8,364	**11,579**	8,364
	127,741	190,008	**127,741**	190,008
	375,881	406,274	**375,881**	406,274

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28. OTHER OPERATING INCOME (Cont'd.)

	First Quarter Ended		Three Months Ended	
	31-Mar-26	31-Mar-25	**31-Mar-26**	31-Mar-25
Bank	**RM'000**	RM'000	**RM'000**	RM'000
Fee income				
Commission	**74,944**	72,949	**74,944**	72,949
Guarantee fees	**22,979**	28,520	**22,979**	28,520
Service charges and fees	**38,910**	83,119	**38,910**	83,119
Commitment fees	**6,391**	7,794	**6,391**	7,794
Arrangement and participation fees	**3,599**	4,409	**3,599**	4,409
	146,823	196,791	**146,823**	196,791
Trading and Investment income				
Gain from sale of financial assets at FVTPL	**10,774**	6,540	**10,774**	6,540
Unrealised gain/(loss) on financial assets at FVTPL	**11,006**	(7,220)	**11,006**	(7,220)
Gain from trading derivatives	**136,297**	27,931	**136,297**	27,931
Unrealised loss from trading derivatives	**(100,767)**	(42,389)	**(100,767)**	(42,389)
Unrealised loss on fair value adjustment for subordinated bonds	**-**	(67)	**-**	(67)
Gain from sale of precious metals	**756**	542	**756**	542
Unrealised gain from revaluation of precious metals	**451**	143	**451**	143
Gain from sale/recovery of debt instruments at FVOCI	**43,156**	34,650	**43,156**	34,650
	101,673	20,130	**101,673**	20,130
Other income				
Foreign exchange gain, net	**116,277**	181,194	**116,277**	181,194
Net loss of financial investments at amortised cost	**(401)**	-	**(401)**	-
Others	**11,593**	8,389	**11,593**	8,389
	127,469	189,583	**127,469**	189,583
	375,965	406,504	**375,965**	406,504

29. OTHER OPERATING EXPENSES

	First Quarter Ended		**Three Months Ended**	
	31-Mar-26	31-Mar-25	**31-Mar-26**	31-Mar-25
Group	**RM'000**	RM'000	**RM'000**	RM'000
Personnel expenses	**299,189**	314,116	**299,189**	314,116
Establishment expenses	**194,968**	188,707	**194,968**	188,707
Marketing expenses	**18,773**	18,230	**18,773**	18,230
General administrative expenses	**44,231**	46,586	**44,231**	46,586
	557,161	567,639	**557,161**	567,639
Personnel expenses				
Wages, salaries and bonus	**229,349**	243,325	**229,349**	243,325
Defined contribution plan	**36,123**	40,244	**36,123**	40,244
Other employee benefits	**33,717**	30,547	**33,717**	30,547
	299,189	314,116	**299,189**	314,116
Establishment expenses				
Depreciation of property, plant and equipment	**40,173**	38,183	**40,173**	38,183
Depreciation of right-of-use assets	**5,206**	6,007	**5,206**	6,007
Amortisation of intangible assets	**3,275**	3,275	**3,275**	3,275
Information technology costs	**106,670**	98,624	**106,670**	98,624
Repair and maintenance	**21,732**	24,765	**21,732**	24,765
Short-term lease expenses	**271**	15	**271**	15
Others	**17,641**	17,838	**17,641**	17,838
	194,968	188,707	**194,968**	188,707
Marketing expenses				
Advertisement and publicity	**18,773**	18,230	**18,773**	18,230
General administrative expenses				
Fees and commissions paid	**12,825**	15,412	**12,825**	15,412
Others	**31,406**	31,174	**31,406**	31,174
	44,231	46,586	**44,231**	46,586

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29. OTHER OPERATING EXPENSES (Cont'd.)

	First Quarter Ended		Three Months Ended	
	31-Mar-26	31-Mar-25	**31-Mar-26**	31-Mar-25
Bank	**RM'000**	RM'000	**RM'000**	RM'000
Personnel expenses	**297,727**	312,659	**297,727**	312,659
Establishment expenses	**196,498**	189,128	**196,498**	189,128
Marketing expenses	**18,730**	18,193	**18,730**	18,193
General administrative expenses	**43,757**	46,113	**43,757**	46,113
	556,712	566,093	**556,712**	566,093
Personnel expenses				
Wages, salaries and bonus	**228,151**	242,109	**228,151**	242,109
Defined contribution plan	**35,932**	40,052	**35,932**	40,052
Other employee benefits	**33,644**	30,498	**33,644**	30,498
	297,727	312,659	**297,727**	312,659
Establishment expenses				
Depreciation of property, plant and equipment	**35,215**	33,665	**35,215**	33,665
Depreciation of right-of-use assets	**13,396**	13,474	**13,396**	13,474
Amortisation of intangible assets	**3,275**	3,275	**3,275**	3,275
Information technology costs	**106,670**	98,624	**106,670**	98,624
Repair and maintenance	**22,288**	24,760	**22,288**	24,760
Short-term lease expenses	**376**	16	**376**	16
Others	**15,278**	15,314	**15,278**	15,314
	196,498	189,128	**196,498**	189,128
Marketing expenses				
Advertisement and publicity	**18,730**	18,193	**18,730**	18,193
General administrative expenses				
Fees and commissions paid	**12,367**	15,333	**12,367**	15,333
Others	**31,390**	30,780	**31,390**	30,780
	43,757	46,113	**43,757**	46,113

30. ALLOWANCE FOR/(WRITE-BACK OF) EXPECTED CREDIT LOSSES ("ECL")

	First Quarter Ended		**Three Months Ended**	
	31-Mar-26	31-Mar-25	**31-Mar-26**	31-Mar-25
Group	**RM'000**	RM'000	**RM'000**	RM'000
Loans, advances and financing:				
- Stage 1 - 12-month ECL	**73,566**	(17,377)	**73,566**	(17,377)
- Stage 2 - Lifetime ECL non credit-impaired	**(89,148)**	(22,939)	**(89,148)**	(22,939)
- Stage 3 - Lifetime ECL credit-impaired	**95,065**	101,081	**95,065**	101,081
	79,483	60,765	**79,483**	60,765
Credit-impaired loans, advances and financing:				
- Written-off	**24,968**	28,796	**24,968**	28,796
- Recovered	**(55,500)**	(58,681)	**(55,500)**	(58,681)
	48,951	30,880	**48,951**	30,880
Other financial assets:				
- Stage 1 - 12-month ECL	**(6,190)**	(10,232)	**(6,190)**	(10,232)
- Stage 2 - Lifetime ECL non credit-impaired	**(90)**	(34)	**(90)**	(34)
	(6,280)	(10,266)	**(6,280)**	(10,266)
Commitments and contingencies:				
- Stage 1 - 12-month ECL	**(4,017)**	(28,249)	**(4,017)**	(28,249)
- Stage 2 - Lifetime ECL non credit-impaired	**3,905**	(11,970)	**3,905**	(11,970)
- Stage 3 - Lifetime ECL credit-impaired	**(6,308)**	(424)	**(6,308)**	(424)
	(6,420)	(40,643)	**(6,420)**	(40,643)
Total	**36,251**	(20,029)	**36,251**	(20,029)

30. ALLOWANCE FOR/(WRITE-BACK OF) EXPECTED CREDIT LOSSES ("ECL") (Cont'd.)

	First Quarter Ended		Three Months Ended	
	31-Mar-26	31-Mar-25	**31-Mar-26**	31-Mar-25
Bank	**RM'000**	RM'000	**RM'000**	RM'000
Loans, advances and financing:				
- Stage 1 - 12-month ECL	**72,844**	(17,362)	**72,844**	(17,362)
- Stage 2 - Lifetime ECL non credit-impaired	**(89,148)**	(22,939)	**(89,148)**	(22,939)
- Stage 3 - Lifetime ECL credit-impaired	**95,065**	101,081	**95,065**	101,081
	78,761	60,780	**78,761**	60,780
Credit-impaired loans, advances and financing:				
- Written-off	**24,968**	28,796	**24,968**	28,796
- Recovered	**(55,500)**	(58,681)	**(55,500)**	(58,681)
	48,229	30,895	**48,229**	30,895
Other financial assets:				
- Stage 1 - 12-month ECL	**(6,179)**	(10,222)	**(6,179)**	(10,222)
- Stage 2 - Lifetime ECL non credit-impaired	**(85)**	(31)	**(85)**	(31)
	(6,264)	(10,253)	**(6,264)**	(10,253)
Commitments and contingencies:				
- Stage 1 - 12-month ECL	**(4,017)**	(28,249)	**(4,017)**	(28,249)
- Stage 2 - Lifetime ECL non credit-impaired	**3,905**	(11,970)	**3,905**	(11,970)
- Stage 3 - Lifetime ECL credit-impaired	**(6,308)**	(424)	**(6,308)**	(424)
	(6,420)	(40,643)	**(6,420)**	(40,643)
Total	**35,545**	(20,001)	**35,545**	(20,001)

31. SEGMENT INFORMATION

Operating Segments

The following segment information has been prepared in accordance with MFRS 8 *Operating Segments*, which defines the requirements for the disclosure of financial information of an entity's operating segments. It is prepared on the basis of the "management approach", which requires presentation of the segments on the basis of internal reports about the components of the entity which are regularly reviewed by the chief operating decision-maker in order to allocate resources to a segment and assess its performance.

The Group's businesses are organised into the following four segments based on the types of products and services that it provides:

Retail

The Retail segment covers Personal Financial Services and Private Banking. Personal Financial Services serves the individual customers, offers a wide range of products and services, including deposits, loans, credit and debit cards, insurance products, and also provides an extended range of financial services, including wealth management to wealthy and affluent customers. Private Banking is an integral part of the Personal Financial Services, dedicated to providing high-net-worth clients with financial and portfolio planning services. It is focused on helping our clients achieve sustainable growth and legacy solutions of their wealth for future generations via bespoke wealth management and credit advisory.

Wholesale Banking ("WB")

The WB segment encompasses Commercial Banking, Corporate Banking and Financial Institutions Group ("FIG"). Commercial Banking serves the small, medium and large enterprises. Corporate Banking serves large local corporations, government-linked companies and agencies and multinational corporations. FIG serves financial institutions as well as non-bank financial institutions. Commercial Banking, Corporate Banking and FIG provide customers with a broad range of products and services. These include current accounts, deposits, lending, trade finance, structured finance, cash management, foreign exchange, cross-border payments, insurance as well as investment banking services including principal advisor, lead manager and facility agent for the arrangement of both syndicated loans and Private Debt Securities ("PDS").

Global Markets ("GM")

The GM segment provides a comprehensive range of treasury products and services, including foreign exchange, money market, fixed income, derivatives, commodities, gold products, as well as an array of structured products. It is a player in Malaysian Ringgit treasury instruments in the region. It also engages in proprietary investment activities and management of excess liquidity and capital funds.

Others

Other segments include corporate support functions and divisions not attributable to business segments mentioned above and property-related activities.

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31. SEGMENT INFORMATION (Cont'd.)

Operating segments (cont'd.)

Group	Retail RM'000	WB RM'000	GM RM'000	Others RM'000	Total segments RM'000	Eliminations RM'000	Total RM'000
For period ended 31 March 2026							
Operating income	460,188	542,764	114,962	117,563	1,235,477	(6,918)	1,228,559
Other operating expenses	(329,472)	(159,158)	(26,483)	(52,604)	(567,717)	10,556	(557,161)
(Allowance for)/write-back of ECL	(26,267)	(8,906)	-	(373)	(35,546)	(705)	(36,251)
Profit before taxation	104,449	374,700	88,479	64,586	632,214	2,933	635,147
Income tax expense							(154,430)
Profit after taxation							480,717
Other information							
For period ended 31 March 2026							
Inter-segment operating income/(expense)	64,947	(33,577)	(169,285)	144,833	6,918	(6,918)	-
Depreciation of property, plant and equipment and right-of-use assets	12,658	9,517	1,103	30,480	53,758	(8,379)	45,379
As at 31 March 2026							
Gross loans, advances and financing	62,620,587	50,982,704	-	777,977	114,381,268	(389,216)	113,992,052
Deposits from customers	71,283,637	50,096,487	-	11,420	121,391,544	(40,813)	121,350,731

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31. SEGMENT INFORMATION (Cont'd.)

Operating segments (cont'd.)

Group (cont'd.)	Retail RM'000	WB RM'000	GM RM'000	Others RM'000	Total segments RM'000	Eliminations RM'000	Total RM'000
For period ended 31 March 2025							
Operating income	468,462	541,279	97,162	121,688	1,228,591	(15,092)	1,213,499
Other operating expenses	(323,878)	(161,329)	(27,513)	(72,767)	(585,487)	17,848	(567,639)
(Allowance for)/write-back of ECL	(24,086)	44,105	-	(18)	20,001	28	20,029
Profit before taxation	120,498	424,055	69,649	48,903	663,105	2,784	665,889
Income tax expense							(160,195)
Profit after taxation							505,694
Other information							
For period ended 31 March 2025							
Inter-segment operating income/(expense)	58,931	(39,193)	(153,658)	149,012	15,092	(15,092)	-
Depreciation of property, plant and equipment and right-of-use assets	13,087	9,164	1,011	28,584	51,846	(7,656)	44,190
As at 31 March 2025							
Gross loans, advances and financing	61,147,884	48,058,965	-	697,183	109,904,032	(301,559)	109,602,473
Deposits from customers	68,537,199	46,250,863	-	16,040	114,804,102	(31,743)	114,772,359

32. CAPITAL MANAGEMENT AND CAPITAL ADEQUACY

The capital adequacy ratios of the Group and the Bank are computed in accordance with Bank Negara Malaysia ("BNM")'s Capital Adequacy Framework (Capital Components) issued on 14 June 2024 and Capital Adequacy Framework (Basel II - Risk-Weighted Assets) issued on 18 December 2023.

	Group		**Bank**	
	31-Mar-26	31-Dec-25	**31-Mar-26**	31-Dec-25
	RM'000	RM'000	**RM'000**	RM'000
Common Equity Tier 1 ("CET1")/ Tier 1 Capital				
Paid-up share capital	**792,555**	792,555	**792,555**	792,555
Retained profits	**14,407,784**	14,407,784	**14,523,580**	14,523,580
Other reserves	**258,394**	431,627	**(20,423)**	152,810
Regulatory adjustments applied in the calculation of CET1 Capital	**(1,139,614)**	(1,158,010)	**(1,167,590)**	(1,185,986)
Total CET1/Tier 1 Capital	**14,319,119**	14,473,956	**14,128,122**	14,282,959
Tier 2 Capital				
Tier 2 Capital instruments	**2,250,000**	2,250,000	**2,250,000**	2,250,000
Loan/financing loss provision:				
- Surplus eligible provisions over expected losses	**408,922**	405,097	**411,203**	414,693
- General provisions	**145,689**	146,056	**133,657**	135,845
Regulatory adjustments applied in the calculation of Tier 2 Capital	**122,361**	122,361	**-**	-
Total Tier 2 Capital	**2,926,972**	2,923,514	**2,794,860**	2,800,538
Total Capital	**17,246,091**	17,397,470	**16,922,982**	17,083,497

32. CAPITAL MANAGEMENT AND CAPITAL ADEQUACY (Cont'd.)

(a) The capital adequacy ratios of the Group and the Bank are as follows:

	Group		Bank	
	31-Mar-26	31-Dec-25	**31-Mar-26**	31-Dec-25
CET1/Tier 1 Capital	**15.275%**	15.488%	**15.176%**	15.366%
Total Capital	**18.398%**	18.616%	**18.178%**	18.379%
CET1/Tier 1 Capital*	**14.512%**	14.722%	**14.407%**	14.596%
Total Capital*	**17.634%**	17.850%	**17.409%**	17.609%

* Net of proposed dividends

(b) Analysis of gross risk-weighted assets ("RWA") by risk category is as follows:

	Group		Bank	
	31-Mar-26	31-Dec-25	**31-Mar-26**	31-Dec-25
	RM'000	RM'000	**RM'000**	RM'000
Total RWA for credit risk	**81,657,794**	81,750,316	**81,075,437**	81,310,638
Total RWA for market risk	**3,106,257**	2,797,468	**3,106,257**	2,797,468
Total RWA for operational risk	**8,977,068**	8,907,484	**8,915,572**	8,843,348
Total RWA	**93,741,119**	93,455,268	**93,097,266**	92,951,454

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33. COMMITMENTS AND CONTINGENCIES

In the normal course of business, the Group and the Bank make various commitments and incur certain contingent liabilities with legal recourse to its customers. No material losses are anticipated as a result of these transactions.

Group **As at 31 March 2026**	**Principal amount RM'000**	**Credit equivalent amount RM'000**	**Risk weighted amount RM'000**
Direct credit substitutes	**5,042,548**	**4,838,291**	**3,145,180**
Transaction-related contingent items	**7,770,603**	**3,778,283**	**2,180,732**
Short-term self-liquidating trade-related contingencies	**790,453**	**164,914**	**150,579**
Lending of banks' securities or the posting of securities as collateral by banks	**1,913,177**	**41,890**	**152**
Foreign exchange related contracts:			
- Less than one year	**124,355,375**	**3,600,469**	**532,754**
- One year to less than five years	**1,174,876**	**79,231**	**37,690**
Interest/profit rate related contracts:			
- Less than one year	**89,386,103**	**657,988**	**71,398**
- One year to less than five years	**108,186,309**	**3,675,845**	**883,168**
- Five years and above	**6,405,933**	**547,656**	**184,466**
Equity related contracts:			
- Less than one year	**465,726**	**-**	**-**
- One year to less than five years	**36,491**	**-**	**-**
Precious metals related contracts:			
- Less than one year	**39,326**	**692**	**52**
Commodity related contracts:			
- Less than one year	**307,569**	**43,022**	**14,310**
- One year to less than five years	**226,702**	**29,445**	**8,578**
Credit derivative contracts:			
- Less than one year	**5,293**	**895**	**68**
Undrawn credit facility:			
- Less than one year	**32,358,662**	**1,441,053**	**295,553**
- More than one year	**10,049,007**	**6,979,157**	**4,450,731**
- Unconditionally cancellable	**42,186,082**	**10,668,691**	**3,478,022**
Other commitments	**252,601**	**-**	**-**
Total	**430,952,836**	**36,547,522**	**15,433,433**

33. COMMITMENTS AND CONTINGENCIES (Cont'd.)

Group (cont'd.) As at 31 December 2025	Principal amount RM'000	Credit equivalent amount RM'000	Risk weighted amount RM'000
Direct credit substitutes	5,174,709	4,895,375	3,263,251
Transaction-related contingent items	7,718,396	3,750,641	2,119,712
Short-term self-liquidating trade-related contingencies	787,665	163,033	136,607
Lending of banks' securities or the posting of securities as collateral by banks	1,686,313	53,760	812
Foreign exchange related contracts:			
- Less than one year	102,273,937	2,685,273	356,569
- One year to less than five years	1,376,676	98,799	61,462
Interest/profit rate related contracts:			
- Less than one year	71,019,685	691,485	76,495
- One year to less than five years	112,740,991	3,630,149	870,202
- Five years and above	4,636,695	428,819	145,802
Equity related contracts:			
- Less than one year	377,248	-	-
- One year to less than five years	28,963	-	-
Precious metals related contracts:			
- Less than one year	59,639	650	75
Commodity related contracts:			
- Less than one year	325,805	47,406	14,232
- One year to less than five years	307	37	15
Credit derivative contracts:			
- Less than one year	5,315	886	67
Undrawn credit facility:			
- Less than one year	32,206,415	1,434,315	307,677
- More than one year	10,440,563	7,226,921	4,693,859
- Unconditionally cancellable	41,030,080	10,401,752	3,480,658
Other commitments	207,625	-	-
Total	392,097,027	35,509,301	15,527,495

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33. COMMITMENTS AND CONTINGENCIES (Cont'd.)

Bank **As at 31 March 2026**	**Principal amount RM'000**	**Credit equivalent amount RM'000**	**Risk weighted amount RM'000**
Direct credit substitutes	**5,042,548**	**4,838,291**	**3,145,180**
Transaction-related contingent items	**7,770,603**	**3,778,283**	**2,180,732**
Short-term self-liquidating trade-related contingencies	**790,453**	**164,914**	**150,579**
Lending of banks' securities or the posting of securities as collateral by banks	**1,913,177**	**41,890**	**152**
Foreign exchange related contracts:			
- Less than one year	**124,355,375**	**3,600,469**	**532,754**
- One year to less than five years	**1,174,876**	**79,231**	**37,690**
Interest/profit rate related contracts:			
- Less than one year	**89,386,103**	**657,988**	**71,398**
- One year to less than five years	**108,186,309**	**3,675,845**	**883,168**
- Five years and above	**6,405,933**	**547,656**	**184,466**
Equity related contracts:			
- Less than one year	**465,726**	**-**	**-**
- One year to less than five years	**36,491**	**-**	**-**
Precious metals related contracts:			
- Less than one year	**39,326**	**692**	**52**
Commodity related contracts:			
- Less than one year	**307,569**	**43,022**	**14,310**
- One year to less than five years	**226,702**	**29,445**	**8,578**
Credit derivative contracts:			
- Less than one year	**5,293**	**895**	**68**
Undrawn credit facility:			
- Less than one year	**32,358,662**	**1,441,053**	**295,553**
- More than one year	**10,049,007**	**6,979,157**	**4,450,731**
- Unconditionally cancellable	**42,276,182**	**10,668,691**	**3,478,022**
Other commitments	**252,601**	**-**	**-**
Total	**431,042,936**	**36,547,522**	**15,433,433**

33. COMMITMENTS AND CONTINGENCIES (Cont'd.)

Bank (cont'd.) **As at 31 December 2025**	**Principal amount RM'000**	**Credit equivalent amount RM'000**	**Risk weighted amount RM'000**
Direct credit substitutes	5,174,709	4,895,375	3,263,251
Transaction-related contingent items	7,718,396	3,750,641	2,119,712
Short-term self-liquidating trade-related contingencies	787,665	163,033	136,607
Lending of banks' securities or the posting of securities as collateral by banks	1,686,313	53,760	812
Foreign exchange related contracts:			
- Less than one year	102,273,937	2,685,273	356,569
- One year to less than five years	1,376,676	98,799	61,462
Interest/profit rate related contracts:			
- Less than one year	71,019,685	691,485	76,495
- One year to less than five years	112,740,991	3,630,149	870,202
- Five years and above	4,636,695	428,819	145,802
Equity related contracts:			
- Less than one year	377,248	-	-
- One year to less than five years	28,963	-	-
Precious metals related contracts:			
- Less than one year	59,639	650	75
Commodity related contracts:			
- Less than one year	325,805	47,406	14,232
- One year to less than five years	307	37	15
Credit derivative contracts:			
- Less than one year	5,315	886	67
Undrawn credit facility:			
- Less than one year	32,206,415	1,434,315	307,677
- More than one year	10,440,563	7,226,921	4,693,859
- Unconditionally cancellable	41,116,180	10,401,752	3,480,658
Other commitments	207,625	-	-
Total	392,183,127	35,509,301	15,527,495

Disclosure of the principal amount and credit equivalent of the commitments and contingencies is as per BNM's Risk Weighted Capital Adequacy Framework (Basel II) - Disclosure Requirements (Pillar 3).

34. PERFORMANCE REVIEW

For the financial period ended 31 March 2026, the Group achieved operating profit of RM671.4 million or 4.0 percent higher than a year ago. The resilient operating performance was partly offset by an allowance of expected credit loss ("ECL") of RM36.3 million as compared to an ECL write-back of RM20.0 million in the same period last year. As a result, profit before tax was lower at RM635.1 million.

Higher total income was mainly supported by increase of 4.7 percent in net interest income and 20.9 percent in net income from the Islamic Banking operations. This was partly offset by lower other operating income of RM30.4 million or 7.5 percent, mainly due to lower foreign exchange gains of RM64.9 million and fee income of RM49.7 million; partly mitigated by higher trading and investment income of RM81.5 million.

Other operating expenses declined by RM10.5 million to RM557.2 million, compared to RM567.6 million in the same period last year, reflecting the Bank's continued efforts in implementing effective cost management measures. Coupled with higher operating income, this contributed to an improvement in the expenses-to-income ratio to 45.3 percent from 46.8 percent in the same period last year.

Gross loans, advances and financing grew by 4.0 percent to RM114.0 billion, reflecting the Group’s commitment in supporting lending activities for both businesses and individuals. Non-bank deposits grew by 5.7 percent to RM121.4 billion, mainly from demand and savings deposits.

35. PROSPECTS FOR 2026

As we look ahead to 2026, the global outlook is more cautious amid elevated risks including the escalation in the Middle East, potential tariff changes, higher inflation pressures, broader geopolitical developments and ongoing financial market volatility. These factors are expected to be partly offset by continued policy support and a more moderate impact from earlier trade measures, helping to maintain overall stability in the operating environment.

Malaysia is expected to maintain a positive growth trajectory, underpinned by resilient domestic demand, a stable labour market and steady investment flows. Ongoing national initiatives to strengthen economic complexity and build higher value-added sectors are enhancing the country’s regional competitiveness. At the same time, continued structural reforms reinforces Malaysia’s long term economic resilience. While a measured outlook remains appropriate in light of ongoing uncertainties, Malaysia’s economy is supported by diversified drivers of growth, strong institutional capabilities, robust energy infrastructure, improving fundamentals and proactive policy direction.

36. ISLAMIC BANKING OPERATIONS

CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENT OF FINANCIAL POSITION
AS AT 31 MARCH 2026

	Note	31-Mar-26 RM'000	31-Dec-25 RM'000
Assets			
Cash and short-term funds	a	**5,552,524**	4,587,452
Securities purchased under resale agreements		**1,019,777**	1,167,747
Debt instruments at FVOCI	b	**3,031,801**	2,991,230
Other assets	d	**41,212**	39,454
Derivative financial assets	e	**312,550**	381,038
Financing, advances and others	c	**9,527,263**	8,788,615
Statutory deposits with BNM		**22,000**	23,000
Plant and equipment		**5,797**	6,272
Deferred tax assets		**13,363**	9,907
Total assets		**19,526,287**	17,994,715
Liabilities and Islamic Banking funds			
Deposits from customers	f	**7,962,493**	6,393,476
Investment accounts due to a designated financial institution	g	**4,392,384**	2,818,698
Deposits and placements of other financial institutions	h	**4,651,843**	6,154,348
Bills and acceptances payable		**5,635**	4,353
Other liabilities	i	**78,485**	130,423
Derivative financial liabilities	e	**304,232**	374,684
Tax payable		**41,076**	35,428
Subordinated sukuk	j	**1,250,000**	1,250,000
Total liabilities		**18,686,148**	17,161,410
Capital funds		**450,000**	450,000
Reserves		**390,139**	383,305
Islamic Banking funds	k	**840,139**	833,305
Total liabilities and Islamic Banking funds		**19,526,287**	17,994,715
Commitments and contingencies	s	**26,391,088**	23,115,187

The unaudited condensed interim financial statements should be read in conjunction with the audited financial statements of the Group and the Bank for the year ended 31 December 2025.

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36. ISLAMIC BANKING OPERATIONS (Cont'd.)

CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME
FOR THE FINANCIAL PERIOD ENDED 31 MARCH 2026

		First Quarter ended		**Three Months ended**	
	Note	**31-Mar-26 RM'000**	31-Mar-25 RM'000	**31-Mar-26 RM'000**	31-Mar-25 RM'000
Income derived from investment of depositors' funds	l	**138,622**	109,117	**138,622**	109,117
Income derived from investment of Islamic Banking funds	m	**17,726**	13,897	**17,726**	13,897
Income derived from investment of investment account funds	n	**19,990**	30,259	**19,990**	30,259
Write-back of/(allowance for) ECL on:					
- Financing, advances and others	q	**(14,416)**	(6,335)	**(14,416)**	(6,335)
- Other financial assets	q	**(77)**	218	**(77)**	218
- Commitments and contingencies	q	**(198)**	1,819	**(198)**	1,819
Total distributable income		**161,647**	148,975	**161,647**	148,975
Profit distributed to depositors and others	o	**(109,563)**	(82,541)	**(109,563)**	(82,541)
Profit distributed to investment account holders	p	**(11,880)**	(25,329)	**(11,880)**	(25,329)
Total net income		**40,204**	41,105	**40,204**	41,105
Other operating expenses	r	**(11,259)**	(11,428)	**(11,259)**	(11,428)
Profit before taxation		**28,945**	29,677	**28,945**	29,677
Income tax expense		**(6,973)**	(7,128)	**(6,973)**	(7,128)
Profit after taxation		**21,972**	22,549	**21,972**	22,549
Other comprehensive income:					
<u>Items that may be reclassified subsequently to statement of profit or loss:</u>					
Net fair value changes in debt instruments at FVOCI		**(19,918)**	(573)	**(19,918)**	(573)
Income tax effect		**4,780**	138	**4,780**	138
Other comprehensive loss for the financial period, net of tax		**(15,138)**	(435)	**(15,138)**	(435)
Total comprehensive income for the financial period		**6,834**	22,114	**6,834**	22,114

The unaudited condensed interim financial statements should be read in conjunction with the audited financial statements of the Group and the Bank for the year ended 31 December 2025.

36. ISLAMIC BANKING OPERATIONS (Cont'd.)

CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME (Cont'd.)
FOR THE FINANCIAL PERIOD ENDED 31 MARCH 2026

Net income from Islamic Banking operations as reported in the statements of profit or loss of the Group and the Bank is derived as follows:

	First Quarter ended		**Three Months ended**	
	31-Mar-26 RM'000	31-Mar-25 RM'000	**31-Mar-26 RM'000**	31-Mar-25 RM'000
Income derived from investment of depositors' funds	**138,622**	109,117	**138,622**	109,117
Income derived from investment of Islamic Banking funds	**17,726**	13,897	**17,726**	13,897
Income derived from investment of investment account funds	**19,990**	30,259	**19,990**	30,259
Profit distributed to depositors and others	**(109,563)**	(82,541)	**(109,563)**	(82,541)
Profit distributed to investment account holders	**(11,880)**	(25,329)	**(11,880)**	(25,329)
Net income from Islamic Banking operations reported in the statements of profit or loss of the Group and the Bank	**54,895**	45,403	**54,895**	45,403

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36. ISLAMIC BANKING OPERATIONS (Cont'd.)

CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENT OF CHANGES IN ISLAMIC BANKING FUNDS
FOR THE FINANCIAL PERIOD ENDED 31 MARCH 2026

		Non-distributable	***Distributable***	
	Capital funds RM'000	**FVOCI reserve RM'000**	**Retained profits RM'000**	**Total RM'000**
At 1 January 2026	**450,000**	**3,056**	**380,249**	**833,305**
Profit for the financial period	**-**	**-**	**21,972**	**21,972**
Other comprehensive loss	**-**	**(15,138)**	**-**	**(15,138)**
Total comprehensive (loss)/income for the financial period	**-**	**(15,138)**	**21,972**	**6,834**
At 31 March 2026	**450,000**	**(12,082)**	**402,221**	**840,139**
At 1 January 2025	450,000	698	258,618	709,316
Profit for the financial period	-	-	22,549	22,549
Other comprehensive loss	-	(435)	-	(435)
Total comprehensive (loss)/income for the financial period	-	(435)	22,549	22,114
At 31 March 2025	450,000	263	281,167	731,430

The unaudited condensed interim financial statements should be read in conjunction with the audited financial statements of the Group and the Bank for the year ended 31 December 2025.

36. ISLAMIC BANKING OPERATIONS (Cont'd.)

CONDENSED INTERIM FINANCIAL STATEMENTS
UNAUDITED STATEMENT OF CASH FLOWS
FOR THE FINANCIAL PERIOD ENDED 31 MARCH 2026

	31-Mar-26	31-Mar-25
	RM'000	RM'000
Profit before taxation	**28,945**	29,677
Adjustments for non-operating and non-cash items	**(18,234)**	(15,929)
Operating profit before working capital changes	**10,711**	13,748
Changes in working capital:		
Net changes in operating assets	**(531,976)**	51,036
Net changes in operating liabilities	**1,518,892**	871,467
Net cash generated from operating activities	**997,627**	936,251
Net cash (used in)/generated from investing activities	**(32,479)**	1,377,215
Net increase in cash and cash equivalents	**965,148**	2,313,466
Cash and cash equivalents at beginning of the financial period	**4,587,695**	3,404,999
Cash and cash equivalents at end of the financial period before allowance for ECL	**5,552,843**	5,718,465
Analysis of cash and cash equivalents		
Cash and short-term funds	**5,552,843**	5,718,465
Less: Allowance for ECL	**(319)**	(414)
	5,552,524	5,718,051

The unaudited condensed interim financial statements should be read in conjunction with the audited financial statements of the Group and the Bank for the year ended 31 December 2025.

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36. ISLAMIC BANKING OPERATIONS (Cont'd.) EXPLANATORY NOTES

a. Cash and short-term funds

	31-Mar-26 RM'000	31-Dec-25 RM'000
Cash and balances with banks and other financial institutions	**3,567,843**	3,307,695
Money at call and deposit placements maturing within one month	**1,985,000**	1,280,000
	5,552,843	4,587,695
Less: Allowance for ECL	**(319)**	(243)
	5,552,524	4,587,452

Movements in the allowance for ECL on cash and short-term funds are as follows:

	Stage 1	**Stage 2**	**Stage 3**	
As at 31 March 2026	**12-months ECL RM'000**	**Lifetime ECL non credit-impaired RM'000**	**Lifetime ECL credit-impaired RM'000**	**Total ECL RM'000**
At 1 January 2026	**243**	**-**	**-**	**243**
Allowance made	**196**	**-**	**-**	**196**
Maturity/settlement/repayment	**(119)**	**-**	**-**	**(119)**
Exchange differences	**(1)**	**-**	**-**	**(1)**
Net total	**76**	**-**	**-**	**76**
At 31 March 2026	**319**	**-**	**-**	**319**
As at 31 December 2025				
At 1 January 2025	482	-	-	482
Allowance made	168	-	-	168
Maturity/settlement/repayment	(382)	-	-	(382)
Exchange differences	(25)	-	-	(25)
Net total	(239)	-	-	(239)
At 31 December 2025	243	-	-	243

36. ISLAMIC BANKING OPERATIONS (Cont'd.)
EXPLANATORY NOTES

b. Debt instruments at fair value through other comprehensive income ("FVOCI")

	31-Mar-26 RM'000	31-Dec-25 RM'000
Money market instruments		
Government Islamic investments	**3,031,801**	2,991,230
Total debt instruments at FVOCI	**3,031,801**	2,991,230

Movements in the allowance for ECL on debt instruments at FVOCI are as follows:

	Stage 1	**Stage 2**	**Stage 3**	
As at 31 March 2026	**12-months ECL RM'000**	**Lifetime ECL non credit-impaired RM'000**	**Lifetime ECL credit-impaired RM'000**	**Total ECL RM'000**
At 1 January 2026	**262**	**-**	**-**	**262**
Allowance made	**131**	**-**	**-**	**131**
Maturity/settlement/repayment	**(127)**	**-**	**-**	**(127)**
Net total	**4**	**-**	**-**	**4**
At 31 March 2026	**266**	**-**	**-**	**266**
As at 31 December 2025				
At 1 January 2025	243	-	-	243
Allowance made	147	-	-	147
Maturity/settlement/repayment	(128)	-	-	(128)
Net total	19	-	-	19
At 31 December 2025	262	-	-	262

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36. ISLAMIC BANKING OPERATIONS (Cont'd.)
EXPLANATORY NOTES

c. Financing, advances and others

(i) Financing by type of Shariah contract:

	Sale based contracts				
As at 31 March 2026	**Tawarruq RM'000**	**Murabahah RM'000**	**Bai Al-Dayn RM'000**	**Others RM'000**	**Total RM'000**
Term financing:					
- Housing financing	**4,199,113**	**-**	**-**	**6,371**	**4,205,484**
- Syndicated term financing	**863,812**	**-**	**-**	**-**	**863,812**
- Other term financing	**2,857,933**	**-**	**-**	**-**	**2,857,933**
Trust receipts	**374,596**	**-**	**-**	**-**	**374,596**
Claims on customers under acceptance credits	**-**	**103,466**	**26,322**	**-**	**129,788**
Revolving credits	**1,199,823**	**-**	**-**	**-**	**1,199,823**
Gross financing, advances and others	**9,495,277**	**103,466**	**26,322**	**6,371**	**9,631,436**
Allowance for ECL on financing, advances and others:					
- Stage 1 - 12-month ECL					**(19,158)**
- Stage 2 - Lifetime ECL non credit-impaired					**(35,566)**
- Stage 3 - Lifetime ECL credit-impaired					**(49,449)**
Net financing, advances and others					**9,527,263**

36. ISLAMIC BANKING OPERATIONS (Cont'd.)
EXPLANATORY NOTES

c. Financing, advances and others (cont'd.)

(i) Financing by type of Shariah contract (cont'd.):

	Sale based contracts				
As at 31 December 2025	**Tawarruq RM'000**	**Murabahah RM'000**	**Bai Al-Dayn RM'000**	**Others RM'000**	**Total RM'000**
Term financing:					
- Housing financing	4,136,669	-	-	6,725	4,143,394
- Syndicated term financing	779,344	-	-	-	779,344
- Other term financing	2,780,876	-	-	-	2,780,876
Trust receipts	343,467	-	-	-	343,467
Claims on customers under acceptance credits	-	91,844	324	-	92,168
Revolving credits	742,229	-	-	-	742,229
Gross financing, advances and others	8,782,585	91,844	324	6,725	8,881,478
Allowance for ECL on financing, advances and others:					
- Stage 1 - 12-month ECL					(16,549)
- Stage 2 - Lifetime ECL non credit-impaired					(39,952)
- Stage 3 - Lifetime ECL credit-impaired					(36,362)
Net financing, advances and others					8,788,615

Included in financing and advances are specific business ventures funded by the Restricted Specific Investment Account ("RSIA") arrangement between Islamic Banking and Conventional Banking. The Conventional Banking, being the RSIA depositor, is exposed to the risks and rewards of the business ventures and accounts for the ECL allowance arising thereon.

As at 31 March 2026, the gross exposure and ECL relating to RSIA financing amounting to RM2,523,223,701 (31 December 2025: RM1,475,307,560) and RM2,159,073 (31 December 2025: RM3,023,874), respectively.

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36. ISLAMIC BANKING OPERATIONS (Cont'c.)
EXPLANATORY NOTES

c. Financing, advances and others (cont'd.)

(ii)
Gross financing, advances and others by remaining contractual maturity are as follows:

	31-Mar-26 RM'000	31-Dec-25 RM'000
Maturing within one year	**1,910,775**	1,304,101
One year to three years	**206,939**	266,085
Three years to five years	**944,149**	879,062
Over five years	**6,569,573**	6,432,230
	9,631,436	8,881,478

(iii) Gross financing, advances and others by type of customers are as follows:

	31-Mar-26 RM'000	31-Dec-25 RM'000
Domestic non-banking financial institutions:		
- Others	**171,161**	335,506
Domestic business enterprises:		
- Small and medium enterprises	**1,984,069**	1,992,722
- Others	**2,968,760**	2,114,434
Individuals	**4,344,850**	4,279,888
Foreign entities	**162,596**	158,928
	9,631,436	8,881,478

(iv) Gross financing, advances and others by profit rate sensitivity are as follows:

	31-Mar-26 RM'000	31-Dec-25 RM'000
Fixed rate financing	**141,257**	159,515
Variable rate:		
- Base rate/base financing rate-plus	**5,553,498**	5,504,297
- Cost-plus	**3,936,681**	3,217,666
	9,631,436	8,881,478

36. ISLAMIC BANKING OPERATIONS (Cont'c.) EXPLANATORY NOTES

c. Financing, advances and others (cont'd.)

(v) Gross financing, advances and others by economic sector are as follows:

	31-Mar-26 RM'000	31-Dec-25 RM'000
Agriculture, hunting, forestry and fishing	**729,410**	179,698
Mining and quarrying	**27,300**	24,498
Manufacturing	**821,593**	817,767
Electricity, gas and water	**177,008**	172,934
Construction	**557,886**	458,595
Wholesale, retail trade, restaurants and hotels	**912,308**	895,372
Transport, storage and communication	**1,008,859**	875,881
Finance, takaful and business services	**311,154**	466,110
Real estate	**545,234**	518,299
Community, social and personal services	**33,238**	33,508
Households:		
- Purchase of residential properties	**4,216,868**	4,154,534
- Purchase of non-residential properties	**224,917**	220,595
- Others	**65,661**	63,687
	9,631,436	8,881,478

(vi) Gross financing, advances and others by geographical distribution are as follows:

	31-Mar-26 RM'000	31-Dec-25 RM'000
In Malaysia	**9,468,840**	8,722,550
Outside Malaysia	**162,596**	158,928
	9,631,436	8,881,478

36. ISLAMIC BANKING OPERATIONS (Cont'c.)
EXPLANATORY NOTES

c. Financing, advances and others (cont'd.)

(vii) Movements in the allowance for ECL on financing, advances and others are as follows:

	Stage 1	Stage 2	Stage 3	
		Lifetime ECL	Lifetime ECL	
	12-months	non credit-	credit-	
	ECL	impaired	impaired	Total ECL
As at 31 March 2026	**RM'000**	**RM'000**	**RM'000**	**RM'000**
At 1 January 2026	**16,549**	**39,952**	**36,362**	**92,863**
Transferred to Stage 1	**4,878**	**(4,613)**	**(265)**	**-**
Transferred to Stage 2	**(269)**	**4,090**	**(3,821)**	**-**
Transferred to Stage 3	**(13)**	**(4,403)**	**4,416**	**-**
Net remeasurement of allowance	**(3,042)**	**2,158**	**(36)**	**(920)**
Allowance made	**9,953**	**6,993**	**18,070**	**35,016**
Maturity/settlement/repayment	**(8,882)**	**(8,611)**	**(2,624)**	**(20,117)**
Exchange differences	**(16)**	**-**	**-**	**(16)**
Net total	**2,609**	**(4,386)**	**15,740**	**13,963**
Amount written-off	**-**	**-**	**(2,653)**	**(2,653)**
At 31 March 2026	**19,158**	**35,566**	**49,449**	**104,173**
As at 31 December 2025				
At 1 January 2025	24,951	58,977	31,608	115,536
Transferred to Stage 1	9,982	(8,529)	(1,453)	-
Transferred to Stage 2	(1,098)	6,523	(5,425)	-
Transferred to Stage 3	(131)	(5,037)	5,168	-
Net remeasurement of allowance	(8,617)	9,475	4,796	5,654
Allowance made	10,349	2,214	13,484	26,047
Maturity/settlement/repayment	(18,820)	(23,602)	(2,539)	(44,961)
Exchange differences	(67)	(69)	-	(136)
Net total	(8,402)	(19,025)	14,031	(13,396)
Amount written-off	-	-	(9,277)	(9,277)
At 31 December 2025	16,549	39,952	36,362	92,863

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36. ISLAMIC BANKING OPERATIONS (Cont'c.)
EXPLANATORY NOTES

c. Financing, advances and others (cont'd.)

(viii) Movements in credit-impaired financing, advances and others are as follows:

	31-Mar-26 RM'000	31-Dec-25 RM'000
At 1 January	**205,867**	196,735
Classified as credit-impaired	**42,647**	92,323
Amount recovered	**(6,583)**	(28,087)
Reclassified as non credit-impaired	**(22,673)**	(45,717)
Amount written-off	**(2,657)**	(9,387)
Gross credit-impaired financing, advances and others	**216,601**	205,867
Less: Stage 3 - Lifetime ECL credit-impaired	**(49,449)**	(36,362)
Net credit-impaired financing, advances and others	**167,152**	169,505
Ratio of net credit-impaired financing, advances and others to gross financing, advances and others less allowance for ECL on credit-impaired provisions	**1.7%**	1.9%

(ix) Gross credit-impaired financing, advances and others by economic sector are as follows:

	31-Mar-26 RM'000	31-Dec-25 RM'000
Manufacturing	**4,594**	4,564
Construction	**35,416**	33,645
Wholesale, retail trade, restaurants and hotels	**15,169**	14,900
Transport, storage and communication	**8,723**	8,002
Finance, takaful and business services	**836**	-
Community, social and personal services	**1,991**	1,988
Households:		
- Purchase of residential properties	**145,096**	138,050
- Purchase of non-residential properties	**3,250**	3,351
- Others	**1,526**	1,367
	216,601	205,867

(x) Gross credit-impaired financing, advances and others by geographical distribution are as follows:

	31-Mar-26 RM'000	31-Dec-25 RM'000
In Malaysia	**212,029**	200,794
Outside Malaysia	**4,572**	5,073
	216,601	205,867

36. ISLAMIC BANKING OPERATIONS (Cont'c.)
EXPLANATORY NOTES

d. Other assets

	31-Mar-26	31-Dec-25
	RM'000	RM'000
Other receivables, deposits and prepayments	**5,225**	4,651
Profit receivable	**36,001**	34,820
Less: Allowance for ECL	**(14)**	(17)
	41,212	39,454

Movements in the allowance for ECL on other assets are as follows:

	Stage 1	**Stage 2**	**Stage 3**	
	12-months ECL	**Lifetime ECL non credit-impaired**	**Lifetime ECL credit-impaired**	**Total ECL**
As at 31 March 2026	**RM'000**	**RM'000**	**RM'000**	**RM'000**
At 1 January 2026	**10**	**7**	**-**	**17**
Allowance made	**3**	**-**	**-**	**3**
Maturity/settlement/repayment	**(4)**	**(2)**	**-**	**(6)**
Net total	**(1)**	**(2)**	**-**	**(3)**
At 31 March 2026	**9**	**5**	**-**	**14**
As at 31 December 2025				
At 1 January 2025	21	18	-	39
Allowance made	6	3	-	9
Maturity/settlement/repayment	(17)	(14)	-	(31)
Net total	(11)	(11)	-	(22)
At 31 December 2025	10	7	-	17

36. ISLAMIC BANKING OPERATIONS (Cont'c.) EXPLANATORY NOTES

e. Derivative financial assets/(liabilities)

Financial derivatives are instruments whose values change in response to the change in one or more “underlying', such as foreign exchange rate, security price and credit index. They include forwards, swaps, futures, options and credit derivatives. In the normal course of business, the Bank customises derivatives to meet specific needs of its customers. The Bank also transacts in these derivatives for proprietary trading purposes as well as to manage its assets/liabilities and structural positions. While the Bank also enters into other foreign exchange forward contracts with the intention to reduce the foreign exchange risk of expected sales and purchases for customers, these other contracts are not designated as hedge relationships and are measured at fair value through profit or loss.

The fair values of the financial derivatives are as follows:

As at 31 March 2026	**Contract or underlying principal amount RM'000**	**Positive fair value RM'000**	**Negative fair value RM'000**
Foreign exchange related contracts:			
- Forwards	**10,071,478**	**121,213**	**174,828**
- Swaps	**11,037,185**	**189,281**	**127,333**
Profit rate related contracts:			
- Swaps	**416,504**	**2,056**	**2,071**
		312,550	**304,232**
As at 31 December 2025			
Foreign exchange related contracts:			
- Forwards	9,108,406	6,539	368,175
- Swaps	9,460,909	373,512	5,522
Profit rate related contracts:			
- Swaps	73,126	987	987
		381,038	374,684

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36. ISLAMIC BANKING OPERATIONS (Cont'c.)
EXPLANATORY NOTES

f. Deposits from customers

(i) By type of deposits:

	31-Mar-26	31-Dec-25
	RM'000	RM'000
Non-mudarabah fund		
Demand deposits:		
- Tawarruq	**358,792**	294,550
- Qard	**881,215**	1,142,683
Savings deposits:		
- Tawarruq	**115,522**	112,028
- Qard	**16,892**	16,457
Fixed deposits:		
- Tawarruq	**5,714,480**	4,063,900
Other deposits:		
- Tawarruq	**875,592**	763,858
	7,962,493	6,393,476

(ii) The remaining maturity of fixed deposits and other deposits are as follows:

	31-Mar-26	31-Dec-25
	RM'000	RM'000
Due within six months	**5,511,925**	3,999,281
Six months to one year	**1,078,147**	828,477
	6,590,072	4,827,758

(iii) The deposits are sourced from the following type of customers:

	31-Mar-26	31-Dec-25
	RM'000	RM'000
Business enterprises	**1,235,545**	1,343,869
Individuals	**4,849,249**	3,228,085
Foreign entities	**476,507**	415,535
Others	**1,401,192**	1,405,987
	7,962,493	6,393,476

36. ISLAMIC BANKING OPERATIONS (Cont'c.)
EXPLANATORY NOTES

g. Investment accounts due to a designated financial institution

	31-Mar-26 RM'000	31-Dec-25 RM'000
Mudarabah RSIA		
Conventional Banking	**4,394,543**	2,821,722
Amount receivable from Conventional Banking	**(2,159)**	(3,024)
	4,392,384	2,818,698

h. Deposits and placements of other financial institutions

	31-Mar-26 RM'000	31-Dec-25 RM'000
Non-mudarabah fund		
Other financial institutions	**4,651,843**	6,154,348

36. ISLAMIC BANKING OPERATIONS (Cont'c.)
EXPLANATORY NOTES

i. Other liabilities

	31-Mar-26 RM'000	31-Dec-25 RM'000
Allowance for ECL on commitments and contingencies	**6,571**	6,781
Profit payable	**65,991**	73,531
Accruals and provisions for operational expenses	**9**	775
Other payables and accruals	**4,175**	47,150
Deferred income	**1,739**	2,186
	78,485	130,423

Movements in the allowance for ECL on commitments and contingencies are as follows:

	Stage 1	Stage 2	Stage 3	
As at 31 March 2026	**12-months ECL RM'000**	**Lifetime ECL non credit-impaired RM'000**	**Lifetime ECL credit-impaired RM'000**	**Total ECL RM'000**
At 1 January 2026	**5,951**	**830**	**-**	**6,781**
Transferred to Stage 1	**548**	**(548)**	**-**	**-**
Transferred to Stage 2	**(68)**	**68**	**-**	**-**
Net remeasurement of allowance	**(269)**	**129**	**-**	**(140)**
Allowance made	**2,615**	**181**	**-**	**2,796**
Maturity/settlement/repayment	**(2,655)**	**(203)**	**-**	**(2,858)**
Exchange differences	**(8)**	**-**	**-**	**(8)**
Net total	**163**	**(373)**	**-**	**(210)**
At 31 March 2026	**6,114**	**457**	**-**	**6,571**
As at 31 December 2025				
At 1 January 2025	7,357	2,079	-	9,436
Transferred to Stage 1	521	(521)	-	-
Transferred to Stage 2	(19)	19	-	-
Net remeasurement of allowance	(84)	67	-	(17)
Allowance made	4,994	624	-	5,618
Maturity/settlement/repayment	(6,788)	(1,437)	-	(8,225)
Exchange differences	(30)	(1)	-	(31)
Net total	(1,406)	(1,249)	-	(2,655)
At 31 December 2025	5,951	830	-	6,781

36. ISLAMIC BANKING OPERATIONS (Cont'c.)
EXPLANATORY NOTES

j. Subordinated sukuk

	31-Mar-26	31-Dec-25
	RM'000	RM'000
RM500.0 million Islamic subordinated Sukuk 2024/2034 (Note (i))	**500,000**	500,000
RM750.0 million Islamic subordinated Sukuk 2025/2037 (Note (ii))	**750,000**	750,000
	1,250,000	1,250,000

(i) On 8 February 2024, the Bank issued RM500.0 million Basel III compliant Tier 2 subordinated Islamic Medium Term Notes (10 years maturity, non-callable 5 years) (“the Sukuk 1”).

The Sukuk 1 bears profit at the rate of 4.01% per annum. The coupon rate herein is applicable throughout the tenure of the subordinated sukuk.

The Sukuk 1 may be redeemed at par at the option of the Bank, in part or in whole, on 8 February 2029 or at any profit payment date thereafter.

The profit is payable semi-annually in arrears on 8 August and 8 February each year commencing 8 August 2024.

The Sukuk 1 has been rated AA1 by Rating Agency Malaysia Bhd and it qualifies as Tier 2 capital for the purpose of determining the Bank's capital adequacy ratio.

(ii) On 3 July 2025, the Bank issued RM750.0 million Basel III compliant Tier 2 subordinated Islamic Medium Term Notes (12 years maturity, non-callable 7 years) (“the Sukuk 2”).

The Sukuk 2 bears profit at the rate of 3.85% per annum. The coupon rate herein is applicable throughout the tenure of the subordinated sukuk.

The Sukuk 2 may be redeemed at par at the option of the Bank, in part or in whole, on 2 July 2032 or at any profit payment date thereafter.

The profit is payable semi-annually in arrears on 3 January and 3 July each year commencing 3 January 2026.

The Sukuk 2 has been rated AA1 by Rating Agency Malaysia Bhd and it qualifies as Tier 2 capital for the purpose of determining the Bank's capital adequacy ratio.

k. Islamic Banking funds

	31-Mar-26	31-Dec-25
	RM'000	RM'000
Capital funds	**450,000**	450,000
FVOCI reserve	**(12,082)**	3,056
Retained profits	**402,221**	380,249
	840,139	833,305

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36. ISLAMIC BANKING OPERATIONS (Cont'd.)
EXPLANATORY NOTES

l. Income derived from investment of depositors' funds

	First Quarter ended		Three Months ended	
	31-Mar-26	31-Mar-25	**31-Mar-26**	31-Mar-25
	RM'000	RM'000	**RM'000**	RM'000
Finance income and hibah				
Financing, advances and others	**70,754**	67,559	**70,754**	67,559
Credit-impaired financing, advances and others	**1,962**	1,813	**1,962**	1,813
Money at call and deposit placements with financial institutions	**34,606**	18,060	**34,606**	18,060
Financial assets at FVTPL	**220**	-	**220**	-
Debt instruments at FVOCI	**24,835**	12,116	**24,835**	12,116
Debt instruments at amortised cost	**-**	3,500	**-**	3,500
	132,377	103,048	**132,377**	103,048
Amortisation of premiums, net	**(3,883)**	(1,325)	**(3,883)**	(1,325)
Total finance income and hibah	**128,494**	101,723	**128,494**	101,723
Other operating income				
Trading income	**4,561**	2,749	**4,561**	2,749
Commission income	**4,948**	3,519	**4,948**	3,519
Fee income	**581**	1,092	**581**	1,092
Others	**38**	34	**38**	34
Total other operating income	**10,128**	7,394	**10,128**	7,394
Total	**138,622**	109,117	**138,622**	109,117

m. Income derived from investment of Islamic Banking funds

	First Quarter ended		Three Months ended	
	31-Mar-26	31-Mar-25	**31-Mar-26**	31-Mar-25
	RM'000	RM'000	**RM'000**	RM'000
Finance income and hibah				
Financing, advances and others	**9,049**	8,610	**9,049**	8,610
Credit-impaired financing, advances and others	**254**	231	**254**	231
Money at call and deposit placements with financial institutions	**4,424**	2,299	**4,424**	2,299
Financial assets at FVTPL	**28**	-	**28**	-
Debt instruments at FVOCI	**3,179**	1,542	**3,179**	1,542
Debt instruments at amortised cost	**-**	446	**-**	446
	16,934	13,128	**16,934**	13,128
Amortisation of premiums, net	**(497)**	(169)	**(497)**	(169)
Total finance income and hibah	**16,437**	12,959	**16,437**	12,959

36. ISLAMIC BANKING OPERATIONS (Cont'd.) EXPLANATORY NOTES

m. Income derived from investment of Islamic Banking funds (cont'd.)

	First Quarter ended		Three Months ended	
	31-Mar-26	31-Mar-25	**31-Mar-26**	31-Mar-25
	RM'000	RM'000	**RM'000**	RM'000
Other operating income				
Trading income	**577**	349	**577**	349
Commission income	**629**	446	**629**	446
Fee income	**78**	139	**78**	139
Others	**5**	4	**5**	4
Total other operating income	**1,289**	938	**1,289**	938
Total	**17,726**	13,897	**17,726**	13,897

n. Income derived from investment of investment account funds

	First Quarter ended		Three Months ended	
	31-Mar-26	31-Mar-25	**31-Mar-26**	31-Mar-25
	RM'000	RM'000	**RM'000**	RM'000
Finance income and hibah				
Financing, advances and others	**14,189**	25,290	**14,189**	25,290
Money at call and deposit placements with financial institutions	**4,227**	4,969	**4,227**	4,969
	18,416	30,259	**18,416**	30,259
Other operating income				
Fee income	**1,574**	-	**1,574**	-
Total	**19,990**	30,259	**19,990**	30,259

o. Profit distributed to depositors and others

	First Quarter ended		Three Months ended	
	31-Mar-26	31-Mar-25	**31-Mar-26**	31-Mar-25
	RM'000	RM'000	**RM'000**	RM'000
Profit distributed to depositors from non-mudarabah fund	**97,499**	77,597	**97,499**	77,597
Subordinated sukuk	**12,064**	4,944	**12,064**	4,944
	109,563	82,541	**109,563**	82,541

36. ISLAMIC BANKING OPERATIONS (Cont'd.)
EXPLANATORY NOTES

p. Profit distributed to investment account holders

	First Quarter ended		Three Months ended	
	31-Mar-26	31-Mar-25	**31-Mar-26**	31-Mar-25
	RM'000	RM'000	**RM'000**	RM'000
Profit distributed to investment account holders from mudarabah fund	**11,880**	25,329	**11,880**	25,329

q. (Write-back of)/allowance for ECL

	First Quarter ended		Three Months ended	
	31-Mar-26	31-Mar-25	**31-Mar-26**	31-Mar-25
	RM'000	RM'000	**RM'000**	RM'000
Financing, advances and others:				
- Stage 1 - 12-month ECL	**2,609**	1,378	**2,609**	1,378
- Stage 2 - Lifetime ECL non credit-impaired	**(4,386)**	1,741	**(4,386)**	1,741
- Stage 3 - Lifetime ECL credit-impaired	**15,740**	2,464	**15,740**	2,464
Movement in ECL for RSIA holder*	**457**	609	**457**	609
	14,420	6,192	**14,420**	6,192
Credit-impaired financing, advances and others:				
- Written-off	**41**	215	**41**	215
- Recovered	**(45)**	(72)	**(45)**	(72)
	14,416	6,335	**14,416**	6,335
Other financial assets:				
- Stage 1 - 12-month ECL	**79**	(217)	**79**	(217)
- Stage 2 - Lifetime ECL non credit-impaired	**(2)**	(1)	**(2)**	(1)
	77	(218)	**77**	(218)
Commitments and contingencies:				
- Stage 1 - 12-month ECL	**163**	(1,822)	**163**	(1,822)
- Stage 2 - Lifetime ECL non credit-impaired	**(373)**	(869)	**(373)**	(869)
Movement in ECL for RSIA holder*	**408**	872	**408**	872
	198	(1,819)	**198**	(1,819)
Total	**14,691**	4,298	**14,691**	4,298

* The RSIA holder is the Conventional Banking (Note d(i))

36. ISLAMIC BANKING OPERATIONS (Cont'd.)
EXPLANATORY NOTES

r. Other operating expenses

	First Quarter ended		Three Months ended	
	31-Mar-26	31-Mar-25	**31-Mar-26**	31-Mar-25
	RM'000	RM'000	**RM'000**	RM'000
Personnel expenses	**913**	1,023	**913**	1,023
Establishment expenses	**1,645**	1,467	**1,645**	1,467
Marketing expenses	**50**	6	**50**	6
General administrative expenses	**8,651**	8,932	**8,651**	8,932
	11,259	11,428	**11,259**	11,428
Personnel expenses				
Wages, salaries and bonus	**733**	832	**733**	832
Defined contribution plan	**116**	134	**116**	134
Other employee benefits	**64**	57	**64**	57
	913	1,023	**913**	1,023
Establishment expenses				
Depreciation of plant and equipment	**475**	475	**475**	475
Information technology costs	**601**	566	**601**	566
Repair and maintenance	**2**	15	**2**	15
Short-term lease expenses	**89**	18	**89**	18
Others	**478**	393	**478**	393
	1,645	1,467	**1,645**	1,467
Marketing expenses				
Advertisement and publicity	**50**	6	**50**	6
General administrative expenses				
Fees and commissions paid	**118**	129	**118**	129
Management fee	**8,413**	8,642	**8,413**	8,642
Others	**120**	161	**120**	161
	8,651	8,932	**8,651**	8,932

36. ISLAMIC BANKING OPERATIONS (cont'd.)
EXPLANATORY NOTES

s. Commitments and contingencies

The off-balance sheet exposures and their related counterparty credit risks are as follows:

As at 31 March 2026	Principal amount RM'000	Credit equivalent amount RM'000	Risk weighted amount RM'000
Direct credit substitutes	**415,533**	**415,533**	**221,701**
Transaction-related contingent items	**272,424**	**136,369**	**130,457**
Short-term self-liquidating trade-related contingencies	**4,343**	**869**	**570**
Foreign exchange related contracts:			
- Less than one year	**21,108,663**	**290,064**	**66,547**
Profit rate related contracts:			
- Less than one year	**73,938**	**590**	**251**
- More than one year	**342,566**	**8,052**	**5,365**
Undrawn credit facility:			
- Less than one year	**1,290,169**	**15,272**	**3,219**
- More than one year	**1,262,450**	**751,065**	**491,178**
- Unconditionally cancellable	**1,621,002**	**-**	**-**
Total	**26,391,088**	**1,617,814**	**919,288**
As at 31 December 2025			
Direct credit substitutes	473,607	473,607	240,013
Transaction-related contingent items	255,767	127,972	103,820
Short-term self-liquidating trade-related contingencies	1,343	627	255
Foreign exchange related contracts:			
- Less than one year	18,569,315	160,787	37,809
Profit rate related contracts:			
- Less than one year	73,126	577	246
Undrawn credit facility:			
- Less than one year	1,165,340	17,002	3,898
- More than one year	1,180,852	840,767	629,224
- Unconditionally cancellable	1,395,837	-	-
Total	23,115,187	1,621,339	1,015,265

36. ISLAMIC BANKING OPERATIONS (cont'd.)
EXPLANATORY NOTES

t. Capital management and capital adequacy

The capital adequacy ratios of Islamic Banking window are computed in accordance with the BNM Capital Adequacy Framework for Islamic Banking (Capital Components) issued on 14 June 2024 and Basel II - Risk-weighted Assets Framework for Islamic Banking issued on 18 December 2023.

	31-Mar-26 RM'000	31-Dec-25 RM'000
Common Equity Tier 1 ("CET1")/Tier 1 Capital		
Capital funds	**450,000**	450,000
Retained profits	**380,249**	380,249
Other reserves	**(12,082)**	3,056
Regulatory adjustments applied in the calculation of CET1 Capital	**(13,364)**	(16,783)
Total CET1/Tier 1 Capital	**804,803**	816,522
Tier 2 Capital		
Tier 2 Capital instruments	**1,250,000**	1,250,000
Financing loss provision:		
- Surplus eligible provisions over expected losses	**2,860**	-
- General provisions	**1,236**	876
Total Tier 2 Capital	**1,254,096**	1,250,876
Total Capital	**2,058,899**	2,067,398

36. ISLAMIC BANKING OPERATIONS (cont'd.)
EXPLANATORY NOTES

t. Capital management and capital adequacy (cont'd.)

(a) The capital adequacy ratios are as follows:

	31-Mar-26	31-Dec-25
	RM'000	RM'000
Before the effects of RSIA		
CET1/Tier 1 Capital	**12.036%**	12.868%
Total Capital	**30.793%**	32.575%
After the effects of RSIA		
CET1/Tier 1 Capital	**16.633%**	16.264%
Total Capital	**42.551%**	41.179%

In accordance with BNM's Guidelines on the Investment Account, the credit risk and market risk weighted assets funded by the RSIA which qualify as risk absorbent are excluded from the calculation of capital adequacy ratio. As at 31 March 2026, credit risk related to RSIA assets excluded from the total capital ratio calculation amounting to RM1,847,913,782 (31 December 2025: RM1,326,326,251).

(b) Analysis of gross RWA by risk category is as follows:

	31-Mar-26	31-Dec-25
	RM'000	RM'000
Total RWA for credit risk	**4,533,333**	4,715,984
Total RWA for market risk	**5,837**	13,876
Total RWA for operational risk	**299,521**	290,677
Total RWA	**4,838,691**	5,020,537