

AMMB HOLDINGS BERHAD
Registration No. 199101012723 (223035-V)
(Incorporated in Malaysia)
Condensed Financial Statements

AUDITED STATEMENTS OF FINANCIAL POSITION
AS AT 31 MARCH 2026

	Note	Group		Company	
		31.03.2026 RM'000	31.03.2025 RM'000	31.03.2026 RM'000	31.03.2025 RM'000
ASSETS					
Cash and short-term funds	A8	6,818,615	6,759,126	152,328	14,557
Deposits and placements with banks and other financial institutions	A9	-	-	-	-
Derivative financial assets	A29	1,008,401	652,209	-	-
Financial assets at fair value through profit or loss ("FVTPL")	A10	8,044,571	7,818,445	1,283	1,241
Financial investments at fair value through other comprehensive income ("FVOCI")	A11	28,782,864	25,447,763	-	-
Financial investments at amortised cost	A12	10,918,550	12,041,303	-	-
Loans, advances and financing	A13	145,091,733	137,130,068	-	-
Statutory deposits with Bank Negara Malaysia		1,723,705	2,774,414	-	-
Deferred tax assets		286,518	271,050	-	-
Investments in subsidiaries		-	-	10,852,185	10,852,185
Investments in associates and joint ventures		1,399,214	1,478,914	-	-
Other assets	A14	2,677,824	3,943,383	8,532	9,356
Property and equipment		156,757	141,915	19	8
Right-of-use assets		321,423	126,308	-	-
Intangible assets		478,551	458,690	-	-
TOTAL ASSETS		207,708,726	199,043,588	11,014,347	10,877,347
LIABILITIES AND EQUITY					
Deposits from customers	A15	147,000,103	141,547,041	-	-
Investment accounts of customers		2,057,293	12,480	-	-
Deposits and placements of banks and other financial institutions	A16	6,119,478	7,579,328	-	-
Securities sold under repurchase agreements		4,635,626	5,951,549	-	-
Recourse obligation on loans and financing sold to Cagamas Berhad		6,950,107	6,555,071	-	-
Derivative financial liabilities	A29	1,172,988	608,236	-	-
Financial liabilities at FVTPL		347,264	178,818	-	-
Term funding	B6	9,078,865	7,542,831	-	-
Debt capital	B6	4,395,000	4,395,000	-	-
Other liabilities	A17	4,326,989	4,051,515	32,350	27,470
Total Liabilities		186,083,713	178,421,869	32,350	27,470
Share capital		6,376,240	6,376,240	6,372,870	6,372,870
Treasury shares		(41,739)	(53,522)	(41,739)	(53,522)
Reserves		15,289,683	14,298,092	4,650,866	4,530,529
Equity attributable to equity holders of the Company		21,624,184	20,620,810	10,981,997	10,849,877
Non-controlling interests		829	909	-	-
Total Equity		21,625,013	20,621,719	10,981,997	10,849,877
TOTAL LIABILITIES AND EQUITY		207,708,726	199,043,588	11,014,347	10,877,347
COMMITMENTS AND CONTINGENCIES	A28	158,259,641	133,291,008	-	-
NET ASSETS PER SHARE (RM)		6.54	6.24	3.32	3.28

The audited condensed interim financial statements should be read in conjunction with the audited annual financial statements of the Group and the Company for the financial year ended 31 March 2025.

AMMB HOLDINGS BERHAD
Registration No. 199101012723 (223035-V)
(Incorporated in Malaysia)
Condensed Financial Statements

AUDITED CONSOLIDATED STATEMENT OF PROFIT OR LOSS
FOR THE FINANCIAL QUARTER AND YEAR ENDED 31 MARCH 2026

Group	Note	Individual Quarter		Cumulative Quarter	
		31.03.2026 RM'000	31.03.2025 RM'000	31.03.2026 RM'000	31.03.2025 RM'000
Interest income	A18	1,493,013	1,522,387	6,042,998	6,149,269
Interest expense	A19	(878,974)	(938,175)	(3,594,375)	(3,791,237)
Net interest income		614,039	584,212	2,448,623	2,358,032
Net income from Islamic banking		362,800	351,380	1,444,008	1,350,637
Other operating income	A20	301,651	306,883	1,156,757	1,112,415
Share in results of associates and joint ventures		17,702	38,903	108,984	107,846
Net income		1,296,192	1,281,378	5,158,372	4,928,930
Other operating expenses	A21	(590,796)	(576,413)	(2,303,564)	(2,197,798)
Operating profit before impairment losses		705,396	704,965	2,854,808	2,731,132
Allowances for impairment on loans, advances and financing	A22	(2,074)	(56,049)	(312,677)	(224,044)
(Allowances for)/Writeback of impairment on:					
Financial investments	A23	(5,512)	(7,125)	153,243	(12,141)
Other financial assets	A23	(454)	(389)	(927)	3,580
Non-financial assets	A23	-	17,802	-	17,802
(Provision)/Writeback of provision for commitments and contingencies		(16,436)	(3,059)	23,798	70,891
Other recoveries, net		3	7	2,972	32
Profit before taxation and zakat		680,923	656,152	2,721,217	2,587,252
Taxation and zakat	B5	(160,250)	(142,045)	(620,311)	(585,886)
Profit for the financial quarter/year		520,673	514,107	2,100,906	2,001,366
Attributable to:					
Equity holders of the Company		520,497	513,926	2,100,836	2,001,185
Non-controlling interests		176	181	70	181
Profit for the financial quarter/year		520,673	514,107	2,100,906	2,001,366
EARNINGS PER SHARE (SEN)	B10				
Basic/Diluted		15.74	15.55	63.51	60.56

The audited condensed interim financial statements should be read in conjunction with the audited annual financial statements of the Group and the Company for the financial year ended 31 March 2025.

AUDITED CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME
FOR THE FINANCIAL QUARTER AND YEAR ENDED 31 MARCH 2026

Group	Individual Quarter		Cumulative Quarter	
	31.03.2026 RM'000	31.03.2025 RM'000	31.03.2026 RM'000	31.03.2025 RM'000
Profit for the financial quarter/year	520,673	514,107	2,100,906	2,001,366
Other comprehensive income/(loss):				
Items that will not be reclassified subsequently to statement of profit or loss				
Financial investments at FVOCI				
- net unrealised gain on changes in fair value	66,539	19,016	59,949	101,402
Tax effect relating to the components of other comprehensive income				
- financial investments at FVOCI	(4,608)	1,580	(2,640)	2,631
Share of other comprehensive (loss)/income of equity accounted associates	-	-	(202)	64
	<u>61,931</u>	<u>20,596</u>	<u>57,107</u>	<u>104,097</u>
Items that may be reclassified subsequently to statement of profit or loss				
Currency translation loss on foreign operations	(1,034)	(1,592)	(24,457)	(18,237)
Cash flow hedge				
- amortisation of fair value changes for terminated hedge	-	56	-	1,353
Financial investments at FVOCI				
- net unrealised (loss)/gain on changes in fair value	(95,157)	45,860	106,599	47,228
- net gain reclassified to profit or loss	(55,004)	(17,497)	(157,842)	(32,944)
- changes in expected credit losses ("ECL")	(136)	2,861	(7,673)	4,806
- foreign exchange differences	7	-	(5)	(1)
Tax effect relating to the components of other comprehensive income				
- cash flow hedge	-	(13)	-	(324)
- financial investments at FVOCI	36,038	(6,807)	12,298	(3,428)
Share of reserve movements in equity accounted associates and joint ventures	(5,168)	254	(4,083)	(6,940)
	<u>(120,454)</u>	<u>23,122</u>	<u>(75,163)</u>	<u>(8,487)</u>
Other comprehensive (loss)/income for the financial quarter/year, net of tax	<u>(58,523)</u>	<u>43,718</u>	<u>(18,056)</u>	<u>95,610</u>
Total comprehensive income for the financial quarter/year	<u>462,150</u>	<u>557,825</u>	<u>2,082,850</u>	<u>2,096,976</u>
Total comprehensive income for the financial quarter/year attributable to:				
Equity holders of the Company	461,974	557,644	2,082,780	2,096,795
Non-controlling interests	176	181	70	181
	<u>462,150</u>	<u>557,825</u>	<u>2,082,850</u>	<u>2,096,976</u>

The audited condensed interim financial statements should be read in conjunction with the audited annual financial statements of the Group and the Company for the financial year ended 31 March 2025.

AMMB HOLDINGS BERHAD
Registration No. 199101012723 (223035-V)
(Incorporated in Malaysia)
Condensed Financial Statements

AUDITED STATEMENT OF PROFIT OR LOSS
FOR THE FINANCIAL QUARTER AND YEAR ENDED 31 MARCH 2026

Company	Note	Individual Quarter		Cumulative Quarter	
		31.03.2026 RM'000	31.03.2025 RM'000	31.03.2026 RM'000	31.03.2025 RM'000
Interest income	A18	504	119	1,695	1,111
Other operating income	A20	2,884	2,739	1,252,025	894,190
Net income		3,388	2,858	1,253,720	895,301
Other operating expenses	A21	(9,880)	(9,904)	(41,734)	(37,702)
(Loss)/Profit before taxation		(6,492)	(7,046)	1,211,986	857,599
Taxation		(137)	(40)	(460)	(307)
(Loss)/Profit for the financial quarter/year representing total comprehensive (loss)/income for the financial quarter/year		(6,629)	(7,086)	1,211,526	857,292

The audited condensed interim financial statements should be read in conjunction with the audited annual financial statements of the Group and the Company for the financial year ended 31 March 2025.

AMMB HOLDINGS BERHAD
Registration No. 199101012723 (223035-V)
(Incorporated in Malaysia)
Condensed Financial Statements

AUDITED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY
FOR THE FINANCIAL YEAR ENDED 31 MARCH 2026

Group	Attributable to Equity Holders of the Company											
	Non-Distributable						Distributable					
	Share capital RM'000	Regulatory reserve RM'000	Fair value reserve RM'000	Cash flow hedging deficit RM'000	Foreign currency translation reserve RM'000	Executives' share scheme reserve RM'000	Treasury shares RM'000	Retained Earnings			Non-controlling interests RM'000	Total equity RM'000
Non-participating funds RM'000								RM'000	Total RM'000			
At 01.04.2024	6,376,240	245,196	643,966	(1,029)	131,449	36,504	(29,079)	45,715	11,991,843	19,440,805	1,028	19,441,833
Profit for the financial year	-	-	-	-	-	-	-	-	2,001,185	2,001,185	181	2,001,366
Other comprehensive income/(loss), net	-	-	112,754	1,029	(18,237)	-	-	-	64	95,610	-	95,610
Total comprehensive income/(loss) for the financial year	-	-	112,754	1,029	(18,237)	-	-	-	2,001,249	2,096,795	181	2,096,976
Buy-back of shares	-	-	-	-	-	-	(44,716)	-	-	(44,716)	-	(44,716)
Share-based payment under ESS, net	-	-	-	-	-	21,027	-	-	-	21,027	-	21,027
ESS shares vested to employees	-	-	-	-	-	(16,745)	20,273	-	(3,528)	-	-	-
Transfer to regulatory reserve	-	107,326	-	-	-	-	-	-	(107,326)	-	-	-
Distributions paid/payable - ESS shares	-	-	-	-	-	-	-	-	(3,715)	(3,715)	-	(3,715)
Dividends paid:												
- final, financial year ended 31.03.2024	-	-	-	-	-	-	-	-	(548,738)	(548,738)	-	(548,738)
- interim, financial year ended 31.03.2025	-	-	-	-	-	-	-	-	(340,648)	(340,648)	(300)	(340,948)
Transactions with owners and other equity movements	-	107,326	-	-	-	4,282	(24,443)	-	(1,003,955)	(916,790)	(300)	(917,090)
At 31.03.2025	6,376,240	352,522	756,720	-	113,212	40,786	(53,522)	45,715	12,989,137	20,620,810	909	20,621,719

AMMB HOLDINGS BERHAD
Registration No. 199101012723 (223035-V)
(Incorporated in Malaysia)
Condensed Financial Statements

AUDITED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY
FOR THE FINANCIAL YEAR ENDED 31 MARCH 2026 (CONT'D.)

Group	Attributable to Equity Holders of the Company										
	Non-Distributable						Distributable				
	Share capital RM'000	Regulatory reserve RM'000	Fair value reserve RM'000	Foreign currency translation reserve RM'000	Executives' share scheme reserve RM'000	Treasury shares RM'000	Retained Earnings		Total RM'000	Non-controlling interests RM'000	Total equity RM'000
Non-participating funds RM'000							RM'000				
At 01.04.2025	6,376,240	352,522	756,720	113,212	40,786	(53,522)	45,715	12,989,137	20,620,810	909	20,621,719
Profit for the financial year	-	-	-	-	-	-	-	2,100,836	2,100,836	70	2,100,906
Other comprehensive income/(loss), net	-	-	6,603	(24,457)	-	-	-	(202)	(18,056)	-	(18,056)
Total comprehensive income/(loss) for the financial year	-	-	6,603	(24,457)	-	-	-	2,100,634	2,082,780	70	2,082,850
Buy-back of shares	-	-	-	-	-	(26,854)	-	-	(26,854)	-	(26,854)
Share-based payment under ESS, net	-	-	-	-	27,444	-	-	-	27,444	-	27,444
ESS shares vested to employees	-	-	-	-	(26,759)	38,637	-	(11,878)	-	-	-
Transfer to regulatory reserve	-	330,947	-	-	-	-	-	(330,947)	-	-	-
Transfer of net loss on disposal of equity instrument of financial investments at FVOCI to retained earnings	-	-	27	-	-	-	-	(27)	-	-	-
Distributions paid/payable - ESS shares	-	-	-	-	-	-	-	(9,231)	(9,231)	-	(9,231)
Dividends paid:											
- final, financial year ended 31.03.2025	-	-	-	-	-	-	-	(657,350)	(657,350)	-	(657,350)
- interim, financial year ended 31.03.2026	-	-	-	-	-	-	-	(413,415)	(413,415)	(150)	(413,565)
Transactions with owners and other equity movements	-	330,947	27	-	685	11,783	-	(1,422,848)	(1,079,406)	(150)	(1,079,556)
At 31.03.2026	6,376,240	683,469	763,350	88,755	41,471	(41,739)	45,715	13,666,923	21,624,184	829	21,625,013

The audited condensed interim financial statements should be read in conjunction with the audited annual financial statements of the Group and the Company for the financial year ended 31 March 2025.

AUDITED STATEMENT OF CHANGES IN EQUITY
FOR THE FINANCIAL YEAR ENDED 31 MARCH 2026

Company	Attributable to Equity Holders of the Company				
	Non-Distributable		Distributable		Total equity RM'000
	Ordinary share capital RM'000	Executives' share scheme reserve RM'000	Treasury shares RM'000	Retained earnings RM'000	
At 01.04.2024	6,372,870	36,504	(29,079)	4,529,080	10,909,375
Profit for the financial year	-	-	-	857,292	857,292
Total comprehensive income for the financial year	-	-	-	857,292	857,292
Buy-back of shares	-	-	(44,716)	-	(44,716)
Share-based payment under ESS, net	-	21,027	-	-	21,027
ESS shares vested to employees	-	(16,745)	20,273	(3,528)	-
Distributions paid/payable - ESS shares	-	-	-	(3,715)	(3,715)
Dividends paid:					
- final, financial year ended 31.03.2024	-	-	-	(548,738)	(548,738)
- interim, financial year ended 31.03.2025	-	-	-	(340,648)	(340,648)
Transactions with owners and other equity movements	-	4,282	(24,443)	(896,629)	(916,790)
At 31.03.2025	6,372,870	40,786	(53,522)	4,489,743	10,849,877

Company	Attributable to Equity Holders of the Company				
	Non-Distributable		Distributable		Total equity RM'000
	Ordinary share capital RM'000	Executives' share scheme reserve RM'000	Treasury shares RM'000	Retained earnings RM'000	
At 01.04.2025	6,372,870	40,786	(53,522)	4,489,743	10,849,877
Profit for the financial year	-	-	-	1,211,526	1,211,526
Total comprehensive income for the financial year	-	-	-	1,211,526	1,211,526
Buy-back of shares	-	-	(26,854)	-	(26,854)
Share-based payment under ESS, net	-	27,444	-	-	27,444
ESS shares vested to employees	-	(26,759)	38,637	(11,878)	-
Distributions paid/payable - ESS shares	-	-	-	(9,231)	(9,231)
Dividends paid:					
- final, financial year ended 31.03.2025	-	-	-	(657,350)	(657,350)
- interim, financial year ended 31.03.2026	-	-	-	(413,415)	(413,415)
Transactions with owners and other equity movements	-	685	11,783	(1,091,874)	(1,079,406)
At 31.03.2026	6,372,870	41,471	(41,739)	4,609,395	10,981,997

The audited condensed interim financial statements should be read in conjunction with the audited annual financial statements of the Group and the Company for the financial year ended 31 March 2025.

AUDITED CONDENSED STATEMENTS OF CASH FLOWS
FOR THE FINANCIAL YEAR ENDED 31 MARCH 2026

	Group		Company	
	31.03.2026 RM'000	31.03.2025 RM'000	31.03.2026 RM'000	31.03.2025 RM'000
CASH FLOWS FROM OPERATING ACTIVITIES				
Profit before taxation and zakat	2,721,217	2,587,252	1,211,986	857,599
Adjustments for:				
Net amortisation of premium/(accretion of discount) for securities	11,855	(33,218)	-	-
Allowances for ECL on loans, advances and financing, net	608,152	509,417	-	-
Dividend income	(3,351)	(4,406)	(1,242,026)	(884,060)
Net gain on revaluation of derivatives	(15,231)	(263,246)	-	-
Net (gain)/loss on revaluation of financial assets at FVTPL	(32,880)	231,976	-	-
Net gain on sale of financial investments at FVOCI	(157,842)	(32,943)	-	-
Net gain on sale of financial assets at FVTPL	(74,161)	(100,718)	-	-
Unrealised foreign exchange (gain)/loss	(64,837)	78,843	-	-
Writeback of impairment on non-financial assets	-	(17,802)	-	-
Other non-operating and non-cash items	9,512	(7,224)	8	10
Operating profit/(loss) before working capital changes	3,002,434	2,947,931	(30,032)	(26,451)
<i>(Increase)/Decrease in operating assets:</i>				
Financial assets at FVTPL	(89,873)	2,117,415	(42)	(43)
Loans, advances and financing	(8,558,485)	(5,527,359)	-	-
Statutory deposits with Bank Negara Malaysia	1,050,709	(161,701)	-	-
Other assets	640,362	343,024	(1,062)	735
<i>Increase/(Decrease) in operating liabilities:</i>				
Deposits from customers	5,453,062	(834,174)	-	-
Investment accounts of customers	2,044,813	(1,579)	-	-
Deposits and placements of banks and other financial institutions	(1,496,865)	(1,359,668)	-	-
Securities sold under repurchase agreements	(1,315,923)	(376,786)	-	-
Recourse obligation on loans and financing sold to Cagamas Berhad	395,036	(924,949)	-	-
Financial liabilities at FVTPL	222,242	140,853	-	-
Term funding	1,550,541	5,007,542	-	-
Other liabilities	251,732	23,242	29,028	13,440
Cash generated from/(used in) operations	3,149,785	1,393,791	(2,108)	(12,319)
Taxation and zakat (paid)/refund, net	(22,061)	(486,304)	1,426	110
Net cash generated from/(used in) operating activities	3,127,724	907,487	(682)	(12,209)
CASH FLOWS FROM INVESTING ACTIVITIES				
Purchase of treasury shares	(26,854)	(44,716)	(26,854)	(44,716)
Dividends/Distributions income received	187,750	80,706	1,242,026	884,060
Proceeds from disposal of property and equipment	140	1,088	-	-
(Purchase)/Disposal of financial investments, net	(1,949,782)	388,719	-	-
Purchase of property and equipment and intangible assets	(131,283)	(89,409)	(19)	-
Subscription of shares in joint venture	-	(14,500)	-	-
Net cash (used in)/generated from investing activities	(1,920,029)	321,888	1,215,153	839,344
CASH FLOWS FROM FINANCING ACTIVITIES				
Dividends paid by the Company to its shareholders	(1,070,765)	(889,386)	(1,070,765)	(889,386)
Distributions paid for ESS	(5,935)	(3,310)	(5,935)	(3,310)
Repayment of lease liabilities	(73,216)	(68,967)	-	-
Dividends paid to non-controlling interests by subsidiaries	(150)	(300)	-	-
Net cash used in financing activities	(1,150,066)	(961,963)	(1,076,700)	(892,696)
Net increase/(decrease) in cash and cash equivalents	57,629	267,412	137,771	(65,561)
Cash and cash equivalents at beginning of the financial year	6,761,436	6,494,082	14,557	80,118
Effect of exchange rate changes	(53)	(58)	-	-
Cash and cash equivalents at end of the financial year	6,819,012	6,761,436	152,328	14,557

AUDITED CONDENSED STATEMENTS OF CASH FLOWS
FOR THE FINANCIAL YEAR ENDED 31 MARCH 2026 (CONT'D.)

Cash and cash equivalents included in the statements of cash flows comprise the following amounts:

	Group		Company	
	31.03.2026	31.03.2025	31.03.2026	31.03.2025
	RM'000	RM'000	RM'000	RM'000
Cash and short-term funds	6,818,615	6,759,126	152,328	14,557
Add:				
Allowances for ECL for cash and cash equivalents	397	2,310	-	-
Cash and cash equivalents	<u>6,819,012</u>	<u>6,761,436</u>	<u>152,328</u>	<u>14,557</u>

The audited condensed interim financial statements should be read in conjunction with the audited annual financial statements of the Group and the Company for the financial year ended 31 March 2025.

EXPLANATORY NOTES :

A1. BASIS OF PREPARATION

These condensed interim financial statements have been prepared in accordance with MFRS 134 *Interim Financial Reporting* issued by the Malaysian Accounting Standards Board (“MASB”) and paragraph 9.22 of the Listing Requirements of Bursa Malaysia. These financial statements also comply with IAS 34 *Interim Financial Reporting* issued by the International Accounting Standards Board.

These condensed interim financial statements do not include all of the information required for full annual financial statements, and should be read in conjunction with the annual financial statements of the Group and the Company for the financial year ended 31 March 2025 which are available upon request from the Company’s registered office at Level 22, Bangunan AmBank Group, No. 55, Jalan Raja Chulan, 50200 Kuala Lumpur.

The condensed interim financial statements incorporate those activities relating to Islamic banking which have been undertaken by the Group.

A1.1 Material Accounting Policies

The accounting policies adopted are consistent with those of the previous financial year. The adoption of the following amendments to published standard did not require a change in the accounting policies or retrospective adjustments, as they did not have any material impact on the financial statements of the Group and of the Company:

- Lack of Exchangeability (Amendments to MFRS 121 *The Effects of Changes in Foreign Exchange Rates*)

The nature of the amendments to published standard relevant to the Group and the Company are described below:

Lack of Exchangeability (Amendments to MFRS 121 *The Effects of Changes in Foreign Exchange Rates*)

The amendments clarified when a currency is exchangeable into another currency and how an entity estimates a spot rate when a currency lacks exchangeability. New disclosure requirements include the nature and financial impacts of the currency not being exchangeable, spot exchange rate used, estimation process and risks to the entity when the currency is not exchangeable.

New standards and amendments to published standards issued but not yet effective

Description	Effective for annual periods beginning on or after
- Amendments to the Classification and Measurement of Financial Instruments (Amendments to MFRS 9 <i>Financial Instruments</i> and MFRS 7 <i>Financial Instruments: Disclosures</i>)	1 January 2026
- Annual Improvements to MFRS Accounting Standards - Volume 11	1 January 2026
- Contracts Referencing Nature-dependent Electricity (Amendments to MFRS 9 <i>Financial Instruments</i> and MFRS 7 <i>Financial Instruments: Disclosures</i>)	1 January 2026
- MFRS 18 <i>Presentation and Disclosure in Financial Statements</i>	1 January 2027
- MFRS 19 <i>Subsidiaries without Public Accountability: Disclosures</i>	1 January 2027
- Translation to a Hyperinflationary Presentation Currency (Amendments to MFRS 121 <i>The Effects of Changes in Foreign Exchange Rates</i>)	1 January 2027
- Sale or Contribution of Assets between an Investor and its Associate or Joint Venture (Amendments to MFRS 10 <i>Consolidated Financial Statements</i> and MFRS 128 <i>Investments in Associates and Joint Ventures</i>)	To be determined by MASB

A1. BASIS OF PREPARATION (CONT'D.)

A1.1 Material Accounting Policies (Cont'd.)

New standards and amendments to published standards issued but not yet effective (Cont'd.)

The nature of the new standards and amendments to published standards issued but not yet effective are described below. The Group and the Company are currently assessing the financial effects of their adoption.

(a) Amendments to published standards effective for financial year ending 31 March 2027

Amendments to the Classification and Measurement of Financial Instruments (Amendments to MFRS 9 *Financial Instruments* and MFRS 7 *Financial Instruments: Disclosures*)

The amendments clarified the dates of recognition and derecognition of financial assets and liabilities, with a new exception for financial liabilities settled through an electronic cash transfer system.

The amendments also provide additional guidance for assessing whether financial assets with contingent features that are not related directly to a change in basic lending risks or costs meet the solely payments of principal and interest/profit ("SPPI"/"SPPP") criterion.

Key characteristics of contractually linked instruments and the factors to be considered when assessing the cash flows underlying a financial asset with non-recourse features are also included in the amendments.

Additional disclosures are required for certain financial instruments with contractual terms that can change their cash flows and equity instruments designated at fair value through other comprehensive income.

Annual Improvements to MFRS Accounting Standards - Volume 11

The Annual Improvements to MFRS Accounting Standards - Volume 11 include minor amendments affecting the following 5 MFRSs:

- (i) Hedge accounting by a first-time adopter (Amendments to MFRS 1 *First-time Adoption of Malaysian Financial Reporting Standards*)
- (ii) Gain or loss on derecognition (Amendments to MFRS 7 *Financial Instruments: Disclosures*)
- (iii) Lessee derecognition of lease liabilities and transaction price (Amendments to MFRS 9 *Financial Instruments*)
- (iv) Determination of a "de facto agent" (Amendments to MFRS 10 *Consolidated Financial Statements*)
- (v) Cost method (Amendments to MFRS 107 *Statement of Cash Flows*)

Wording in certain paragraphs of these standards has been amended to improve consistency with other relevant standards and cross-references to other standards, where applicable, have been added to enhance the understandability of these standards.

Contracts Referencing Nature-dependent Electricity (Amendments to MFRS 9 *Financial Instruments* and MFRS 7 *Financial Instruments: Disclosures*)

The amendments allow an entity to apply the own-use exemption to its nature-dependent electricity contracts if the entity has been, and expects to be a, net purchaser of electricity for the contract period.

Nature-dependent electricity contracts that do not meet the own-use exemption are accounted for as derivatives and measured at fair value through profit or loss. Applying hedge accounting could reduce profit or loss volatility by reflecting how these contracts hedge the price of future electricity purchases or sales.

Additional disclosures include, but are not limited to, the following:

- contractual features exposing the entity to variability in underlying amount of electricity and risk of oversupply;
- estimated future cash flows from unrecognised contractual commitments to buy electricity in appropriate time bands;
- qualitative information about how the entity assesses whether a contract might become onerous; and
- qualitative and quantitative information about the costs and proceeds associated with purchases and sales of electricity.

A1. BASIS OF PREPARATION (CONT'D.)

A1.1 Material Accounting Policies (Cont'd.)

New standards and amendments to published standards issued but not yet effective (Cont'd.)

The nature of the new standards and amendments to published standards issued but not yet effective are described below. The Group and the Company are currently assessing the financial effects of their adoption. (Cont'd.)

(b) New standards effective for financial year ending 31 March 2028

MFRS 18 Presentation and Disclosure in Financial Statements

MFRS 18 is a new accounting standard for presentation and disclosure of information in the financial statements which supersedes MFRS 101 *Presentation of Financial Statements*.

MFRS 18 introduced a defined structure for the statement of profit or loss comprising three main categories which include operating, investing and financing categories. Classification of income and expenses will be driven by the main business activities. Specified totals and subtotals are to be presented in the statement of profit or loss.

Information related to the management-defined performance measures ("MPM") should be disclosed in a note to the financial statements, including a reconciliation between the MPM and the most similar specified subtotal. Entity is also required to present expenses in the operating category by nature, function or a mix of both.

Enhanced guidance on the principles of aggregation and disaggregation, which focus on grouping of items based on their shared characteristics should be applied across the financial statements.

Consequential amendments to other accounting standards include, among others:

(i) MFRS 107 Statement of Cash Flows

The amendments require operating profit or loss subtotal to be used as the starting point when presenting operating cash flows under the indirect method and interest and dividend cash flows to be classified based on the main business activities.

(ii) MFRS 133 Earnings per Share

The amendments permit entities to disclose additional amounts per share using only the following numerators:

- required income and expenses totals and subtotals;
- common income and expenses subtotals listed in MFRS 18; or
- MPM disclosed by the entity.

(iii) MFRS 134 Interim Financial Reporting

Entity is required to provide additional disclosures for MPM in the condensed interim financial statements.

(iv) MFRS 108 Accounting Policies, Changes in Accounting Estimates and Errors

Certain requirements such as going concern assessment have been moved from MFRS 101 to MFRS 108, which will be renamed MFRS 108 *Basis of Preparation of Financial Statements* when MFRS 18 becomes effective.

MFRS 19 Subsidiaries without Public Accountability: Disclosures

MFRS 19 introduced reduced disclosure requirements for eligible subsidiaries. An eligible subsidiary has the option to adopt this standard in its consolidated or separate financial statements provided that it does not have public accountability and it has an ultimate or intermediate holding company that produces consolidated financial statements in accordance with IFRS Accounting Standards.

Translation to a Hyperinflationary Presentation Currency (Amendments to MFRS 121 The Effects of Changes in Foreign Exchange Rates)

The amendments require all amounts (including comparatives) to be translated from a functional currency that is the currency of a non-hyperinflationary economy to a presentation currency that is the currency of a hyperinflationary economy using the closing rate at the date of the most recent statement of financial position.

The amendments is not expected to have any impact on the financial statements of the Group and of the Company as none of the group entities has a functional or presentation currency that is the currency of a hyperinflationary economy.

A1. BASIS OF PREPARATION (CONT'D.)

A1.1 Material Accounting Policies (Cont'd.)

New standards and amendments to published standards issued but not yet effective (Cont'd.)

The nature of the new standards and amendments to published standards issued but not yet effective are described below. The Group and the Company are currently assessing the financial effects of their adoption. (Cont'd.)

(c) Amendments to published standard effective on a date to be determined by MASB

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

The amendments clarified that:

- gains and losses resulting from transactions involving assets that do not constitute a business, between entity and its associate or joint venture are recognised in the entity's financial statements only to the extent of unrelated investors' interests in the associate or joint venture; and
- gains and losses resulting from transactions involving the sale or contribution to an associate of a joint venture of assets that constitute a business is recognised in full.

A1.2 Significant Accounting Judgements, Estimates and Assumptions

The preparation of the condensed interim financial statements in accordance with MFRS Accounting Standards requires management to make judgements, estimates and assumptions that affect the application of accounting policies and reported amounts of revenue, expenses, assets and liabilities, the accompanying disclosures and the disclosure of contingent liabilities. Judgements, estimates and assumptions are continually evaluated and are based on the past experience, reasonable expectations of future events and other factors. Uncertainty about these assumptions and estimates could result in outcomes that require a material adjustment to the carrying amount of assets or liabilities affected in future periods.

In the process of applying the Group's and the Company's accounting policies, the significant judgements, estimates and assumptions made by management were the same as those applied to the annual financial statements for the financial year ended 31 March 2025.

A2. AUDIT QUALIFICATION

There was no audit qualification in the annual financial statements for the financial year ended 31 March 2025.

A3. SEASONALITY OR CYCLICALITY OF OPERATIONS

The operations of the Group and the Company are not materially affected by any seasonal or cyclical fluctuation in the current financial quarter and year.

A4. UNUSUAL ITEMS DUE TO THEIR NATURE, SIZE OR INCIDENCE

There were no unusual items during the current financial quarter and year.

A5. CHANGES IN ESTIMATES

There was no material change in estimates of amounts reported in the prior financial years that have a material effect on the financial quarter and year.

A6. ISSUANCE, REPURCHASE AND REPAYMENT OF DEBT AND EQUITY SECURITIES

(i) Share buy-back

During the current financial year, the Company bought back from the open market, a total of 4,922,000 ordinary shares listed on the Main Market of Bursa Malaysia Securities Berhad at an average buy-back price of RM5.46 per share. The total consideration paid for the share buy-back including transaction costs was approximately RM26.9 million and was financed by internally generated funds. The shares bought back are held as treasury shares in accordance with Section 127(4)(b) of the Companies Act 2016.

A6. ISSUANCE, REPURCHASE AND REPAYMENT OF DEBT AND EQUITY SECURITIES (CONT'D.)

(ii) Issuance of commercial papers

- (1) AmBank (M) Berhad ("AmBank") issued the following series under its RM4.0 billion Commercial Papers Programme:
 - (i) Series 4 with nominal value of RM200.0 million on 29 May 2025. The tenure of the commercial paper ("CP") is three (3) months, which was issued at a discount of 3.52% per annum.
 - (ii) Series 5 with nominal value of RM300.0 million on 29 May 2025. The tenure of the CP is five (5) months, which was issued at a discount of 3.54% per annum.
 - (iii) Series 6 with nominal value of RM530.0 million on 17 June 2025. The tenure of the CP is twelve (12) months, which was issued at a discount of 3.30% per annum.
 - (iv) Series 7 with nominal value of RM300.0 million on 29 October 2025. The tenure of the CP is six (6) months, which was issued at a discount of 3.26% per annum.
 - (v) Series 8 with nominal value of RM500.0 million on 4 December 2025. The tenure of the CP is twelve (12) months, which was issued at a discount of 3.38% per annum.
 - (vi) Series 9 with nominal value of RM400.0 million on 5 December 2025. The tenure of the CP is six (6) months, which was issued at a discount of 3.35% per annum.
- (2) On 26 June 2025, AmBank Islamic Berhad ("AmBank Islamic") issued Series 2 of Islamic commercial paper ("ICP") with nominal value of RM400.0 million under its RM3.0 billion ICP based on Shariah principle of Wakalah Bi Al-Istithmar Programme ("Sukuk Wakalah Programme"). The tenure of the ICP is two (2) months, which was issued at a discount of 3.44% per annum.

(iii) Issuance of senior notes and subordinated sukuk

- (1) On 28 August 2025, AmBank issued the following tranches of its RM7.0 billion Senior Notes Programme:
 - (i) Tranche 13 with nominal value of RM300.0 million. The interest rate of this tranche is at 3.68% per annum, payable semi-annually with a tenure of five (5) years.
 - (ii) Tranche 14 with nominal value of RM300.0 million. The interest rate of this tranche is at 3.75% per annum, payable semi-annually with a tenure of seven (7) years.
- (2) On 30 September 2025, AmBank Islamic issued Tranche 12 with nominal value of RM400.0 million under its RM3.0 billion Subordinated Sukuk Murabahah ("Sukuk Murabahah") Programme. The profit rate of this tranche is at 3.75% per annum, payable semi-annually with a tenure of ten (10) years (non-callable 5 years).
- (3) On 17 March 2026, AmBank issued Tranche 2 with nominal value of RM400.0 million under its RM8.0 billion Subordinated Notes programme. The interest rate of this tranche is at 3.95% per annum, payable semi-annually with a tenure of ten (10) years (callable in the 5th years).

(iv) Redemption of commercial papers

- (1) AmBank Islamic redeemed the following series under its RM3.0 billion Sukuk Wakalah Programme:
 - (i) Series 1 of ICP with nominal value of RM200.0 million on 11 June 2025.
 - (ii) Series 2 of ICP with nominal value of RM400.0 million on 26 August 2025.
- (2) AmBank redeemed the following series under its RM4.0 billion Commercial Papers Programme:
 - (i) Series 1 of CP with nominal value of RM530.0 million on 20 June 2025.
 - (ii) Series 2 of CP with nominal value of RM150.0 million on 28 July 2025.
 - (iii) Series 4 of CP with nominal value of RM200.0 million on 27 August 2025.
 - (iv) Series 3 of CP with nominal value of RM300.0 million on 26 September 2025.
 - (v) Series 5 of CP with nominal value of RM300.0 million on 29 October 2025.

(v) Redemption of subordinated sukuk and notes

- (1) On its first call date of 8 December 2025, AmBank Islamic redeemed Tranche 8 with nominal value of RM400.0 million of its Sukuk Murabahah.
- (2) On its first call date of 30 March 2026, AmBank redeemed Tranche 7 with nominal value of RM400.0 million of its RM4.0 billion Subordinated Notes programme.

Other than as disclosed above, there were no issuance of debt and equity securities, repayment of debt securities, new shares issuance, share buy-backs, share cancellations nor resale of treasury shares by the Group and the Company during the financial quarter and year.

A7. DIVIDENDS PAID

- (a) The final single-tier dividend of 19.9 sen per share for the financial year ended 31 March 2025 which amounted to RM657,349,967 was paid on 8 July 2025 to shareholders whose names appear in the record of Depositors as at 19 June 2025.
- (b) The interim single-tier dividend of 12.5 sen per share for the financial year ended 31 March 2026 which amounted to RM413,414,607 was paid on 30 December 2025 to shareholders whose names appear in the record of Depositors as at 11 December 2025.

A8. CASH AND SHORT-TERM FUNDS

	Group		Company	
	31.03.2026 RM'000	31.03.2025 RM'000	31.03.2026 RM'000	31.03.2025 RM'000
Cash and bank balances	3,108,965	3,198,721	152,328	14,557
Deposits and placements maturing within one month:				
Licensed banks	255,398	790,363	-	-
Bank Negara Malaysia	3,392,000	2,756,000	-	-
Other financial institutions	62,649	16,352	-	-
	<u>3,710,047</u>	<u>3,562,715</u>	<u>-</u>	<u>-</u>
	6,819,012	6,761,436	152,328	14,557
Less: Allowances for ECL	(397)	(2,310)	-	-
	<u>6,818,615</u>	<u>6,759,126</u>	<u>152,328</u>	<u>14,557</u>

Movements in allowances for ECL are as follows:

Group	Note	Stage 1	Stage 2	Total
		12-month ECL RM'000	Lifetime ECL not credit impaired RM'000	
31.03.2026				RM'000
Balance at beginning of the financial year		1,682	628	2,310
Net writeback of ECL	A23	(1,294)	(572)	(1,866)
Transfer from deposits and placements with banks and other financial institutions	A9	255	-	255
New financial assets originated		5,768	61	5,829
Financial assets derecognised		(6,975)	(61)	(7,036)
Net remeasurement of allowances		(342)	(572)	(914)
Foreign exchange differences		(30)	(17)	(47)
Balance at end of the financial year		<u>358</u>	<u>39</u>	<u>397</u>
Group	Note	Stage 1	Stage 2	Total
31.03.2025		12-month ECL RM'000	Lifetime ECL not credit impaired RM'000	RM'000
Balance at beginning of the financial year		946	37	983
Net allowances for ECL	A23	748	610	1,358
Transfer from deposits and placements with banks and other financial institutions	A9	696	-	696
New financial assets originated		9,457	58	9,515
Financial assets derecognised		(9,485)	-	(9,485)
Net remeasurement of allowances		80	552	632
Foreign exchange differences		(12)	(19)	(31)
Balance at end of the financial year		<u>1,682</u>	<u>628</u>	<u>2,310</u>

A9. DEPOSITS AND PLACEMENTS WITH BANKS AND OTHER FINANCIAL INSTITUTIONS

	Group	
	31.03.2026	31.03.2025
	RM'000	RM'000
Deposits and placements maturing more than one month:		
Licensed banks	-	-
Less: Allowances for ECL	-	-
	-	-
	-	-

Movements in allowances for ECL are as follows:

Group	Note	Stage 1 12-month ECL RM'000
31.03.2026		
Balance at beginning of the financial year		-
Net allowances for ECL		-
New financial assets originated		255
Transfer to cash and short-term funds	A8	(255)
Balance at end of the financial year		-

Group	Note	Stage 1 12-month ECL RM'000
31.03.2025		
Balance at beginning of the financial year		-
Net allowances for ECL		-
New financial assets originated		678
Net remeasurement of allowances		18
Transfer to cash and short-term funds	A8	(696)
Balance at end of the financial year		-

A10. FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS ("FVTPL")

	Group		Company	
	31.03.2026	31.03.2025	31.03.2026	31.03.2025
	RM'000	RM'000	RM'000	RM'000
At Fair Value				
Money Market Instruments:				
Malaysian Treasury Bills	297,954	-	-	-
Malaysian Islamic Treasury Bills	183,699	235,815	-	-
Malaysian Government Securities	1,361,307	778,105	-	-
Malaysian Government Investment Issues	2,322,942	3,460,861	-	-
	<u>4,165,902</u>	<u>4,474,781</u>	<u>-</u>	<u>-</u>
Quoted Securities:				
In Malaysia:				
Shares	622,454	613,626	-	-
Unit trusts	16,038	34,696	1,283	1,241
Corporate bonds and sukuk	10,146	10,179	-	-
Outside Malaysia:				
Shares	761,847	778,108	-	-
	<u>1,410,485</u>	<u>1,436,609</u>	<u>1,283</u>	<u>1,241</u>
Unquoted Securities:				
In Malaysia:				
Shares	27	31	-	-
Corporate bonds and sukuk	2,423,772	1,907,024	-	-
Outside Malaysia*:				
Corporate bonds and sukuk	44,385	-	-	-
	<u>2,468,184</u>	<u>1,907,055</u>	<u>-</u>	<u>-</u>
Total	<u>8,044,571</u>	<u>7,818,445</u>	<u>1,283</u>	<u>1,241</u>

* Includes Labuan Offshore.

A11. FINANCIAL INVESTMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME ("FVOCI")

	Group	
	31.03.2026	31.03.2025
	RM'000	RM'000
At Fair Value		
Money Market Instruments:		
Malaysian Government Securities	5,473,007	5,344,577
Malaysian Government Investment Issues	5,118,583	5,324,201
Islamic Negotiable Instruments of Deposit	296,651	992,049
Foreign Government Investment Issues	12,101	13,113
	<u>10,900,342</u>	<u>11,673,940</u>
Quoted Securities:		
In Malaysia:		
Shares	12,452	9,715
	<u>12,452</u>	<u>9,715</u>
Unquoted Securities:		
In Malaysia:		
Shares	918,727	861,687
Corporate bonds and sukuk	16,293,493	12,901,466
Outside Malaysia*:		
Shares	1,126	955
Corporate bonds and sukuk	656,724	-
	<u>17,870,070</u>	<u>13,764,108</u>
Total	28,782,864	25,447,763

* Includes Labuan Offshore.

Movements in allowances for ECL are as follows:

Group	Note	Stage 1	Stage 2	Total
		12-month ECL RM'000	Lifetime ECL not credit impaired RM'000	
Balance at beginning of the financial year		27,576	4,218	31,794
Net writeback of ECL	A23	(3,455)	(4,218)	(7,673)
Transfer to 12-month ECL (Stage 1)		529	(3,078)	(2,549)
New financial assets originated		10,655	-	10,655
Financial assets derecognised		(10,424)	(1,140)	(11,564)
Net remeasurement of allowances		(4,215)	-	(4,215)
Foreign exchange differences		(5)	-	(5)
Balance at end of the financial year		<u>24,116</u>	<u>-</u>	<u>24,116</u>

A11. FINANCIAL INVESTMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME ("FVOCI") (CONT'D.)

Movements in allowances for ECL are as follows: (Cont'd.)

Group	Note	Stage 1	Stage 2	Total
		12-month ECL RM'000	Lifetime ECL not credit impaired RM'000	
31.03.2025				
Balance at beginning of the financial year		22,003	4,986	26,989
Net allowances for/(writeback of) ECL	A23	5,574	(768)	4,806
Transfer to 12-month ECL (Stage 1)		701	(1,490)	(789)
Transfer to Lifetime ECL not credit impaired (Stage 2)		(397)	2,205	1,808
New financial assets originated		3,023	971	3,994
Financial assets derecognised		(5,039)	(2,168)	(7,207)
Net remeasurement of allowances		7,286	(286)	7,000
Foreign exchange differences		(1)	-	(1)
Balance at end of the financial year		<u>27,576</u>	<u>4,218</u>	<u>31,794</u>

A12. FINANCIAL INVESTMENTS AT AMORTISED COST

	Group	
	31.03.2026	31.03.2025
	RM'000	RM'000
At Amortised Cost		
Money Market Instruments:		
Malaysian Government Securities	789,295	792,581
Malaysian Government Investment Issues	2,004,495	2,003,841
	<u>2,793,790</u>	<u>2,796,422</u>
Unquoted Securities:		
In Malaysia:		
Corporate bonds and sukuk	8,154,481	9,779,642
	<u>10,948,271</u>	<u>12,576,064</u>
Less: Allowances for ECL	(29,721)	(534,761)
Total	<u>10,918,550</u>	<u>12,041,303</u>

Included in corporate bonds and sukuk of the Group are purchased or originated credit-impaired ("POCI") financial assets of RM101.2 million (31 March 2025: RM Nil).

Movements in allowances for ECL are as follows:

Group	Note	Stage 1	Stage 2	Stage 3	POCI	Total
		12-month ECL RM'000	Lifetime ECL not credit impaired RM'000	Lifetime ECL credit impaired RM'000	Lifetime ECL credit impaired RM'000	
31.03.2026						
Balance at beginning of the financial year		24,414	386	509,961	-	534,761
Net (writeback of)/allowances for ECL	A23	(6,601)	11,500	(148,063)	(2,406)	(145,570)
New financial assets originated		3,040	-	-	-	3,040
Net remeasurement of allowances		(4,646)	11,500	(148,063)	(2,406)	(143,615)
Financial assets derecognised		(4,995)	-	-	-	(4,995)
Amount written off		-	-	(361,898)	-	(361,898)
Recoveries		-	-	-	2,428	2,428
Balance at end of the financial year		<u>17,813</u>	<u>11,886</u>	<u>-</u>	<u>22</u>	<u>29,721</u>

Group	Note	Stage 1	Stage 2	Stage 3	POCI	Total
		12-month ECL RM'000	Lifetime ECL not credit impaired RM'000	Lifetime ECL credit impaired RM'000	Lifetime ECL credit impaired RM'000	
31.03.2025						
Balance at beginning of the financial year		15,705	-	511,721	-	527,426
Net allowances for/(writeback of) ECL	A23	8,709	386	(1,760)	-	7,335
New financial assets originated		9,546	386	-	-	9,932
Net remeasurement of allowances		1,698	-	(1,760)	-	(62)
Financial assets derecognised		(2,535)	-	-	-	(2,535)
Balance at end of the financial year		<u>24,414</u>	<u>386</u>	<u>509,961</u>	<u>-</u>	<u>534,761</u>

A13. LOANS, ADVANCES AND FINANCING

	Note	Group	
		31.03.2026 RM'000	31.03.2025 RM'000
At Amortised Cost			
Loans, advances and financing:			
Term loans/financing		50,237,016	46,711,364
Revolving credit		14,636,404	12,765,947
Housing loans/financing		46,240,038	45,645,555
Hire purchase receivables		12,354,309	12,941,946
Card receivables		2,421,700	2,257,391
Overdrafts		2,946,883	3,045,536
Claims on customers under acceptance credits		5,416,197	6,264,490
Trust receipts		2,869,778	2,915,068
Bills receivables		8,875,473	5,845,310
Staff loans		83,511	95,662
Others		605,985	395,085
Gross loans, advances and financing		<u>146,687,294</u>	<u>138,883,354</u>
Less: Allowances for ECL			
- Stage 1 - 12-month ECL	(i)	(313,627)	(324,938)
- Stage 2 - Lifetime ECL not credit impaired	(i)	(704,869)	(917,633)
- Stage 3 - Lifetime ECL credit impaired	(i)	(577,065)	(510,715)
		<u>(1,595,561)</u>	<u>(1,753,286)</u>
Net loans, advances and financing		<u>145,091,733</u>	<u>137,130,068</u>

(a) Gross loans, advances and financing analysed by type of customer are as follows:

	Group	
	31.03.2026 RM'000	31.03.2025 RM'000
Domestic banking institutions	28	34
Domestic non-bank financial institutions	3,569,159	3,342,976
Domestic business enterprises:		
- Small and medium enterprises ("SMEs")	31,010,648	29,576,450
- Others	40,313,741	33,809,845
Government and statutory bodies	2,271,624	2,503,651
Individuals	68,457,351	68,318,001
Other domestic entities	3,992	4,756
Foreign individuals and entities	1,060,751	1,327,641
	<u>146,687,294</u>	<u>138,883,354</u>

A13. LOANS, ADVANCES AND FINANCING (CONT'D.)

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

	Group	
	31.03.2026 RM'000	31.03.2025 RM'000
In Malaysia	146,420,067	138,478,483
Outside Malaysia (Labuan Offshore)	267,227	404,871
	146,687,294	138,883,354

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

	Group	
	31.03.2026 RM'000	31.03.2025 RM'000
Fixed rate:		
- Housing loans/financing	1,222,067	1,309,992
- Hire purchase receivables	12,156,806	12,684,374
- Other loans/financing	12,482,539	12,701,756
Variable rate:		
- Base rate and lending/financing rate plus	73,831,220	72,730,977
- Cost plus	45,781,059	38,516,460
- Other variable rates	1,213,603	939,795
	146,687,294	138,883,354

(d) Gross loans, advances and financing analysed by sector are as follows:

	Group	
	31.03.2026 RM'000	31.03.2025 RM'000
Agriculture	2,513,004	2,525,910
Mining and quarrying	1,528,685	2,025,378
Manufacturing	19,053,331	17,052,914
Electricity, gas and water	3,367,222	2,584,853
Construction	5,656,229	4,753,288
Wholesale and retail trade and hotels and restaurants	13,884,960	14,143,935
Transport, storage and communication	6,720,939	4,756,845
Finance and insurance	6,016,702	5,296,956
Real estate	14,668,852	12,081,898
Business activities	2,186,708	2,615,359
Education and health	2,201,091	2,278,896
Household of which:	68,889,571	68,767,122
Purchase of residential properties	46,353,212	45,921,202
Purchase of transport vehicles	10,685,776	11,266,314
Others	11,850,583	11,579,606
	146,687,294	138,883,354

A13. LOANS, ADVANCES AND FINANCING (CONT'D.)

(e) Gross loans, advances and financing analysed by residual contractual maturity are as follows:

	Group	
	31.03.2026	31.03.2025
	RM'000	RM'000
Maturing within one year	40,011,650	36,121,474
Over one year to three years	5,209,931	6,071,726
Over three years to five years	14,257,860	11,056,690
Over five years	87,207,853	85,633,464
	<u>146,687,294</u>	<u>138,883,354</u>

(f) Movements in impaired loans, advances and financing are as follows:

	Group	
	31.03.2026	31.03.2025
	RM'000	RM'000
Gross		
Balance at beginning of the financial year	2,132,222	2,236,123
Impaired during the financial year	1,761,560	1,697,296
Reclassified as non-impaired	(311,710)	(393,367)
Recoveries	(486,461)	(642,607)
Amount written off	(764,254)	(765,141)
Foreign exchange differences	-	(82)
Balance at end of the financial year	<u>2,331,357</u>	<u>2,132,222</u>
Gross impaired loans, advances and financing as % of gross loans, advances and financing	<u>1.59%</u>	<u>1.54%</u>
Loan/Financing loss coverage (including regulatory reserve)	<u>100.94%</u>	<u>103.58%</u>

(g) Impaired loans, advances and financing analysed by geographical distribution are as follows:

	Group	
	31.03.2026	31.03.2025
	RM'000	RM'000
In Malaysia	<u>2,331,357</u>	<u>2,132,222</u>

A13. LOANS, ADVANCES AND FINANCING (CONT'D.)

(h) Impaired loans, advances and financing analysed by sector are as follows:

	Group	
	31.03.2026 RM'000	31.03.2025 RM'000
Agriculture	87,393	13,258
Mining and quarrying	43,916	40,300
Manufacturing	228,039	281,891
Electricity, gas and water	18,800	18,399
Construction	110,703	175,833
Wholesale and retail trade and hotels and restaurants	348,230	260,218
Transport, storage and communication	53,881	37,482
Finance and insurance	10,482	2,099
Real estate	119,563	95,877
Business activities	30,093	38,514
Education and health	26,247	28,649
Household of which:	1,254,010	1,139,702
Purchase of residential properties	1,006,076	929,822
Purchase of transport vehicles	80,756	66,683
Others	167,178	143,197
	<u>2,331,357</u>	<u>2,132,222</u>

(i) Movements in allowances for ECL are as follows:

Group	Note	Stage 1	Stage 2	Stage 3	Total
		12-month ECL RM'000	Lifetime ECL not credit impaired RM'000	Lifetime ECL credit impaired RM'000	
31.03.2026					
Balance at beginning of the financial year		324,938	917,633	510,715	1,753,286
Net (writeback of)/allowances for ECL	A22	(9,699)	(212,753)	830,604	608,152
Transfer to 12-month ECL (Stage 1)		23,369	(121,386)	(12,758)	(110,775)
Transfer to Lifetime ECL not credit impaired (Stage 2)		(19,109)	146,832	(37,756)	89,967
Transfer to Lifetime ECL credit impaired (Stage 3)		(2,955)	(51,631)	219,748	165,162
New financial assets originated		111,467	70,592	13,772	195,831
Net remeasurement of allowances		(27,712)	(11,268)	605,956	566,976
Modification of contractual cash flows of financial assets		(1,212)	(2,142)	184	(3,170)
Financial assets derecognised		(81,412)	(74,758)	(10,407)	(166,577)
Changes in model assumptions and methodologies		(12,135)	(168,992)	51,865	(129,262)
Foreign exchange differences		(1,612)	(11)	-	(1,623)
Amount written off		-	-	(764,254)	(764,254)
Balance at end of the financial year		<u>313,627</u>	<u>704,869</u>	<u>577,065</u>	<u>1,595,561</u>

A13. LOANS, ADVANCES AND FINANCING (CONT'D.)

(i) Movements in allowances for ECL are as follows: (Cont'd.)

Group	Note	Stage 1	Stage 2	Stage 3	Total
		12-month ECL RM'000	Lifetime ECL not credit impaired RM'000	Lifetime ECL credit impaired RM'000	
31.03.2025					
Balance at beginning of the financial year		335,100	1,028,920	664,145	2,028,165
Net (writeback of)/allowances for ECL	A22	(9,892)	(92,484)	611,793	509,417
Transfer to 12-month ECL (Stage 1)		14,516	(98,049)	(13,809)	(97,342)
Transfer to Lifetime ECL not credit impaired (Stage 2)		(18,953)	166,586	(44,359)	103,274
Transfer to Lifetime ECL credit impaired (Stage 3)		(1,950)	(55,309)	189,272	132,013
New financial assets originated		112,542	86,245	7,917	206,704
Net remeasurement of allowances		(11,316)	(45,446)	483,891	427,129
Modification of contractual cash flows of financial assets		(1,695)	(5,420)	(1,113)	(8,228)
Financial assets derecognised		(65,933)	(115,677)	(10,006)	(191,616)
Changes in model assumptions and methodologies		(37,103)	(25,414)	-	(62,517)
Foreign exchange differences		(270)	(116)	(82)	(468)
Amount written off		-	(18,687)	(765,141)	(783,828)
Balance at end of the financial year		324,938	917,633	510,715	1,753,286

A14. OTHER ASSETS

	Group		Company	
	31.03.2026 RM'000	31.03.2025 RM'000	31.03.2026 RM'000	31.03.2025 RM'000
Trade receivables	506,784	509,330	-	-
Other receivables, deposits and prepayments	1,139,291	1,573,118	1	8
Interest/Profit receivable	489,243	554,561	-	-
Fee receivable	36,699	32,463	-	-
Amount due from associates and joint ventures	11,234	12,602	3,860	2,791
Amount due from agents and brokers	162,143	328,221	-	-
Foreclosed properties	307	307	-	-
Tax recoverable	71,778	656,201	4,671	6,557
Collateral pledged for derivative and securities transactions	295,310	309,082	-	-
	<u>2,712,789</u>	<u>3,975,885</u>	<u>8,532</u>	<u>9,356</u>
Less: Accumulated impairment losses	(34,965)	(32,502)	-	-
	<u>2,677,824</u>	<u>3,943,383</u>	<u>8,532</u>	<u>9,356</u>

A15. DEPOSITS FROM CUSTOMERS

	Group	
	31.03.2026 RM'000	31.03.2025 RM'000
Demand deposits	44,090,408	43,124,343
Savings deposits	7,986,896	7,881,560
Term/Investment deposits	94,922,799	90,541,138
	<u>147,000,103</u>	<u>141,547,041</u>

The deposits are sourced from the following types of customers:

	Group	
	31.03.2026 RM'000	31.03.2025 RM'000
Government and statutory bodies	10,035,194	5,360,808
Business enterprises	70,595,819	72,507,282
Individuals	60,615,835	58,196,532
Others	5,753,255	5,482,419
	<u>147,000,103</u>	<u>141,547,041</u>

The maturity structure of term/investment deposits is as follows:

	Group	
	31.03.2026 RM'000	31.03.2025 RM'000
Due within six months	73,055,314	70,845,999
Over six months to one year	21,591,810	18,941,672
Over one year to three years	245,041	720,942
Over three years to five years	30,634	32,525
	<u>94,922,799</u>	<u>90,541,138</u>

A16. DEPOSITS AND PLACEMENTS OF BANKS AND OTHER FINANCIAL INSTITUTIONS

	Group	
	31.03.2026 RM'000	31.03.2025 RM'000
Licensed banks	2,394,685	3,170,056
Licensed investment banks	580,327	567,040
Bank Negara Malaysia	1,958,780	1,834,771
Other financial institutions	1,185,686	2,007,461
	<u>6,119,478</u>	<u>7,579,328</u>

A17. OTHER LIABILITIES

	Group		Company	
	31.03.2026 RM'000	31.03.2025 RM'000	31.03.2026 RM'000	31.03.2025 RM'000
Trade payables	556,492	780,449	-	-
Other payables and accruals	1,699,185	1,434,812	28,134	24,478
Interest/Profit payable on deposits and borrowings/financing	1,086,347	1,070,985	-	-
Lease deposits and advance rental	64,714	59,283	-	-
Provision for commitments and contingencies	7,540	4,045	-	-
Allowances for ECL on loan/financing commitments and financial guarantees	74,257	102,693	-	-
Lease liabilities	330,746	133,158	-	-
Provision for reinstatement of leased premises	6,375	6,429	-	-
Amount due to subsidiaries	-	-	4,216	2,992
Provision for taxation	98,124	79,821	-	-
Collateral received for derivative and securities transactions	283,504	275,274	-	-
Deferred income	119,705	104,566	-	-
	4,326,989	4,051,515	32,350	27,470

Movements in allowances for ECL on loan/financing commitments and financial guarantees are as follows:

Group	Stage 1	Stage 2	Stage 3	Total
	12-month ECL	Lifetime ECL not credit impaired	Lifetime ECL credit impaired	
31.03.2026	RM'000	RM'000	RM'000	RM'000
Balance at beginning of the financial year	42,906	12,551	47,236	102,693
Net allowances for/(writeback of) ECL	4,960	8,788	(41,791)	(28,043)
Transfer to 12-month ECL (Stage 1)	520	(3,769)	-	(3,249)
Transfer to Lifetime ECL not credit impaired (Stage 2)	(986)	3,077	-	2,091
Transfer to Lifetime ECL credit impaired (Stage 3)	(102)	(1,018)	447	(673)
New exposures originated	25,205	15,321	-	40,526
Net remeasurement of allowances	(5,525)	(1,002)	(33,836)	(40,363)
Financial exposures derecognised	(14,152)	(3,821)	(8,402)	(26,375)
Foreign exchange differences	(375)	(18)	-	(393)
Balance at end of the financial year	47,491	21,321	5,445	74,257

Group	Stage 1	Stage 2	Stage 3	Total
	12-month ECL	Lifetime ECL not credit impaired	Lifetime ECL credit impaired	
31.03.2025	RM'000	RM'000	RM'000	RM'000
Balance at beginning of the financial year	44,054	17,852	112,585	174,491
Net writeback of ECL	(1,076)	(5,265)	(65,351)	(71,692)
Transfer to 12-month ECL (Stage 1)	513	(3,708)	-	(3,195)
Transfer to Lifetime ECL not credit impaired (Stage 2)	(875)	3,705	-	2,830
Transfer to Lifetime ECL credit impaired (Stage 3)	(100)	(1,319)	324	(1,095)
New exposures originated	19,356	5,855	-	25,211
Net remeasurement of allowances	(6,006)	(3,105)	(63,684)	(72,795)
Financial exposures derecognised	(13,964)	(6,693)	(1,991)	(22,648)
Foreign exchange differences	(72)	(36)	2	(106)
Balance at end of the financial year	42,906	12,551	47,236	102,693

A18. INTEREST INCOME

	Individual Quarter		Cumulative Quarter	
	31.03.2026 RM'000	31.03.2025 RM'000	31.03.2026 RM'000	31.03.2025 RM'000
Group				
Short-term funds and deposits and placements with banks and other financial institutions	15,259	28,101	78,501	141,782
Financial assets at FVTPL	37,689	35,060	151,998	155,485
Financial investments at FVOCI	188,728	178,534	755,495	724,649
Financial investments at amortised cost	85,449	100,017	323,517	388,280
Loans and advances	1,138,949	1,163,002	4,641,995	4,668,470
Impaired loans and advances	6,883	3,554	23,986	11,762
Others	20,056	14,119	67,506	58,841
	<u>1,493,013</u>	<u>1,522,387</u>	<u>6,042,998</u>	<u>6,149,269</u>
Company				
Short-term funds and deposits and placements with banks and other financial institutions	504	119	1,695	1,111

A19. INTEREST EXPENSE

	Individual Quarter		Cumulative Quarter	
	31.03.2026 RM'000	31.03.2025 RM'000	31.03.2026 RM'000	31.03.2025 RM'000
Group				
Deposits from customers	660,103	674,908	2,632,163	2,774,491
Deposits and placements of banks and other financial institutions	37,667	62,814	180,726	234,097
Senior Notes	26,998	21,501	100,391	73,012
Securities sold under repurchase agreements	16,130	53,547	126,821	247,117
Recourse obligation on loans sold to Cagamas Berhad	43,560	45,379	192,518	188,651
Debt capital	35,816	35,257	143,548	142,742
Medium Term Notes	15,865	13,378	66,600	13,378
Commercial papers	14,175	5,133	45,552	5,844
Structured deposits	23,459	21,966	87,620	92,738
Others	5,201	4,292	18,436	19,167
	<u>878,974</u>	<u>938,175</u>	<u>3,594,375</u>	<u>3,791,237</u>

A20. OTHER OPERATING INCOME

Group	Individual Quarter		Cumulative Quarter	
	31.03.2026 RM'000	31.03.2025 RM'000	31.03.2026 RM'000	31.03.2025 RM'000
Fee and commission income:				
Fees on loans and securities	37,397	36,586	124,238	145,870
Corporate advisory	11,023	7,280	24,035	24,169
Guarantee fees	15,422	15,345	65,492	58,200
Underwriting commission	1,251	581	7,214	1,893
Portfolio management fees	12,784	13,276	50,115	49,636
Unit trust fees, commission and charges	53,630	44,130	199,963	188,292
Property trust management fees	1,780	1,747	6,862	6,692
Brokerage fees and commission	14,947	9,386	40,457	48,617
Bancassurance commission	7,590	8,119	31,939	34,258
Wealth management fees	1,196	4,336	10,417	18,472
Remittances	3,345	4,991	14,492	22,383
Fees, service and commission charges	9,038	9,357	37,665	33,372
Placement fees	9,902	3,504	16,244	17,028
Others	3,263	2,687	9,527	11,527
	<u>182,568</u>	<u>161,325</u>	<u>638,660</u>	<u>660,409</u>
Investment and trading income:				
Net (loss)/gain from sale of financial assets at FVTPL	(2,951)	(1,368)	63,205	98,172
Net gain from sale of financial investments at FVOCI	46,224	9,784	130,079	22,066
Net gain on redemption of financial investments at amortised cost	-	42,117	475	45,467
Net (loss)/gain on revaluation of financial assets at FVTPL	(42,394)	(71,657)	34,002	(232,360)
Net gain on foreign exchange	52,339	51,968	168,791	147,081
Net gain on derivatives	45,754	95,143	31,148	278,426
Dividend income from:				
Financial assets at FVTPL	12,477	9,077	59,450	57,044
Financial investments at FVOCI	-	-	3,351	3,351
Others	(74)	2,349	185	2,937
	<u>111,375</u>	<u>137,413</u>	<u>490,686</u>	<u>422,184</u>
Other income:				
Net loss on non-trading foreign exchange	(89)	(25)	(179)	(80)
Net gain on disposal of property and equipment	85	1,085	129	1,083
Rental income	445	288	1,229	1,053
Profit from sale of goods and services	3,460	3,809	14,278	15,815
Others	3,807	2,988	11,954	11,951
	<u>7,708</u>	<u>8,145</u>	<u>27,411</u>	<u>29,822</u>
	<u>301,651</u>	<u>306,883</u>	<u>1,156,757</u>	<u>1,112,415</u>

A20. OTHER OPERATING INCOME (CONT'D.)

Company	Individual Quarter		Cumulative Quarter	
	31.03.2026 RM'000	31.03.2025 RM'000	31.03.2026 RM'000	31.03.2025 RM'000
Investment and trading income:				
Dividend income from:				
Subsidiaries	-	-	1,242,026	884,060
Financial assets at FVTPL	11	11	42	43
	<u>11</u>	<u>11</u>	<u>1,242,068</u>	<u>884,103</u>
Other income:				
Others	2,873	2,728	9,957	10,087
	<u>2,873</u>	<u>2,728</u>	<u>9,957</u>	<u>10,087</u>
	<u>2,884</u>	<u>2,739</u>	<u>1,252,025</u>	<u>894,190</u>

A21. OTHER OPERATING EXPENSES

Group	Individual Quarter		Cumulative Quarter	
	31.03.2026 RM'000	31.03.2025 RM'000	31.03.2026 RM'000	31.03.2025 RM'000
Personnel costs:				
Salaries, allowances and bonuses	292,742	269,694	1,148,512	1,070,158
Shares granted under ESS - charge	8,447	10,540	37,981	30,189
Contributions to Employees' Provident Fund ("EPF")/private retirement schemes	47,365	46,390	186,055	179,532
Social security cost	2,437	2,414	9,835	9,048
Other staff related expenses	44,391	51,204	163,762	168,472
	<u>395,382</u>	<u>380,242</u>	<u>1,546,145</u>	<u>1,457,399</u>
Establishment costs:				
Depreciation of property and equipment	10,394	10,378	42,563	44,287
Depreciation of right-of-use assets	17,815	15,793	67,919	65,175
Amortisation of intangible assets	14,490	10,225	53,344	38,258
Computerisation costs	63,640	69,265	260,869	261,085
Cleaning, maintenance and security	9,023	10,683	34,446	39,501
Finance costs:				
- interest on lease liabilities	2,516	1,043	7,800	4,636
- provision for reinstatement of leased premises	6	8	23	38
Others	9,747	9,801	42,618	40,103
	<u>127,631</u>	<u>127,196</u>	<u>509,582</u>	<u>493,083</u>
Marketing and communication expenses:				
Sales commission	485	777	2,502	3,130
Advertising, promotional and other marketing activities	12,741	9,415	29,474	25,239
Telephone charges	2,881	3,225	10,446	11,822
Postage	2,772	3,605	10,836	12,277
Travelling and entertainment	1,857	1,881	8,143	7,950
Others	2,204	2,773	8,592	10,911
	<u>22,940</u>	<u>21,676</u>	<u>69,993</u>	<u>71,329</u>

A21. OTHER OPERATING EXPENSES (CONT'D.)

Group	Individual Quarter		Cumulative Quarter	
	31.03.2026	31.03.2025	31.03.2026	31.03.2025
	RM'000	RM'000	RM'000	RM'000
Administration and general expenses:				
Professional services	25,062	22,214	84,594	84,395
Travelling	420	442	2,104	1,523
Insurance	1,741	1,985	9,194	9,480
Subscriptions and periodicals	2,168	2,813	10,589	11,011
Others	15,452	19,845	71,363	69,578
	<u>44,843</u>	<u>47,299</u>	<u>177,844</u>	<u>175,987</u>
Total	<u>590,796</u>	<u>576,413</u>	<u>2,303,564</u>	<u>2,197,798</u>

Company	Individual Quarter		Cumulative Quarter	
	31.03.2026	31.03.2025	31.03.2026	31.03.2025
	RM'000	RM'000	RM'000	RM'000
Establishment costs:				
Depreciation of property and equipment	2	3	8	10
Computerisation costs	3	3	14	14
Others	63	167	539	648
	<u>68</u>	<u>173</u>	<u>561</u>	<u>672</u>
Marketing and communication expenses:				
Telephone charges	2	1	5	2
Postage	-	1	-	5
Travelling and entertainment	6	7	28	29
	<u>8</u>	<u>9</u>	<u>33</u>	<u>36</u>
Administration and general expenses:				
Professional services	667	795	1,822	1,536
Travelling	-	20	173	50
Insurance	-	-	3	56
Subscriptions and periodicals	-	1	-	6
Others	894	495	3,942	3,337
	<u>1,561</u>	<u>1,311</u>	<u>5,940</u>	<u>4,985</u>
Service transfer pricing expense, net	8,243	8,411	35,200	32,009
Total	<u>9,880</u>	<u>9,904</u>	<u>41,734</u>	<u>37,702</u>

A22. ALLOWANCES FOR IMPAIRMENT ON LOANS, ADVANCES AND FINANCING

	Individual Quarter		Cumulative Quarter	
	31.03.2026	31.03.2025	31.03.2026	31.03.2025
	RM'000	RM'000	RM'000	RM'000
Group				
Impairment on loans, advances and financing:				
Allowances for ECL	51,719	110,240	608,152	509,417
Impaired loans, advances and financing recovered, net	(49,645)	(54,191)	(295,475)	(285,373)
	<u>2,074</u>	<u>56,049</u>	<u>312,677</u>	<u>224,044</u>

A23. ALLOWANCES FOR/(WRITEBACK OF) IMPAIRMENT ON FINANCIAL INVESTMENTS, OTHER FINANCIAL ASSETS AND NON-FINANCIAL ASSETS

	Individual Quarter		Cumulative Quarter	
	31.03.2026	31.03.2025	31.03.2026	31.03.2025
	RM'000	RM'000	RM'000	RM'000
Group				
Financial investments				
Financial investments at FVOCI	(136)	2,861	(7,673)	4,806
Financial investments at amortised cost	5,648	4,264	(145,570)	7,335
	<u>5,512</u>	<u>7,125</u>	<u>(153,243)</u>	<u>12,141</u>
Other financial assets				
Cash and short-term funds	(1,517)	691	(1,866)	1,358
Other assets	1,971	(302)	2,793	(4,938)
	<u>454</u>	<u>389</u>	<u>927</u>	<u>(3,580)</u>
Non-financial assets				
Computer software	-	(17,802)	-	(17,802)

A24. BUSINESS SEGMENT ANALYSIS

Segment information is presented in respect of the Group's business segments. The business segment information is prepared based on internal management reports, which are regularly reviewed by the Chief Operating Decision Maker in order to allocate resources to a segment and to assess its performance.

The Group comprises the following main business segments:

(a) Retail Banking

Retail Banking continues to focus on building mass affluent and affluent customers. Retail Banking offers products and financial solutions which includes auto finance, mortgages, personal loan/financing, credit cards, priority banking services, wealth management, remittance services and deposits.

(b) Business Banking

Business Banking focuses on all sizes of businesses and enterprises by providing a range of products and solutions such as Commercial, Enterprise and SME Lending, Business Wealth, Industrial Hire Purchase and Bancassurance.

(c) Wholesale Banking

Wholesale Banking comprises Corporate Banking, Transaction Banking and Group Treasury and Markets.

(i) Corporate and Transaction Banking

Corporate Banking offers a full range of products and services, including corporate lending, investment banking advisory, trade finance, offshore banking and cash management solutions to wholesale banking clients.

Transaction Banking delivers tailor-made digital and cash management solutions, as well as trade financing and remittance services, to corporate and SME clients.

(ii) Group Treasury and Markets

Group Treasury and Markets manages funding and liquidity for the banking group and offers financial market and hedging solutions across all asset classes to a broad range of clients. The sales and trading activities cover fixed income, interest rates, foreign exchange, money market, equity derivatives, commodities and other derivatives.

(d) Investment Banking

Investment Banking provides a full range of integrated solutions and services, which include corporate finance M&A advisory, equity and debt capital markets, private banking and stockbroking services.

(e) Funds Management

Funds Management manages a broad range of investment mandates and unit trust funds across the risk-return spectrum for individuals, corporates and institutions, and provides fund distribution support services for institutional distributors. Funds Management also manages Private Retirement Schemes and Exchange Traded Funds.

(f) Insurance

Insurance segment offers a broad range of general insurance products, namely motor, personal accident, property and household through our associates. It also offers life insurance and takaful products namely wealth protection/savings, health and medical protection and family takaful solutions provided through our joint venture operations.

(g) Others

Others comprise activities to support operations of its main business units and non-core operations of the Group.

Measurement of segment performance

The segment performance is measured on income, expenses and profit basis. These are shown after allocation of certain centralised cost, funding income and expenses directly associated with each segment. Transactions between segments are recorded within the segment as if they are third party transactions and are eliminated on consolidation under Others.

Notes:

- (i) The Chief Operating Decision Maker relies primarily on the net interest and funding income information to assess the performance of, and to make decisions about resources to be allocated to these operating segments.
- (ii) The financial information by geographical segment is not presented as the Group's activities are principally conducted in Malaysia.
- (iii) The comparatives have been restated to conform with current business realignment between the business segment.

A24. BUSINESS SEGMENT ANALYSIS (CONT'D.)

Group	Wholesale banking								Total RM'000
	Retail banking RM'000	Business banking RM'000	Corporate and Transaction banking RM'000	Group Treasury and Markets RM'000	Investment banking RM'000	Funds management RM'000	Insurance RM'000	Others RM'000	
For the financial year ended 31.03.2026									
External net income	1,789,926	2,257,237	1,006,083	(390,827)	237,922	171,974	101,627	(15,570)	5,158,372
Intersegments net income	(351,997)	(519,441)	(468,254)	1,416,839	(39,757)	-	-	(37,390)	-
	<u>1,437,929</u>	<u>1,737,796</u>	<u>537,829</u>	<u>1,026,012</u>	<u>198,165</u>	<u>171,974</u>	<u>101,627</u>	<u>(52,960)</u>	<u>5,158,372</u>
Net interest and funding income	1,225,367	1,359,820	461,047	716,320	43,916	1,302	12	(78,223)	3,729,561
Other operating income	210,955	377,976	76,782	309,692	154,249	170,672	-	19,501	1,319,827
Share in results of associates and joint ventures	1,607	-	-	-	-	-	101,615	5,762	108,984
Net income/(loss)	<u>1,437,929</u>	<u>1,737,796</u>	<u>537,829</u>	<u>1,026,012</u>	<u>198,165</u>	<u>171,974</u>	<u>101,627</u>	<u>(52,960)</u>	<u>5,158,372</u>
Other operating expenses	(1,036,900)	(628,819)	(234,750)	(153,134)	(173,843)	(78,472)	(16)	2,370	(2,303,564)
of which:									
Depreciation of property and equipment	(13,219)	(1,876)	(653)	(417)	(643)	(393)	-	(25,362)	(42,563)
Depreciation of right-of-use assets	-	-	-	-	-	-	-	(67,919)	(67,919)
Amortisation of intangible assets	(13,708)	(2,849)	(4,891)	(6,672)	(1,664)	(546)	-	(23,014)	(53,344)
Profit/(Loss) before impairment losses	401,029	1,108,977	303,079	872,878	24,322	93,502	101,611	(50,590)	2,854,808
(Allowances for)/Writeback of impairment on loans, advances and financing	(80,035)	(253,017)	20,284	1	90	-	-	-	(312,677)
Writeback of impairment on financial investments and other financial assets	10	258	137,201	9,842	1,026	-	-	3,979	152,316
(Provision)/Writeback of provision for commitments and contingencies	(376)	17,975	10,417	-	-	(889)	-	(3,329)	23,798
Other recoveries, net	-	2,947	-	-	-	-	-	25	2,972
Profit/(Loss) before taxation and zakat	<u>320,628</u>	<u>877,140</u>	<u>470,981</u>	<u>882,721</u>	<u>25,438</u>	<u>92,613</u>	<u>101,611</u>	<u>(49,915)</u>	<u>2,721,217</u>
Taxation and zakat	(76,565)	(209,851)	(110,409)	(202,791)	(5,181)	(20,153)	3,424	1,215	(620,311)
Profit/(Loss) for the financial year	<u>244,063</u>	<u>667,289</u>	<u>360,572</u>	<u>679,930</u>	<u>20,257</u>	<u>72,460</u>	<u>105,035</u>	<u>(48,700)</u>	<u>2,100,906</u>
Other information									
Total segment assets	68,376,123	54,019,466	28,946,120	53,309,737	2,823,897	154,435	1,304,813	(1,225,865)	207,708,726
Total segment liabilities	62,598,818	42,956,221	16,175,645	64,908,104	1,425,351	46,391	14	(2,026,831)	186,083,713
Cost-to-income ratio	72.1%	36.2%	43.6%	14.9%	87.7%	45.6%	0.0%	4.5%	44.7%
Gross loans, advances and financing	67,412,659	53,853,991	23,485,741	148	1,934,755	-	-	-	146,687,294
Net loans, advances and financing	66,467,886	53,313,204	23,389,720	148	1,920,775	-	-	-	145,091,733
Impaired loans, advances and financing	1,230,811	946,043	113,201	-	41,302	-	-	-	2,331,357
Total deposits	59,487,616	42,203,811	15,918,868	34,684,490	824,796	-	-	-	153,119,581
Additions to:									
Property and equipment	6,394	2,469	1,872	58	542	1,896	-	49,615	62,846
Intangible assets	16,776	3,155	13,158	3,810	1,380	1,342	-	28,816	68,437

A24. BUSINESS SEGMENT ANALYSIS (CONT'D.)

Group For the financial year ended 31.03.2025 (Restated)	Wholesale banking								Total RM'000
	Retail banking RM'000	Business banking RM'000	Corporate and Transaction banking RM'000	Group Treasury and Markets RM'000	Investment banking RM'000	Funds management RM'000	Insurance RM'000	Others RM'000	
External net income	1,953,768	2,091,293	951,463	(579,729)	257,022	161,875	101,308	(8,070)	4,928,930
Intersegments net income	(534,712)	(312,411)	(453,043)	1,376,673	(29,695)	-	-	(46,812)	-
	<u>1,419,056</u>	<u>1,778,882</u>	<u>498,420</u>	<u>796,944</u>	<u>227,327</u>	<u>161,875</u>	<u>101,308</u>	<u>(54,882)</u>	<u>4,928,930</u>
Net interest and funding income	1,215,197	1,388,711	420,105	571,957	52,783	1,490	1	(80,684)	3,569,560
Other operating income	202,341	390,171	78,315	224,987	174,544	160,385	-	20,781	1,251,524
Share in results of associates and joint ventures	1,518	-	-	-	-	-	101,307	5,021	107,846
Net income/(loss)	1,419,056	1,778,882	498,420	796,944	227,327	161,875	101,308	(54,882)	4,928,930
Other operating expenses	(980,526)	(566,405)	(211,598)	(150,400)	(170,593)	(78,684)	(16)	(39,576)	(2,197,798)
<i>of which:</i>									
Depreciation of property and equipment	(16,132)	(1,519)	(1,087)	(472)	(789)	(151)	-	(24,137)	(44,287)
Depreciation of right-of-use assets	-	-	-	-	-	-	-	(65,175)	(65,175)
Amortisation of intangible assets	(11,442)	(883)	(4,507)	(5,789)	(443)	(321)	-	(14,873)	(38,258)
Profit/(Loss) before impairment losses (Allowances for)/Writeback of impairment on loans, advances and financing	438,530	1,212,477	286,822	646,544	56,734	83,191	101,292	(94,458)	2,731,132
(Allowances for)/Writeback of impairment on financial investments, other financial assets and non-financial assets	(222,732)	(119,220)	111,520	(1)	6,389	-	-	-	(224,044)
Writeback of provision/(Provision) for commitments and contingencies	-	(1,487)	(6,496)	(3,891)	2,993	5	-	18,117	9,241
Other recoveries, net	403	11,547	59,781	-	-	-	-	(840)	70,891
Profit/(Loss) before taxation and zakat	-	-	-	-	-	-	-	32	32
Taxation and zakat	216,201	1,103,317	451,627	642,652	66,116	83,196	101,292	(77,149)	2,587,252
Profit/(Loss) for the financial year	(51,529)	(262,430)	(107,790)	(143,354)	(14,835)	(16,023)	(3)	10,078	(585,886)
	<u>164,672</u>	<u>840,887</u>	<u>343,837</u>	<u>499,298</u>	<u>51,281</u>	<u>67,173</u>	<u>101,289</u>	<u>(67,071)</u>	<u>2,001,366</u>
Other information									
Total segment assets	68,652,375	51,052,749	25,226,962	49,544,206	2,814,825	144,399	1,383,716	224,356	199,043,588
Total segment liabilities	58,931,881	41,597,726	15,378,457	61,216,983	2,066,907	38,515	14	(808,614)	178,421,869
Cost-to-income ratio	69.1%	31.8%	42.5%	18.9%	75.0%	48.6%	0.0%	72.1%	44.6%
Gross loans, advances and financing	67,373,529	48,707,853	20,965,800	210	1,835,962	-	-	-	138,883,354
Net loans, advances and financing	66,312,316	48,187,402	20,811,159	209	1,818,982	-	-	-	137,130,068
Impaired loans, advances and financing	1,107,623	847,287	145,487	17	31,808	-	-	-	2,132,222
Total deposits	58,183,047	40,949,993	15,155,174	33,590,505	1,247,650	-	-	-	149,126,369
Additions to:									
Property and equipment	10,859	3,325	289	79	2,372	277	-	23,924	41,125
Intangible assets	19,855	4,122	3,394	624	1,326	817	-	18,146	48,284

A25. VALUATION OF PROPERTY AND EQUIPMENT

Property and equipment are stated at cost less accumulated depreciation and impairment losses.

A26. (a) SIGNIFICANT EVENT

The Middle East Conflict that began on 28 February 2026 and caused the closure of the Strait of Hormuz, has significantly disrupted many business operations around the world. In assessing the potential credit implications of the conflict, specific borrowers' and customers' information and situations with particular focus on exposures to and from Middle East, industry and sectoral developments and trends, forward-looking economic information and a range of external market views were considered, with judgement applied considering the evolving facts and circumstances. The results of the assessment and these considerations have been reflected and incorporated in the ECL allowances as at 31 March 2026.

(b) SIGNIFICANT SUBSEQUENT EVENT

There was no significant event subsequent to the reporting date that required disclosure or adjustment to the financial statements.

A27. CHANGES IN THE COMPOSITION OF THE GROUP AND THE COMPANY

Dissolution of subsidiaries

- (i) AmFutures Sdn Bhd, which commenced members' voluntary winding-up on 27 March 2018, was dissolved on 14 January 2026.
- (ii) AmResearch Sdn Bhd, which commenced members' voluntary winding-up on 23 December 2016, was dissolved on 18 February 2026.
- (iii) AMMB Nominees (Tempatan) Sdn Bhd, which commenced members' voluntary winding-up on 22 May 2020, was dissolved on 1 March 2026.

Other than as disclosed above, there were no material changes in the composition of the Group and the Company for the current financial quarter and year.

A28. COMMITMENTS AND CONTINGENCIES

In the normal course of business, the banking subsidiaries of the Company make various commitments and incur certain contingent liabilities with legal recourse to their customers. No material losses are anticipated as a result of these transactions other than those where provision had been made in the financial statements. The commitments and contingencies are not secured against the Group's assets.

As at the reporting date, the principal amounts of commitments and contingencies and notional contracted amounts of derivatives are as follows:

	Group	
	31.03.2026 Principal/ Notional Amount RM'000	31.03.2025 Principal/ Notional Amount RM'000
Commitments		
Other commitments, such as formal standby facilities and credit lines, with an original maturity of:		
- One year or less	20,472,666	19,272,118
- Over one year	2,501,237	2,783,244
Unutilised credit card lines	7,225,246	6,059,474
Forward asset purchases	442,578	762,478
	<u>30,641,727</u>	<u>28,877,314</u>
Contingent Liabilities		
Direct credit substitutes	355,249	1,381,075
Transaction-related contingent items	9,394,519	8,593,579
Obligations under on-going underwriting agreements	-	13,862
Short-term self-liquidating trade-related contingencies	1,410,574	1,152,135
	<u>11,160,342</u>	<u>11,140,651</u>
Derivative Financial Instruments		
Interest/Profit rate related contracts:	59,715,115	44,243,660
- One year or less	4,861,782	4,098,987
- Over one year to five years	41,276,848	27,946,421
- Over five years	13,576,485	12,198,252
Foreign exchange related contracts:	53,934,452	46,789,010
- One year or less	47,629,800	42,369,636
- Over one year to five years	5,293,089	3,018,862
- Over five years	1,011,563	1,400,512
Equity and commodity related contracts:	2,808,005	2,240,373
- One year or less	2,589,988	2,063,663
- Over one year to five years	218,017	176,710
	<u>116,457,572</u>	<u>93,273,043</u>
	<u>158,259,641</u>	<u>133,291,008</u>

A29. DERIVATIVE FINANCIAL INSTRUMENTS

The following summarises the notional contracted amounts of derivatives held for trading and derivative designated in hedge accounting relationships of the Group and the revalued derivative financial instruments as at the reporting date:

Group	31.03.2026			31.03.2025		
	Contract/ Notional Amount RM'000	Fair Value		Contract/ Notional Amount RM'000	Fair Value	
		Assets RM'000	Liabilities RM'000		Assets RM'000	Liabilities RM'000
Trading derivatives						
Interest/Profit rate related contracts:	58,930,115	352,750	275,398	44,243,660	299,168	187,879
- One year or less	4,861,782	2,421	2,638	4,098,987	11,941	3,406
- Over one year to three years	16,403,294	79,737	53,712	11,124,648	55,996	46,441
- Over three years	37,665,039	270,592	219,048	29,020,025	231,231	138,032
Foreign exchange related contracts:	53,934,452	615,418	741,913	46,789,010	333,791	364,929
- One year or less	47,629,800	476,646	509,901	42,369,636	244,849	155,143
- Over one year to three years	4,048,875	75,141	131,878	1,896,405	81,689	122,823
- Over three years	2,255,777	63,631	100,134	2,522,969	7,253	86,963
Equity and commodity related contracts:	2,808,005	31,096	155,677	2,240,373	19,250	55,428
- One year or less	2,589,988	27,386	151,666	2,063,663	16,616	52,794
- Over one year to three years	218,017	3,710	4,011	176,710	2,634	2,634
Total	115,672,572	999,264	1,172,988	93,273,043	652,209	608,236
Hedging derivatives						
Interest rate related contracts:						
Interest rate swaps:						
Fair value hedge	785,000	9,137	-	-	-	-
- Over three years	785,000	9,137	-	-	-	-
Total	116,457,572	1,008,401	1,172,988	93,273,043	652,209	608,236

A30. FAIR VALUE MEASUREMENTS OF FINANCIAL INSTRUMENTS

Determination of fair value and fair value hierarchy

The Group and the Company measure fair value using the following fair value hierarchy, which reflects the significance of the inputs used in making the measurements.

- Level 1: quoted prices (unadjusted) in active markets for identical assets or liabilities;
- Level 2: other techniques for which all inputs which have a significant effect on the recorded fair value are observable, either directly or indirectly;
- Level 3: techniques which use inputs which have a significant effect on the recorded fair value that are not based on observable market data.

For assets and liabilities measured at fair value that are recognised on a recurring basis, the Group and the Company determine whether transfers have occurred between Levels in the hierarchy by re-assessing categorisation (based on the lowest level input that is significant to the fair value measurement as a whole) at the end of each reporting period.

Financial assets and liabilities measured using a valuation technique based on assumptions that are supported by prices from observable current market transactions are assets and liabilities for which pricing is obtained via pricing services, but where prices have not been determined in an active market, financial assets with fair values based on broker quotes, investments in private equity funds with fair values obtained via fund managers and assets that are valued using the Group's own models whereby the majority of assumptions are market observable.

Non market observable inputs means that fair values are determined, in whole or in part, using a valuation technique (model) based on assumptions that are neither supported by prices from observable current market transactions in the same instrument, nor are they based on available market data. The main asset classes in this category are unlisted equity investments and debt instruments. Valuation techniques are used to the extent that observable inputs are not available, thereby allowing for situations in which there is little, if any, market activity for the asset or liability at the measurement date. However, the fair value measurement objective remains the same, that is, an exit price from the perspective of the Group or the Company. Therefore, unobservable inputs reflect the Group's and the Company's own assumptions about the assumptions that market participants would use in pricing the asset or liability (including assumptions about risk). These inputs are developed based on the best information available, which might include the Group's and the Company's own data, as well as financial information of the counterparties. Unquoted equity investments at FVOCI are revalued using adjusted net assets method.

About 2.3% (31 March 2025: 2.5%) of the Group's total financial assets recorded at fair value, are based on estimates and recorded as Level 3 investments. Where estimates are used, these are based on a combination of independent third-party evidence and internally developed models, calibrated to market observable data where possible. While such valuations are sensitive to estimates, it is believed that changing one or more of the assumptions to reasonably possible alternative assumptions would not change the fair value significantly.

The following tables show the Group's and the Company's financial instruments that are measured at fair value at the reporting date analysed by levels within the fair value hierarchy.

Group	Level 1	Level 2	Level 3	Total
31.03.2026	RM'000	RM'000	RM'000	RM'000
Financial assets measured at fair value				
Derivative financial assets	35	1,008,366	-	1,008,401
Financial assets at FVTPL				
- Money market securities	-	4,165,902	-	4,165,902
- Quoted shares	1,384,301	-	-	1,384,301
- Unquoted shares	-	-	27	27
- Unit trusts	14,755	1,283	-	16,038
- Quoted corporate bonds and sukuk	-	10,146	-	10,146
- Unquoted corporate bonds and sukuk	-	2,468,157	-	2,468,157
Financial investments at FVOCI				
- Money market securities	-	10,900,342	-	10,900,342
- Quoted shares	12,452	-	-	12,452
- Unquoted shares	-	37,469	882,384	919,853
- Unquoted corporate bonds and sukuk	-	16,950,217	-	16,950,217
	1,411,543	35,541,882	882,411	37,835,836
Financial liabilities measured at fair value				
Derivative financial liabilities	17,899	1,155,089	-	1,172,988
Financial liabilities at FVTPL				
- Structured deposits	-	347,264	-	347,264
	17,899	1,502,353	-	1,520,252

A30. FAIR VALUE MEASUREMENTS OF FINANCIAL INSTRUMENTS (CONT'D.)

The following tables show the Group's and the Company's financial instruments that are measured at fair value at the reporting date analysed by levels within the fair value hierarchy. (Cont'd.)

Group 31.03.2025	Level 1 RM'000	Level 2 RM'000	Level 3 RM'000	Total RM'000
Financial assets measured at fair value				
Derivative financial assets	538	651,671	-	652,209
Financial assets at FVTPL				
- Money market securities	-	4,474,781	-	4,474,781
- Quoted shares	1,391,734	-	-	1,391,734
- Unquoted shares	-	-	31	31
- Unit trusts	33,455	1,241	-	34,696
- Quoted corporate bonds and sukuk	-	10,179	-	10,179
- Unquoted corporate bonds and sukuk	-	1,907,024	-	1,907,024
Financial investments at FVOCI				
- Money market securities	-	11,673,940	-	11,673,940
- Quoted shares	9,715	-	-	9,715
- Unquoted shares	-	29,235	833,407	862,642
- Unquoted corporate bonds and sukuk	-	12,901,466	-	12,901,466
	<u>1,435,442</u>	<u>31,649,537</u>	<u>833,438</u>	<u>33,918,417</u>
Financial liabilities measured at fair value				
Derivative financial liabilities	7,918	600,318	-	608,236
Financial liabilities at FVTPL				
- Structured deposits	-	178,818	-	178,818
	<u>7,918</u>	<u>779,136</u>	<u>-</u>	<u>787,054</u>
Company 31.03.2026	Level 1 RM'000	Level 2 RM'000	Level 3 RM'000	Total RM'000
Financial assets measured at fair value				
Financial assets at FVTPL				
- Unit trusts	-	1,283	-	1,283
Company 31.03.2025	Level 1 RM'000	Level 2 RM'000	Level 3 RM'000	Total RM'000
Financial assets measured at fair value				
Financial assets at FVTPL				
- Unit trusts	-	1,241	-	1,241

A30. FAIR VALUE MEASUREMENTS OF FINANCIAL INSTRUMENTS (CONT'D.)

Movements in Level 3 financial instruments measured at fair value

The level of the fair value hierarchy of financial instruments is determined at the beginning of each reporting year. The following table shows a reconciliation of the opening and closing amounts of Level 3 financial assets which are recorded at fair value at the reporting date.

Group	Financial assets at FVTPL RM'000	Financial investments at FVOCI RM'000	Total RM'000
31.03.2026			
Balance at beginning of the financial year	31	833,407	833,438
Loss on revaluation of financial assets at FVTPL taken up in statement of profit or loss	(4)	-	(4)
Total gains recognised in other comprehensive income under fair value reserve	-	48,977	48,977
Balance at end of the financial year	<u>27</u>	<u>882,384</u>	<u>882,411</u>
Group	Financial assets at FVTPL RM'000	Financial investments at FVOCI RM'000	Total RM'000
31.03.2025			
Balance at beginning of the financial year	29	721,045	721,074
Gain on revaluation of financial assets at FVTPL taken up in statement of profit or loss	2	-	2
Total gains recognised in other comprehensive income under fair value reserve	-	112,362	112,362
Balance at end of the financial year	<u>31</u>	<u>833,407</u>	<u>833,438</u>

There were no transfers between Level 2 and Level 3 during the current financial year and previous financial year for the Group.

Total gains or losses included in the statement of profit or loss and statement of comprehensive income for financial instruments held at the end of the reporting date:

	Group	
	31.03.2026 RM'000	31.03.2025 RM'000
Financial assets at FVTPL:		
Total (loss)/gain included in:		
- investment and trading income in statement of profit or loss	<u>(4)</u>	<u>2</u>
Financial investments at FVOCI:		
Total gains included in:		
- fair value reserve in statement of comprehensive income	<u>48,977</u>	<u>112,362</u>

Impact on fair value of Level 3 financial instruments measured at fair value arising from changes to key assumptions

Changing one or more of the inputs to reasonable alternative assumptions would not change the value significantly for the financial assets in Level 3 of the fair value hierarchy.

A31. CAPITAL ADEQUACY

The capital adequacy ratios are computed in accordance with BNM's policy documents on Capital Adequacy Framework (Capital Components), Capital Adequacy Framework for Islamic Banks ("CAFIB") (Capital Components) issued on 14 June 2024, Capital Adequacy Framework (Basel II - Risk Weighted Assets), CAFIB (Risk Weighted Assets) issued on 18 December 2023, Capital Adequacy Framework (Operational Risk) and Capital Adequacy Framework (Exposures to Central Counterparties) issued on 15 December 2023. Pursuant to BNM's policy documents on Capital Adequacy Framework (Capital Components) and CAFIB (Capital Components), financial institution is required to maintain minimum Common Equity Tier 1 ("CET1") Capital Ratio of 4.5%, Tier 1 Capital Ratio of 6.0% and Total Capital Ratio of 8.0% at all times. In addition, a financial institution is also required to maintain capital buffers which comprise the sum of the following:

- i. a Capital Conservation Buffer ("CCB") of 2.5%;
 - ii. a Countercyclical Capital Buffer ("CCyB") determined as the weighted-average of the prevailing CCyB rates applied in the jurisdictions in which the financial institution has credit exposures. BNM will communicate any decision on the CCyB rate by up to 12 months before the date from which the rate applies; and
 - iii. a Higher Loss Absorbency ("HLA") requirement for a financial institution that is designated as a domestic systemically important bank ("D-SIB").
- (a) The Group adopts the following approaches in determining the capital requirements:

Credit Risk:

AmBank and AmBank Islamic have adopted the Foundation Internal Rating Based ("FIRB") Approach and Supervisory Slotting Criteria for major non-retail portfolios and the Advanced Internal Ratings Based ("AIRB") Approach for major retail portfolios. Given that the credit risk exposure of AmInvestment Bank is relatively less material, the credit risk component of capital adequacy ratios of AmInvestment Bank remains to be computed using Standardised Approach. Credit risk is computed in accordance with Capital Adequacy Framework (Basel II - Risk Weighted Assets), CAFIB (Risk Weighted Assets) and Capital Adequacy Framework (Exposures to Central Counterparties).

Market Risk:

Market risk remains to be computed using the Standardised Approach, as per the Capital Adequacy Framework (Basel II - Risk Weighted Assets) and CAFIB (Risk Weighted Assets).

Operational Risk:

The computation of operational risk-weighted assets is in line with the Capital Adequacy Framework (Operational Risk).

The capital adequacy ratios of the Group and the banking subsidiaries are as follows:

	31.03.2026			
	AmBank	AmBank Islamic	AmInvestment Bank	Group ¹
Before deducting proposed dividends:				
CET1 Capital Ratio	14.647%	15.937%	50.428%	15.445%
Tier 1 Capital Ratio	14.647%	15.937%	50.428%	15.445%
Total Capital Ratio	18.535%	20.344%	51.112%	17.851%
After deducting proposed dividends:				
CET1 Capital Ratio	14.455%	14.594%	43.903%	14.821%
Tier 1 Capital Ratio	14.455%	14.594%	43.903%	14.821%
Total Capital Ratio	18.343%	19.001%	44.588%	17.227%
	31.03.2025			
	AmBank	AmBank Islamic	AmInvestment Bank	Group ¹
Before deducting proposed dividends:				
CET1 Capital Ratio	14.692%	15.652%	45.121%	15.389%
Tier 1 Capital Ratio	14.692%	15.652%	45.121%	15.390%
Total Capital Ratio	18.847%	20.276%	45.858%	18.064%
After deducting proposed dividends:				
CET1 Capital Ratio	14.295%	14.814%	39.357%	14.818%
Tier 1 Capital Ratio	14.295%	14.814%	39.357%	14.818%
Total Capital Ratio	18.451%	19.439%	40.093%	17.493%

A31. CAPITAL ADEQUACY (CONT'D.)

- (a) The Group adopts the following approaches in determining the capital requirements: (Cont'd.)

Note:

1. The Company, being a financial holding company ("FHC") i.e. a financial holding company approved pursuant to Section 112(3) of the FSA or Section 124(3) of the IFSA and holds investment directly or indirectly in corporations that are engaged predominantly in banking business or Islamic banking business, has complied with BNM guidelines on minimum capital adequacy ratios and capital buffer requirements at the consolidated level effective 1 January 2019. For regulatory capital reporting purposes, the consolidated level comprises the consolidation of all its financial and non-financial subsidiaries, excluding investments in ordinary shares of unconsolidated financial and insurance entities as per BNM's guidelines on Capital Adequacy Framework (Capital Components) and CAFIB (Capital Components). Under the guidelines, investments in ordinary shares of unconsolidated financial and insurance entities shall be deducted in the calculation of CET1 Capital Ratio.

A31. CAPITAL ADEQUACY (CONT'D.)

- (b) The components of CET1 Capital, Additional Tier 1 Capital, Tier 2 Capital and Total Capital of the Group and its banking subsidiaries are as follows:

	31.03.2026			
	AmBank RM'000	AmBank Islamic RM'000	AmInvestment Bank RM'000	Group RM'000
<u>CET1 Capital</u>				
Ordinary share capital	3,040,465	1,387,107	330,000	6,376,240
Retained earnings	9,738,639	3,711,713	261,483	13,764,748
Fair value reserve	547,620	168	1,710	754,645
Foreign exchange translation reserve	82,191	-	-	88,755
Treasury shares	-	-	-	(41,739)
Regulatory reserve	423,504	249,295	10,670	683,469
Merger reserve	(3,725)	-	3,725	-
Other remaining disclosed reserves	-	-	-	41,471
Less: Regulatory adjustments applied on CET1 Capital				
- Goodwill	-	-	-	(303,492)
- Other intangible assets	(167,599)	(130)	(4,778)	(175,059)
- Deferred tax assets	(236,297)	(49,268)	(21,977)	(296,325)
- 55% of cumulative gains in fair value reserve	(301,191)	(92)	(940)	(415,055)
- Regulatory reserve	(423,504)	(249,295)	(10,670)	(683,469)
- Investment in capital instruments of unconsolidated financial and insurance/ takaful entities	(1)	-	(49,809)	(1,334,000)
- Unrealised fair value gains on financial liabilities due to changes in own credit risk	(1,796)	(13)	-	(1,759)
CET1 Capital	12,698,306	5,049,485	519,414	18,458,430
<u>Additional Tier 1 Capital</u>				
Qualifying CET1, Additional Tier 1 Capital instruments held by third parties	-	-	-	437
Tier 1 Capital	12,698,306	5,049,485	519,414	18,458,867
<u>Tier 2 Capital</u>				
Tier 2 Capital instruments meeting all relevant criteria for inclusion	3,095,000	1,300,000	-	-
Qualifying CET1, Additional Tier 1 and Tier 2 Capital instruments held by third parties	-	-	-	2,490,292
Surplus of total eligible provision over total expected loss	159,163	62,563	-	236,470
General provisions*	117,151	33,743	7,047	148,437
Tier 2 Capital	3,371,314	1,396,306	7,047	2,875,199
Total Capital	16,069,620	6,445,791	526,461	21,334,066

* Consists of provision for performing assets and regulatory reserve subject to a maximum 1.25% of total credit risk-weighted assets ("RWA").

The breakdown of the RWA in various categories of risk are as follows:

Credit RWA	78,143,802	32,122,513	509,681	107,963,148
Exposures to Central Counterparties RWA	20,626	-	54,096	74,722
Less: Credit RWA absorbed by Profit Sharing Investment Account	-	(2,805,388)	-	(786,001)
Total Credit RWA	78,164,428	29,317,125	563,777	107,251,869
Market RWA	2,628,045	327,492	12,430	2,953,065
Operational RWA	5,905,249	2,039,197	453,808	9,306,827
Total RWA	86,697,722	31,683,814	1,030,015	119,511,761

A31. CAPITAL ADEQUACY (CONT'D.)

- (b) The components of CET1 Capital, Additional Tier 1 Capital, Tier 2 Capital and Total Capital of the Group and its banking subsidiaries are as follows: (Cont'd.)

	31.03.2025			
	AmBank RM'000	AmBank Islamic RM'000	AmInvestment Bank RM'000	Group RM'000
<u>CET1 Capital</u>				
Ordinary share capital	3,040,465	1,387,107	330,000	6,376,240
Retained earnings	9,107,844	3,724,686	258,709	13,010,953
Fair value reserve	537,254	(1,589)	1,755	743,932
Foreign exchange translation reserve	106,629	-	-	113,212
Treasury shares	-	-	-	(53,522)
Regulatory reserve	261,089	80,674	10,759	352,522
Other remaining disclosed reserves	-	-	-	40,786
Less: Regulatory adjustments applied on CET1 Capital				
- Goodwill	-	-	-	(303,492)
- Other intangible assets	(149,252)	(210)	(4,198)	(155,198)
- Deferred tax assets	(205,932)	(55,440)	(29,147)	(279,333)
- 55% of cumulative gains in fair value reserve	(295,490)	-	(965)	(409,163)
- Regulatory reserve	(261,089)	(80,674)	(10,759)	(352,522)
- Investment in capital instruments of unconsolidated financial and insurance/ takaful entities	(1)	-	(49,809)	(1,334,000)
- Unrealised fair value gains on financial liabilities due to changes in own credit risk	(1,189)	(9)	-	(1,185)
CET1 Capital	12,140,328	5,054,545	506,345	17,749,230
<u>Additional Tier 1 Capital</u>				
Qualifying CET1, Additional Tier 1 Capital instruments held by third parties	-	-	-	387
Tier 1 Capital	12,140,328	5,054,545	506,345	17,749,617
<u>Tier 2 Capital</u>				
Tier 2 Capital instruments meeting all relevant criteria for inclusion	3,095,000	1,300,000	-	-
Qualifying CET1, Additional Tier 1 and Tier 2 Capital instruments held by third parties	-	-	-	2,468,304
Surplus of total eligible provision over total expected loss	227,641	154,180	-	464,683
General provisions*	111,405	39,241	8,264	151,825
Tier 2 Capital	3,434,046	1,493,421	8,264	3,084,812
Total Capital	15,574,374	6,547,966	514,609	20,834,429

* Consists of provision for performing assets and regulatory reserve subject to a maximum 1.25% of total credit RWA.

The breakdown of the RWA in various categories of risk are as follows:

Credit RWA	74,681,833	29,448,313	604,346	103,526,925
Exposures to Central Counterparties RWA	20,917	-	56,810	77,727
Less: Credit RWA absorbed by Profit Sharing Investment Account	-	(612,320)	-	(1,137)
Total Credit RWA	74,702,750	28,835,993	661,156	103,603,515
Market RWA	2,324,013	449,684	22,450	2,779,391
Operational RWA	5,606,997	1,952,957	438,581	8,950,679
Additional RWA due to Capital Floor	-	1,055,516	-	-
Total RWA	82,633,760	32,294,150	1,122,187	115,333,585

A32. CREDIT TRANSACTIONS AND EXPOSURES WITH CONNECTED PARTIES

	Group	
	31.03.2026	31.03.2025
Outstanding credit exposures with connected parties (RM'000)	3,587,499	2,931,995
Percentage of outstanding credit exposures to connected parties as a proportion of total credit exposures (%)	2.09	1.78
Percentage of outstanding credit exposures with connected parties which is impaired or in default (%)	0.00	0.00

The credit exposures disclosed above are based on the requirement of paragraph 9.1 of Bank Negara Malaysia's revised Guidelines on Credit Transactions and Exposures with Connected Parties.

A33. OPERATIONS OF ISLAMIC BANKING

**AUDITED CONSOLIDATED STATEMENT OF FINANCIAL POSITION
AS AT 31 MARCH 2026**

	Note	Group	
		31.03.2026 RM'000	31.03.2025 RM'000
ASSETS			
Cash and short-term funds		2,825,403	2,438,112
Derivative financial assets		22,410	18,958
Financial assets at FVTPL		1,868,436	2,289,309
Financial investments at FVOCI		6,448,691	5,851,313
Financial investments at amortised cost		3,384,628	3,573,489
Financing and advances	(a)	50,782,321	46,652,572
Statutory deposit with Bank Negara Malaysia		800,000	930,000
Deferred tax assets		49,252	55,406
Other assets		1,127,956	663,582
Property and equipment		482	323
Right-of-use assets		813	1,679
Intangible assets		130	210
TOTAL ASSETS		67,310,522	62,474,953
LIABILITIES AND ISLAMIC BANKING FUNDS			
Deposits from customers	(b)	51,204,226	49,665,606
Investment accounts of customers	(c)	2,057,293	12,480
Deposits and placements of banks and other financial institutions		1,256,497	1,181,653
Investment account due to a licensed bank	(d)	2,542,135	1,194,172
Recourse obligation on financing sold to Cagamas Berhad		2,005,042	2,210,029
Derivative financial liabilities		23,745	19,944
Term funding		1,000,000	1,198,555
Subordinated Sukuk		1,300,000	1,300,000
Other liabilities	(e)	573,301	501,636
TOTAL LIABILITIES		61,962,239	57,284,075
Share capital/Capital funds		1,387,107	1,387,107
Reserves		3,961,176	3,803,771
TOTAL ISLAMIC BANKING FUNDS		5,348,283	5,190,878
TOTAL LIABILITIES AND ISLAMIC BANKING FUNDS		67,310,522	62,474,953
COMMITMENTS AND CONTINGENCIES		14,151,692	12,729,503

A33. OPERATIONS OF ISLAMIC BANKING (CONT'D.)

**AUDITED CONSOLIDATED STATEMENT OF PROFIT OR LOSS
FOR THE FINANCIAL QUARTER AND YEAR ENDED 31 MARCH 2026**

Group	Individual Quarter		Cumulative Quarter	
	31.03.2026 RM'000	31.03.2025 RM'000	31.03.2026 RM'000	31.03.2025 RM'000
Income derived from investment of depositors' funds	640,152	663,217	2,612,046	2,627,669
Income derived from investment of investment account funds	47,433	14,058	110,541	58,104
Income derived from Islamic banking funds	69,624	70,487	283,798	276,305
Writeback of/(Allowances for) impairment on financing and advances - net	12,447	(14,480)	(52,253)	(43,503)
Writeback of/(Allowances for) impairment on:				
- Financial investments	4,460	(353)	140,885	3,098
- Other financial assets	10	(6)	9	(4)
(Provision)/Writeback of provision for commitments and contingencies	(2,004)	(425)	(222)	973
Total distributable income	772,122	732,498	3,094,804	2,922,642
Income attributable to the depositors and others	(359,841)	(368,366)	(1,455,812)	(1,506,298)
Income attributable to the investment account holders	(39,348)	(12,570)	(94,720)	(51,941)
Total net income	372,933	351,562	1,544,272	1,364,403
Other operating expenses	(142,574)	(140,275)	(550,506)	(517,919)
Finance costs	(23,442)	(30,468)	(99,943)	(117,908)
Profit before taxation and zakat	206,917	180,819	893,823	728,576
Taxation and zakat	(48,240)	(41,477)	(210,656)	(169,270)
Profit for the financial quarter/year	158,677	139,342	683,167	559,306

**AUDITED CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME
FOR THE FINANCIAL QUARTER AND YEAR ENDED 31 MARCH 2026**

Group	Individual Quarter		Cumulative Quarter	
	31.03.2026 RM'000	31.03.2025 RM'000	31.03.2026 RM'000	31.03.2025 RM'000
Profit for the financial quarter/year	158,677	139,342	683,167	559,306
Other comprehensive income/(loss):				
Items that will not be reclassified subsequently to statement of profit or loss				
<u>Equity Instruments</u>				
Financial investments at FVOCI				
- net unrealised gain/(loss) on changes in fair value	19,201	(6,583)	10,972	(10,961)
- tax effect	(4,608)	1,580	(2,640)	2,631
	14,593	(5,003)	8,332	(8,330)
Items that may be reclassified subsequently to statement of profit or loss				
<u>Debt Instruments</u>				
Financial investments at FVOCI				
- net unrealised (loss)/gain on changes in fair value	(19,210)	9,962	19,876	11,256
- changes in ECL	304	872	(608)	(1,937)
- net gain reclassified to profit or loss	(8,779)	(7,712)	(27,763)	(10,877)
- tax effect	6,717	(540)	1,893	(91)
	(20,968)	2,582	(6,602)	(1,649)
Other comprehensive (loss)/income for the financial quarter/year, net of tax	(6,375)	(2,421)	1,730	(9,979)
Total comprehensive income for the financial quarter/year	152,302	136,921	684,897	549,327

A33. OPERATIONS OF ISLAMIC BANKING (CONT'D.)

**AUDITED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY
FOR THE FINANCIAL YEAR ENDED 31 MARCH 2026**

Group	Share capital/ Capital funds RM'000	Non-Distributable		Distributable	Total Equity RM'000
		Regulatory reserve RM'000	Fair value reserve RM'000	Retained earnings RM'000	
At 01.04.2024	1,387,107	43,368	8,390	3,344,076	4,782,941
Profit for the financial year	-	-	-	559,306	559,306
Other comprehensive loss, net	-	-	(9,979)	-	(9,979)
Total comprehensive (loss)/income for the financial year	-	-	(9,979)	559,306	549,327
Transfer to regulatory reserve	-	37,306	-	(37,306)	-
Dividends paid:					
- final, financial year ended 31.03.2024	-	-	-	(20,269)	(20,269)
- interim, financial year ended 31.03.2025	-	-	-	(121,121)	(121,121)
	-	37,306	-	(178,696)	(141,390)
At 31.03.2025	1,387,107	80,674	(1,589)	3,724,686	5,190,878

Group	Share capital/ Capital funds RM'000	Non-Distributable		Distributable	Total Equity RM'000
		Regulatory reserve RM'000	Fair value reserve RM'000	Retained earnings RM'000	
At 01.04.2025	1,387,107	80,674	(1,589)	3,724,686	5,190,878
Profit for the financial year	-	-	-	683,167	683,167
Other comprehensive income, net	-	-	1,730	-	1,730
Total comprehensive income for the financial year	-	-	1,730	683,167	684,897
Transfer to regulatory reserve	-	168,621	-	(168,621)	-
Transfer of net loss on disposal of equity instrument of financial investments at FVOCI to retained earnings	-	-	27	(27)	-
Dividends paid:					
- final, financial year ended 31.03.2025	-	-	-	(270,420)	(270,420)
- interim, financial year ended 31.03.2026	-	-	-	(257,072)	(257,072)
	-	168,621	27	(696,140)	(527,492)
At 31.03.2026	1,387,107	249,295	168	3,711,713	5,348,283

A33. OPERATIONS OF ISLAMIC BANKING (CONT'D.)

(a) Financing and Advances

Financing and advances by type of financing and Shariah contracts are as follows:

Group	Bai' Bithaman Ajil RM'000	Murabahah RM'000	Musharakah Mutanaqisah RM'000	Al-Ijarah Thummah Al-Bai' ("AITAB") RM'000	Bai' Inah RM'000	Others RM'000	Total RM'000
31.03.2026							
At amortised cost							
Cash lines	-	655,395	-	-	397,523	-	1,052,918
Term financing	195,228	17,997,008	6,039	-	216,596	-	18,414,871
Revolving credit	1,444	5,443,005	-	-	544,365	-	5,988,814
Housing financing	1,960,579	13,092,464	32,285	-	-	-	15,085,328
Hire purchase receivables	-	119	-	5,313,960	-	-	5,314,079
Bills receivables	-	2,144,551	-	-	-	105,666	2,250,217
Credit card receivables	-	587,366	-	-	3,021	-	590,387
Trust receipts	-	673,397	-	-	-	-	673,397
Staff financing	-	19,694	-	-	-	-	19,694
Claims on customers under acceptance credits	-	1,405,762	-	-	-	438,516	1,844,278
Others	-	-	-	-	-	20,601	20,601
Gross financing and advances*	<u>2,157,251</u>	<u>42,018,761</u>	<u>38,324</u>	<u>5,313,960</u>	<u>1,161,505</u>	<u>564,783</u>	<u>51,254,584</u>
Less: Allowances for ECL (Note A33 (a)(ii))							
- Stage 1 - 12-months ECL							(105,083)
- Stage 2 - Lifetime ECL not credit impaired							(218,703)
- Stage 3 - Lifetime ECL credit impaired							(148,477)
Net financing and advances							<u>50,782,321</u>

A33. OPERATIONS OF ISLAMIC BANKING (CONT'D.)

(a) Financing and Advances (Cont'd.)

Financing and advances by type of financing and Shariah contracts are as follows: (Cont'd.)

Group	Bai' Bithaman Ajil	Murabahah	Musharakah Mutanaqisah	Al-Ijarah Thummah Al-Bai' ("AITAB")	Bai' Inah	Others	Total
31.03.2025	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
At amortised cost							
Cash lines	-	614,988	-	-	419,104	-	1,034,092
Term financing	228,357	14,892,995	6,504	-	287,958	-	15,415,814
Revolving credit	1,695	5,064,152	-	-	569,351	-	5,635,198
Housing financing	2,094,124	12,626,695	34,143	-	-	-	14,754,962
Hire purchase receivables	-	133	-	5,130,052	-	-	5,130,185
Bills receivables	-	1,702,146	-	-	-	133,902	1,836,048
Credit card receivables	-	-	-	-	-	555,645	555,645
Trust receipts	-	823,413	-	-	-	-	823,413
Staff financing	-	20,819	-	-	-	-	20,819
Claims on customers under acceptance credits	-	1,580,802	-	-	-	401,876	1,982,678
Others	-	-	-	-	-	13,629	13,629
Gross financing and advances*	2,324,176	37,326,143	40,647	5,130,052	1,276,413	1,105,052	47,202,483
Less: Allowances for ECL (Note A33 (a)(ii))							
- Stage 1 - 12-months ECL							(105,174)
- Stage 2 - Lifetime ECL not credit impaired							(301,921)
- Stage 3 - Lifetime ECL credit impaired							(142,816)
Net financing and advances							46,652,572

* Included in financing and advances are exposures to the Restricted Investment Account ("RA") arrangements between AmBank Islamic and AmBank amounting to RM2,558.6 million (31 March 2025: RM1,197.5 million). Under the RA contract, the profit is shared based on a pre-agreed ratio. AmBank is exposed to the risks and rewards on the RA financing and it shall account for all allowances for ECL arising from the RA financing. ECL allowances relating to the RA financing which amounting to RM7.2 million (31 March 2025: RM2.5 million) is taken up by AmBank.

A33. OPERATIONS OF ISLAMIC BANKING (CONT'D.)

(a) Financing and Advances (Cont'd.)

(i) Movements in impaired financing and advances are as follows:

	Group	
	31.03.2026 RM'000	31.03.2025 RM'000
Balance at beginning of the financial year	624,179	655,234
Additions during the financial year	528,794	546,352
Reclassified as non-impaired	(113,409)	(142,546)
Recoveries	(85,180)	(207,377)
Amount written off	(214,647)	(227,484)
Balance at end of the financial year	<u>739,737</u>	<u>624,179</u>
Gross impaired financing and advances as % of gross financing and advances	<u>1.44%</u>	<u>1.32%</u>
Financing loss coverage (including regulatory reserve)	<u>100.2%</u>	<u>104.1%</u>

(ii) Movements in allowances for ECL are as follows:

Group 31.03.2026	Stage 1 12-month ECL RM'000	Stage 2 Lifetime ECL not credit impaired RM'000	Stage 3 Lifetime ECL credit impaired RM'000	Total RM'000
	Balance at beginning of the financial year	105,174	301,921	142,816
Net allowances for/(writeback of) ECL	93	(83,217)	220,308	137,184
Transfer to 12-month ECL (Stage 1)	7,998	(42,546)	(4,553)	(39,101)
Transfer to Lifetime ECL not credit impaired (Stage 2)	(6,298)	54,826	(15,107)	33,421
Transfer to Lifetime ECL credit impaired (Stage 3)	(784)	(23,643)	70,010	45,583
New financial assets originated	34,594	24,261	7,587	66,442
Net remeasurement of allowances	(3,724)	(18,215)	159,717	137,778
Changes in model assumptions and methodologies	(2,892)	(49,998)	5,691	(47,199)
Modification of contractual cash flows of financial assets	(1,126)	(2,395)	17	(3,504)
Financial assets derecognised	(27,675)	(25,507)	(3,054)	(56,236)
Foreign exchange differences	(184)	(1)	-	(185)
Amount written off	-	-	(214,647)	(214,647)
Balance at end of the financial year	<u>105,083</u>	<u>218,703</u>	<u>148,477</u>	<u>472,263</u>

Group 31.03.2025	Stage 1 12-month ECL RM'000	Stage 2 Lifetime ECL not credit impaired RM'000	Stage 3 Lifetime ECL credit impaired RM'000	Total RM'000
	Balance at beginning of the financial year	109,080	337,673	196,450
Net (writeback of)/allowances for ECL	(3,845)	(28,654)	173,850	141,351
Transfer to 12-month ECL (Stage 1)	4,590	(34,126)	(5,006)	(34,542)
Transfer to Lifetime ECL not credit impaired (Stage 2)	(5,909)	56,103	(18,347)	31,847
Transfer to Lifetime ECL credit impaired (Stage 3)	(606)	(27,723)	77,120	48,791
New financial assets originated	38,882	30,434	3,124	72,440
Net remeasurement of allowances	(7,157)	(17,096)	120,295	96,042
Changes in model assumptions and methodologies	(12,927)	1,375	-	(11,552)
Modification of contractual cash flows of financial assets	(588)	(1,657)	115	(2,130)
Financial assets derecognised	(20,130)	(35,964)	(3,451)	(59,545)
Foreign exchange differences	(61)	(14)	-	(75)
Amount written off	-	(7,084)	(227,484)	(234,568)
Balance at end of the financial year	<u>105,174</u>	<u>301,921</u>	<u>142,816</u>	<u>549,911</u>

A33. OPERATIONS OF ISLAMIC BANKING (CONT'D.)

(b) Deposits From Customers

	Group	
	31.03.2026	31.03.2025
	RM'000	RM'000
By type of deposit:		
Savings deposits		
Commodity Murabahah	3,665,716	3,460,994
Qard	136,890	188,243
Demand deposits		
Commodity Murabahah	14,043,431	12,985,650
Qard	1,864,517	2,812,566
Term deposits		
Commodity Murabahah	31,355,784	29,904,948
Qard	137,888	313,205
	<u>51,204,226</u>	<u>49,665,606</u>

The deposits are sourced from the following types of customers:

	Group	
	31.03.2026	31.03.2025
	RM'000	RM'000
Business enterprises	24,613,432	25,732,302
Government and statutory bodies	4,407,538	3,927,843
Individuals	18,518,485	17,954,016
Others	3,664,771	2,051,445
	<u>51,204,226</u>	<u>49,665,606</u>

The maturity structure of term deposits are as follows:

	Group	
	31.03.2026	31.03.2025
	RM'000	RM'000
Due within six months	24,053,892	24,331,023
Over six months to one year	7,381,218	5,698,679
Over one year to three years	56,902	185,634
Over three years to five years	1,660	2,817
	<u>31,493,672</u>	<u>30,218,153</u>

A33. OPERATIONS OF ISLAMIC BANKING (CONT'D.)

(c) Investment Accounts Of Customers

	Group	
	31.03.2026 RM'000	31.03.2025 RM'000
Unrestricted investment accounts:		
Without maturity		
- Wakalah	11,113	11,359
With maturity		
- Mudarabah	2,046,180	1,121
	2,057,293	12,480

The investment accounts are sourced from the following types of customers:

	Group	
	31.03.2026 RM'000	31.03.2025 RM'000
Business enterprises	113	84
Individuals	2,057,180	12,396
	2,057,293	12,480

	Group	
	31.03.2026 RM'000	31.03.2025 RM'000
Investment assets:		
Wakalah		
Interbank placement	11,113	11,359
Mudarabah		
Housing financing		
Auto financing	858	1,121
Corporate financing	1,370,366	-
Personal financing	306,798	-
	368,158	-
	2,046,180	1,121
Total investment	2,057,293	12,480

Average Profit Sharing Ratio, Average Rate of Return and Average Performance Incentive Fee for the investment accounts are as follows:

	Investment account holder		
	Average profit sharing ratio (%)	Average rate of return (%)	Average performance incentive fee (%)
	Group		
31.03.2026			
Maturity			
- less than 3 months	39.32	0.15	2.77
- over 3 months to 1 year	72.54	3.60	-

	Investment account holder		
	Average profit sharing ratio (%)	Average rate of return (%)	Average performance incentive fee (%)
	Group		
31.03.2025			
Maturity			
- less than 3 months	47.38	0.17	2.94
- over 3 months to 1 year	50.34	2.51	-

A33. OPERATIONS OF ISLAMIC BANKING (CONT'D.)

(d) Investment Account Due to A Licensed Bank

	Group	
	31.03.2026	31.03.2025
	RM'000	RM'000
<u>Restricted investment account ("RA")</u>		
- Mudarabah Muqayyadah	2,542,135	1,194,172
Investment asset:		
Financing	2,542,135	1,194,172
Total investment	2,542,135	1,194,172

The RA contract is a contract based on the Shariah concept of Mudarabah between two parties, that is, capital provider and entrepreneur to finance a business venture where the business venture is managed solely by AmBank Islamic as the entrepreneur. The profit of the business venture is shared between both parties based on a pre-agreed ratio. Losses shall be borne solely by the capital provider. The capital provider for the RA contracts is AmBank, a related company.

As at 31 March 2026, the tenure of the RA contracts is for a period range of less than 1 year to 20 years (31 March 2025: 2 to 5 years).

Average Profit Sharing Ratio and Average Rate of Return for the investment account based on original contractual maturity are as follows:

	Investment account holder			
	31.03.2026		31.03.2025	
	Average profit sharing ratio (%)	Average rate of return (%)	Average profit sharing ratio (%)	Average rate of return (%)
Group				
Maturity:				
- between 1 year to 2 years	90	4.52	-	-
- over 2 years to 5 years	90	4.35	90	4.02
- more than 5 years	90	4.33	90	4.38

(e) Other Liabilities

	Group	
	31.03.2026	31.03.2025
	RM'000	RM'000
Other payables and accruals	427,769	387,195
Deferred income	25,780	20,954
Lease liabilities	916	1,774
Provision for reinstatement of leased premises	87	86
Provision for zakat	4,726	4,100
Provision for taxation	78,045	55,034
Allowances for ECL on financing commitments and financial guarantees	19,659	19,472
Advance rentals	16,319	13,021
	573,301	501,636

Part B - Explanatory Notes Pursuant to Appendix 9B of the Bursa Malaysia Securities Berhad Listing Requirements

B1. PERFORMANCE REVIEW ON THE RESULTS OF THE GROUP

Table 1: Financial review for current quarter and financial year to date

	Group				Group			
	Individual Quarter		Changes		Cumulative Quarter		Changes	
	31.03.2026 RM'000	31.03.2025 RM'000	RM'000	%	31.03.2026 RM'000	31.03.2025 RM'000	RM'000	%
Net Income	1,296,192	1,281,378	14,814	1.2	5,158,372	4,928,930	229,442	4.7
Profit before provisions	705,396	704,965	431	0.1	2,854,808	2,731,132	123,676	4.5
Profit before taxation and zakat	680,923	656,152	24,771	3.8	2,721,217	2,587,252	133,965	5.2
Profit for the financial quarter/year	520,673	514,107	6,566	1.3	2,100,906	2,001,366	99,540	5.0
Profit attributable to equity holders of the Company	520,497	513,926	6,571	1.3	2,100,836	2,001,185	99,651	5.0

Financial year ended 31 March 2026 compared to 31 March 2025

The Group recorded a 4.7% year-on-year ("YoY") growth in net income to RM5,158.4 million (FY2025: RM4,928.9 million). The strong performance was mainly attributed to improvements in both net interest income ("NII") and non-interest income ("Noll"). NII rose 4.5% YoY to RM3,729.6 million (FY2025: RM3,569.6 million), underpinned by a 4 basis points ("bps") expansion in NIM to 1.98% (FY2025: 1.94%) and strong loan growth.

Noll grew 5.1% YoY to RM1,428.8 million (FY2025: RM1,359.4 million) driven by higher securities trading gains from Group Treasury and Markets ("GTM") and a resilient performance in Group Wealth Management ("GWM"), partially offset by lower fee income from Investment Banking and Business Banking.

Overall expenses grew 4.8% YoY to RM2,303.6 million largely driven by higher personnel costs. Meanwhile, cost optimisation efforts helped maintain Cost-to-Income ("CTI") at 44.7% (FY2025: 44.6%). As a result, profit before provisions ("PBP") increased 4.5% YoY to RM2,854.8 million (FY2025: RM2,731.1 million).

Net impairment charges reduced by RM10.3 million to RM133.6 million (FY2025: RM143.9 million), primarily due to higher writeback of provision in Wholesale Banking and a recovery of RM50.7 million from a retail debt sale, partially offset by higher ECL charges and provisions in Business Banking.

The Group improved profit after taxation, zakat and minority interests ("PATMI") by 5.0% YoY, delivering a record PATMI of RM2,100.8 million (FY2025: RM2,001.2 million), with return on equity ("ROE") of 10.0% (FY2025: 10.0%) and an improved return on assets ("ROA") of 1.05% (FY2025: 1.02%).

Divisional performance

Retail Banking - Profit after taxation ("PAT") of RM244.1 million (FY2025: PAT of RM164.7 million)

PAT increased 48.2% YoY to RM244.1 million mainly driven by higher income and lower net impairment. We made good progress to reposition this business as reflected by the improved performance.

Income grew marginally to RM1,437.9 million (FY2025: RM1,419.1 million) supported by growth of 0.8% YoY and 4.3% YoY respectively in NII and Noll. Operating expenses increased 5.7% YoY to RM1,036.9 million (FY2025: RM980.5 million) while net impairment charge was lower by 63.8% YoY to RM80.4 million (FY2025: RM222.3 million) due to lower ECL charges, higher overlay reversal and better recoveries mainly from a debt sale.

Gross loans, advances and financing grew marginally by 0.1% YoY to RM67.4 billion mainly due to growth in mortgages, partially offset by a decline in auto financing. Gross impaired loans, advances and financing ("GIL") ratio was higher YoY at 1.83% (FY2025: 1.64%). Total deposits increased 2.2% YoY to RM59.5 billion.

Business Banking - PAT of RM667.3 million (FY2025: PAT of RM840.9 million)

PAT fell 20.6% YoY to RM667.3 million mainly due to higher expenses and net impairment charge.

Income fell 2.3% YoY to RM1,737.8 million (FY2025: RM1,778.9 million). Operating expenses increased 11.0% YoY to RM628.8 million (FY2025: RM566.4 million). A higher net impairment charge of RM231.8 million was recorded (FY2025: RM109.2 million) due to higher SME overlay provision as part of our derisking actions and increased individual provisions in Commercial Banking.

B1. PERFORMANCE REVIEW ON THE RESULTS OF THE GROUP (CONT'D.)

Divisional performance (Cont'd.)

Business Banking - PAT of RM667.3 million (FY2025: PAT of RM840.9 million) (Cont'd.)

Gross loans, advances and financing increased 10.6% YoY to RM53.9 billion, with Commercial Banking loans growth of 15.0% and Enterprise Banking loans growth of 9.5%. GIL ratio was slightly higher YoY at 1.76% (FY2025: 1.74%). Total deposits increased 3.1% YoY to RM42.2 billion.

Wholesale Banking - PAT of RM1,040.5 million (FY2025: PAT of RM843.1 million)

PAT grew 23.4% YoY to RM1,040.5 million driven by higher income and higher net impairment writeback.

Income grew 20.7% YoY to RM1,563.8 million (FY2025: RM1,295.4 million) driven by higher NII growth of 18.7% YoY from effective liability management efforts and strong YoY loans growth, as well as higher Noll of RM386.5 million (FY2025: RM303.3 million) generated from trading gains. Operating expenses increased 7.2% YoY to RM387.9 million (FY2025: RM362.0 million). Net impairment writeback was higher at RM177.7 million (FY2025: RM160.9 million) largely due to higher writeback of provisions following the resolution of a large corporate debt restructuring in Q2FY2026.

Gross loans, advances and financing increased 12.0% YoY to RM23.5 billion. GIL ratio improved YoY to 0.48% (FY2025: 0.69%). Total deposits grew 3.8% YoY to RM50.6 billion.

(i) Corporate and Transaction Banking - PAT of RM360.6 million (FY2026: PAT of RM343.8 million)

PAT increased by 4.9% YoY to RM360.6 million mainly attributable to higher income and higher net impairment writeback, partially offset by higher operating expenses.

Income increased 7.9% YoY to RM537.8 million (FY2025: RM498.4 million), driven by a 9.7% YoY growth in NII from higher YoY loans growth, partly mitigated by a 2.0% decline in Noll mainly from lower fee income in Transaction Banking. Operating expenses increased 10.9% YoY to RM234.8 million (FY2025: RM211.6 million). Net impairment writeback was higher at RM167.9 million (FY2025: RM164.8 million).

Gross loans, advances and financing increased 12.0% YoY to RM23.5 billion, while total deposits increased 5.0% YoY to RM15.9 billion.

(ii) Group Treasury and Markets - PAT of RM679.9 million (FY2025: PAT of RM499.3 million)

PAT increased by RM180.6 million or 36.2% YoY to RM679.9 million mainly due to higher income and higher net impairment writeback on financial investments.

Income increased 28.7% YoY to RM1,026.0 million, from effective liability management and higher Noll of RM309.7 million (FY2025: RM225.0 million) from trading gains in securities.

Investment Banking and Funds Management - PAT of RM92.7 million (FY2025: PAT of RM118.5 million)

PAT declined 21.7% YoY to RM92.7 million affected by lower income amid softer customer activities and deal revenues, as well as lower net impairment writeback.

Income fell 4.9% YoY to RM370.1 million (FY2025: RM389.2 million) mainly due to lower fee income from Stockbroking and Futures, Private Banking ("PB") and Corporate Finance. Operating expenses rose 1.2% YoY to RM252.3 million (FY2025: RM249.3 million). Funds Management's PAT grew 7.9% to RM72.5 million (FY2025: RM67.2 million). Average assets under management ("AUM") (including PB) grew 5.0% YoY to RM65.9 billion (FY2025: RM62.8 billion).

Insurance – PAT of RM105.0 million (FY2025: PAT of RM101.3 million)

PAT increased 3.7% to RM105.0 million primarily driven by higher investment income, higher net earned insurance premiums, partially offset by higher claims. The results of the Group's life insurance, family takaful and general insurance businesses were equity accounted to reflect the Group's effective equity interests in the respective joint ventures and associate.

Others - Loss after taxation ("LAT") of RM48.7 million (FY2025: LAT of RM67.1 million)

This segment comprises support and corporate functions of the Group. LAT narrowed to RM48.7 million from RM67.1 million due to a reversal in operating expenses as compared to expenses charged in FY2025.

B1. PERFORMANCE REVIEW ON THE RESULTS OF THE GROUP (CONT'D.)

Divisional performance (Cont'd.)

Islamic Banking - Profit after taxation and zakat ("PATZ") of RM683.2 million (FY2025: PATZ of RM559.3 million)

PATZ rose 22.1% YoY to RM683.2 million. Total income expanded 5.4% YoY to RM1,355.9 million (FY2025: RM1,285.9 million) driven by a YoY growth of 4.0% and 17.2% in net financing income and non-financing income respectively. Operating expenses increased 6.3% YoY to RM550.5 million (FY2025: RM517.9 million). Net impairment writeback of RM88.4 million (FY2025: net impairment charge of RM39.4 million) was due to the resolution of a large corporate debt restructuring in Q2FY2026.

Commentary on key components of financial statements

Total gross loans, advances and financing increased 5.6% YoY to RM146.7 billion (FY2025: RM138.9 billion) driven by strong growth from Wholesale Banking (+RM2.5 billion or +12.0%) and Business Banking (+RM5.2 billion or +10.6%), with Retail Banking loans remaining largely unchanged.

GIL ratio was slightly higher YoY at 1.59% (FY2025: 1.54%) with loan/financing loss coverage ("LLC") (including Regulatory Reserves) at 100.9% (FY2025: 103.6%).

Total customer deposits grew 3.9% YoY to RM147.0 billion (FY2025: RM141.5 billion), supported by a 4.8% YoY growth in time deposits to RM94.9 billion (FY2025: RM90.5 billion), and a 2.1% YoY growth in current account and savings account ("CASA") to RM52.1 billion (FY2025: RM51.0 billion). The increase in customer deposits was broad based in Retail Banking (+2.2%), Business Banking (+2.6%) as well as in Corporate and Transaction Banking (+5.8%).

The Group's CET1 Capital Ratio, post dividend, remained strong at 14.82% (FY2025: 14.82%), while Total Capital Ratio ("TCR") stood at 17.23% (FY2025: 17.49%). Liquidity remained ample with liquidity coverage ratios ("LCR") for all entities above 135%.

The Group declared a final dividend of 22.5 sen per share for Q4FY2026, bringing total dividend for FY2026 to 35.0 sen per share (FY2025: 30.2 sen per share), an increase of 15.9% YoY. This represents an improved dividend payout ratio of 55% (FY2025: 50%).

B2. REVIEW OF MATERIAL CHANGES IN PROFIT BEFORE TAXATION

Table 2: Financial review for current quarter compared with immediate preceding quarter

	Group			
	Individual Quarter		Changes	
	31.03.2026	31.12.2025	RM'000	%
	RM'000	RM'000		
Net Income	1,296,192	1,279,596	16,596	1.3
Profit before provisions	705,396	698,587	6,809	1.0
Profit before taxation and zakat	680,923	685,636	(4,713)	(0.7)
Profit for the financial quarter	520,673	529,635	(8,962)	(1.7)
Profit attributable to equity holders of the Company	520,497	529,579	(9,082)	(1.7)

For the financial quarter under review, the Group's total income was 1.3% higher quarter-on-quarter ("QoQ") at RM1,296.2 million. The Group's NII declined by a marginal 0.5% QoQ to RM937.1 million due to day-count effects of a shorter quarter, despite QoQ loans growth and a 1-bps NIM improvement to 1.97%. Noll grew 6.3% QoQ to RM359.1 million driven by higher Investment Banking and Corporate Banking fee income and GTM trading gains.

Total operating expenses increased 1.7% QoQ to RM590.8 million mainly due to higher personnel expenses, marketing expenses and professional fees.

PBP was 1.0% higher QoQ at RM705.4 million.

Net impairment charge was higher at RM24.5 million (Q3FY2026: RM13.0 million) mainly due to higher Wholesale Banking overlay and higher Business Banking ECL charge, offset in part by a Retail Banking debt sale last quarter.

Profit before taxation and zakat was a marginal 0.7% lower QoQ at RM680.9 million while PATMI was 1.7% lower QoQ at RM520.5 million.

B3. PROSPECTS FOR THE NEXT FINANCIAL YEAR

Quarter 1 calendar year ("CY") 2026 Gross Domestic Product ("GDP") off to a solid start, but early war-related headwinds emerge

The global economy entered 2026 on a solid footing, with both the United States ("US") and China recording faster GDP growth in Q1CY2026. However, a closer look at the composition of growth points to uneven underlying momentum, suggesting mounting downside risks to the global outlook ahead, particularly if the conflict in Middle East proves more prolonged. Meanwhile, the Eurozone's flash GDP estimate indicated a moderation in growth, partly dragged down by an outlier contraction in Ireland.

In the US, strong Q1CY2026 growth was primarily driven by a sharp rebound in government spending, following last year's mass federal layoffs, and by robust domestic investment, supported by infrastructure projects and Artificial Intelligence ("AI")-related spending. These helped offset weaker consumer spending as higher energy prices – fuelled by ongoing geopolitical tensions – eroded households' purchasing power. Likewise, China's above-expectations GDP growth masked persistent consumer weakness. While industrial production and exports remained resilient, retail sales growth continued to underperform, reflecting subdued consumer confidence amid heightened uncertainty and an ongoing property sector downturn.

Rising tensions in Middle East shock energy markets, weaken Purchasing Managers' Index ("PMI") and push global services into contraction

The US-Israel-Iran war triggered the largest supply disruptions in the history of global energy markets, with risks of prolonged conflict or even an escalation remaining a possibility. Latest PMI surveys reinforced these concerns, revealing a deterioration in business confidence. Notably, the global services sector recorded its first contraction in more than three years. Against this backdrop of heightened geopolitical and mounting macroeconomic risks, a joint statement by the International Energy Agency ("IEA"), the International Monetary Fund ("IMF") and the World Bank announced the establishment of a coordination group to strengthen their response, including targeted policy advice and related financial support.

Central banks maintain policy rates while signalling future tightening

Rising inflation risks have prompted the financial markets to reassess the global monetary policy path. Both the European Central Bank ("ECB") and the Bank of England ("BOE") held interest rates steady at 2.0% and 3.75%, respectively, but investors seemed to read the same signal coming from both central banks – hikes are coming later this year. The ECB's decision to hold rates belies a more hawkish shift in its messaging, while the BOE went a step further by warning that United Kingdom ("UK") inflation could rise to 6% should the Middle East conflict persist. Meanwhile, the US Federal Reserve ("Fed") held rates steady for a third straight meeting, with an 8–4 vote marking its most divided decision since 1992. The central bank is unlikely to cut rates for the remainder of the year in its latest policy meeting.

Bank of Japan ("BOJ") holds rates steady amid balanced risks and inflation concerns

Meanwhile, in Japan, the IMF has advised the BOJ to continue normalising rates despite rising economic risks, noting that the overall balance of risks remains broadly even. In contrast, steady wage growth should continue to support consumption. Although three of the BOJ's nine policy board members advocated for an interest rate hike at the April meeting, reflecting rising concerns over inflationary pressures linked to the Middle East conflict, Governor Kazuo Ueda said the central bank opted to keep policy unchanged for now to allow more time to assess the conflict's economic impact. Nonetheless, he emphasised that the BOJ remains prepared to raise rates should inflationary risks materialise or intensify significantly.

Q1CY2026 GDP is likely to be the best-performing quarter of the year

Malaysia's economy grew by 5.4% YoY in Q1CY2026, in line with our forecast, following a 6.2% expansion in the previous quarter. Additionally, growth above 5.0% in Q1CY2026 was consistent with our expectations and had already been incorporated into our full-year growth forecast of 4.5%. Looking ahead, however, we expect growth to moderate amid heightened global uncertainties. The impact of the war in Middle East will likely manifest as a lagged, supply-side shock. As such, we opine that the economy will see material effects only emerging from second half of CY2026. There is currently no immediate recession risk. Unlike past crises, the current environment remains relatively resilient despite the global oil supply crunch. The key uncertainty remains on the durability of consumption demand if global oil prices remain elevated for longer as well as the effects of disrupted supply chains feeding through to higher cost of production across key industrial and manufacturing sectors.

B3. PROSPECTS FOR THE NEXT FINANCIAL YEAR (CONT'D.)

Loan growth strengthened further in March

Loan activity picked up in March, underpinned by a significant acceleration in non-household growth to 5.61% from 4.45% in February, despite a slight easing in household growth (March: 5.17% vs. February: 5.27%). By purpose, working capital loan growth strengthened markedly to 3.19% in March 2026 from 1.59% previously, signalling heightened liquidity requirements among firms facing cost pressures. Conversely, residential property loan growth continued to ease to 5.58% during the month (February: 5.69%) amid subdued household sentiment, while credit card loan growth moderated to 6.03% from 6.77% in February. Meanwhile, the banking system remains strong with a liquidity coverage ratio of 144.6% in March (February: 149.4%). The loan-to-fund ratio and loan-to-fund-and-equity ratio remained stable at 82.6% (February: 82.6%) and 71.8% (February: 71.9%), respectively, as of the end of the month.

We expect the Overnight Policy Rate (“OPR”) to remain unchanged at 2.75% throughout CY2026, consistent with market consensus that anticipates no major hikes or cuts unless there is a significant shift in incoming economic data. With a tight labour market and well-contained inflation expected in CY2026, we find no compelling reason for BNM to alter its policy stance. The current monetary policy stance remains accommodative, supporting growth expected to remain within a healthy range.

The Group ends FY2026 on a firm financial footing and rewards shareholders with a higher dividend payout

The Group concluded its financial year ended 31 March 2026 (“FY2026”) on firm financial footing, marking the successful execution of the second year of its five-year Winning Together (“WT29”) strategy. PATMI rose to a record RM2.1 billion, translating into a ROE of 10.0% and a ROA of 1.05%.

Liquidity levels remained robust, while the Group’s capital position remained solid through consistent quarterly profit formation and Risk-Weighted Assets (“RWA”) management. This financial strength enabled the Group to increase its dividend payout by 16% to 35.0 sen per share for FY2026, underscoring its commitment to deliver sustainable and consistent shareholder value.

Mindful that tariff-driven trade tensions, sustained heightened geopolitical tensions in the Middle East and ongoing fuel price volatility will continue to impact all economies including the Malaysian economy, the Group remains vigilant while actively managing risks, preserving balance sheet strength and remaining responsive to evolving external conditions.

At the same time, the Group will leverage the strong foundation built in the first two years of WT29 to further enhance operational resilience through its three core strategy pillars: Digitalisation, Operational Excellence and Sustainability. The Group remains firmly committed to the objectives of WT29 and to the continuous enhancement of shareholder value.

B4. VARIANCE FROM PROFIT FORECAST AND SHORTFALL FROM PROFIT GUARANTEE

This is not applicable to the Group.

B5. TAXATION AND ZAKAT

Group	Individual Quarter		Cumulative Quarter	
	31.03.2026 RM'000	31.03.2025 RM'000	31.03.2026 RM'000	31.03.2025 RM'000
Estimated current tax payable	164,336	154,836	631,168	580,951
Deferred tax	(4,926)	(13,726)	(5,810)	3,589
	<u>159,410</u>	<u>141,110</u>	<u>625,358</u>	<u>584,540</u>
Under/(Over) provision of current taxation in respect of prior financial years	8	(44)	(10,161)	(3,530)
Taxation	<u>159,418</u>	<u>141,066</u>	<u>615,197</u>	<u>581,010</u>
Zakat	832	979	5,114	4,876
Taxation and zakat	<u>160,250</u>	<u>142,045</u>	<u>620,311</u>	<u>585,886</u>

The total tax charge of the Group for the financial year ended 31 March 2026 and 31 March 2025 reflects an effective tax rate which is lower than the statutory tax rate mainly due to income not subject to tax and expenses not deductible.

B6. TERM FUNDING AND DEBT CAPITAL

Group	Up to one year	Over one year	Total
31.03.2026	RM'000	RM'000	RM'000
Unsecured			
Term funding			
Senior notes/Sukuk			
Denominated in RM	500,000	3,200,000	3,700,000
Euro Medium Term Note			
Denominated in USD	-	1,210,030	1,210,030
Commercial papers			
Denominated in RM	1,711,655	-	1,711,655
Structured deposit			
Denominated in:			
- RM	329,238	2,092,958	2,422,196
- AUD	19,232	-	19,232
- USD	6,105	-	6,105
- Others	9,647	-	9,647
	2,575,877	6,502,988	9,078,865
Debt capital			
Subordinated Notes and Sukuk			
Denominated in RM	-	4,395,000	4,395,000

Group	Up to one year	Over one year	Total
31.03.2025	RM'000	RM'000	RM'000
Unsecured			
Term funding			
Senior notes/Sukuk			
Denominated in RM	-	3,100,000	3,100,000
Euro Medium Term Note			
Denominated in USD	-	1,324,716	1,324,716
Commercial papers			
Denominated in RM	1,166,748	-	1,166,748
Structured deposit			
Denominated in:			
- RM	221,664	1,674,866	1,896,530
- AUD	27,478	-	27,478
- USD	10,074	-	10,074
- Others	17,285	-	17,285
	1,443,249	6,099,582	7,542,831
Debt capital			
Subordinated Notes and Sukuk			
Denominated in RM	-	4,395,000	4,395,000

B7. MATERIAL LITIGATION

The Group and the Company do not have any material litigation which would materially affect the financial position of the Group and the Company.

B8. DIVIDENDS

- (i) A proposed final single-tier dividend of 22.5 sen per share for the financial year ended 31 March 2026 has been recommended by the Directors;
- (ii) Previous corresponding period: 19.9 sen;
- (iii) Payment date: To be determined and announced at a later date; and
- (iv) In respect of ordinary share capital, entitlement to the dividend will be determined on the basis of the record of Depositors as at the close of business on the date to be determined and announced at a later date.

B9. DERIVATIVE FINANCIAL INSTRUMENTS

Please refer to Note A29.

B10. EARNINGS PER SHARE (SEN)

Basic/Diluted earnings per share

Basic/diluted earnings per share of the Group is calculated by dividing the net profit attributable to equity holders of the Company by the weighted average number of ordinary shares in issue during the financial quarter and year excluding the weighted average of shares bought back held as treasury shares.

	Individual Quarter		Cumulative Quarter	
	31.03.2026	31.03.2025	31.03.2026	31.03.2025
Net profit attributable to equity holders of the Company (RM'000)	520,497	513,926	2,100,836	2,001,185
Weighted average number of ordinary shares in issue ('000)	3,306,914	3,305,045	3,307,679	3,304,488
Basic/Diluted earnings per share (sen)	15.74	15.55	63.51	60.56