Registration No. 199401009897 (295576–U)

AmBank Islamic Berhad

(Incorporated in Malaysia)

Condensed Interim Financial Statements
For the Financial Period
1 April 2026 to
30 June 2026

(In Ringgit Malaysia)

Registration No. 199401009897 (295576–U)
AmBank Islamic Berhad
(Incorporated in Malaysia)

UNAUDITED STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE 2026

	Note	30 June 2026 RM'000	31 March 2026 RM'000
ASSETS			
Cash and short-term funds	A8	307,541	2,825,403
Derivative financial assets	A9	18,829	22,410
Financial assets at fair value through profit or loss ("FVTPL")	A10	2,994,020	1,868,436
Financial investments at fair value through other comprehensive income ("FVOCI")	A11	6,546,209	6,448,691
Financial investments at amortised cost	A12	3,051,429	3,384,628
Financing and advances	A13	50,717,473	50,782,321
Statutory deposit with Bank Negara Malaysia		520,000	800,000
Deferred tax asset		40,192	49,252
Other assets	A14	1,632,920	1,127,956
Property and equipment		465	482
Right-of-use assets		728	813
Intangible assets		155	130
TOTAL ASSETS		65,829,961	67,310,522
LIABILITIES AND EQUITY			
Deposits from customers	A15	48,827,864	51,204,226
Investment accounts of customers	A16	2,660,338	2,057,293
Deposits and placements of banks and other financial institutions	A17	2,435,357	1,256,497
Investment account due to a licensed bank	A18	2,386,036	2,542,135
Recourse obligation on financing sold to Cagamas Berhad		1,650,034	2,005,042
Derivative financial liabilities	A9	19,947	23,745
Term funding		1,000,000	1,000,000
Subordinated Sukuk		1,300,000	1,300,000
Other liabilities	A19	469,873	568,575
Provision for zakat		5,483	4,726
TOTAL LIABILITIES		60,754,932	61,962,239
Share capital		1,387,107	1,387,107
Reserves		3,687,922	3,961,176
Equity attributable to equity holder of the Bank		5,075,029	5,348,283
TOTAL LIABILITIES AND EQUITY		65,829,961	67,310,522
COMMITMENTS AND CONTINGENCIES	A36	15,506,868	14,151,692
NET ASSETS PER SHARE (RM)		10.27	10.82

The Unaudited Condensed Interim Financial Statements should be read in conjunction with the audited financial statements of the Bank for the year ended 31 March 2026.

Registration No. 199401009897 (295576–U)
AmBank Islamic Berhad
(Incorporated in Malaysia)

UNAUDITED STATEMENT OF PROFIT OR LOSS
FOR THE FINANCIAL QUARTER ENDED 30 JUNE 2026

	Note	Individual Quarter		Cumulative Quarter	
		30 June 2026 RM'000	**30 June 2025 RM'000**	**30 June 2026 RM'000**	**30 June 2025 RM'000**
Income derived from investment of depositors' funds	A20	671,860	663,186	671,860	663,186
Income derived from investment of investment account funds	A21	60,996	12,768	60,996	12,768
Income derived from investment of shareholder's funds	A22	76,975	72,445	76,975	72,445
Allowance for impairment on financing and advances	A23	(19,992)	(33,419)	(19,992)	(33,419)
(Allowance for)/Writeback of impairment on financial investments	A24	(1,379)	1,614	(1,379)	1,614
Writeback of impairment on other financial assets	A25	-	5	-	5
(Provision)/Writeback of provision for commitments and contingencies	A26	(1,703)	78	(1,703)	78
Total distributable income		786,757	716,677	786,757	716,677
Income attributable to the depositors and others	A27	(370,945)	(368,757)	(370,945)	(368,757)
Income attributable to the investment account holders	A28	(49,782)	(11,408)	(49,782)	(11,408)
Total net income		366,030	336,512	366,030	336,512
Other operating expenses	A29	(146,794)	(135,006)	(146,794)	(135,006)
Finance cost		(23,703)	(24,715)	(23,703)	(24,715)
Profit before zakat and taxation		**195,533**	**176,791**	**195,533**	**176,791**
Zakat		(757)	(1,193)	(757)	(1,193)
Taxation		(44,271)	(40,071)	(44,271)	(40,071)
Profit for the financial period		**150,505**	**135,527**	**150,505**	**135,527**
Basic/Diluted earnings per share (sen)	A30	**30.44**	**27.41**	**30.44**	**27.41**

The Unaudited Condensed Interim Financial Statements should be read in conjunction with the audited financial statements of the Bank for the year ended 31 March 2026.

Registration No. 199401009897 (295576–U)
AmBank Islamic Berhad
(Incorporated in Malaysia)

UNAUDITED STATEMENT OF COMPREHENSIVE INCOME FOR THE FINANCIAL QUARTER ENDED 30 JUNE 2026

	Individual Quarter		Cumulative Quarter	
	30 June 2026 RM'000	**30 June 2025 RM'000**	**30 June 2026 RM'000**	**30 June 2025 RM'000**
Profit for the financial period	150,505	135,527	150,505	135,527
Other comprehensive income/(loss):				
Items that will not be reclassified subsequently to statement of profit or loss:				
Equity Instruments				
Financial investments at FVOCI:				
Net unrealised gain/(loss) on changes in fair value	2,194	(7,132)	2,194	(7,132)
Income tax effect	(527)	1,712	(527)	1,712
Items that may be reclassified subsequently to statement of profit or loss:				
Debt Instruments				
Financial investments at FVOCI:				
Net unrealised gain on changes in fair value	494	36,374	494	36,374
Changes in expected credit loss	(138)	(782)	(138)	(782)
Net gain reclassified to statement of profit or loss	(16)	(3,882)	(16)	(3,882)
Income tax effect	(115)	(7,798)	(115)	(7,798)
Other comprehensive income for the period, net of tax	1,892	18,492	1,892	18,492
Total comprehensive income for the financial period	152,397	154,019	152,397	154,019

The Unaudited Condensed Interim Financial Statements should be read in conjunction with the audited financial statements of the Bank for the year ended 31 March 2026.

Registration No. 199401009897 (295576–U)
AmBank Islamic Berhad
(Incorporated in Malaysia)

UNAUDITED STATEMENT OF CHANGES IN EQUITY
FOR THE FINANCIAL QUARTER ENDED 30 JUNE 2026

	Attributable to Equity Holder of the Bank				
		Non-distributable		Distributable	
	Share capital RM'000	Regulatory reserve RM'000	Fair value reserve RM'000	Retained earnings RM'000	Total equity RM'000
At 1 April 2026	1,387,107	249,295	168	3,711,713	5,348,283
Profit for the financial period	-	-	-	150,505	150,505
Other comprehensive income, net of tax	-	-	1,892	-	1,892
Total comprehensive income for the financial period	-	-	1,892	150,505	152,397
Transfer to regulatory reserve	-	17,099	-	(17,099)	-
Dividend on ordinary shares:					
- final, financial year ended 31 March 2026	-	-	-	(425,651)	(425,651)
Other equity movements	-	17,099	-	(442,750)	(425,651)
At 30 June 2026	1,387,107	266,394	2,060	3,419,468	5,075,029
At 1 April 2025	1,387,107	80,674	(1,589)	3,724,686	5,190,878
Profit for the financial period	-	-	-	135,527	135,527
Other comprehensive income, net of tax	-	-	18,492	-	18,492
Total comprehensive income for the financial period	-	-	18,492	135,527	154,019
Transfer to regulatory reserve	-	28,598	-	(28,598)	-
Dividend on ordinary shares:					
- final, financial year ended 31 March 2025	-	-	-	(270,420)	(270,420)
Other equity movements	-	28,598	-	(299,018)	(270,420)
At 30 June 2025	1,387,107	109,272	16,903	3,561,195	5,074,477

The Unaudited Condensed Interim Financial Statements should be read in conjunction with the audited financial statements of the Bank for the year ended 31 March 2026.

Registration No. 199401009897 (295576–U)
AmBank Islamic Berhad
(Incorporated in Malaysia)

UNAUDITED CONDENSED STATEMENT OF CASH FLOWS FOR THE FINANCIAL QUARTER ENDED 30 JUNE 2026

	30 June 2026 RM'000	30 June 2025 RM'000
Profit before zakat and taxation	195,533	176,791
Adjustments for non-operating and non-cash items	16,840	36,135
Operating profit before working capital changes	212,373	212,926
Changes in working capital:		
Net change in operating assets	(1,296,972)	1,821,091
Net change in operating liabilities	(1,132,814)	(757,255)
Taxation paid	(109,659)	(77,125)
Net cash (used in)/generated from operating activities	(2,327,072)	1,199,637
Net cash generated from/(used in) investing activities	234,952	(764,671)
Net cash used in financing activities	(425,742)	(270,505)
Net (decrease)/increase in cash and cash equivalents	(2,517,862)	164,461
Cash and cash equivalents at beginning of the financial period	2,825,410	2,438,130
Cash and cash equivalents at end of the financial period	307,548	2,602,591
Cash and cash equivalents comprise:		
Cash and short-term funds	307,541	2,602,579
Add: Allowances for expected credit loss for cash and cash equivalents at end of the financial period	7	12
	307,548	2,602,591

The Unaudited Condensed Interim Financial Statements should be read in conjunction with the audited financial statements of the Bank for the year ended 31 March 2026.

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 complies with the International Accounting Standard ("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 Bank for the financial year ended 31 March 2026.

A1.1 Material Accounting Policies

The material accounting policies and methods of computation adopted are consistent with those of the previous financial year, except for the adoption of the following amendments to MFRS Accounting Standards which are effective for annual periods beginning on or after 1 January 2026:

- Amendments to the Classification and Measurement of Financial Instruments (Amendments to MFRS 9 *Financial Instruments* and MFRS 7 *Financial Instruments: Disclosures*)
- Annual Improvements to MFRS Accounting Standards - Volume 11
- Contracts Referencing Nature-dependent Electricity (Amendments to MFRS 9 *Financial Instruments* and MFRS 7 *Financial Instruments: Disclosures*)

The adoption of the above amendments to MFRS Accounting Standards did not have any material financial impact on the financial statements of the Bank.

A2. AUDIT QUALIFICATION

The auditors' report on the audited annual financial statements for the financial year ended 31 March 2026 was not qualified.

A3. SEASONALITY OR CYCLICALITY OF OPERATIONS

The operations of the Bank were not materially affected by any seasonal or cyclical fluctuation in the current financial period.

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

There were no unusual items during the current financial period affecting the financial results of the Bank.

A5. CHANGES IN ESTIMATES

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

A6. ISSUANCE, REPURCHASE AND REPAYMENT OF DEBT AND EQUITY

There were no new issuance of debt and equity securities, share buy-backs, share cancellations, shares held as treasury shares nor resale of treasury shares and repayment of debt securities by the Bank during the financial period.

A7. DIVIDENDS

During the financial period, a final single-tier dividend of 86.1 sen per ordinary share on 494,368,541 ordinary shares amounting to approximately RM425,651,314 in respect of previous financial year was paid on 22 June 2026.

There is no dividend proposed for the current financial quarter.

A8. CASH AND SHORT-TERM FUNDS

	Note	30 June 2026 RM'000	31 March 2026 RM'000
Cash and bank balances		67,548	825,410
Less: Allowances for Expected Credit Loss ("ECL")	(a)	(7)	(7)
		67,541	825,403
Deposits and placements maturing within one month with original maturity of three months or less:			
Bank Negara Malaysia		240,000	2,000,000
		307,541	2,825,403

(a) The movements in allowances for ECL are as follow:

	Stage 1 12-Month ECL RM'000
30 June 2026	
Balance at beginning and end of the financial period	7
31 March 2026	
Balance at beginning of the financial year	18
Net writeback of ECL:	(9)
Net remeasurement of allowances	(9)
Foreign exchange differences	(2)
Balance at end of the financial year	7

A9. DERIVATIVE FINANCIAL ASSETS/LIABILITIES

The following summarises the notional contracted amounts of derivatives held for trading of the Bank and the revalued derivatives financial instruments as at the reporting date:

	Contract/ Notional Amount RM'000	Fair Value Assets RM'000	Fair Value Liabilities RM'000
30 June 2026			
Trading Derivatives			
Foreign exchange related contracts			
One year or less	1,705,294	18,829	18,370
Profit rate related contracts			
Over one year to three years	200,000	-	1,577
Total	1,905,294	18,829	19,947
31 March 2026			
Trading Derivatives			
Foreign exchange related contracts			
One year or less	1,692,593	22,104	21,545
Over one year to three years	4,855	306	287
Profit rate related contracts			
Over three years	200,000	-	1,913
Total	1,897,448	22,410	23,745

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

	30 June 2026 RM'000	31 March 2026 RM'000
At fair value:		
Money Market Instruments:		
Malaysian Islamic Treasury Bills	-	183,699
Malaysian Government Investment Issues	2,252,844	1,063,077
	2,252,844	1,246,776
Quoted Securities:		
In Malaysia:		
Shares	16,633	-
Unquoted Securities:		
In Malaysia:		
Sukuk	724,543	621,660
	2,994,020	1,868,436

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

	30 June 2026 RM'000	31 March 2026 RM'000
At fair value:		
Money Market Instruments:		
Malaysian Government Investment Issues	2,245,924	2,074,699
Islamic Negotiable Instruments of Deposit	299,234	296,652
	2,545,158	2,371,351
Quoted Securities:		
In Malaysia:		
Shares	12,999	12,452
Unquoted Securities:		
In Malaysia:		
Sukuk	3,948,935	4,027,419
Shares	39,117	37,469
	6,546,209	6,448,691

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

Movements in allowances for ECL are as follows:

	Stage 1 12-Month ECL RM'000
30 June 2026	
Balance at beginning of the financial period	4,106
Net writeback of ECL (Note A24):	(138)
New financial assets originated	584
Financial assets derecognised	(696)
Net remeasurement of allowances	(26)
Balance at end of the financial period	3,968
31 March 2026	
Balance at beginning of the financial year	4,714
Net writeback of ECL:	(608)
New financial assets originated	1,822
Financial assets derecognised	(2,178)
Net remeasurement of allowances	(252)
Balance at end of the financial year	4,106

A12. FINANCIAL INVESTMENTS AT AMORTISED COST

	Note	30 June 2026 RM'000	31 March 2026 RM'000
At amortised cost:			
Money Market Instruments:			
Malaysian Government Investment Issues		1,057,865	1,057,800
Unquoted Securities:			
In Malaysia:			
Sukuk		1,997,024	2,328,771
Less: Allowances for ECL	(a)	(3,460)	(1,943)
		3,051,429	3,384,628

(a) The movements in allowances for ECL are as follows:

	Stage 1 12-Month ECL RM'000	Stage 3 Lifetime ECL Credit Impaired RM'000	POCI Lifetime ECL Credit Impaired RM'000	Total RM'000
30 June 2026				
Balance at beginning of the financial period	1,923	-	20	1,943
Net (writeback of)/allowances for ECL (Note A24):	(143)	-	1,660	1,517
New financial assets originated	3	-	-	3
Net remeasurement of allowances	(146)	-	1,660	1,514
Amount written off	-	-	-	-
Balance at end of the financial period	1,780	-	1,680	3,460
31 March 2026				
Balance at beginning of the financial year	2,392	473,453	-	475,845
Net writeback of ECL:	(469)	(137,574)	(2,234)	(140,277)
New financial assets originated	503	-	-	503
Financial asset derecognised	(785)	-	-	(785)
Net remeasurement of allowances	(187)	(137,574)	(2,234)	(139,995)
Amount written off	-	(335,879)	-	(335,879)
Recoveries	-	-	2,254	2,254
Balance at end of the financial year	1,923	-	20	1,943

A13. FINANCING AND ADVANCES

A13a. Financing and advances by type and Shariah contracts are as follows:

30 June 2026

	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
At amortised cost:							
Cash lines	-	671,587	-	-	337,828	-	1,009,415
Term financing	184,780	18,462,764	5,770	-	198,914	-	18,852,228
Revolving credit	1,381	5,389,893	-	-	516,760	-	5,908,034
Housing financing	1,924,271	13,234,657	31,759	-	-	-	15,190,687
Hire purchase receivables	-	117	-	5,466,395	-	-	5,466,512
Bills receivables	-	1,806,215	-	-	-	84,235	1,890,450
Credit card receivables	-	594,603	-	-	2,774	-	597,377
Trust receipts	-	498,563	-	-	-	-	498,563
Staff financing	-	19,465	-	-	-	-	19,465
Claims on customers under acceptance credits	-	1,486,609	-	-	-	257,620	1,744,229
Others	-	-	-	-	-	18,941	18,941
Gross financing and advances*	2,110,432	42,164,473	37,529	5,466,395	1,056,276	360,796	51,195,901
Less: Allowance for ECL (Note A12(j))							
- Stage 1 - 12 months ECL							(98,989)
- Stage 2 - Lifetime ECL not credit impaired							(212,080)
- Stage 3 - Lifetime ECL credit impaired							(167,359)
Net financing and advances							50,717,473

A13. FINANCING AND ADVANCES (CONT'D.)

A13a. Financing and advances by type and Shariah contracts are as follows (Cont'd.):

31 March 2026

	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
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*	2,157,251	42,018,761	38,324	5,313,960	1,161,505	564,783	51,254,584
Less: Allowance for ECL (Note A12(j))							
- 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							50,782,321

* Included in financing and advances are exposures to the Restricted Investment Account ("RA") arrangement between the Bank and AmBank amounting to RM2,400.5 million (2026: RM2,558.6 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 allowance for ECL arising from the RA financing. Further details of the RA are disclosed in Note A18.

A13. FINANCING AND ADVANCES (CONT'D.)

A13b. Gross financing and advances analysed by type of customer are as follows:

	30 June 2026 RM'000	31 March 2026 RM'000
Domestic non-bank financial institutions	1,738,624	1,920,372
Domestic business enterprises		
- Small medium enterprises ("SME")	7,909,102	8,079,882
- Others	14,022,024	13,883,665
Government and statutory bodies	2,172,659	2,271,624
Individuals	25,318,874	25,062,996
Other domestic entities	78	34
Foreign individuals and entities	34,540	36,011
	51,195,901	51,254,584

A13c. All financing and advances reside in Malaysia.

A13d. Gross financing and advances analysed by profit rate sensitivity are as follows:

	30 June 2026 RM'000	31 March 2026 RM'000
Fixed rate		
- Housing financing	408,201	409,099
- Hire purchase receivables	5,358,230	5,241,422
- Other financing	5,085,218	5,163,478
Variable rate		
- Base rate and base financing rate plus	24,898,058	24,340,062
- Cost plus	15,431,944	16,080,965
- Other variable rates	14,250	19,558
	51,195,901	51,254,584

A13. FINANCING AND ADVANCES (CONT'D.)

A13e. Gross financing and advances analysed by sector are as follows:

	30 June 2026 RM'000	31 March 2026 RM'000
Agriculture	1,177,793	1,284,198
Mining and quarrying	161,142	159,524
Manufacturing	4,699,366	5,057,148
Electricity, gas and water	1,354,577	1,321,385
Construction	1,645,360	1,498,734
Wholesale and retail trade and hotel and restaurants	3,534,423	3,682,595
Transport, storage and communication	4,353,536	4,302,762
Finance and insurance	3,476,960	3,650,498
Real estate	4,052,192	3,819,431
Business activities	1,009,650	985,930
Education and health	377,489	393,372
Household of which:	25,353,413	25,099,007
- Purchase of residential properties	15,224,706	15,120,962
- Purchase of transport vehicles	4,931,404	4,823,772
- Others	5,197,303	5,154,273
	51,195,901	51,254,584

A13f. Gross financing and advances analysed by residual contractual maturity are as follows:

	30 June 2026 RM'000	31 March 2026 RM'000
Maturing within one year	11,928,254	12,811,239
Over one year to three years	1,155,773	1,178,407
Over three years to five years	4,986,985	4,928,155
Over five years	33,124,889	32,336,783
	51,195,901	51,254,584

A13. FINANCING AND ADVANCES (CONT'D.)

A13g. Movements in impaired financing and advances are as follows:

	30 June 2026 RM'000	31 March 2026 RM'000
Balance at beginning of the financial period/year	749,652	624,179
Additions during the period/year	222,562	528,794
Reclassified as non-impaired	(107,512)	(113,409)
Recoveries	(45,410)	(75,265)
Amount written off	(44,134)	(214,647)
Balance at end of the financial period/year, before deducting guarantee claim proceeds	775,158	749,652
Guarantee claim proceeds received (Note 1)	(10,440)	(9,915)
Balance at end of the financial period/year, after deducting guarantee claim proceeds	764,718	739,737
Gross impaired financing and advances before deducting guarantee claim proceeds, as % of gross financing and advances	1.51%	1.46%
Gross impaired financing and advances after deducting guarantee claim proceeds, as % of gross financing and advances	1.49%	1.44%
Financing loss coverage before deducting guarantee claim proceeds (including regulatory reserve)	98.8%	98.9%
Financing loss coverage after deducting guarantee claim proceeds (including regulatory reserve)	100.2%	100.2%

Note 1:
Guarantee claim proceeds represent advances received from Credit Guarantee Corporation Malaysia Berhad upon submission of the guarantee claim. The advances are held in an escrow account and will only be offset against the associated impaired financing balances upon exhaustion of required recovery actions.

A13h. All impaired financing and advances reside in Malaysia.

A13i. Impaired financing and advances by sector are as follows:

	30 June 2026 RM'000	31 March 2026 RM'000
Agriculture	82,056	83,163
Mining and quarrying	33,026	38,312
Manufacturing	18,689	21,989
Electricity, gas and water	2,567	2,479
Construction	3,845	8,863
Wholesale and retail trade and hotel and restaurants	41,019	48,743
Transport, storage and communication	7,316	7,500
Finance and insurance	36	-
Real estate	79,116	60,272
Business activities	8,005	8,173
Education and health	7,567	7,080
Household of which:	481,476	453,163
- Purchase of residential properties	404,514	381,605
- Purchase of transport vehicles	29,426	24,764
- Others	47,536	46,794
	764,718	739,737

A13. FINANCING AND ADVANCES (CONT'D.)

A13j. The movements in the allowances for ECL are as follows:

	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
30 June 2026				
Balance at beginning of the financial period	105,083	218,703	148,477	472,263
Net (writeback of)/allowances for	(6,095)	(6,623)	63,016	50,298
- Transfer to Stage 1	4,632	(21,944)	(2,162)	(19,474)
- Transfer to Stage 2	(6,448)	37,784	(14,846)	16,490
- Transfer to Stage 3	(314)	(14,376)	49,356	34,666
New financial assets originated	13,828	11,478	21	25,327
Net remeasurement of allowances	(1,826)	(1,109)	32,364	29,429
Changes to model assumptions and methodologies	(267)	(13,014)	-	(13,281)
Modification of contractual cash flows of financial assets	(22)	55	(395)	(362)
Financial assets derecognised	(15,678)	(5,497)	(1,322)	(22,497)
Foreign exchange differences	1	-	-	1
Amount written-off	-	-	(44,134)	(44,134)
Balance at end of the financial period	98,989	212,080	167,359	478,428
31 March 2026				
Balance at beginning of the financial year	105,174	301,921	142,816	549,911
Net allowances for/(writeback of) for ECL:	93	(83,217)	220,308	137,184
- Transfer to Stage 1	7,998	(42,546)	(4,553)	(39,101)
- Transfer to Stage 2	(6,298)	54,826	(15,107)	33,421
- Transfer to 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 to 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	105,083	218,703	148,477	472,263

A14. OTHER ASSETS

	Note	30 June 2026 RM'000	31 March 2026 RM'000
Other receivables, deposits and prepayments		94,635	88,405
Amount due from:			
Related company	(a)	1,348,892	864,931
Profit receivable		113,798	102,383
Deferred charges		75,595	72,237
		1,632,920	1,127,956

(a) Amount due from a related company, which related to banking operations, are unsecured, non-profit bearing and are repayable on demand.

A15. DEPOSITS FROM CUSTOMERS

	30 June 2026 RM'000	31 March 2026 RM'000
(i) By type of deposit:		
Savings deposit:		
Commodity Murabahah	3,682,148	3,665,716
Qard	172,548	136,890
Demand deposit:		
Commodity Murabahah	12,046,123	14,043,431
Qard	1,018,582	1,864,517
Term deposits:		
Commodity Murabahah	31,403,962	31,355,784
Qard	504,501	137,888
Total	48,827,864	51,204,226
(ii) The deposits are sourced from the following types of customers:		
Government and statutory bodies	4,365,227	4,407,538
Business enterprises	20,179,073	24,613,432
Individuals	18,406,299	18,518,485
Others	5,877,265	3,664,771
	48,827,864	51,204,226
(iii) The maturity structure of all term deposits is as follows:		
Due within six months	22,972,225	24,053,892
Over six months to one year	8,863,500	7,381,218
Over one year to three years	71,260	56,902
Over three years to five years	1,478	1,660
	31,908,463	31,493,672

A16. INVESTMENT ACCOUNTS OF CUSTOMERS

	30 June 2026 RM'000	31 March 2026 RM'000
Unrestricted investment account:		
Without maturity		
- Wakalah	11,328	11,113
With maturity		
- Mudarabah	2,649,010	2,046,180
	2,660,338	2,057,293

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

	30 June 2026 RM'000	31 March 2026 RM'000
Business enterprises	121	113
Individuals	2,660,217	2,057,180
	2,660,338	2,057,293

	30 June 2026 RM'000	31 March 2026 RM'000
Investment assets:		
Wakalah		
Interbank placement	11,328	11,113
Mudarabah		
House financing	731	858
Auto financing	1,774,347	1,370,366
Corporate financing	397,242	306,798
Personal financing	476,690	368,158
	2,649,010	2,046,180
Total investment	2,660,338	2,057,293

A16. INVESTMENT ACCOUNTS OF CUSTOMERS (CONT'D.)

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 (%)**
30 June 2026			
Maturity :			
- less than 3 months	31.90	0.15	2.70
- between 3 months to 12 months	73.02	3.65	-
31 March 2026			
Maturity :			
- less than 3 months	39.32	0.15	2.77
- between 3 months to 12 months	72.54	3.60	-

A17. DEPOSITS AND PLACEMENTS OF BANKS AND OTHER FINANCIAL INSTITUTIONS

	30 June 2026 RM'000	31 March 2026 RM'000
<u>Non-Mudarabah</u>		
Licensed Islamic banks	616,676	198,969
Licensed banks	638,549	290,902
Licensed investment banks	225,822	201,440
Other financial institutions	715,452	358,726
Bank Negara Malaysia	238,858	206,460
Total	2,435,357	1,256,497

A18. INVESTMENT ACCOUNT DUE TO A LICENSED BANK

	30 June 2026 RM'000	31 March 2026 RM'000
<u>Restricted investment account ("RA")</u>		
- Mudarabah Muqayyadah	2,386,036	2,542,135
Investment asset:		
Financing	2,386,036	2,542,135

A18. INVESTMENT ACCOUNT DUE TO A LICENSED BANK (CONT'D.)

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

	Investment account holder			
	30 June 2026	**31 March 2026**	**30 June 2026**	**31 March 2026**
	Average profit sharing ratio (%)	**Average profit sharing ratio (%)**	**Average rate of return (%)**	**Average rate of return (%)**
Maturity:				
- between 1 year to 2 years	90	90	4.58	4.52
- over 2 years to 5 years	90	90	4.42	4.35
- more than 5 years	90	90	4.73	4.33

The RA 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 the Bank as the entrepreneur. The profit of the business venture is shared between both parties based on a pre-agreed ratio. The capital provider for the RA contracts is AmBank, a related company.

As at 30 June 2026, ECL allowance for the investment asset borne by AmBank amounted to RM5.8 million (31 March 2026: RM7.2 million).

As at 30 June 2026, the remaining tenure of the RA contracts is for a period from 1 year to 20 years (31 March 2026: less than 1 year to 20 years).

A19. OTHER LIABILITIES

	Note	30 June 2026 RM’000	31 March 2026 RM’000
Profit payable		302,722	315,687
Other creditors and accruals		99,307	112,077
Lease liabilities		832	916
Provision for reinstatement for leased premises		87	87
Deferred income		24,979	25,780
Advance rental		16,343	16,319
Amount due to:			
Related company	(a)	-	5
Allowances for ECL on financing commitments and financial guarantees	(b)	21,366	19,659
Provision for taxation		4,237	78,045
		469,873	568,575

(a) Amount due to a related company, which includes transactions related to banking operations, are unsecured, non-profit bearing and repayable on demand.

A19. OTHER LIABILITIES (CONT'D.)

(b) The movements in allowances for ECL are as follows:

	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
30 June 2026				
Balance at beginning of the financial period	13,258	3,010	3,391	19,659
Net allowance for/(writeback of) ECL (Note A26):	2,243	(540)	-	1,703
- Transfer to Stage 1	158	(1,090)	-	(932)
- Transfer to Stage 2	(163)	804	-	641
- Transfer to Stage 3	(5)	(241)	246	-
New exposures originated	3,447	643	-	4,090
Net remeasurement of allowances	891	(365)	(246)	280
Financial exposures derecognised	(2,085)	(291)	-	(2,376)
Foreign exchange differences	4	-	-	4
Balance at end of the financial period	15,505	2,470	3,391	21,366
31 March 2026				
Balance at beginning of the financial year	11,006	4,148	4,318	19,472
Net allowance for/(writeback of) ECL:	2,278	(1,129)	(927)	222
- Transfer to Stage 1	189	(1,278)	-	(1,089)
- Transfer to Stage 2	(216)	898	-	682
- Transfer to Stage 3	(33)	(405)	438	-
New exposures originated	6,891	1,183	-	8,074
Net remeasurement of allowances	(2,100)	(649)	(1,365)	(4,114)
Financial exposures derecognised	(2,453)	(878)	-	(3,331)
Foreign exchange differences	(26)	(9)	-	(35)
Balance at end of the financial year	13,258	3,010	3,391	19,659

A20. INCOME DERIVED FROM INVESTMENT OF DEPOSITORS' FUNDS

	Individual Quarter		Cumulative Quarter	
	30 June 2026 RM’000	**30 June 2025 RM’000**	**30 June 2026 RM’000**	**30 June 2025 RM’000**
<u>Finance income and hibah:</u>				
Financing and advances				
- Financing income	499,796	520,967	499,796	520,967
- Financing income on impaired financing	1,096	826	1,096	826
Financial assets at FVTPL	17,529	11,936	17,529	11,936
Financial investments at FVOCI	52,235	53,829	52,235	53,829
Financial investments at amortised cost	32,981	35,565	32,981	35,565
Deposits and placements with banks and other financial institutions	7,846	5,418	7,846	5,418
Total finance income and hibah	611,483	628,541	611,483	628,541
<u>Other operating income:</u>				
Fee and commission income:				
- Fees on financing, advances and securities	10,867	16,932	10,867	16,932
- Guarantee fees	4,350	3,906	4,350	3,906
- Remittances	812	332	812	332
- Service charges and fees	1,009	900	1,009	900
- Others	2,579	1,768	2,579	1,768
Foreign exchange gain	1,002	2,160	1,002	2,160
Gain from disposal of financial assets at FVTPL	829	6,138	829	6,138
Gain on revaluation of financial assets at FVTPL	31,672	946	31,672	946
Gain from disposal of financial investments at FVOCI	14	3,532	14	3,532
Gain from redemption of financial investments at amortised cost	7,146	-	7,146	-
Net gain/(loss) on derivatives	96	(1,959)	96	(1,959)
Others	1	(10)	1	(10)
Total other operating income	60,377	34,645	60,377	34,645
Total	671,860	663,186	671,860	663,186

A21. INCOME DERIVED FROM INVESTMENT OF INVESTMENT ACCOUNT FUNDS

	Individual Quarter		Cumulative Quarter	
	30 June 2026 RM'000	30 June 2025 RM'000	30 June 2026 RM'000	30 June 2025 RM'000
Income derived from investment of:				
- Restricted investment account	31,211	12,667	31,211	12,667
- Unrestricted investment accounts	29,785	101	29,785	101
	60,996	12,768	60,996	12,768

Income derived from investment of restricted investment account

	Individual Quarter		Cumulative Quarter	
Finance income and hibah:				
Financing and advances				
- Financing income	31,211	12,667	31,211	12,667

Income derived from investment of unrestricted investment accounts

	Individual Quarter		Cumulative Quarter	
Finance income and hibah:				
Financing and advances				
- Financing income	29,710	13	29,710	13
Deposits and placements with banks and other financial institutions	75	88	75	88
Total finance income and hibah	29,785	101	29,785	101

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A22. INCOME DERIVED FROM INVESTMENT OF SHAREHOLDER'S FUNDS

	Individual Quarter		Cumulative Quarter	
	30 June 2026 RM'000	**30 June 2025 RM'000**	**30 June 2026 RM'000**	**30 June 2025 RM'000**
Finance income and hibah:				
Financing and advances				
- Financing income	48,244	51,636	48,244	51,636
- Financing income on impaired financing	106	82	106	82
Financial assets at FVTPL	1,692	1,183	1,692	1,183
Financial investments at FVOCI	5,042	5,335	5,042	5,335
Financial investments at amortised cost	3,184	3,525	3,184	3,525
Deposits and placements with banks and other financial institutions	757	537	757	537
Total finance income and hibah	59,025	62,298	59,025	62,298
Other operating income:				
Fee and commission income:				
- Bancassurance commission	5,508	4,292	5,508	4,292
- Fees on financing, advances and securities	1,058	1,679	1,058	1,679
- Guarantee fees	420	387	420	387
- Remittances	104	61	104	61
- Service charges and fees	1,183	1,008	1,183	1,008
- Others	5,742	1,649	5,742	1,649
Foreign exchange gain	97	214	97	214
Gain from disposal of financial FVTPL	80	608	80	608
Gain on revaluation of financial assets at FVTPL	3,058	94	3,058	94
Gain from disposal of financial investments at FVOCI	1	350	1	350
Gain from redemption of financial investments at amortised cost	690	-	690	-
Net gain/(loss) on derivatives	9	(194)	9	(194)
Others	-	(1)	-	(1)
Total other operating income	17,950	10,147	17,950	10,147
Total	76,975	72,445	76,975	72,445

A23. ALLOWANCE FOR IMPAIRMENT ON FINANCING AND ADVANCES

	Individual Quarter		Cumulative Quarter	
	30 June 2026 RM'000	30 June 2025 RM'000	30 June 2026 RM'000	30 June 2025 RM'000
Allowance for impairment on financing and advances	50,298	50,657	50,298	50,657
Impaired financing and advances recovered, net	(30,306)	(17,238)	(30,306)	(17,238)
Total	19,992	33,419	19,992	33,419

A24. ALLOWANCE FOR/(WRITEBACK OF) IMPAIRMENT ON FINANCIAL INVESTMENTS

	Individual Quarter		Cumulative Quarter	
	30 June 2026 RM'000	30 June 2025 RM'000	30 June 2026 RM'000	30 June 2025 RM'000
Financial investments at amortised cost - sukuk	1,517	(832)	1,517	9
Financial investments at fair value through other comprehensive income - sukuk	(138)	(782)	(138)	(782)
Total	1,379	(1,614)	1,379	(773)

A25. WRITEBACK OF IMPAIRMENT ON OTHER FINANCIAL ASSETS

	Individual Quarter		Cumulative Quarter	
	30 June 2026 RM'000	30 June 2025 RM'000	30 June 2026 RM'000	30 June 2025 RM'000
Cash and short-term funds	-	(5)	-	(5)

A26. PROVISION/(WRITEBACK OF PROVISION) FOR COMMITMENTS AND CONTINGENCIES

	Individual Quarter		Cumulative Quarter	
	30 June 2026 RM'000	30 June 2025 RM'000	30 June 2026 RM'000	30 June 2025 RM'000
Provision/(Writeback of provision) for commitments and contingencies				
- financing commitments and financial guarantee contracts	1,703	(78)	1,703	(78)

A27. INCOME ATTRIBUTABLE TO THE DEPOSITORS AND OTHERS

	Individual Quarter		Cumulative Quarter	
	30 June 2026 RM'000	30 June 2025 RM'000	30 June 2026 RM'000	30 June 2025 RM'000
Non-Mudarabah fund				
Deposit from customers	333,756	339,852	333,756	339,852
Deposits and placements of banks and other financial institutions	17,086	6,674	17,086	6,674
	350,842	346,526	350,842	346,526
Others	20,103	22,231	20,103	22,231
Total	370,945	368,757	370,945	368,757

A28. INCOME ATTRIBUTABLE TO THE INVESTMENT ACCOUNT HOLDERS

	Individual Quarter		Cumulative Quarter	
	30 June 2026 RM'000	30 June 2025 RM'000	30 June 2026 RM'000	30 June 2025 RM'000
Unrestricted investment accounts				
Customers	21,692	8	21,692	8
Restricted investment account				
Licensed bank	28,090	11,400	28,090	11,400
	49,782	11,408	49,782	11,408

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A29. OTHER OPERATING EXPENSES

	Individual Quarter		Cumulative Quarter	
	30 June 2026 RM'000	**30 June 2025 RM'000**	**30 June 2026 RM'000**	**30 June 2025 RM'000**
Personnel costs:				
Salaries, allowances, bonuses and incentives	4,728	4,873	4,728	4,873
Share granted under AMMB Executives' Share Scheme ("ESS") - charge	452	393	452	393
Contributions to Employees' Provident Fund/Private Retirement Scheme	752	779	752	779
Social security cost	27	30	27	30
Others	633	467	633	467
	6,592	6,542	6,592	6,542
Establishment costs:				
Amortisation of intangible assets	20	20	20	20
Cleaning, maintenance and security	32	20	32	20
Computerisation costs	132	165	132	165
Depreciation of property and equipment	36	27	36	27
Depreciation of right-of-use assets	85	76	85	76
Rental of premises	163	153	163	153
Finance cost:				
- Lease liabilities	6	12	6	12
Others	424	373	424	373
	898	846	898	846
Marketing and communication expenses:				
Advertising, marketing and communication	1,010	1,420	1,010	1,420
Others	36	19	36	19
	1,046	1,439	1,046	1,439
Administration and general expenses:				
Professional services	952	789	952	789
Others	3,652	3,436	3,652	3,436
	4,604	4,225	4,604	4,225
Service transfer pricing expense, net	133,654	121,954	133,654	121,954
	146,794	135,006	146,794	135,006

A30. EARNINGS PER SHARE

(a) Basic earnings per share

The basic earnings per share is calculated by dividing the net profit attributable to the equity holder of the Bank by the weighted average number of ordinary shares in issue during the financial period.

	Individual Quarter		Cumulative Quarter	
	30 June 2026	**30 June 2025**	**30 June 2026**	**30 June 2025**
Net profit attributable to equity holder of the Bank (RM'000)	150,505	135,527	150,505	135,527
Number of ordinary shares at beginning and end of the financial period representing the weighted average number of ordinary shares in issue ('000)	494,369	494,369	494,369	494,369
Basic earnings per share (sen)	**30.44**	**27.41**	**30.44**	**27.41**

(b) Diluted earnings per share

The Bank has no dilution in its earnings per ordinary share in the current and previous financial quarter as there are no dilutive potential ordinary shares.

A31. BUSINESS SEGMENT ANALYSIS

Segment information is presented in respect of the Bank’s business segments. The business segment information is prepared based on internal management reports provided to the Board and senior management of the Bank in order to allocate resources to a segment and to assess its performance.

The Bank 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 financing, credit cards, priority banking services, wealth management, remittance services and deposits.

(b) Business Banking

Business Banking ("BB") 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, profit rates, foreign exchange, money market, equity derivatives, commodities and other derivatives.

A31. BUSINESS SEGMENT ANALYSIS (CONT'D.)

The Bank comprises the following main business segments (cont'd.):

(d) Investment Banking Origination and Broking

Investment Banking Origination and Broking offers Islamic advisory services and a wide range of Shariah-compliant financial and investment solutions that include sukuk origination and Islamic structured finance.

(e) Others

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

Measurement of Segment Performance

The segment performance is measured on income, expenses and profit basis. These are shown after allocation of certain centralised costs, 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 aggregation.

Note:

(i) The financial information by geographical segment is not presented as the Bank's activities are principally conducted in Malaysia.

(ii) The comparatives have been restated to conform with current business realignment between the business segment.

A31. BUSINESS SEGMENT ANALYSIS (CONT'D.)

For the financial period ended 30 June 2026

	Retail Banking RM'000	Business Banking RM'000	Wholesale banking: Corporate and Transaction Banking RM'000	Wholesale banking: Group Treasury and Market RM'000	Investment Banking Origination and Broking RM'000	Others RM'000	Total RM'000
External net income	167,833	155,586	121,935	(80,431)	806	(328)	365,401
Intersegments net income	(42,231)	(43,744)	(43,928)	129,952	(49)	-	-
Net income	125,602	111,842	78,007	49,521	757	(328)	365,401
Net finance income	114,140	96,860	39,278	40,178	19	(447)	290,028
Other income	11,462	14,982	38,729	9,343	738	119	75,373
Net income	125,602	111,842	78,007	49,521	757	(328)	365,401
Other operating expenses of which:	(74,303)	(51,367)	(14,663)	(6,826)	-	365	(146,794)
Depreciation of property and equipment	-	-	-	-	-	(36)	(36)
Depreciation of right-of-use-assets	-	-	-	-	-	(85)	(85)
Amortisation of intangible assets	(1)	-	-	-	-	(19)	(20)
Profit before impairment losses and provision	51,299	60,475	63,344	42,695	757	37	218,607
(Allowance for)/Writeback of impairment on financing and advances	(3,553)	15,824	(17,044)	-	-	(15,219)	(19,992)
Writeback of/(Allowance for) impairment on financial investments	-	18	(1,531)	134	-	-	(1,379)
(Provision)/Writeback of provision for commitments and contingencies	(669)	282	(1,316)	-	-	-	(1,703)
Profit before zakat and taxation	47,077	76,599	43,453	42,829	757	(15,182)	195,533
Zakat and taxation	(11,298)	(18,384)	(10,429)	(7,944)	(182)	3,209	(45,028)
Profit/(loss) for the financial period	35,779	58,215	33,024	34,885	575	(11,973)	150,505
Other information							
Total segment assets	25,117,293	16,372,973	10,455,460	12,420,827	-	1,463,408	65,829,961
Total segment liabilities	21,207,834	12,247,366	5,212,052	22,067,489	1,017	19,174	60,754,932
Cost to income ratio	59.2%	45.9%	18.8%	13.8%	0.0%	>100%	40.2%
Gross financing and advances	25,362,864	16,243,653	9,589,384	-	-	-	51,195,901
Net financing and advances	25,039,299	16,142,361	9,551,032	-	-	(15,219)	50,717,473
Impaired financing and advances after deducting guarantee claim proceeds	483,385	229,084	52,249	-	-	-	764,718
Financial investments at amortised cost (Gross)	-	229,164	818,550	2,007,175	-	-	3,054,889
Deposits	18,370,211	12,155,814	5,170,699	15,566,497	-	-	51,263,221
Additions to :							
Property and Equipment	-	-	-	-	-	21	21
Intangible assets	-	-	-	-	-	45	45

A31. BUSINESS SEGMENT ANALYSIS (CONT'D.)

For the financial period ended 30 June 2025
(Restated)

			Wholesale banking				
	Retail Banking RM'000	Business Banking RM'000	Corporate and Transaction Banking RM'000	Group Treasury and Market RM'000	Investment Banking Origination and Broking RM'000	Others RM'000	Total RM'000
External net income	188,752	156,284	76,721	(78,392)	495	(341)	343,519
Intersegments net income	(56,386)	(40,835)	(38,405)	135,642	(16)	-	-
Net income	132,366	115,449	38,316	57,250	479	(341)	343,519
Net finance income	125,104	97,964	32,039	46,204	8	(421)	300,898
Other income	7,262	17,485	6,277	11,046	471	80	42,621
Net income	132,366	115,449	38,316	57,250	479	(341)	343,519
Other operating expenses of which:	(74,537)	(48,205)	(13,599)	(6,729)	-	8,064	(135,006)
Depreciation of property and equipment	-	-	-	-	-	(27)	(27)
Depreciation of right-of-use-assets	-	-	-	-	-	(76)	(76)
Amortisation of intangible assets	(1)	(1)	-	-	-	(18)	(20)
Profit before impairment losses and provision	57,829	67,244	24,717	50,521	479	7,723	208,513
(Allowance for)/Writeback of impairment on financing and advances	(32,574)	(5,054)	4,209	-	-	-	(33,419)
Writeback of impairment on financial investments	-	127	680	807	-	-	1,614
Writeback of impairment on other financial assets	-	-	-	5	-	-	5
(Provision)/Writeback of provision for commitments and contingencies	(707)	345	440	-	-	-	78
Profit before zakat and taxation	24,548	62,662	30,046	51,333	479	7,723	176,791
Zakat and taxation	(5,892)	(15,039)	(7,211)	(9,984)	(115)	(3,023)	(41,264)
Profit for the financial period	18,656	47,623	22,835	41,349	364	4,700	135,527
Other information							
Total segment assets	24,317,059	15,313,468	7,864,231	13,932,365	24,465	137,901	61,589,489
Total segment liabilities	16,882,096	11,228,820	5,119,754	22,428,950	2,088	853,304	56,515,012
Cost to income ratio	56.3%	41.8%	35.5%	11.8%	0.0%	>100%	39.3%
Gross financing and advances	24,628,291	14,819,453	7,146,978	-	-	-	46,594,722
Net financing and advances	24,230,462	14,708,047	7,084,676	-	-	-	46,023,185
Impaired financing and advances	427,265	213,531	58,010	-	-	-	698,806
Financial investments at amortised cost (Gross)	-	603,426	1,210,405	2,332,214	-	-	4,146,045
Deposits	16,728,922	11,143,662	5,086,425	16,310,863	-	-	49,269,872
Additions to :							
Property and Equipment	-	-	-	-	-	30	30
Intangible assets	-	-	-	-	-	-	-

A32. PERFORMANCE REVIEW FOR THE FINANCIAL PERIOD ENDED 30 JUNE 2026

The Bank reported a higher profit before zakat and taxation of RM195.5 million for the financial period ended 30 June 2026 compared to the corresponding period ended 30 June 2025 of RM176.8 million.

The higher profit was mainly due to higher other operating income by RM32.8 million mainly arising from gain on revaluation of financial assets at FVTPL and lower net allowance for impairment on financing and advances of RM13.4 million.

The higher profit is offset by higher other operating expenses by RM11.8 million, lower net finance income by RM10.9 million arising from lower net finance margin, higher net allowance for impairment on financial investments by RM3.0 million and higher net provision of ECL on financing commitments and financial guarantee contracts by RM1.8 million.

The Bank recorded CET 1 Capital Ratio of 14.36% and Total Capital Ratio of 18.76%.

In the opinion of the directors, the results of operations of the Bank for the financial period have not been substantially affected by any item, transaction or event of a material and unusual nature.

A33. PROSPECTS FOR THE NEXT FINANCIAL YEAR

Easing price pressures give central banks breathing room as risks persist

The latest inflation print across both sides of the Atlantic came in softer than expected, prompting markets to scale back expectations for a September rate hike. With major central banks expressing concerns over the future inflation trajectory and reiterating a data-dependent stance at their July policy meetings, market expectations for the policy outlook have become increasingly driven by incoming inflation data. That said, the recent easing of inflationary pressures is unlikely to completely rule out a September rate hike. Geopolitical uncertainties remain elevated, with the June United States ("US")-Iran Memorandum of Understanding (“MOU”) appearing increasingly fragile amid renewed hostilities. The full reopening of the Strait of Hormuz remains elusive, keeping the risk of renewed energy-driven inflation alive. The International Energy Agency (“IEA”) now expects the global oil market to record a supply deficit of 1.8 million barrels per day (“bpd”) in quarter three calendar year (“CY”) 2026, significantly wider than its previous estimate of around 0.8 million bpd. Nevertheless, softer inflation data, coupled with signs of a weakening labour market, should provide central banks with additional time to assess the full economic impact of the US-Iran conflict before considering further policy adjustments.

AI upcycle to underpin global trade growth

The World Semiconductor Trade Statistics (“WSTS”) organisation, in its latest forecast, expects the global semiconductor market to expand by a remarkable 90% year-on-year ("YoY") in 2026, driven by sustained strong demand for AI infrastructure, high-bandwidth memory (“HBM”) and accelerated computing platforms. Recent trade statistics suggest that countries with significant participation in semiconductor supply chains, including China, South Korea and Malaysia, are already benefiting from the AI-driven global investment upcycle. Notably, China’s exports surged 19.4% YoY in May (April: 14.1%), the strongest growth in three months and above market expectations, driven in part by a 111% increase in semiconductor shipments. Meanwhile, South Korea’s exports rose 70.9% in June (May: 53.4%), marking the fastest pace of growth since June 1976, with shipments of computer-related products and chips increasing by 308.8% and 199.5%, respectively.

A33. PROSPECTS FOR THE NEXT FINANCIAL YEAR (CONT'D.)

Second quarter ("Q2") CY2026 Gross Domestic Produc ("GDP") growth exceeded expectations at 6.0%

On the domestic front, Malaysia's GDP showed that the economy expanded by 6.0% YoY in Q2CY2026, aligning with our in-house projection and higher than the advance estimates and consensus at 5.8%, and picking up from 5.4% recorded in the previous quarter. We believe it is the best-performing quarter of the year, supported by expansion across all sectors except agriculture, which contracted during the said period. We also noticed, however, that private consumption remains soft, having performed below the 5.0% level for two consecutive quarters, suggesting that external demand is doing much of the heavy lifting.

At the same time, despite the conflict in the Middle East since late February, which triggered oil price increases and shipping disruptions, economic indicators suggest that growth in first half of CY2026 has exceeded the assumptions underpinning our previous forecast. Together with the reduction in the US tariff rate and the signing of the US-Iran MOU, which helped avert a full closure of the Strait of Hormuz, near-term risks have eased. Consequently, we have revised our CY2026 GDP growth forecast upward to 4.8% from 4.5%, placing it at the upper end of Bank Negara Malaysia ("BNM")'s 4.0%-5.0% growth projection range.

We expect the Overnight Policy Rate ("OPR") to remain unchanged at 2.75% throughout CY2026, consistent with market consensus, unless there is a significant shift in incoming economic data. With a stable labour market and well-contained inflation expected in CY2026, we find no compelling reason for BNM to alter its policy stance, as the central bank will stick to its "gradual and measured" approach to ensure sustainable economic growth and price stability.

Financing growth eased in June

Financing activity moderated in June (5.47%; May: 5.69%), amid slowdown in both household (June: 5.05% vs. May: 5.69%) and non-household (June: 6.10% vs. May: 6.40%) after four consecutive months of acceleration since February this year. Credit trends during the month point to heightened caution among both consumers and businesses as uncertainty economic outlook continued to weigh on borrowing appetite. By purpose, working capital financing decelerated to 3.57% (May: 4.20%), suggesting cautious approach to business expansion and inventory financing. Likewise, financing for the purchase of residential property (June: 5.45% vs. May: 5.61%), financing growth for cars (June: 5.52% vs. May: 5.81%), as well as credit cards (June: 3.53% vs. May: 4.63%) soften during the month as households could be postponing discretionary and large-ticket purchases following a still-uncertain economic landscape.

On the other hand, the banking system remains strong with a liquidity coverage ratio of 149.7% in June (May: 149.2%). The financing-to-fund ratio and financing-to-fund-and-equity ratio remained stable at 82.3% (May: 82.8%) and 71.7% (May: 72.0%), respectively, as of the end of the month.

A34. VALUATION OF PROPERTY AND EQUIPMENT

The Bank's property and equipment are stated at cost less accumulated depreciation and accumulated impairment losses (if any).

A35. SIGNIFICANT EVENT DURING THE FINANCIAL PERIOD

There was no significant event during the current financial period.

A36. COMMITMENTS AND CONTINGENCIES

In the normal course of business, the Bank makes various commitments and incurs certain contingent liabilities with legal recourse to its customers. No material losses are anticipated as a result of these transactions. The commitments and contingencies are not secured against the Bank's assets.

The principal amounts of the commitments and contingencies of the Bank and notional contracted amounts of derivatives are as follows:

	30 June 2026 RM'000	31 March 2026 RM'000
Commitments		
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	8,772,365	7,717,536
Other commitments, such as formal standby facilities and credit lines, with an original maturity of over one year	577,165	597,940
Unutilised credit card lines	1,928,992	1,859,216
Forward asset purchase	20,823	10,126
	11,299,345	10,184,818
Contingencies		
Direct credit substitutes	73,792	77,675
Transaction related contingent items	2,108,349	1,885,706
Short-term self-liquidating trade-related contingencies	120,088	106,045
	2,302,229	2,069,426
Derivative Financial Instruments		
Foreign exchange related contracts		
- One year or less	1,705,294	1,692,593
- Over one year to five years	-	4,855
Profit rate related contracts		
- Over one year to five years	200,000	200,000
	1,905,294	1,897,448
Total	15,506,868	14,151,692

A37. FAIR VALUE MEASUREMENTS OF FINANCIAL INSTRUMENTS

Determination of fair value and fair value hierarchy

The Bank uses the following hierarchy for determining and disclosing the fair value of financial instruments by valuation technique:

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 Bank determines 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 Bank’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 Bank. Therefore, unobservable inputs reflect the Bank'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 Bank's own data, as well as financial information of the counterparties.

About 0.4% of the Bank's (31 March 2026: Nil) 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.

A37. FAIR VALUE MEASUREMENTS OF FINANCIAL INSTRUMENTS (CONT'D.)

a) The following table provides the fair value measurement hierarchy of the Bank's assets and liabilities.

	Valuation techniques			
	Level 1 RM'000	**Level 2 RM'000**	**Level 3 RM'000**	**Total RM'000**
30 June 2026				
Assets measured at fair value				
Derivative financial assets	-	18,829	-	18,829
Financial assets at FVTPL	-	2,959,676	34,344	2,994,020
- Money market instruments	-	2,252,844	-	2,252,844
- Quoted securities	-	-	16,633	16,633
- Unquoted securities	-	706,832	17,711	724,543
Financial investments at FVOCI	12,999	6,533,210	-	6,546,209
- Money market instruments	-	2,545,158	-	2,545,158
- Quoted securities	12,999	-	-	12,999
- Unquoted securities	-	3,988,052	-	3,988,052
	12,999	9,511,715	34,344	9,559,058
Liabilities measured at fair value				
Derivative financial liabilities	-	19,947	-	19,947
31 March 2026				
Assets measured at fair value				
Derivative financial assets	-	22,410	-	22,410
Financial assets at FVTPL	-	1,868,436	-	1,868,436
- Money market instruments	-	1,246,776	-	1,246,776
- Unquoted securities	-	621,660	-	621,660
Financial investments at FVOCI	12,452	6,436,239	-	6,448,691
- Money market instruments	-	2,371,351	-	2,371,351
- Quoted securities	12,452	-	-	12,452
- Unquoted securities	-	4,064,888	-	4,064,888
	12,452	8,327,085	-	8,339,537
Liabilities measured at fair value				
Derivative financial liabilities	-	23,745	-	23,745

There were no transfers between Level 1 and Level 2 during the current financial period and previous financial year for the Bank.

A37. 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 period. The following tables show the reconciliation of the opening and closing amounts of Level 3 financial assets which are recorded at fair value:

	Financial assets at FVTPL RM'000
30 June 2026	
Balance at beginning of the financial period	-
Total net unrealised gain recognised in:	
- statement of profit or loss	34,344
Balance at end of the financial period	34,344

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

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.

A38. CAPITAL ADEQUACY

The capital adequacy ratios of the Bank are computed in accordance with BNM's policy documents on Capital Adequacy Framework for Islamic Banks ("CAFIB") (Capital Components) issued on 14 June 2024, 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 the BNM's policy document on CAFIB (Capital Components), the minimum capital adequacy ratios to be maintained under the guideline are at 4.5% for CET1 capital, 6.0% for Tier1 capital and 8.0% for total capital ratio at all times.

The Bank adopts the following approaches in determining the capital requirements:

- **Credit Risk:**
  The Bank has adopted the FIRB Approach and Supervisory Slotting Criteria for major non-retail portfolios and the Advanced Internal Ratings Based ("AIRB") Approach for major retail portfolios. Credit risk is computed in accordance with CAFIB (Risk Weighted Assets) and Capital Adequacy Framework (Exposures to Central Counterparties).

- **Market Risk:**
  Market risk remains to be computed using the Standardized Approach, as per the CAFIB (Risk Weighted Assets).

- **Operational Risk:**
  The computation of operational risk-weighted assets is in line with the Capital Adequacy Framework (Operational Risk) issued on 15 December 2023.

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

	30 June 2026 *	31 March 2026
Before deducting proposed dividends:		
CET 1 Capital Ratio	14.357%	15.937%
Tier 1 Capital Ratio	14.357%	15.937%
Total Capital Ratio	18.757%	20.344%
After deducting proposed dividends:		
CET 1 Capital Ratio	14.357%	14.594%
Tier 1 Capital Ratio	14.357%	14.594%
Total Capital Ratio	18.757%	19.001%

* There is no proposed dividend for the current financial period.

A38. CAPITAL ADEQUACY (CONT'D.)

(b) The components of CET 1 Capital, Tier 1 Capital, Tier 2 Capital and Total Capital of the Bank are as follows:

	30 June 2026 RM'000	31 March 2026 RM'000
CET 1 Capital		
Ordinary shares	1,387,107	1,387,107
Retained earnings	3,268,963	3,711,713
Fair value reserve	2,060	168
Regulatory reserve	266,394	249,295
Less : Regulatory adjustments applied on CET 1 Capital		
- Intangible assets	(130)	(130)
- Deferred tax assets	(40,216)	(49,268)
- 55% of cumulative gain of FVOCI financial instruments	(1,133)	(92)
- Regulatory reserve	(266,394)	(249,295)
- Unrealised fair value gains on financial liabilities due to changes in own credit risk	(12)	(13)
CET 1 Capital/ Tier 1 Capital	4,616,639	5,049,485
Tier 2 Capital		
Tier 2 Capital instruments meeting all relevant criteria for inclusion	1,300,000	1,300,000
Surplus of eligible provisions to expected losses	82,535	62,563
General provisions[1]	32,225	33,743
Tier 2 Capital	1,414,760	1,396,306
Total Capital	6,031,399	6,445,791

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

The breakdown of the risk-weighted assets ("RWA") in various categories of risk are as follows:

	30 June 2026 RM'000	31 March 2026 RM'000
Credit RWA	32,299,197	32,122,513
Less : Credit RWA absorbed by Investment Account	(2,799,741)	(2,805,388)
Total Credit RWA	29,499,456	29,317,125
Market RWA	575,189	327,492
Operational RWA	2,080,432	2,039,197
Total Risk Weighted Assets	32,155,077	31,683,814