Registration No. 196901000166 (8515-D)

AmBank (M) Berhad

(Incorporated in Malaysia)

And Its Subsidiaries

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

(In Ringgit Malaysia)

Registration No. 196901000166 (8515-D)

AmBank (M) Berhad
(Incorporated in Malaysia)
And Its Subsidiaries

UNAUDITED STATEMENTS OF FINANCIAL POSITION
AS AT 30 SEPTEMBER 2026

		Group		Bank	
	Note	30 September 2026 RM'000	31 March 2026 RM'000	30 September 2026 RM'000	31 March 2026 RM'000
ASSETS					
Cash and short-term funds	A8	3,208,193	3,967,075	3,157,272	3,918,250
Deposits and placements with banks and other financial institutions	A9	245,972	511,205	245,972	511,205
Investment account placement	A10	2,667,142	2,534,983	2,667,142	2,534,983
Derivative financial assets	A11	1,394,151	1,010,547	1,394,151	1,010,547
Financial assets at fair value through profit or loss ("FVTPL")	A12	9,378,426	6,173,570	9,378,395	6,173,537
Financial investments at fair value through other comprehensive income ("FVOCI")	A13	26,733,862	22,354,207	26,733,862	22,354,207
Financial investments at amortised cost	A14	8,820,503	7,461,772	8,820,503	7,461,772
Loans and advances	A15	94,677,573	93,946,525	94,683,124	93,955,220
Statutory deposit with Bank Negara Malaysia		1,061,075	921,606	1,061,075	921,606
Deferred tax assets		261,580	226,828	261,580	226,828
Investment in subsidiaries		-	-	13,477	13,477
Investment in associates		23,034	20,871	19,598	19,598
Other assets	A16	2,055,713	1,747,752	2,055,058	1,747,028
Property and equipment		116,448	139,572	109,947	133,010
Right-of-use assets		320,909	316,503	324,233	320,037
Intangible assets		185,330	167,599	185,330	167,599
TOTAL ASSETS		**151,149,911**	**141,500,615**	**151,110,719**	**141,468,904**
LIABILITIES AND EQUITY					
Deposits from customers	A17	97,020,076	96,067,260	97,021,951	96,068,943
Deposits and placements of banks and other financial institutions	A18	8,042,771	5,296,156	8,076,528	5,334,269
Securities sold under repurchase agreements		10,083,690	4,635,626	10,083,690	4,635,626
Financial liabilities at FVTPL		558,461	347,264	558,461	347,264
Recourse obligation on loans sold to Cagamas Berhad		2,945,035	4,945,065	2,945,035	4,945,065
Derivative financial liabilities	A11	1,275,070	1,173,799	1,275,070	1,173,799
Term funding		10,064,511	8,078,865	10,064,511	8,078,865
Debt capital		3,095,000	3,095,000	3,095,000	3,095,000
Other liabilities	A19	3,950,025	3,975,687	3,935,464	3,961,379
TOTAL LIABILITIES		**137,034,639**	**127,614,722**	**137,055,710**	**127,640,210**
Share capital		3,040,465	3,040,465	3,040,465	3,040,465
Reserves		11,074,681	10,845,302	11,014,544	10,788,229
Equity attributable to equity holder of the Bank		14,115,146	13,885,767	14,055,009	13,828,694
Non-controlling interests		126	126	-	-
TOTAL EQUITY		14,115,272	13,885,893	14,055,009	13,828,694
TOTAL LIABILITIES AND EQUITY		**151,149,911**	**141,500,615**	**151,110,719**	**141,468,904**
COMMITMENTS AND CONTINGENCIES	A34	**197,425,219**	**146,560,591**	**197,472,219**	**146,589,591**
NET ASSETS PER SHARE (RM)		**14.86**	**14.62**	**14.80**	**14.56**

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

Registration No. 196901000166 (8515-D)

AmBank (M) Berhad
(Incorporated in Malaysia)
And Its Subsidiaries

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

		Individual Quarter		Cumulative Quarter	
		30 September 2026	30 September 2025	30 September 2026	30 September 2025
	Note	RM'000	RM'000	RM'000	RM'000
Group					
Interest income	A20	1,690,220	1,518,037	3,299,941	3,051,116
Interest expense	A21	(998,636)	(898,275)	(1,940,383)	(1,817,950)
Net interest income		691,584	619,762	1,359,558	1,233,166
Other operating income	A22	145,850	220,051	358,373	438,096
Share in results of an associate		1,477	342	2,163	1,186
Net income		838,911	840,155	1,720,094	1,672,448
Other operating expenses	A23	(345,908)	(367,900)	(713,272)	(727,313)
Operating profit		493,003	472,255	1,006,822	945,135
Allowance for impairment on loans and advances	A24	(70,934)	(167,826)	(121,147)	(221,343)
(Provision for)/writeback of provision for commitments and contingencies		(1,679)	38,580	843	39,004
Writeback of/(allowance for) impairment on:					
Financial investments	A25	8,096	6,948	7,544	17,840
Other financial assets	A26	(6,305)	(1,226)	(6,257)	(478)
Other recoveries		7	2,948	1,726	2,966
Profit before taxation		422,188	351,679	889,531	783,124
Taxation		(108,518)	(86,201)	(219,699)	(189,555)
Profit for the financial period		**313,670**	**265,478**	**669,832**	**593,569**
Attributable to:					
Equity holder of the Bank		313,670	265,478	669,832	593,569
Non-controlling interests		-	-	-	-
Profit for the financial period		313,670	265,478	669,832	593,569
Earnings per share (sen)	A27				
Basic/Diluted		33.02	27.95	70.51	62.49

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

AmBank (M) Berhad
(Incorporated in Malaysia)
And Its Subsidiaries

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

	Individual Quarter		Cumulative Quarter	
	30 September 2026 RM'000	30 September 2025 RM'000	30 September 2026 RM'000	30 September 2025 RM'000
Group				
Profit for the financial period	313,670	265,478	669,832	593,569
Other comprehensive (loss)/income				
Items that will not be reclassified subsequently to statement of profit or loss				
Equity Instruments				
Financial investments at fair value through other comprehensive income				
- net unrealised gain on changes in fair value	4,586	3,670	10,855	6,178
Tax effect	(1,101)	(881)	(1,982)	(1,101)
Items that may be reclassified subsequently to statement of profit or loss				
Currency translation on offshore operations	151	(266)	2,172	(14,168)
Debt instruments				
Financial investments at fair value through other comprehensive income				
- net (loss)/gain on changes in fair value	(385,495)	28,862	(372,558)	176,407
- net gain reclassified to profit or loss	-	(41,982)	(1,791)	(74,310)
- changes in expected credit losses ("ECL")	(1,098)	(1,551)	(761)	(7,411)
- foreign exchange differences	1	-	5	(3)
Tax effect	92,519	3,149	89,844	(24,503)
Other comprehensive (loss)/income, net of tax	(290,437)	(8,999)	(274,216)	61,089
Total comprehensive income for the financial period, net of tax	23,233	256,479	395,616	654,658
Attributable to:				
Equity holder of the Bank	23,233	256,479	395,616	654,658
Non-controlling interests	-	-	-	-
	23,233	256,479	395,616	654,658

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

AmBank (M) Berhad
(Incorporated in Malaysia)
And Its Subsidiaries

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

		Individual Quarter		Cumulative Quarter	
		30 September 2026	30 September 2025	30 September 2026	30 September 2025
	Note	RM'000	RM'000	RM'000	RM'000
Bank					
Interest income	A20	1,689,507	1,517,242	3,298,467	3,049,653
Interest expense	A21	(998,761)	(898,406)	(1,940,641)	(1,818,227)
Net interest income		690,746	618,836	1,357,826	1,231,426
Other operating income	A22	146,090	221,607	358,717	439,972
Net income		836,836	840,443	1,716,543	1,671,398
Other operating expenses	A23	(345,901)	(368,273)	(713,331)	(727,781)
Operating profit		490,935	472,170	1,003,212	943,617
Allowance for impairment on loans and advances	A24	(70,787)	(167,930)	(120,944)	(221,557)
(Provision for)/writeback of provision for commitments and contingencies		(1,689)	38,575	822	38,993
Writeback of/(allowance for) impairment on:					
Financial investments	A25	8,096	6,948	7,544	17,840
Other financial assets	A26	(6,305)	(1,226)	(6,257)	(477)
Other recoveries		7	2,948	1,726	2,966
Profit before taxation		420,257	351,485	886,103	781,382
Taxation		(108,364)	(85,985)	(219,333)	(189,191)
Profit for the financial period		**311,893**	**265,500**	**666,770**	**592,191**
Earnings per share (sen)	A27				
Basic/Diluted		32.83	27.95	70.19	62.34

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

AmBank (M) Berhad
(Incorporated in Malaysia)
And Its Subsidiaries

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

	Individual Quarter		Cumulative Quarter	
	30 September 2026 RM'000	30 September 2025 RM'000	30 September 2026 RM'000	30 September 2025 RM'000
Bank				
Profit for the financial period	311,893	265,500	666,770	592,191
Other comprehensive (loss)/income				
Items that will not be reclassified subsequently to statement of profit or loss				
Equity Instruments				
Financial investments at fair value through other comprehensive income				
- net unrealised gain on changes in fair value	4,586	3,670	10,855	6,178
Tax effect	(1,101)	(881)	(1,982)	(1,101)
Items that may be reclassified subsequently to statement of profit or loss				
Currency translation on offshore operations	150	(266)	2,170	(14,157)
Debt instruments				
Financial investments at fair value through other comprehensive income				
- net (loss)/gain on changes in fair value	(385,495)	28,862	(372,558)	176,407
- net gain reclassified to profit or loss	-	(41,982)	(1,791)	(74,310)
- changes in expected credit losses ("ECL")	(1,098)	(1,551)	(761)	(7,411)
- foreign exchange differences	1	-	5	(3)
Tax effect	92,519	3,149	89,844	(24,503)
Other comprehensive (loss)/income, net of tax	(290,438)	(8,999)	(274,218)	61,100
Total comprehensive income for the financial period, net of tax	21,455	256,501	392,552	653,291

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

Registration No. 196901000166 (8515-D)

AmBank (M) Berhad
(Incorporated in Malaysia)
And Its Subsidiaries

UNAUDITED CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY
FOR THE FINANCIAL QUARTER ENDED 30 SEPTEMBER 2026

	Attributable to equity holder of the Bank								
	Non-distributable					Distributable			
Group	**Share capital RM'000**	**Regulatory reserve RM'000**	**Merger reserve RM'000**	**Fair value reserve RM'000**	**Foreign currency translation reserve RM'000**	**Retained earnings RM'000**	**Total attributable to equity holder RM'000**	**Non-controlling interests RM'000**	**Total equity RM'000**
At 1 April 2026	3,040,465	423,504	100,424	547,620	78,373	9,695,381	13,885,767	126	13,885,893
Profit for the financial period	-	-	-	-	-	669,832	669,832	-	669,832
Other comprehensive (loss)/income, net	-	-	-	(276,388)	2,172	-	(274,216)	-	(274,216)
Total comprehensive (loss)/income for the financial period	-	-	-	(276,388)	2,172	669,832	395,616	-	395,616
Transfer to regulatory reserve	-	55,684	-	-	-	(55,684)	-	-	-
Dividends on ordinary shares:									
- final, financial year ended 31 March 2026	-	-	-	-	-	(166,237)	(166,237)	-	(166,237)
Transaction with owner and other equity movements	-	55,684	-	-	-	(221,921)	(166,237)	-	(166,237)
At 30 September 2026	3,040,465	479,188	100,424	271,232	80,545	10,143,292	14,115,146	126	14,115,272

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

AmBank (M) Berhad
(Incorporated in Malaysia)
And Its Subsidiaries

UNAUDITED CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY (CONT'D.)
FOR THE FINANCIAL QUARTER ENDED 30 SEPTEMBER 2026

	Attributable to equity holder of the Bank								
	Non-distributable					Distributable			
Group	**Share capital RM'000**	**Regulatory reserve RM'000**	**Merger reserve RM'000**	**Fair value reserve RM'000**	**Foreign currency translation reserve RM'000**	**Retained earnings RM'000**	**Total attributable to equity holder RM'000**	**Non-controlling interests RM'000**	**Total equity RM'000**
At 1 April 2025	3,040,465	261,089	104,149	537,254	102,830	9,061,868	13,107,655	126	13,107,781
Profit for the financial period	-	-	-	-	-	593,569	593,569	-	593,569
Other comprehensive income/(loss), net	-	-	-	75,257	(14,168)	-	61,089	-	61,089
Total comprehensive income/(loss) for the financial period	-	-	-	75,257	(14,168)	593,569	654,658	-	654,658
Transfer to regulatory reserve	-	149,612	-	-	-	(149,612)	-	-	-
Dividends on ordinary shares:									
- final, financial year ended 31 March 2025	-	-	-	-	-	(327,725)	(327,725)	-	(327,725)
Transaction with owner and other equity movements	-	149,612	-	-	-	(477,337)	(327,725)	-	(327,725)
At 30 September 2025	3,040,465	410,701	104,149	612,511	88,662	9,178,100	13,434,588	126	13,434,714

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

Registration No. 196901000166 (8515-D)

AmBank (M) Berhad
(Incorporated in Malaysia)
And Its Subsidiaries

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

	Attributable to equity holder of the Bank						
		Non-distributable				Distributable	
Bank	**Share capital RM'000**	**Regulatory reserve RM'000**	**Merger reserve RM'000**	**Fair value reserve RM'000**	**Foreign currency translation reserve RM'000**	**Retained earnings RM'000**	**Total equity RM'000**
At 1 April 2026	3,040,465	423,504	(3,725)	547,620	82,191	9,738,639	13,828,694
Profit for the financial period	-	-	-	-	-	666,770	666,770
Other comprehensive (loss)/income, net	-	-	-	(276,388)	2,170	-	(274,218)
Total comprehensive (loss)/income for the financial period	-	-	-	(276,388)	2,170	666,770	392,552
Transfer to regulatory reserve	-	55,684	-	-	-	(55,684)	-
Dividends on ordinary shares:							
- final, financial year ended 31 March 2026	-	-	-	-	-	(166,237)	(166,237)
Transaction with owner and other equity movements	-	55,684	-	-	-	(221,921)	(166,237)
At 30 September 2026	3,040,465	479,188	(3,725)	271,232	84,361	10,183,488	14,055,009

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

AmBank (M) Berhad
(Incorporated in Malaysia)
And Its Subsidiaries

UNAUDITED STATEMENT OF CHANGES IN EQUITY (CONT'D.)
FOR THE FINANCIAL QUARTER ENDED 30 SEPTEMBER 2026

	Attributable to equity holder of the Bank					
		Non-distributable			Distributable	
Bank	**Share capital RM'000**	**Regulatory reserve RM'000**	**Fair value reserve RM'000**	**Foreign currency translation reserve RM'000**	**Retained earnings RM'000**	**Total equity RM'000**
At 1 April 2025	3,040,465	261,089	537,254	106,629	9,107,844	13,053,281
Profit for the financial period	-	-	-	-	592,191	592,191
Other comprehensive income/(loss), net	-	-	75,257	(14,157)	-	61,100
Total comprehensive income/(loss) for the financial period	-	-	75,257	(14,157)	592,191	653,291
Transfer to regulatory reserve	-	149,612	-	-	(149,612)	-
Dividends on ordinary shares:						
- final, financial year ended 31 March 2025	-	-	-	-	(327,725)	(327,725)
Transaction with owner and other equity movements	-	149,612	-	-	(477,337)	(327,725)
At 30 September 2025	3,040,465	410,701	612,511	92,472	9,222,698	13,378,847

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

AmBank (M) Berhad
(Incorporated in Malaysia)
And Its Subsidiaries

UNAUDITED CONDENSED STATEMENTS OF CASH FLOWS
FOR THE FINANCIAL QUARTER ENDED 30 SEPTEMBER 2026

	Group		Bank	
	30 September 2026 RM'000	30 September 2025 RM'000	30 September 2026 RM'000	30 September 2025 RM'000
Profit before taxation	889,531	783,124	886,103	781,382
Adjustments for non-operating and non-cash items	412,495	178,402	414,663	179,365
Operating profit before working capital changes	1,302,026	961,526	1,300,766	960,747
Changes in working capital:				
Net change in operating assets	(4,507,501)	(1,354,002)	(4,504,299)	(1,356,482)
Net change in operating liabilities	8,936,006	1,022,767	8,931,756	1,022,428
Tax paid	(252,601)	(88,314)	(252,158)	(87,916)
Net cash generated from operating activities	5,477,930	541,977	5,476,065	538,777
Net cash used in investing activities	(6,147,735)	(319,718)	(6,147,723)	(318,518)
Net cash used in financing activities	(205,136)	(363,494)	(205,379)	(364,220)
Net decrease in cash and cash equivalents	(874,941)	(141,235)	(877,037)	(143,961)
Cash and cash equivalents at beginning of the financial period	4,283,724	4,678,037	4,234,899	4,634,170
Effect of exchange rate changes	96	-	96	-
Cash and cash equivalents at end of financial period	3,408,879	4,536,802	3,357,958	4,490,209
Cash and cash equivalents comprise:				
Cash and short-term funds	3,208,193	4,236,360	3,157,272	4,189,767
Deposits and placements with banks and other financial institutions	245,972	489,352	245,972	489,352
	3,454,165	4,725,712	3,403,244	4,679,119
Less: Deposits and placements with original maturity of more than 3 months	(45,972)	(189,352)	(45,972)	(189,352)
	3,408,193	4,536,360	3,357,272	4,489,767
Allowances for expected credit loss ("ECL") for cash and cash equivalents at end of the financial period	686	442	686	442
	3,408,879	4,536,802	3,357,958	4,490,209

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

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 Group and 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 Group and 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 Group and the Bank are not materially affected by any seasonal or cyclical fluctuation in the current financial quarter and period.

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

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

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 current financial quarter and period.

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

(i) Issuance of Senior Notes

On 25 May 2026, the Bank issued the following tranches under its RM7.0 billion Senior Notes Programme:

(i) Tranche 15 with nominal value of RM120.0 million. The interest rate of this tranche is at 3.75% per annum, payable semi-annually with a tenure of 3 years.

(ii) Tranche 16 with nominal value of RM230.0 million. The interest rate of this tranche is at 3.86% per annum, payable semi-annually with a tenure of 5 years.

(iii) Tranche 17 with nominal value of RM200.0 million. The interest rate of this tranche is at 3.97% per annum, payable semi-annually with a tenure of 7 years.

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

(ii) Issuance of commercial papers

The Bank issued the following series under its RM4.0 billion Commercial Papers Programme:

(i) Series 10 with nominal value of RM400.0 million on 26 May 2026. The tenure of the CP is 12 months, which was issued at a discount of 3.47% per annum.

(ii) Series 11 with nominal value of RM400.0 million on 11 June 2026. The tenure of the CP is 12 months, which was issued at a discount of 3.46% per annum.

(iii) Series 12 with nominal value of RM400.0 million on 22 June 2026. The tenure of the CP is 8 months, which was issued at a discount of 3.45% per annum.

(iv) Series 13 with nominal value of RM250.0 million on 22 June 2026. The tenure of the CP is 12 months, which was issued at a discount of 3.46% per annum.

(v) Series 14 with nominal value of RM150.0 million on 25 June 2026. The tenure of the CP is 7 months, which was issued at a discount of 3.43% per annum.

(vi) Series 15 with nominal value of RM150.0 million on 25 June 2026. The tenure of the CP is 9 months, which was issued at a discount of 3.45% per annum.

(vii) Series 16 with nominal value of RM200.0 million on 17 July 2026. The tenure of the CP is 3 months, which was issued at a discount of 3.50% per annum.

(viii) Series 17 with nominal value of RM380.0 million on 21 August 2026. The tenure of the CP is 6 months, which was issued at a discount of 3.52% per annum.

(iii) Redemption of commercial papers

The Bank redeemed the following series under its RM4.0 billion Commercial Papers Programme:

(i) Series 6 of CP with nominal value of RM530.0 million on 16 June 2026.

(ii) Series 7 of CP with nominal value of RM300.0 million on 29 April 2026.

(iii) Series 9 of CP with nominal value of RM400.0 million on 5 June 2026.

Save as disclosed above, there were no new issuance for equity securities, share buy-backs, share cancellations, shares held as treasury shares, resale of treasury shares and repayment of debt securities by the Group and the Bank during the financial quarter and period.

A7. DIVIDENDS

In the previous financial quarter, the final single-tier dividend of 17.50 sen per ordinary share on 949,927,564 ordinary shares amounting to approximately RM166,237,324 in respect of the financial year ended 31 March 2026 was paid on 22 June 2026.

The Board of Directors declared an interim single-tier dividend of 35.00 sen per ordinary share on 949,927,564 ordinary shares amounting to approximately RM332,474,647 in respect of the current financial year ending 31 March 2027.

A8. CASH AND SHORT-TERM FUNDS

	Group		Bank	
	30 September 2026 RM'000	31 March 2026 RM'000	30 September 2026 RM'000	31 March 2026 RM'000
Cash and bank balances	1,920,347	2,266,642	1,920,436	2,266,327
Deposit and placements maturing within one month:				
Licensed banks	841,924	400,823	790,914	352,313
Licensed Islamic bank (a related company)	46,608	-	46,608	-
Bank Negara Malaysia	400,000	1,300,000	400,000	1,300,000
	1,288,532	1,700,823	1,237,522	1,652,313
Total cash and bank balances and deposit and placements	3,208,879	3,967,465	3,157,958	3,918,640
Less: Allowances for ECL	(686)	(390)	(686)	(390)
	3,208,193	3,967,075	3,157,272	3,918,250
Deposits and placements with original maturity of:				
Three months or less	1,288,532	1,700,823	1,237,522	1,652,313

Movements in allowances for ECL are as follows:

Group and Bank	Stage 1 12-Month ECL RM'000	Stage 2 Lifetime ECL not credit-impaired RM'000	Total RM'000
30 September 2026			
Balance at beginning of the financial period	354	36	390
Net allowance for ECL (Note A26):	259	35	294
New financial assets originated	2,436	-	2,436
Financial assets derecognised	(2,157)	-	(2,157)
Net remeasurement of allowances	(20)	35	15
Foreign exchange differences	3	(1)	2
Balance at end of the financial period	616	70	686

Group and Bank	Stage 1 12-Month ECL RM'000	Stage 2 Lifetime ECL not credit-impaired RM'000	Total RM'000
31 March 2026			
Balance at beginning of the financial year	1,668	624	2,292
Net writeback of ECL:	(1,285)	(571)	(1,856)
New financial assets originated	5,768	61	5,829
Financial assets derecognised	(6,975)	(61)	(7,036)
Net remeasurement of allowances	(333)	(571)	(904)
Transfer from deposits and placements with banks and other financial institutions (Note A9)	255	-	255
Foreign exchange differences	(29)	(17)	(46)
Balance at end of the financial year	354	36	390

A9. DEPOSITS AND PLACEMENTS WITH BANKS AND OTHER FINANCIAL INSTITUTIONS

	Group and Bank	
	30 September 2026 RM'000	31 March 2026 RM'000
Licensed Islamic bank (a related company)	45,972	91,205
Licensed investment bank (a related company)	200,000	420,000
	245,972	511,205
Less: Allowances for ECL	-	-
	245,972	511,205
Deposits and placements with original maturity of:		
Three months or less	200,000	316,259
More than three months	45,972	194,946
	245,972	511,205

Movements in allowances for ECL are as follows:

Group and Bank	Stage 1 12-Month ECL RM'000
30 September 2026	
Balance at beginning and end of the financial period	-

Group and Bank	Stage 1 12-Month ECL RM'000
31 March 2026	
Balance at beginning of the financial year	-
Net allowances for ECL:	-
New financial assets originated	255
Transfer to cash and short-term funds (Note A8)	(255)
Balance at end of the financial year	-

A10. INVESTMENT ACCOUNT PLACEMENT

	Group and Bank	
	30 September 2026 RM'000	31 March 2026 RM'000
Licensed Islamic bank	2,678,102	2,542,135
Less: Allowances for ECL	(10,960)	(7,152)
	2,667,142	2,534,983

This represents investment placed under Restricted Investment Account ("RA") arrangement with AmBank Islamic. The contract is based on the Shariah concept of Mudarabah between two parties, that is, the investor ("the Bank") and the entrepreneur ("AmBank Islamic") to finance a business venture where the investor provides capital and the business venture is managed solely by the entrepreneur. The profit of the business venture is shared between both parties based on pre-agreed ratio. Losses shall be borne solely by the investor. The investment assets financed under this arrangement are financing and advances extended by AmBank Islamic to its external customers. As losses are borne solely by the investor, the related ECL allowance for financing and advances extended by AmBank Islamic is recorded by the Bank.

As at 30 September 2026, the gross exposure (inclusive interest receivable disclosed in other assets) relating to the RA financing for the Group and the Bank amounted to RM2,684.5 million (31 March 2026: RM2,557.0 million). No stage 2 and 3 ECL is provided for the RA financing as at 30 September 2026 and 31 March 2026.

Movements in allowances for ECL are as follows:

Group and Bank	**Stage 1 12-Month ECL RM'000**
30 September 2026	
Balance at beginning of the financial period	7,152
Net allowances for ECL (Note A26):	3,808
New financial assets originated	10,960
Financial assets derecognised	(7,152)
Balance at end of the financial period	10,960

Group and Bank	**Stage 1 12-Month ECL RM'000**
31 March 2026	
Balance at beginning of the financial year	2,490
Net allowances for ECL:	4,662
New financial assets originated	7,152
Financial assets derecognised	(2,490)
Balance at end of the financial year	7,152

A11. DERIVATIVE FINANCIAL ASSETS/LIABILITIES

Group and Bank	30 September 2026 Contract/ Notional amount RM'000	30 September 2026 Fair value assets RM'000	30 September 2026 Fair value liabilities RM'000	31 March 2026 Contract/ Notional amount RM'000	31 March 2026 Fair value assets RM'000	31 March 2026 Fair value liabilities RM'000
Trading derivatives						
Interest rate related contracts:						
- One year or less	16,979,495	15,581	12,466	4,861,782	2,420	2,638
- Over one year to three years	18,599,743	88,855	56,447	16,403,294	79,737	53,712
- Over three years	49,824,104	682,107	612,824	37,865,039	272,506	219,048
Foreign exchange related contracts:						
- One year or less	72,218,219	453,972	341,699	47,706,145	477,185	511,000
- Over one year to three years	1,944,872	19,240	77,464	4,053,731	74,835	131,591
- Over three years	2,157,363	68,602	88,551	2,255,776	63,632	100,134
Equity and commodity related contracts:						
- One year or less	2,742,173	39,784	79,546	2,589,988	27,385	151,665
- Over one year to three years	236,946	6,073	6,073	218,017	3,710	4,011
Hedging Derivatives						
Interest rate related contracts:						
Fair value hedge:						
- Over three years	785,000	19,937	-	785,000	9,137	-
Total	165,487,915	1,394,151	1,275,070	116,738,772	1,010,547	1,173,799

A12. FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS ("FVTPL")

	Group		Bank	
	30 September 2026 RM'000	31 March 2026 RM'000	30 September 2026 RM'000	31 March 2026 RM'000
At fair value				
Money market instruments:				
Malaysian Treasury Bills	99,195	297,954	99,195	297,954
Malaysian Government Investment Issues	2,536,181	1,259,865	2,536,181	1,259,865
Malaysian Government Securities	2,616,133	1,361,307	2,616,133	1,361,307
Foreign Government Securities	38,205	-	38,205	-
	5,289,714	2,919,126	5,289,714	2,919,126
Quoted securities:				
In Malaysia:				
Shares	619,751	622,454	619,751	622,454
Unit trusts	11,574	13,473	11,574	13,473
Sukuk	10,053	10,146	10,053	10,146
	641,378	646,073	641,378	646,073
Outside Malaysia:				
Shares	793,939	761,847	793,935	761,841
Unquoted securities:				
In Malaysia:				
Shares	27	27	-	-
Corporate bonds and sukuk	2,629,172	1,802,112	2,629,172	1,802,112
	2,629,199	1,802,139	2,629,172	1,802,112
Outside Malaysia :*				
Corporate bonds and sukuk	24,196	44,385	24,196	44,385
	9,378,426	6,173,570	9,378,395	6,173,537

* Includes Labuan Offshore.

A13. FINANCIAL INVESTMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME ("FVOCI")

	Group and Bank	
	30 September 2026 RM'000	31 March 2026 RM'000
At fair value		
Money market instruments:		
Malaysian Government Investment Issues	4,198,556	3,043,884
Malaysian Government Securities	6,540,208	5,442,635
Foreign Government Investment Issues	-	12,101
Foreign Government Securities	1,528,209	-
	12,266,973	8,498,620
Quoted securities:		
In Malaysia:		
Unit trusts	64,221	55,964
Unquoted securities:		
In Malaysia:		
Corporate bonds and sukuk	12,606,835	12,266,073
Shares	878,252	875,739
	13,485,087	13,141,812
Outside Malaysia :*		
Corporate bonds	916,409	656,724
Shares	1,172	1,087
	917,581	657,811
	26,733,862	22,354,207

* Includes Labuan Offshore.

Movements in allowances for ECL are as follows:

Group and Bank	**Stage 1 12-Month ECL RM'000**
30 September 2026	
Balance at beginning of the financial period	20,009
Net writeback of ECL (Note A25):	(761)
New financial assets originated	1,841
Financial assets derecognised	(3,536)
Net remeasurement of allowances	934
Foreign exchange differences	5
Balance at end of the financial period	19,253

Group and Bank	**Stage 1 12-Month ECL RM'000**	**Stage 2 Lifetime ECL not credit-impaired RM'000**	**Total RM'000**
31 March 2026			
Balance at beginning of the financial year	23,545	4,218	27,763
Net writeback of ECL:	(3,531)	(4,218)	(7,749)
- Transfer to Stage 1	529	(3,078)	(2,549)
New financial assets originated	8,833	-	8,833
Financial assets derecognised	(8,246)	(1,140)	(9,386)
Net remeasurement of allowances	(4,647)	-	(4,647)
Foreign exchange differences	(5)	-	(5)
Balance at end of the financial year	20,009	-	20,009

A14. FINANCIAL INVESTMENTS AT AMORTISED COST

	Group and Bank	
	30 September 2026 RM'000	31 March 2026 RM'000
At amortised cost		
Money market instruments:		
Malaysian Government Investment Issues	896,374	946,695
Malaysian Government Securities	305,822	789,295
	1,202,196	1,735,990
Unquoted securities:		
In Malaysia:		
Corporate bonds and sukuk	7,639,479	5,753,560
	8,841,675	7,489,550
Less: Allowances for ECL	(21,172)	(27,778)
	8,820,503	7,461,772

Movements in allowances for ECL are as follows:

Group and Bank	Stage 1 12-Month ECL RM'000	Stage 2 Lifetime ECL not credit-impaired RM'000	POCI Lifetime ECL credit-impaired RM'000	Total RM'000
30 September 2026				
Balance at beginning of the financial period	15,891	11,886	1	27,778
Net writeback of ECL (Note A25):	(801)	(1,047)	(4,935)	(6,783)
New financial assets originated	2,182	-	-	2,182
Financial assets derecognised	(729)	-	-	(729)
Net remeasurement of allowances	(2,254)	(1,047)	(4,935)	(8,236)
Recoveries	-	-	177	177
Balance at end of the financial period	15,090	10,839	(4,757)	21,172

Group and Bank	Stage 1 12-Month ECL RM'000	Stage 2 Lifetime ECL not credit-impaired RM'000	Stage 3 Lifetime ECL credit-impaired RM'000	POCI Lifetime ECL credit-impaired RM'000	Total RM'000
31 March 2026					
Balance at beginning of the financial year	22,024	386	36,508	-	58,918
Net (writeback of)/allowances for ECL:	(6,133)	11,500	(10,487)	(172)	(5,292)
New financial assets originated	2,537	-	-	-	2,537
Financial assets derecognised	(4,210)	-	-	-	(4,210)
Net remeasurement of allowances	(4,460)	11,500	(10,487)	(172)	(3,619)
Amount written off	-	-	(26,021)	-	(26,021)
Recoveries	-	-	-	173	173
Balance at end of the financial year	15,891	11,886	-	1	27,778

A15. LOANS AND ADVANCES

	Group		Bank	
	30 September 2026 RM'000	31 March 2026 RM'000	30 September 2026 RM'000	31 March 2026 RM'000
At amortised cost:				
Term loans	31,289,447	31,125,900	31,289,447	31,125,900
Revolving credits	9,496,367	8,966,096	9,776,697	9,264,499
Housing loan receivables	31,522,152	31,154,710	31,247,117	30,864,949
Hire purchase receivables	6,731,945	7,040,230	6,731,945	7,040,230
Card receivables	1,921,772	1,831,314	1,921,772	1,831,314
Overdraft	1,699,628	1,893,965	1,699,628	1,893,965
Claims on customers under acceptance credits	3,538,465	3,571,918	3,538,465	3,571,918
Trust receipts	2,123,965	2,196,381	2,123,965	2,196,381
Bills receivables	6,803,556	6,625,256	6,803,556	6,625,256
Staff loans	58,152	63,669	58,152	63,669
Others	653,485	585,385	653,485	585,385
Gross loans and advances	95,838,934	95,054,824	95,844,229	95,063,466
Allowances for ECL:				
- Stage 1 - 12 months ECL	(213,742)	(201,547)	(214,097)	(201,960)
- Stage 2 - Lifetime ECL not credit-impaired	(490,848)	(486,167)	(490,836)	(486,143)
- Stage 3 - Lifetime ECL credit-impaired	(456,771)	(420,585)	(456,172)	(420,143)
Net loans and advances	94,677,573	93,946,525	94,683,124	93,955,220

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

	Group		Bank	
	30 September 2026 RM'000	31 March 2026 RM'000	30 September 2026 RM'000	31 March 2026 RM'000
Domestic banking institutions	19	28	19	28
Domestic non-bank financial institutions	1,955,606	1,668,889	2,235,936	1,967,293
Domestic business enterprises				
- Small medium enterprises	23,041,530	22,910,243	23,041,530	22,910,243
- Others	25,916,825	26,425,452	25,916,825	26,425,452
Individuals	43,217,086	43,026,463	42,942,051	42,736,701
Other domestic entities	5,211	3,958	5,211	3,958
Foreign individuals and entities	1,702,657	1,019,791	1,702,657	1,019,791
	95,838,934	95,054,824	95,844,229	95,063,466

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

	Group		Bank	
	30 September 2026 RM'000	31 March 2026 RM'000	30 September 2026 RM'000	31 March 2026 RM'000
In Malaysia	94,877,959	94,787,597	94,883,254	94,796,239
Outside Malaysia (Labuan Offshore)	960,975	267,227	960,975	267,227
	95,838,934	95,054,824	95,844,229	95,063,466

A15. LOANS AND ADVANCES (CONT'D.)

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

	Group		Bank	
	30 September 2026 RM'000	31 March 2026 RM'000	30 September 2026 RM'000	31 March 2026 RM'000
Fixed rate				
- Housing loans	772,576	812,967	497,541	523,205
- Hire purchase receivables	6,584,236	6,915,384	6,584,236	6,915,384
- Other fixed rate loans	6,795,274	7,318,985	6,795,274	7,318,985
Variable rate				
- Base rate and base lending rate plus	49,926,282	49,093,247	49,926,282	49,093,247
- Cost plus	30,526,995	29,720,195	30,807,325	30,018,599
- Other variable rates	1,233,571	1,194,046	1,233,571	1,194,046
	95,838,934	95,054,824	95,844,229	95,063,466

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

	Group		Bank	
	30 September 2026 RM'000	31 March 2026 RM'000	30 September 2026 RM'000	31 March 2026 RM'000
Agriculture	1,290,834	1,228,470	1,290,834	1,228,470
Mining and quarrying	1,314,498	1,369,154	1,314,498	1,369,154
Manufacturing	13,278,972	13,991,560	13,278,972	13,991,560
Electricity, gas and water	2,208,749	2,045,837	2,208,749	2,045,837
Construction	4,044,770	4,157,494	4,044,770	4,157,494
Wholesale and retail trade and hotel and restaurants	10,270,689	10,196,568	10,270,689	10,196,568
Transport, storage and communication	2,603,022	2,415,112	2,603,022	2,415,112
Finance and insurance	2,859,767	2,386,306	3,140,097	2,684,710
Real estate	11,414,539	10,847,995	11,414,539	10,847,995
Business activities	1,207,655	1,200,615	1,207,655	1,200,615
Education and health	1,742,253	1,797,989	1,742,253	1,797,989
Household of which:	43,603,186	43,417,724	43,328,151	43,127,962
- purchase of residential properties	31,595,490	31,232,102	31,325,512	30,947,496
- purchase of transport vehicles	5,550,307	5,862,005	5,550,307	5,862,005
- others	6,457,389	6,323,617	6,452,332	6,318,461
	95,838,934	95,054,824	95,844,229	95,063,466

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

	Group		Bank	
	30 September 2026 RM'000	31 March 2026 RM'000	30 September 2026 RM'000	31 March 2026 RM'000
Maturing within one year	27,225,591	26,822,628	27,504,635	27,119,624
Over one year to three years	4,156,378	4,031,452	4,153,203	4,028,294
Over three years to five years	9,957,277	9,329,674	9,952,454	9,323,474
Over five years	54,499,688	54,871,070	54,233,937	54,592,074
	95,838,934	95,054,824	95,844,229	95,063,466

A15. LOANS AND ADVANCES (CONT'D.)

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

	Group		Bank	
	30 September 2026 RM'000	31 March 2026 RM'000	30 September 2026 RM'000	31 March 2026 RM'000
Balance at beginning of the financial period/year	1,682,074	1,488,154	1,679,869	1,486,121
Impaired during the financial period/year	675,782	1,231,550	675,069	1,230,539
Reclassified as non-impaired	(221,874)	(198,301)	(221,731)	(198,257)
Recoveries	(280,135)	(291,706)	(279,801)	(290,911)
Amount written off	(163,950)	(547,623)	(163,950)	(547,623)
Balance at end of the financial period/year	1,691,897	1,682,074	1,689,456	1,679,869
Gross impaired loans and advances as % of gross loans and advances	1.77%	1.77%	1.76%	1.77%
Loan loss coverage (including regulatory reserve)	100.1%	94.3%	100.2%	94.4%

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

	Group		Bank	
	30 September 2026 RM'000	31 March 2026 RM'000	30 September 2026 RM'000	31 March 2026 RM'000
In Malaysia	1,691,897	1,682,074	1,689,456	1,679,869

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

	Group		Bank	
	30 September 2026 RM'000	31 March 2026 RM'000	30 September 2026 RM'000	31 March 2026 RM'000
Agriculture	5,786	5,145	5,786	5,145
Mining and quarrying	10,006	6,408	10,006	6,408
Manufacturing	234,732	221,471	234,732	221,471
Electricity, gas and water	9,337	18,793	9,337	18,793
Construction	117,354	119,667	117,354	119,667
Wholesale and retail trade and hotel and restaurants	369,188	343,998	369,188	343,998
Transport, storage and communication	70,124	55,728	70,124	55,728
Finance and insurance	7,873	11,003	7,873	11,003
Real estate	62,726	61,059	62,726	61,059
Business activities	33,936	32,655	33,936	32,655
Education and health	42,746	23,935	42,746	23,935
Household of which:	728,089	782,212	725,648	780,007
- purchase of residential properties	575,565	624,471	573,497	622,537
- purchase of transport vehicles	55,352	55,992	55,352	55,992
- others	97,172	101,749	96,799	101,478
	1,691,897	1,682,074	1,689,456	1,679,869

A15. LOANS AND ADVANCES (CONT'D.)

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

Group	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 September 2026				
Balance at beginning of the financial period	201,547	486,167	420,585	1,108,299
Net allowances for ECL (Note A24):	12,126	4,681	200,136	216,943
- Transfer to Stage 1	11,532	(53,608)	(5,707)	(47,783)
- Transfer to Stage 2	(14,105)	79,493	(27,358)	38,030
- Transfer to Stage 3	(1,293)	(22,716)	86,442	62,433
New financial assets originated	66,131	40,125	452	106,708
Financial assets derecognised	(46,275)	(23,312)	(4,410)	(73,997)
Net remeasurement of allowances	(1,504)	20,042	151,399	169,937
Modification of contractual cash flows of financial assets	(193)	(1,032)	(682)	(1,907)
Changes to model assumptions and methodologies	(2,167)	(34,311)	-	(36,478)
Foreign exchange differences	69	-	-	69
Amount written-off	-	-	(163,950)	(163,950)
Balance at end of the financial period	213,742	490,848	456,771	1,161,361

Group	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
31 March 2026				
Balance at beginning of the financial year	217,481	615,712	358,729	1,191,922
Net (writeback of)/allowances for ECL:	(14,506)	(129,537)	609,479	465,436
- Transfer to Stage 1	15,371	(78,840)	(8,205)	(71,674)
- Transfer to Stage 2	(12,811)	92,006	(22,649)	56,546
- Transfer to Stage 3	(2,171)	(27,988)	149,738	119,579
New financial assets originated	69,721	46,331	6,185	122,237
Financial assets derecognised	(51,247)	(49,251)	(7,353)	(107,851)
Net remeasurement of allowances	(24,040)	6,946	445,422	428,328
Modification of contractual cash flows of financial assets	(86)	253	167	334
Changes to model assumptions and methodologies	(9,243)	(118,994)	46,174	(82,063)
Foreign exchange differences	(1,428)	(8)	-	(1,436)
Amount written-off	-	-	(547,623)	(547,623)
Balance at end of the financial year	201,547	486,167	420,585	1,108,299

A15. LOANS AND ADVANCES (CONT'D.)

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

Bank	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 September 2026				
Balance at beginning of the financial period	201,960	486,143	420,143	1,108,246
Net allowances for ECL (Note A24):	12,068	4,693	199,979	216,740
- Transfer to Stage 1	11,531	(53,607)	(5,698)	(47,774)
- Transfer to Stage 2	(14,105)	79,493	(27,358)	38,030
- Transfer to Stage 3	(1,293)	(22,703)	86,311	62,315
New financial assets originated	66,131	40,117	452	106,700
Financial assets derecognised	(46,268)	(23,306)	(4,392)	(73,966)
Net remeasurement of allowances	(1,568)	20,042	151,346	169,820
Modification of contractual cash flows of financial assets	(193)	(1,032)	(682)	(1,907)
Changes to model assumptions and methodologies	(2,167)	(34,311)	-	(36,478)
Foreign exchange differences	69	-	-	69
Amount written-off	-	-	(163,950)	(163,950)
Balance at end of the financial period	214,097	490,836	456,172	1,161,105

Bank	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
31 March 2026				
Balance at beginning of the financial year	217,860	615,698	358,245	1,191,803
Net (writeback of)/allowances for ECL:	(14,472)	(129,547)	609,521	465,502
- Transfer to Stage 1	15,371	(78,840)	(8,205)	(71,674)
- Transfer to Stage 2	(12,810)	91,987	(22,649)	56,528
- Transfer to Stage 3	(2,171)	(27,988)	149,629	119,470
New financial assets originated	69,721	46,331	6,185	122,237
Financial assets derecognised	(51,235)	(49,242)	(7,194)	(107,671)
Net remeasurement of allowances	(24,019)	6,946	445,414	428,341
Modification of contractual cash flows of financial assets	(86)	253	167	334
Changes to model assumptions and methodologies	(9,243)	(118,994)	46,174	(82,063)
Foreign exchange differences	(1,428)	(8)	-	(1,436)
Amount written-off	-	-	(547,623)	(547,623)
Balance at end of the financial year	201,960	486,143	420,143	1,108,246

A16. OTHER ASSETS

	Group		Bank	
	30 September 2026 RM'000	31 March 2026 RM'000	30 September 2026 RM'000	31 March 2026 RM'000
Other receivables, deposits and prepayments	994,977	939,692	994,519	939,211
Interest receivable	495,855	405,312	495,847	405,293
Amount due from related companies (Note (a))	24,462	29,381	24,614	29,422
Collateral pledged for derivative and securities transactions	376,707	295,310	376,707	295,310
Foreclosed properties	307	307	-	-
Deferred charges	58,875	57,858	58,875	57,858
Tax recoverable	130,170	43,375	129,687	42,968
	2,081,353	1,771,235	2,080,249	1,770,062
Less: Accumulated impairment losses	(25,640)	(23,483)	(25,191)	(23,034)
	2,055,713	1,747,752	2,055,058	1,747,028

(a) Amounts due from related companies are unsecured, non-interest bearing and are repayable on demand.

A17. DEPOSITS FROM CUSTOMERS

	Group		Bank	
	30 September 2026 RM'000	31 March 2026 RM'000	30 September 2026 RM'000	31 March 2026 RM'000
Demand deposits	26,525,997	28,451,737	26,527,107	28,452,661
Savings deposits	4,053,385	4,184,289	4,053,385	4,184,289
Term/Investment deposits	66,440,694	63,431,234	66,441,459	63,431,993
	97,020,076	96,067,260	97,021,951	96,068,943

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

	Group		Bank	
	30 September 2026 RM'000	31 March 2026 RM'000	30 September 2026 RM'000	31 March 2026 RM'000
Government and other statutory bodies	4,771,353	5,627,656	4,771,353	5,627,656
Business enterprises	47,134,725	46,253,770	47,136,600	46,255,453
Individuals	43,079,166	42,097,350	43,079,166	42,097,350
Others	2,034,832	2,088,484	2,034,832	2,088,484
	97,020,076	96,067,260	97,021,951	96,068,943

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

	Group		Bank	
	30 September 2026 RM'000	31 March 2026 RM'000	30 September 2026 RM'000	31 March 2026 RM'000
Due within six months	49,978,456	49,003,529	49,979,221	49,004,288
Over six months to one year	16,250,659	14,210,593	16,250,659	14,210,593
Over one year to three years	181,524	188,139	181,524	188,139
Over three years to five years	30,055	28,973	30,055	28,973
	66,440,694	63,431,234	66,441,459	63,431,993

A18. DEPOSITS AND PLACEMENTS OF BANKS AND OTHER FINANCIAL INSTITUTIONS

	Group		Bank	
	30 September 2026 RM'000	31 March 2026 RM'000	30 September 2026 RM'000	31 March 2026 RM'000
Licensed banks	5,342,184	1,996,018	5,342,184	1,996,018
Licensed investment banks	572,673	672,044	572,673	672,044
Other financial institutions	956,836	875,774	990,593	913,887
Bank Negara Malaysia	1,171,078	1,752,320	1,171,078	1,752,320
	8,042,771	5,296,156	8,076,528	5,334,269

A19. OTHER LIABILITIES

	Group		Bank	
	30 September 2026 RM'000	31 March 2026 RM'000	30 September 2026 RM'000	31 March 2026 RM'000
Other payables and accruals	1,676,935	1,508,400	1,658,624	1,490,148
Lease liabilities	331,891	326,105	335,484	329,888
Provision for reinstatement for leased premises	6,112	5,713	6,112	5,713
Interest payable	834,304	786,760	834,253	786,734
Amount due to holding company and other related companies (Note (a))	654,391	864,931	654,544	865,083
Collateral received for derivative and securities transactions	242,736	283,504	242,736	283,504
Lease deposits and advance rentals	49,430	48,395	49,430	48,395
Provision for commitments and contingencies	7,463	6,531	7,463	6,531
Allowances for ECL on loan commitments and financial guarantees (Note (b))	52,810	54,597	52,865	54,632
Provision for taxation	1,268	483	1,268	483
Deferred income	92,685	90,268	92,685	90,268
	3,950,025	3,975,687	3,935,464	3,961,379

(a) Amounts due to holding company and other related companies relate to normal operating activities which are unsecured, non-interest bearing and repayable on demand.

A19. OTHER LIABILITIES (CONT'D.)

(b) Movements in allowance for ECL on commitments and financial guarantees are as follows:

Group	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 September 2026				
Balance at beginning of the financial period	34,232	18,311	2,054	54,597
Net allowances for/(writeback of) ECL:	67	(1,072)	(770)	(1,775)
- Transfer to Stage 1	366	(2,109)	-	(1,743)
- Transfer to Stage 2	(512)	2,350	-	1,838
- Transfer to Stage 3	(34)	(253)	3	(284)
New exposure originated	13,558	1,989	-	15,547
Financial exposure derecognised	(10,806)	(1,281)	-	(12,087)
Net remeasurement of allowances	(2,505)	(1,768)	(773)	(5,046)
Foreign exchange differences	(14)	2	-	(12)
Balance at end of the financial period	34,285	17,241	1,284	52,810

Group	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
31 March 2026				
Balance at beginning of the financial year	31,899	8,404	42,918	83,221
Net allowance for/(writeback of) ECL:	2,682	9,917	(40,864)	(28,265)
- Transfer to Stage 1	331	(2,491)	-	(2,160)
- Transfer to Stage 2	(770)	2,179	-	1,409
- Transfer to Stage 3	(69)	(613)	9	(673)
New exposure originated	18,314	14,138	-	32,452
Financial exposure derecognised	(11,699)	(2,943)	(8,402)	(23,044)
Net remeasurement of allowances	(3,425)	(353)	(32,471)	(36,249)
Foreign exchange differences	(349)	(10)	-	(359)
Balance at end of the financial year	34,232	18,311	2,054	54,597

A19. OTHER LIABILITIES (CONT'D.)

(b) Movements in allowance for ECL on commitments and financial guarantees are as follows: (Cont'd.)

Bank	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 September 2026				
Balance at beginning of the financial period	34,267	18,311	2,054	54,632
Net allowances for/(writeback of) ECL:	87	(1,072)	(770)	(1,755)
- Transfer to Stage 1	366	(2,109)	-	(1,743)
- Transfer to Stage 2	(512)	2,350	-	1,838
- Transfer to Stage 3	(34)	(253)	3	(284)
New exposure originated	13,558	1,989	-	15,547
Financial exposure derecognised/withdrawn	(10,806)	(1,281)	-	(12,087)
Net remeasurement of allowances	(2,485)	(1,768)	(773)	(5,026)
Foreign exchange differences	(14)	2	-	(12)
Balance at end of the financial period	34,340	17,241	1,284	52,865

Bank	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
31 March 2026				
Balance at beginning of the financial year	31,907	8,404	42,918	83,229
Net allowances for/(writeback of) ECL:	2,709	9,917	(40,864)	(28,238)
- Transfer to Stage 1	331	(2,491)	-	(2,160)
- Transfer to Stage 2	(770)	2,179	-	1,409
- Transfer to Stage 3	(69)	(613)	9	(673)
New exposure originated	18,314	14,138	-	32,452
Financial exposure derecognised	(11,699)	(2,943)	(8,402)	(23,044)
Net remeasurement of allowances	(3,398)	(353)	(32,471)	(36,222)
Foreign exchange differences	(349)	(10)	-	(359)
Balance at end of the financial year	34,267	18,311	2,054	54,632

A20. INTEREST INCOME

	Individual Quarter		Cumulative Quarter	
	30 September 2026 RM'000	30 September 2025 RM'000	30 September 2026 RM'000	30 September 2025 RM'000
Group				
Short-term funds and deposits and placements with financial institutions	15,726	26,119	33,233	51,970
Financial assets at FVTPL	71,578	39,111	134,653	73,065
Financial investments at FVOCI	235,344	185,793	442,283	369,979
Financial investments at amortised cost	101,930	72,064	191,887	160,804
Loans and advances	1,198,936	1,157,284	2,373,935	2,327,191
Investment account placement	27,012	18,767	55,102	30,168
Impaired loans and advances	8,404	5,071	16,040	9,271
Others	31,290	13,828	52,808	28,668
	1,690,220	1,518,037	3,299,941	3,051,116
Bank				
Short-term funds and deposits and placements with financial institutions	15,438	25,860	32,667	51,447
Financial assets at FVTPL	71,578	39,111	134,653	73,065
Financial investments at FVOCI	235,344	185,793	442,283	369,979
Financial investments at amortised cost	101,930	72,064	191,887	160,804
Loans and advances	1,198,511	1,156,748	2,373,027	2,326,251
Investment account placement	27,012	18,767	55,102	30,168
Impaired loans and advances	8,404	5,071	16,040	9,271
Others	31,290	13,828	52,808	28,668
	1,689,507	1,517,242	3,298,467	3,049,653

A21. INTEREST EXPENSE

	Individual Quarter		Cumulative Quarter	
	30 September 2026 RM'000	30 September 2025 RM'000	30 September 2026 RM'000	30 September 2025 RM'000
Group				
Deposits from customers	702,200	639,483	1,386,024	1,307,382
Deposits and placements of banks and other financial institutions	46,867	50,890	91,730	99,827
Senior notes	32,970	24,056	62,429	45,796
Securities sold under repurchase agreements	75,347	38,377	115,963	83,154
Recourse obligation on loans sold to Cagamas Berhad	33,235	54,857	78,697	102,715
Medium Term Notes	16,296	16,716	32,306	34,119
Debt capital	35,810	36,041	71,230	71,691
Other structured products and others	55,911	37,855	102,004	73,266
	998,636	898,275	1,940,383	1,817,950
Bank				
Deposits from customers	702,204	639,486	1,386,031	1,307,389
Deposits and placements of banks and other financial institutions	46,988	51,018	91,981	100,097
Senior notes	32,970	24,056	62,429	45,796
Securities sold under repurchase agreements	75,347	38,377	115,963	83,154
Recourse obligation on loans sold to Cagamas Berhad	33,235	54,857	78,697	102,715
Medium Term Notes	16,296	16,716	32,306	34,119
Debt capital	35,810	36,041	71,230	71,691
Other structured products and others	55,911	37,855	102,004	73,266
	998,761	898,406	1,940,641	1,818,227

A22. OTHER OPERATING INCOME

	Individual Quarter		Cumulative Quarter	
	30 September 2026 RM'000	30 September 2025 RM'000	30 September 2026 RM'000	30 September 2025 RM'000
Group				
Fee and commission income:				
Bancassurance commission	7,410	7,573	14,060	16,627
Brokerage fees, commission and rebates	312	184	801	393
Fees on loans, advances and securities	29,827	21,441	62,441	43,910
Fees, service and commission charges	9,123	7,443	18,698	18,372
Unit trust fees, commission and charges	12,971	18,426	35,306	28,965
Guarantee fees	16,499	16,834	34,498	33,976
Remittances	(625)	3,841	988	7,348
Other fee and commission	8,361	1,341	16,450	2,831
	83,878	77,083	183,242	152,422
Investment and trading income:				
Foreign exchange gain	47,084	71,277	121,056	81,414
Gross dividend income/distribution from:				
Financial assets at FVTPL	4,926	4,563	8,320	9,971
Financial investments at FVOCI	603	501	6,199	5,782
Net (loss)/gain on sale of:				
Financial assets at FVTPL	(33,447)	56,510	(29,431)	80,803
Financial investments at FVOCI	-	41,982	1,791	74,310
Net gain on redemption of financial assets at amortised cost	-	475	7,542	475
Net gain on revaluation of financial assets at FVTPL	36,044	75,645	15,542	97,076
Net gain on revaluation of financial liabilities at FVTPL	2,152	-	2,152	-
Net loss on revaluation of financial liabilities designated at FVTPL	(936)	(5,833)	(42,683)	(14,767)
Net gain/(loss) on derivatives	222	(107,578)	73,346	(61,081)
Others	(71)	(10)	(42)	172
	56,577	137,532	163,792	274,155
Other income:				
Net gain on disposal of property and equipment	4	34	4	34
Net (loss)/gain in on non trading foreign exchange	(18)	(150)	(130)	64
Profit from sale of goods and services	3,266	3,607	6,605	7,326
Rental income	2,001	1,661	4,420	3,620
Others	142	284	440	475
	5,395	5,436	11,339	11,519
	145,850	220,051	358,373	438,096

A22. OTHER OPERATING INCOME (CONT'D.)

	Individual Quarter		Cumulative Quarter	
	30 September 2026 RM'000	30 September 2025 RM'000	30 September 2026 RM'000	30 September 2025 RM'000
Bank				
Fee and commission income:				
Bancassurance commission	7,410	7,573	14,060	16,627
Brokerage fees, commission and rebates	312	184	801	393
Fees on loans, advances and securities	29,827	21,441	62,441	43,910
Fees, service and commission charges	9,378	7,732	19,212	18,956
Unit trust fees, commission and charges	12,971	18,426	35,306	28,965
Guarantee fees	16,499	16,834	34,498	33,976
Remittances	(625)	3,841	988	7,348
Other fee and commission	8,361	1,341	16,450	2,831
	84,133	77,372	183,756	153,006
Investment and trading income:				
Foreign exchange gain	47,084	71,276	121,056	81,412
Gross dividend income/distribution from:				
Financial assets at FVTPL	4,926	4,563	8,320	9,971
Financial investments at FVOCI	603	501	6,199	5,782
Subsidiaries	-	1,200	-	1,200
Net (loss)/gain on sale of:				
Financial assets at FVTPL	(33,447)	56,510	(29,431)	80,803
Financial investments at FVOCI	-	41,982	1,791	74,310
Net gain on redemption of financial assets at amortised cost	-	475	7,542	475
Net gain on revaluation of financial assets at FVTPL	36,045	75,644	15,544	97,075
Net gain on revaluation of financial liabilities at FVTPL	2,152	-	2,152	-
Net loss on revaluation of financial liabilities designated at FVTPL	(936)	(5,833)	(42,683)	(14,767)
Net gain/(loss) on derivatives	222	(107,578)	73,346	(61,081)
Others	(71)	(10)	(42)	172
	56,578	138,730	163,794	275,352
Other income:				
Net gain on disposal of property and equipment	4	34	4	34
Net (loss)/gain on non trading foreign exchange	(18)	(150)	(130)	64
Profit from sale of goods and services	3,266	3,607	6,605	7,326
Rental income	1,949	1,971	4,315	4,001
Others	178	43	373	189
	5,379	5,505	11,167	11,614
	146,090	221,607	358,717	439,972

A23. OTHER OPERATING EXPENSES

	Individual Quarter		Cumulative Quarter	
	30 September 2026 RM'000	30 September 2025 RM'000	30 September 2026 RM'000	30 September 2025 RM'000
Group				
Personnel costs:				
Salaries, bonuses, allowances and incentives	252,822	265,869	511,959	526,636
Contributions to Employees' Provident Fund/ Private Retirement Schemes ("PRS")	41,703	42,719	83,631	83,576
Insurance	8,801	8,925	18,880	17,675
Share granted under AMMB Executives' Share Scheme ("ESS") - (writeback)/charge	(917)	7,425	12,575	18,175
Medical	6,470	7,383	20,948	14,372
Recruitment costs	6,238	5,599	11,941	10,684
Training	1,851	2,743	3,475	4,016
Social security costs	2,356	2,270	4,662	4,526
Others	4,611	3,350	7,971	7,420
	323,935	346,283	676,042	687,080
Establishment costs:				
Computerisation cost	64,017	62,247	129,765	122,724
Depreciation of right-of-use assets	17,878	16,602	35,959	33,172
Amortisation of intangible assets	15,542	11,652	29,482	22,767
Depreciation of property and equipment	10,753	9,952	20,224	20,679
Cleaning, maintenance and security	7,051	7,930	14,391	15,269
Finance cost:				
- Lease liabilities	2,407	2,154	4,704	3,263
- Provision for reinstatement for leased premises	11	5	16	12
Rental of premises	984	1,299	1,836	2,361
Others	8,836	9,467	16,534	18,849
	127,479	121,308	252,911	239,096
Marketing and communication expenses:				
Advertising, marketing and communication	12,214	12,643	20,707	23,120
Commission	412	641	865	1,385
Others	2,119	1,743	3,567	3,171
	14,745	15,027	25,139	27,676
Administration and general expenses:				
Professional services	14,313	15,251	29,998	30,435
Bank charges	2,434	4,563	5,451	8,638
Insurance	1,947	2,545	3,617	4,937
Subscriptions and periodicals	627	620	1,060	951
Travelling	774	446	1,051	768
Others	9,990	6,790	18,217	14,557
	30,085	30,215	59,394	60,286
Service transfer pricing ("STP") recovery - net	(150,336)	(144,933)	(300,214)	(286,825)
	345,908	367,900	713,272	727,313

A23. OTHER OPERATING EXPENSES (CONT'D.)

	Individual Quarter		Cumulative Quarter	
	30 September 2026 RM'000	30 September 2025 RM'000	30 September 2026 RM'000	30 September 2025 RM'000
Bank				
Personnel costs:				
Salaries, bonuses, allowances and incentives	252,822	265,869	511,959	526,636
Contributions to Employees' Provident Fund/ PRS	41,703	42,719	83,631	83,576
Insurance	8,801	8,925	18,880	17,675
Share granted under AMMB ESS - (writeback)/charge	(917)	7,425	12,575	18,175
Medical	6,470	7,383	20,948	14,372
Recruitment costs	6,238	5,599	11,941	10,684
Training	1,851	2,743	3,475	4,016
Social security costs	2,356	2,270	4,662	4,526
Others	4,611	3,350	7,971	7,420
	323,935	346,283	676,042	687,080
Establishment costs:				
Computerisation cost	64,017	62,247	129,765	122,724
Depreciation of right-of-use assets	17,982	17,077	36,166	33,749
Amortisation of intangible assets	15,542	11,652	29,482	22,767
Depreciation of property and equipment	10,715	9,916	20,150	20,606
Cleaning, maintenance and security	7,028	7,834	14,346	15,072
Finance cost:				
- Lease liabilities	2,435	2,380	4,760	3,510
- Provision for reinstatement for leased premises	11	5	16	12
Rental of premises	984	1,177	1,836	2,361
Others	8,834	9,463	16,530	18,845
	127,548	121,751	253,051	239,646
Marketing and communication expenses:				
Advertising, marketing and communication	12,214	12,643	20,707	23,120
Commission	412	641	865	1,385
Others	2,119	1,743	3,567	3,171
	14,745	15,027	25,139	27,676
Administration and general expenses:				
Professional services	14,300	15,237	29,974	30,409
Bank charges	2,434	4,563	5,451	8,638
Insurance	1,887	2,491	3,564	4,883
Subscriptions and periodicals	627	620	1,060	951
Travelling	774	446	1,051	768
Others	9,987	6,788	18,213	14,555
	30,009	30,145	59,313	60,204
STP recovery - net	(150,336)	(144,933)	(300,214)	(286,825)
	345,901	368,273	713,331	727,781

A24. ALLOWANCE FOR IMPAIRMENT ON LOANS AND ADVANCES

	Individual Quarter		Cumulative Quarter	
	30 September 2026 RM'000	30 September 2025 RM'000	30 September 2026 RM'000	30 September 2025 RM'000
Group				
Allowance for impairment on loans and advances	123,978	206,272	216,943	326,597
Impaired loans and advances recovered, net	(53,044)	(38,446)	(95,796)	(105,254)
	70,934	167,826	121,147	221,343
Bank				
Allowance for impairment on loans and advances	123,831	206,376	216,740	326,811
Impaired loans and advances recovered, net	(53,044)	(38,446)	(95,796)	(105,254)
	70,787	167,930	120,944	221,557

A25. WRITEBACK OF IMPAIRMENT ON FINANCIAL INVESTMENTS

	Individual Quarter		Cumulative Quarter	
	30 September 2026 RM'000	30 September 2025 RM'000	30 September 2026 RM'000	30 September 2025 RM'000
Group and Bank				
Financial investments at FVOCI	(1,098)	(1,551)	(761)	(7,411)
Financial investments at amortised cost	(6,998)	(5,397)	(6,783)	(10,429)
	(8,096)	(6,948)	(7,544)	(17,840)

A26. ALLOWANCE FOR/(WRITEBACK OF) IMPAIRMENT ON OTHER FINANCIAL ASSETS

	Individual Quarter		Cumulative Quarter	
	30 September 2026 RM'000	30 September 2025 RM'000	30 September 2026 RM'000	30 September 2025 RM'000
Group				
Cash and short-term funds	(73)	(952)	294	(1,820)
Investment account placement	5,201	1,876	3,808	1,464
Other assets	1,177	302	2,155	834
	6,305	1,226	6,257	478
Bank				
Cash and short-term funds	(73)	(952)	294	(1,820)
Investment account placement	5,201	1,876	3,808	1,464
Other assets	1,177	302	2,155	833
	6,305	1,226	6,257	477

A27. EARNINGS PER SHARE ("EPS")

(a) Basic earnings per share

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

	Individual Quarter		Cumulative Quarter	
	30 September 2026	30 September 2025	30 September 2026	30 September 2025
Group				
Net profit attributable to equity holder of the Bank (RM'000)	313,670	265,478	669,832	593,569
Number of ordinary shares at beginning and end of the financial period representing weighted average number of ordinary shares in issue ('000)	949,927	949,927	949,927	949,927
Basic earnings per share (sen)	33.02	27.95	70.51	62.49
Bank				
Net profit attributable to equity holder of the Bank (RM'000)	311,893	265,500	666,770	592,191
Number of ordinary shares at beginning and end of the financial period representing weighted average number of ordinary shares in issue ('000)	949,927	949,927	949,927	949,927
Basic earnings per share (sen)	32.83	27.95	70.19	62.34

(b) Diluted earnings per share

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

A28. 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 provided to the Board and senior management of the Group in order to allocate resources to 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 include auto finance, mortgages, personal loan, 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.

A28. BUSINESS SEGMENT ANALYSIS (CONT'D.)

The Group comprises the following main business segments (Cont'd.):

(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 Origination and Broking

Investment Banking Origination and Broking provides an integrated suite of financial solutions and services, encompassing corporate finance advisory, merger and acquisition advisory, equity and debt capital market services, as well as stockbroking services.

(e) Group Wealth Management

Group Wealth Management integrates a comprehensive suite of capabilities spanning wealth distribution, financial advisory, investment solutions, structured products, as well as asset and fund management. Our wealth solutions cater for a wide range of clients, including high-net-worth individuals, institutional and corporate clients.

(f) 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 costs, funding income and expenses directly associated with each segment. Transactions between segments are recorded within the segment as if they were third party transactions and are eliminated on consolidation under Others.

Note:

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

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

A28. BUSINESS SEGMENT ANALYSIS (CONT'D.)

Group For the financial period ended 30 September 2026	Retail Banking RM'000	Wholesale Banking: Business Banking RM'000	Wholesale Banking: Corporate and Transaction Banking RM'000	Wholesale Banking: Group Treasury and Markets RM'000	Investment Banking Origination and Broking RM'000	Group Wealth Management RM'000	Others RM'000	Total RM'000
External net income	511,408	876,204	401,394	(113,718)	30,403	13,978	425	1,720,094
Intersegments net income	(25,611)	(201,589)	(172,965)	411,853	(20,329)	8,644	(3)	-
Net income	485,797	674,615	228,429	298,135	10,074	22,622	422	1,720,094
Net interest income/(loss)	381,696	515,242	188,762	266,641	11,385	6,261	(10,429)	1,359,558
Other operating income	101,937	159,373	39,668	31,494	(1,311)	16,362	10,850	358,373
Share in results of an associate	2,163	-	-	-	-	-	-	2,163
Net income	485,796	674,615	228,430	298,135	10,074	22,623	421	1,720,094
Other operating expenses	(355,386)	(227,141)	(70,781)	(57,905)	(5,120)	(17,370)	20,431	(713,272)
of which:								
Depreciation of property and equipment	(7,168)	(1,032)	(370)	(181)	(4)	(46)	(11,423)	(20,224)
Depreciation of right-of-use assets	-	-	-	-	-	-	(35,959)	(35,959)
Amortisation of intangible assets	(8,057)	(1,516)	(3,141)	(2,807)	-	1	(13,962)	(29,482)
Profit before impairment losses	130,410	447,474	157,649	240,230	4,954	5,253	20,852	1,006,822
(Allowance for)/writeback of impairment on loans and advances	(7,671)	(63,072)	492	-	(12,982)	-	(37,914)	(121,147)
(Provision for)/writeback of provision for commitments and contingencies	(5,495)	6,651	598	-	-	-	(911)	843
(Allowance for)/writeback of impairment on financial investments and other financial assets	-	(1,404)	3,337	(662)	-	-	16	1,287
Other recoveries	-	1,719	-	-	-	-	7	1,726
Profit/(loss) before taxation	117,244	391,368	162,076	239,568	(8,028)	5,253	(17,950)	889,531
Taxation	(27,620)	(92,575)	(37,049)	(57,561)	1,927	(808)	(6,013)	(219,699)
Profit/(loss) for the financial period	89,624	298,793	125,027	182,007	(6,101)	4,445	(23,963)	669,832
Other information								
Total segment assets	43,291,956	39,138,627	19,045,253	45,383,133	1,390,605	665,434	2,234,903	151,149,911
Total segment liabilities	43,125,581	29,765,715	10,027,985	51,936,738	5,796	865,942	1,306,882	137,034,639
Cost to income ratio	73.2%	33.7%	31.0%	19.4%	50.8%	76.8%	>100.0%	41.5%
Gross loans and advances	42,471,950	38,300,097	13,355,657	-	1,047,249	663,981	-	95,838,934
Net loans and advances	41,943,735	37,782,437	13,284,371	-	1,040,949	663,981	(37,900)	94,677,573
Impaired loans and advances	723,114	878,249	70,333	-	20,201	-	-	1,691,897
Financial investments at amortised cost (Gross)	-	1,282,000	5,686,138	1,873,447	-	-	90	8,841,675
Total deposits	42,199,059	29,199,804	9,813,890	22,992,029	-	858,065	-	105,062,847
Additions to:								
Property and equipment	5,504	627	263	7	-	59	2,220	8,680
Intangible assets	8,152	1,934	5,692	784	-	-	20,416	36,978

A28. BUSINESS SEGMENT ANALYSIS (CONT'D.)

Group For the financial period ended 30 September 2025 (Restated)	Retail Banking RM'000	Business Banking RM'000	Wholesale Banking: Corporate and Transaction Banking RM'000	Wholesale Banking: Group Treasury and Markets RM'000	Investment Banking Origination and Broking RM'000	Group Wealth Management RM'000	Others RM'000	Total RM'000
External net income	512,116	823,813	347,208	(18,062)	26,511	(5,358)	(13,780)	1,672,448
Intersegments net income	(1,784)	(180,237)	(168,192)	350,900	(14,220)	13,533	-	-
Net income/(loss)	510,332	643,576	179,016	332,838	12,291	8,175	(13,780)	1,672,448
Net interest income/(loss)	426,737	482,808	158,167	173,834	8,424	6,825	(23,629)	1,233,166
Other operating income	82,409	160,768	20,849	159,004	3,867	1,350	9,849	438,096
Share in results of an associate	1,186	-	-	-	-	-	-	1,186
Net income/(loss)	510,332	643,576	179,016	332,838	12,291	8,175	(13,780)	1,672,448
Other operating expenses	(352,299)	(229,535)	(71,291)	(56,715)	(5,018)	(13,892)	1,437	(727,313)
of which:								
Depreciation of property and equipment	(6,552)	(885)	(243)	(211)	(3)	(3)	(12,782)	(20,679)
Depreciation of right-of-use	-	-	-	-	-	-	(33,172)	(33,172)
Amortisation of intangible assets	(5,918)	(1,422)	(2,402)	(2,778)	-	-	(10,247)	(22,767)
Profit/(loss) before impairment losses	158,033	414,041	107,725	276,123	7,273	(5,717)	(12,343)	945,135
(Allowance for)/writeback of impairment on loans and advances	(62,950)	(178,928)	20,065	-	548	(78)	-	(221,343)
(Provision for)/writeback of provision for commitments and contingencies	(1,054)	33,980	8,083	-	-	-	(2,005)	39,004
Writeback of/(allowance for) impairment on financial investments and other financial assets	10	(3,920)	12,063	9,206	-	-	3	17,362
Other recoveries	-	2,948	-	-	-	-	18	2,966
Profit/(loss) before taxation	94,039	268,121	147,936	285,329	7,821	(5,795)	(14,327)	783,124
Taxation	(22,413)	(64,024)	(33,511)	(69,178)	(1,877)	1,864	(416)	(189,555)
Profit/(loss) for the financial period	71,626	204,097	114,425	216,151	5,944	(3,931)	(14,743)	593,569
Other information								
Total segment assets	43,130,186	35,741,906	16,681,180	37,325,095	851,475	572,811	2,755,361	137,058,014
Total segment liabilities	42,605,765	28,070,192	7,849,748	43,725,165	3,635	969,137	399,658	123,623,300
Cost to income ratio	69.0%	35.7%	39.8%	17.0%	40.8%	>100.0%	10.4%	43.5%
Gross loans and advances	42,542,747	35,743,394	12,713,290	-	843,424	572,872	-	92,415,727
Net loans and advances	41,837,595	35,180,720	12,670,439	-	836,180	572,794	-	91,097,728
Impaired loans and advances	786,167	921,959	49,623	-	11,217	78	-	1,769,044
Financial investments at amortised cost (Gross)	-	451,750	3,733,253	2,478,947	-	-	90	6,664,040
Total deposits	41,752,669	27,402,700	7,925,602	20,736,710	-	964,129	-	98,781,810
Additions to:								
Property and equipment	2,357	1,086	348	33	4	12	24,434	28,274
Intangible assets	8,140	1,161	1,498	1,343	-	-	14,050	26,192

A29. PERFORMANCE REVIEW FOR THE PERIOD ENDED 30 SEPTEMBER 2026

The Group reported a 2.9% year-on-year ("YoY") increase in net income to RM1,720.1 million (H1FY2026: RM1,672.4 million), driven primarily by stronger net interest income ("NII") despite softer non-interest income ("NoII"). NII grew 10.3% YoY to RM1,359.6 million (H1FY2026: RM1,233.2 million), supported by loan growth. H1FY2027 NIM slightly moderated to 1.91% (H1FY2026: 1.93%) amid a lower rate environment and higher funding costs.

NoII was 17.9% lower YoY at RM360.5 million (H1FY2026: RM439.3 million) due to lower trading income from Group Treasury and Markets ("GTM"), partially offset by higher wealth management and corporate banking income.

Overall expenses were marginally lower at RM713.3 million (H1FY2026: RM727.3 million), as lower personnel costs and higher service transfer pricing recovery, partially offset by higher establishment expenses. Cost-to-Income ("CTI") ratio improved to 41.5% (H1FY26: 43.5%). Consequently, profit before provisions ("PBP") increased 6.5% YoY to RM1,006.8 million (H1FY2026: RM945.1 million).

Net impairment charges reduced to RM117.3 million (H1FY2026: RM162.0 million), primarily due to overlay reversals in the Retail Banking portfolio. In Business Banking, net impairment charges were also were lower, offsetting lower writebacks in Wholesale Banking.

The Group's profit after taxation and minority interests ("PATMI") grew 12.8% YoY to RM669.8 million (H1FY2026: RM593.6 million), with annualised return on equity ("ROE") of 9.50% (H1FY2026: 8.93%) and return on assets ("ROA") of 0.90% (H1FY2026: 0.87%).

Total gross loans and advances remained relatively stable at RM95.8 billion (FY2026: RM95.1 billion). The gross impaired loans and advances ratio and loan loss coverage ratio including regulatory reserve remains at 1.77% and 100.1% respectively.

Total deposits from customer stood at RM97.0 billion (FY2026: RM96.1 billion), up 1.0% YTD, with a 4.7% YTD increase in Time Deposits to RM66.4 billion (FY2026: RM63.4 billion) partly cushioned by a 6.3% YTD decline in current account and savings account ("CASA") to RM30.6 billion (FY2026: RM32.6 billion).

The Group remained well capitalised, with CET1 Capital Ratio at 14.32% and Total Capital Ratio ("TCR") at 18.21%, post dividend.

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

A30. PROSPECTS

Inflation to remain above target for longer

Inflation has remained persistently above central banks' 2.0% target across major developed economies, with United States ("US") inflation exceeding the Federal Reserve's long-run target for 66 consecutive months. Moving forward, global inflation prospects remain heavily dependent on developments in the Middle East, where a sustainable de-escalation remains elusive, and any resolution could prove short-lived. Risks of disruptions to global oil and gas supplies, coupled with stronger energy demand during the winter months, are likely to keep energy prices elevated in the near term. Adding to these inflation risks, adverse weather conditions, particularly a strong El Niño, could undermine agricultural output and exert upward pressure on food prices.

The global economy has remained resilient, but downside risks loom

The global economy has thus far demonstrated resilience despite higher energy prices and is expected to remain broadly resilient. Recent Purchasing Managers' Index ("PMI") data continue to indicate further expansion in both manufacturing output and services activity across the US, eurozone and China in September. While heightened geopolitical uncertainties and renewed energy price pressures pose headwinds to growth, their adverse impact has been partially offset by the continued rapid growth in Artificial Intelligence ("AI")-related investments and production, increased government spending and resilient labour market conditions. Resilient labour markets continue to support household spending despite persistent inflationary pressures.

A30. PROSPECTS (CONT'D.)

Monetary policy tightening ahead

With inflation likely to remain above target for longer, major central banks, including the US Federal Reserve ("Fed"), the European Central Bank ("ECB"), and the Bank of Japan ("BOJ"), resumed raising interest rates in September following a brief pause. Their policy communications suggest that further, albeit modest, monetary policy tightening may be warranted to curb inflationary pressures. Notably, the latest Fed dotplot projections point to another rate hike later this year, with markets assigning more than 69% probability of an increase at the December meeting at the time of writing. Meanwhile, the Bank of England ("BOE") opted to leave interest rates unchanged, for the time being, at its September meeting, mindful of the adverse impact that higher borrowing costs could have on an already fragile economy.

Rising bond yields rekindled fiscal concerns

Rising inflation expectations and renewed prospects of further rate hikes have pushed global bond yields higher, rekindling concerns over fiscal sustainability. The International Monetary Fund ("IMF") has cautioned that higher debt-servicing costs could undermine efforts by developing and low-income economies to rein in their own debts. Budgetary strains could be further exacerbated as many governments continue to provide support to shield households and businesses from elevated energy prices. These costs come on top of growing defence spending needs as trade and political uncertainty pose greater security risks.

Stable outlook signals confidence in Malaysia's economic resilience

S&P Global Ratings reaffirmed Malaysia's A- sovereign credit rating with a stable outlook in September 2026, underscoring confidence in the country's resilient economic fundamentals, ongoing fiscal consolidation and credible policy framework. The rating agency projects Malaysia's economy to expand by 5.5% in 2026, supported by robust Electrical and Electronics ("E&E') exports, AI-driven investments, higher energy exports and sustained domestic demand. However, downside risks stem from escalating geopolitical tensions, global trade uncertainties and potential supply-side disruptions that could dampen growth momentum. Persistently elevated oil prices may also increase subsidy obligations and constrain fiscal consolidation efforts, while rising private-sector external borrowings could heighten external vulnerabilities. Overall, the stable outlook reflects S&P's assessment that Malaysia's economic fundamentals and policy framework remain supportive of macroeconomic stability despite an increasingly uncertain external environment.

Meanwhile, Malaysia's economy expanded by 5.5% YoY in Q3 Calendar Year ("CY") 2026 (Q2CY2026: 6.0%), aligning with our expectations, supported by stronger export performance and continued expansion in domestic demand. Export growth was driven by technology-related products across both E&E and non-E&E segments amid the ongoing AI-driven technology upcycle, while household spending remained underpinned by favourable labour market conditions and steady income growth. Investment activity also strengthened further, supported by sustained spending on machinery, equipment, and structures. For the first nine months of 2026, Gross Domestic Product growth accelerated to 5.6% (9MCY2025: 4.8%), suggesting that the economy is on track to exceed the upper end of the official growth forecast of 4.8% to 5.3% for 2026. Looking ahead, growth is projected at 4.2% to 5.2% in 2027, supported by strong economic fundamentals, continued investment momentum, and policy measures that are expected to help cushion the economy against external headwinds and shocks.

BNM kept the OPR unchanged at 2.75% at its final Monetary Policy Committee meeting of 2026, consistent with expectations that policy rates would remain steady throughout the year. The decision reflects confidence that the current monetary stance remains appropriate to support strong economic growth while keeping inflation contained. Although inflation is expected to rise gradually amid geopolitical risks and elevated commodity prices, BNM's unchanged forward guidance suggests no immediate urgency to tighten policy. With global downside risks still present and inflation remaining manageable, partly due to government subsidies, BNM is likely to remain data-dependent.

Loan growth strengthened in September

Loan activity accelerated further in September (6.10%; August: 5.71%), driven primarily by non-household loan growth (September: 7.67% vs August: 6.79%), while household loan growth remained steady (September: 5.04% vs August: 4.99%), indicating continued prudence among households in taking on new financial commitments amid elevated living costs and persistent global uncertainties. Within the non-household sector, loans for Wholesale & Retail Trade Motor increased to 7.76% (August: 5.06%) during the month, in line with commendable growth seen in loans for the purchase of passenger cars (September: 5.22% vs August: 5.21%), suggesting a stable private consumption performance following a stable unemployment rate environment.

On the other hand, the banking system remains strong with a liquidity coverage ratio of 144.8% in September (August: 145.9%). The loan-to-fund ratio and loan-to-fund-and-equity ratio remained stable at 83.6% (August: 83.4%) and 73.0% (August: 72.7%), respectively, as of the end of the month.

A30. PROSPECTS (CONT'D.)

Overall outlook remains constructive despite external uncertainties

Overall, we expect the operating environment in FY2027 to remain supportive, underpinned by resilient domestic demand, stable monetary policy and a healthy banking system. Nonetheless, elevated geopolitical tensions, persistent inflationary pressures and potential volatility in global financial markets remain key risks to the outlook.

A31. VALUATION OF PROPERTY AND EQUIPMENT

The Group's and the Bank's property and equipment are stated at cost less accumulated depreciation and accumulated impairment losses.

A32. SIGNIFICANT SUBSEQUENT EVENT

Subsequent to the reporting date, the Bank completed the acquisition of Menara AmBank on 23 October 2026 for a cash purchase consideration of RM331.0 million. The acquisition does not result in any adjustment to the financial statements as at 30 September 2026.

A33. CHANGES IN THE COMPOSITION OF THE GROUP AND THE BANK

Dissolution of a subsidiary

Malco Properties Sdn Bhd had commenced members' voluntary winding-up on 31 March 2021 was dissolved on 4 November 2026. As the subsidiary was dormant, there was no significant impact on the Group's statement of comprehensive income or statement of financial position arising from the dissolution.

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

A34. COMMITMENTS AND CONTINGENCIES

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

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

	Group		Bank	
	30 September 2026 RM'000	31 March 2026 RM'000	30 September 2026 RM'000	31 March 2026 RM'000
Commitments				
Other commitments, such as formal standby facilities and credit lines, with an original maturity of:				
- One year or less	14,665,301	12,883,565	14,712,301	12,912,565
- Over one year	1,873,140	1,903,298	1,873,140	1,903,298
Unutilised credit card lines	5,820,002	5,366,031	5,820,002	5,366,031
Forward asset purchase	304,883	432,452	304,883	432,452
	22,663,326	20,585,346	22,710,326	20,614,346
Contingencies				
Direct credit substitutes	223,837	277,574	223,837	277,574
Transaction related contingent items	7,912,829	7,628,515	7,912,829	7,628,515
Short term self-liquidating trade related contingencies	1,047,312	1,330,384	1,047,312	1,330,384
Obligations under on-going underwriting agreements	90,000	-	90,000	-
	9,273,978	9,236,473	9,273,978	9,236,473
Derivative Financial Instruments				
Foreign exchange related contracts				
- One year or less	72,218,219	47,706,145	72,218,219	47,706,145
- Over one year to five years	3,898,247	5,297,944	3,898,247	5,297,944
- Over five years	203,988	1,011,563	203,988	1,011,563
Interest rate related contracts				
- One year or less	16,979,495	4,861,782	16,979,495	4,861,782
- Over one year to five years	52,624,952	41,476,848	52,624,952	41,476,848
- Over five years	16,583,895	13,576,485	16,583,895	13,576,485
Equity and commodity related contracts				
- One year or less	2,742,173	2,589,988	2,742,173	2,589,988
- Over one year to five years	236,946	218,017	236,946	218,017
	165,487,915	116,738,772	165,487,915	116,738,772
Total	197,425,219	146,560,591	197,472,219	146,589,591

A35. FAIR VALUE MEASUREMENTS OF FINANCIAL INSTRUMENTS

Determination of fair value and fair value hierarchy

The Group and the Bank use 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 Group and the Bank 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 valuation techniques 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 and the Bank. Therefore, unobservable inputs reflect the Group’s and 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 Group’s and the Bank's own data, as well as financial information of the counterparties. Equity instruments at FVOCI was revalued using net assets method.

About 2.3% of the Group's and the Bank's (31 March 2026: 3.0% of the Group's and the Bank'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.

A35. FAIR VALUE MEASUREMENTS OF FINANCIAL INSTRUMENTS (CONT'D.)

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

	Group				Bank			
	Valuation technique				Valuation technique			
	Level 1 RM'000	Level 2 RM'000	Level 3 RM'000	Total RM'000	Level 1 RM'000	Level 2 RM'000	Level 3 RM'000	Total RM'000
30 September 2026								
Financial assets measured at fair value								
Derivative financial assets	1,877	1,392,274	-	1,394,151	1,877	1,392,274	-	1,394,151
Financial assets at FVTPL								
- Money market securities	-	5,289,714	-	5,289,714	-	5,289,714	-	5,289,714
- Quoted securities	1,425,264	10,053	-	1,435,317	1,425,260	10,053	-	1,435,313
- Unquoted securities	-	2,653,368	27	2,653,395	-	2,653,368	-	2,653,368
Financial investments at FVOCI								
- Money market securities	-	12,266,973	-	12,266,973	-	12,266,973	-	12,266,973
- Quoted securities	64,221	-	-	64,221	64,221	-	-	64,221
- Unquoted securities	-	13,523,244	879,424	14,402,668	-	13,523,244	879,424	14,402,668
	1,491,362	35,135,626	879,451	37,506,439	1,491,358	35,135,626	879,424	37,506,408
Financial liabilities measured at fair value								
Financial liabilities at FVTPL	-	558,461	-	558,461	-	558,461	-	558,461
Derivative financial liabilities	10,150	1,264,920	-	1,275,070	10,150	1,264,920	-	1,275,070
	10,150	1,823,381	-	1,833,531	10,150	1,823,381	-	1,833,531

A35. FAIR VALUE MEASUREMENTS OF FINANCIAL INSTRUMENTS (CONT'D.)

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

	Group				Bank			
	Valuation technique				Valuation technique			
	Level 1 RM'000	Level 2 RM'000	Level 3 RM'000	Total RM'000	Level 1 RM'000	Level 2 RM'000	Level 3 RM'000	Total RM'000
31 March 2026								
Financial assets measured at fair value								
Derivative financial assets	35	1,010,512	-	1,010,547	35	1,010,512	-	1,010,547
Financial assets at FVTPL								
- Money market securities	-	2,919,126	-	2,919,126	-	2,919,126	-	2,919,126
- Quoted securities	1,397,774	10,146	-	1,407,920	1,397,768	10,146	-	1,407,914
- Unquoted securities	-	1,846,497	27	1,846,524	-	1,846,497	-	1,846,497
Financial investments at FVOCI								
- Money market securities	-	8,498,620	-	8,498,620	-	8,498,620	-	8,498,620
- Quoted securities	55,964	-	-	55,964	55,964	-	-	55,964
- Unquoted securities	-	12,922,797	876,826	13,799,623	-	12,922,797	876,826	13,799,623
	1,453,773	27,207,698	876,853	29,538,324	1,453,767	27,207,698	876,826	29,538,291
Financial liabilities measured at fair value								
Financial liabilities at FVTPL	-	347,264	-	347,264	-	347,264	-	347,264
Derivative financial liabilities	17,898	1,155,901	-	1,173,799	17,898	1,155,901	-	1,173,799
	17,898	1,503,165	-	1,521,063	17,898	1,503,165	-	1,521,063

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

A35. 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	Financial investments at FVOCI RM'000	Total RM'000
Group			
30 September 2026			
Balance at beginning of the financial period	27	876,826	876,853
Total net unrealised gain recognised in:			
- other comprehensive income	-	2,598	2,598
Balance at end of the financial period	27	879,424	879,451

	Financial assets at FVTPL RM'000	Financial investments at FVOCI RM'000	Total RM'000
Group			
31 March 2026			
Balance at beginning of the financial year	31	827,897	827,928
Total net unrealised (loss)/gain recognised in:			
- statement of profit or loss	(4)	-	(4)
- other comprehensive income	-	48,929	48,929
Balance at end of the financial year	27	876,826	876,853

	Financial investments at FVOCI RM'000
Bank	
30 September 2026	
Balance at beginning of the financial period	876,826
Total net unrealised gain recognised in:	
- other comprehensive income	2,598
Balance at end of the financial period	879,424

	Financial investments at FVOCI RM'000
Bank	
31 March 2026	
Balance at beginning of the financial year	827,897
Total net unrealised gain recognised in:	
- other comprehensive income	48,929
Balance at end of the financial year	876,826

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

A35. FAIR VALUE MEASUREMENTS OF FINANCIAL INSTRUMENTS (CONT'D.)

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

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.

A36. CAPITAL ADEQUACY

The capital adequacy ratios are computed in accordance with BNM's policy documents on Capital Adequacy Framework (Capital Components) issued on 14 June 2024, Capital Adequacy Framework (Basel II - 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 Capital Adequacy Framework (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.

(a) The Group 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 Capital Adequacy Framework (Basel II - 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).

- 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 Bank are as follows:

	30 September 2026		31 March 2026	
	Group	**Bank**	**Group**	**Bank**
Before deducting proposed dividends:				
CET 1 Capital Ratio	14.691%	14.566%	14.778%	14.647%
Tier 1 Capital Ratio	14.691%	14.566%	14.778%	14.647%
Total Capital Ratio	18.584%	18.442%	18.684%	18.535%
After deducting proposed dividends:				
CET 1 Capital Ratio	14.316%	14.193%	14.586%	14.455%
Tier 1 Capital Ratio	14.316%	14.193%	14.586%	14.455%
Total Capital Ratio	18.209%	18.069%	18.492%	18.343%

A36. CAPITAL ADEQUACY (CONT'D.)

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

	Group		Bank	
	30 September 2026 RM'000	31 March 2026 RM'000	30 September 2026 RM'000	31 March 2026 RM'000
CET 1 Capital				
Share Capital	3,040,465	3,040,465	3,040,465	3,040,465
Retained earnings	10,140,232	9,695,381	10,183,488	9,738,639
Fair value reserve	271,232	547,620	271,232	547,620
Foreign currency translation reserve	80,545	78,373	84,361	82,191
Regulatory reserve	479,188	423,504	479,188	423,504
Merger reserve	100,424	100,424	(3,725)	(3,725)
Less: Regulatory adjustments applied on CET 1 Capital				
- Intangible assets	(168,784)	(167,599)	(168,784)	(167,599)
- Deferred tax assets	(278,126)	(236,297)	(278,126)	(236,297)
- 55% of cumulative fair value gains in fair value reserve	(149,178)	(301,191)	(149,178)	(301,191)
- Regulatory reserve	(479,188)	(423,504)	(479,188)	(423,504)
- Investment in ordinary shares of unconsolidated financial entities	-	-	(1)	(1)
- Unrealised fair value gains on financial liabilities due to changes in own credit risk	(1,277)	(1,796)	(1,277)	(1,796)
Total CET 1 Capital	13,035,533	12,755,380	12,978,455	12,698,306
Additional Tier 1 Capital				
Qualifying CET 1, Additional Tier 1 capital instruments held by third parties	4	5	-	-
Total Tier 1 Capital	13,035,537	12,755,385	12,978,455	12,698,306
Tier 2 Capital				
Tier 2 Capital instruments meeting all relevant criteria for inclusion	3,095,000	3,095,000	3,095,000	3,095,000
Qualifying CET 1, Additional Tier 1 and Tier 2 capital instruments held by third parties	1	1	-	-
Surplus of eligible provisions to expected losses	235,785	164,217	230,720	159,163
General provisions[1]	123,442	112,234	128,195	117,151
Total Tier 2 capital	3,454,228	3,371,452	3,453,915	3,371,314
Total Capital	16,489,765	16,126,837	16,432,370	16,069,620

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

A36. CAPITAL ADEQUACY (CONT'D.)

(b) The components of CET 1, Additional Tier 1, Tier 2 and Total Capital of the Group and the Bank are as follows: (Cont'd.)

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

	Group		Bank	
	30 September 2026 RM'000	31 March 2026 RM'000	30 September 2026 RM'000	31 March 2026 RM'000
Credit RWA	79,040,560	77,750,456	79,420,767	78,143,802
Exposures to Central Counterparties RWA	21,692	20,626	21,692	20,626
Total Credit RWA	79,062,252	77,771,082	79,442,459	78,164,428
Market RWA	3,567,709	2,628,078	3,567,677	2,628,045
Operational RWA	6,100,548	5,912,351	6,092,253	5,905,249
Total RWA	88,730,509	86,311,511	89,102,389	86,697,722

A37. CREDIT EXPOSURE ARISING FROM CREDIT TRANSACTIONS WITH CONNECTED PARTIES

	Group		Bank	
	30 September 2026	31 March 2026	30 September 2026	31 March 2026
Outstanding credit exposures with connected parties (RM'000)	7,104,927	2,700,864	7,104,927	2,700,864
Percentage of outstanding credit exposures to connected parties as proportion of total credit exposures (%)	5.69	2.29	5.69	2.29
Percentage of outstanding credit exposures with connected parties which is non-performing or in default (%)	0.01	0.03	0.01	0.03

The credit exposures above are based on Bank Negara Malaysia's revised Guidelines on Credit Transactions and Exposures with Connected Parties.