AmInvestment Bank Berhad

Registration No. 197501002220 (23742-V)
(Incorporated in Malaysia)
And Its Subsidiaries

Condensed Interim Financial Statements
For the Financial Period
1 April 2026 to
30 June 2026
(In Ringgit Malaysia)

AmInvestment Bank Berhad
Registration No. 197501002220 (23742-V)
(Incorporated in Malaysia)
and its subsidiaries

UNAUDITED STATEMENTS OF FINANCIAL POSITION
AS AT 30 JUNE 2026

		Group		Bank	
	Note	**30 June 2026 RM'000**	**31 March 2026 RM'000**	**30 June 2026 RM'000**	**31 March 2026 RM'000**
ASSETS					
Cash and short-term funds	A8	501,926	495,718	379,901	387,287
Deposits and placements with a bank	A9	50,000	130,000	50,000	130,000
Financial investments at fair value through other comprehensive income ("FVOCI")	A10	32,991	33,117	32,991	33,117
Financial investment at amortised cost	A11	75,000	75,000	75,000	75,000
Loans and advances	A12	298,152	389,985	298,152	389,985
Statutory deposit with Bank Negara Malaysia		1,227	2,100	1,227	2,100
Deferred tax assets		27,861	25,045	23,171	21,655
Investment in subsidiaries		-	-	49,809	49,809
Trade receivables and other assets	A13	730,208	711,081	704,482	679,068
Property and equipment		16,297	16,548	14,399	14,570
Right-of-use assets		4,074	4,248	4,074	4,248
Intangible assets		43,021	43,484	4,430	4,778
TOTAL ASSETS		1,780,757	1,926,326	1,637,636	1,791,617
LIABILITIES AND EQUITY					
Deposits and placements of a bank	A14	420,000	570,000	420,000	570,000
Derivative financial liabilities		1	-	1	-
Trade payables and other liabilities	A15	711,014	653,934	683,053	614,029
TOTAL LIABILITIES		1,131,015	1,223,934	1,103,054	1,184,029
Share capital		330,000	330,000	330,000	330,000
Reserves		319,742	372,392	204,582	277,588
Equity attributable to equity holder of the Bank		649,742	702,392	534,582	607,588
TOTAL LIABILITIES AND EQUITY		1,780,757	1,926,326	1,637,636	1,791,617
COMMITMENTS AND CONTINGENCIES	A25	126,689	147,615	126,689	147,615
NET ASSETS PER ORDINARY SHARE (RM)		2.07	2.24	1.70	1.93

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.

AmInvestment Bank Berhad
Registration No. 197501002220 (23742-V)
(Incorporated in Malaysia)
and its subsidiaries

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

Group	Note	Individual Quarter 30 June 2026 RM'000	Individual Quarter 30 June 2025 RM'000	Cumulative Quarter 30 June 2026 RM'000	Cumulative Quarter 30 June 2025 RM'000
Interest income	A16	10,465	16,261	10,465	16,261
Interest expense	A17	(4,602)	(6,330)	(4,602)	(6,330)
Net interest income		5,863	9,931	5,863	9,931
Other operating income	A18	89,451	93,735	89,451	93,735
Direct costs	A19	(23,899)	(18,291)	(23,899)	(18,291)
Net income		71,415	85,375	71,415	85,375
Other operating expenses	A20	(52,519)	(60,121)	(52,519)	(60,121)
Operating profit before impairment losses		18,896	25,254	18,896	25,254
(Allowances for)/writeback of impairment on:					
Loans and advances, net	A21	(530)	(531)	(530)	(531)
Other financial assets	A22	193	1,264	193	1,264
Other recoveries, net		39	-	39	-
Profit before taxation		18,598	25,987	18,598	25,987
Taxation		(3,912)	(6,023)	(3,912)	(6,023)
Profit for the financial period		14,686	19,964	14,686	19,964
Basic/diluted earnings per share (sen)	A23	4.7	6.4	4.7	6.4

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.

AmInvestment Bank Berhad
Registration No. 197501002220 (23742-V)
(Incorporated in Malaysia)
and its subsidiaries

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

	Individual Quarter		Cumulative Quarter	
Group	**30 June 2026 RM'000**	**30 June 2025 RM'000**	**30 June 2026 RM'000**	**30 June 2025 RM'000**
Profit for the financial period	14,686	19,964	14,686	19,964
Other comprehensive (loss)/income:				
Item that will not be reclassified subsequently to profit or loss				
Equity instruments at fair value through other comprehensive income ("FVOCI")				
Net unrealised (loss)/gain on changes in fair value	(69)	5	(69)	5
Item that may be reclassified subsequently to profit or loss				
Debt instruments at FVOCI				
Net unrealised (loss)/gain on changes in fair value	(83)	195	(83)	195
Tax effect	20	(47)	20	(47)
	(63)	148	(63)	148
Other comprehensive (loss)/income for the financial period	(132)	153	(132)	153
Total comprehensive income for the period	14,554	20,117	14,554	20,117

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.

AmInvestment Bank Berhad
Registration No. 197501002220 (23742-V)
(Incorporated in Malaysia)
and its subsidiaries

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

		Individual Quarter		Cumulative Quarter	
Bank	**Note**	**30 June 2026 RM'000**	**30 June 2025 RM'000**	**30 June 2026 RM'000**	**30 June 2025 RM'000**
Interest income	A16	10,077	15,832	10,077	15,832
Interest expense	A17	(4,559)	(6,300)	(4,559)	(6,300)
Net interest income		5,518	9,532	5,518	9,532
Other operating income	A18	28,902	48,362	28,902	48,362
Direct costs	A19	(8,425)	(11,782)	(8,425)	(11,782)
Net income		25,995	46,112	25,995	46,112
Other operating expenses	A20	(32,863)	(42,115)	(32,863)	(42,115)
Operating (loss)/profit before impairment losses		(6,868)	3,997	(6,868)	3,997
(Allowances for)/writeback of impairment on:					
Loans and advances, net	A21	(530)	(531)	(530)	(531)
Other financial assets	A22	193	1,264	193	1,264
Other recoveries, net		39	-	39	-
(Loss)/Profit before taxation		(7,166)	4,730	(7,166)	4,730
Taxation		1,496	(1,382)	1,496	(1,382)
(Loss)/Profit for the financial period		(5,670)	3,348	(5,670)	3,348

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.

AmInvestment Bank Berhad
Registration No. 197501002220 (23742-V)
(Incorporated in Malaysia)
and its subsidiaries

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

	Individual Quarter		Cumulative Quarter	
Bank	**30 June 2026 RM'000**	**30 June 2025 RM'000**	**30 June 2026 RM'000**	**30 June 2025 RM'000**
(Loss)/Profit for the financial period	(5,670)	3,348	(5,670)	3,348
Other comprehensive (loss)/income:				
Item that will not be reclassified subsequently to profit or loss				
Equity instruments at FVOCI				
Net unrealised (loss)/gain on changes in fair value	(69)	5	(69)	5
Item that may be reclassified subsequently to profit or loss				
Debt instruments at FVOCI				
Net unrealised (loss)/gain on changes in fair value	(83)	195	(83)	195
Tax effect	20	(47)	20	(47)
	(63)	148	(63)	148
Other comprehensive (loss)/income for the financial period	(132)	153	(132)	153
Total comprehensive (loss)/income for the period	(5,802)	3,501	(5,802)	3,501

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.

AmInvestment Bank Berhad
Registration No. 197501002220 (23742-V)
(Incorporated in Malaysia)
and its subsidiaries

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

	<-----Attributable to equity holder of the Bank						----->
		Non-distributable				Distributable	
Group	**Share capital RM'000**	**Capital reserve RM'000**	**Regulatory reserve RM'000**	**Reorganisation reserve RM'000**	**Fair value reserve RM'000**	**Retained earnings RM'000**	**Total equity RM'000**
At 1 April 2026	330,000	2,815	10,670	85,840	1,710	271,357	702,392
Profit for the financial period	-	-	-	-	-	14,686	14,686
Other comprehensive loss	-	-	-	-	(132)	-	(132)
Total comprehensive (loss)/income for the period	-	-	-	-	(132)	14,686	14,554
Transfer to retained earnings	-	-	(7)	-	-	7	-
Dividends							
- Final single-tier dividend for the financial year ended 31 March 2026	-	-	-	-	-	(67,204)	(67,204)
Transactions with owner and other equity movements	-	-	(7)	-	-	(67,197)	(67,204)
At 30 June 2026	330,000	2,815	10,663	85,840	1,578	218,846	649,742
At 1 April 2025	330,000	2,815	10,759	82,115	1,755	266,155	693,599
Profit for the financial period	-	-	-	-	-	19,964	19,964
Other comprehensive income	-	-	-	-	153	-	153
Total comprehensive income for the period	-	-	-	-	153	19,964	20,117
Transfer to retained earnings	-	-	(15)	-	-	15	-
Dividends							
- Final single-tier dividend for the financial year ended 31 March 2025	-	-	-	-	-	(64,691)	(64,691)
Transactions with owner and other equity movements	-	-	(15)	-	-	(64,676)	(64,691)
At 30 June 2025	330,000	2,815	10,744	82,115	1,908	221,443	649,025

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.

AmInvestment Bank Berhad
Registration No. 197501002220 (23742-V)
(Incorporated in Malaysia)
and its subsidiaries

UNAUDITED STATEMENT OF CHANGES IN EQUITY
FOR THE FINANCIAL QUARTER ENDED 30 JUNE 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**	**Reorganisation reserve RM'000**	**Retained earnings RM'000**	**Total equity RM'000**
At 1 April 2026	330,000	10,670	1,710	3,725	261,483	607,588
Loss for the financial period	-	-	-	-	(5,670)	(5,670)
Other comprehensive loss	-	-	(132)	-	-	(132)
Total comprehensive loss for the period	-	-	(132)	-	(5,670)	(5,802)
Transfer to retained earnings	-	(7)	-	-	7	-
Dividends						
- Final single-tier dividend for the financial year ended 31 March 2026	-	-	-	-	(67,204)	(67,204)
Transactions with owner and other equity movements	-	(7)	-	-	(67,197)	(67,204)
At 30 June 2026	330,000	10,663	1,578	3,725	188,616	534,582
At 1 April 2025	330,000	10,759	1,755	-	258,709	601,223
Profit for the financial period	-	-	-	-	3,348	3,348
Other comprehensive income	-	-	153	-	-	153
Total comprehensive income for the period	-	-	153	-	3,348	3,501
Transfer to retained earnings	-	(15)	-	-	15	-
Dividends						
- Final single-tier dividend for the financial year ended 31 March 2025	-	-	-	-	(64,691)	(64,691)
Transactions with owner and other equity movements	-	(15)	-	-	(64,676)	(64,691)
At 30 June 2025	330,000	10,744	1,908	-	197,381	540,033

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.

AmInvestment Bank Berhad
Registration No. 197501002220 (23742-V)
(Incorporated in Malaysia)
and its subsidiaries

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

	Group		Bank	
	30 June 2026 RM'000	30 June 2025 RM'000	30 June 2026 RM'000	30 June 2025 RM'000
Profit/(loss) before taxation	18,598	25,987	(7,166)	4,730
Adjustments for non-operating and non-cash items	3,347	2,016	2,592	1,219
Operating profit/(loss) before working capital changes	21,945	28,003	(4,574)	5,949
Change in operating assets	71,627	215,552	65,758	204,231
Change in operating liabilities	(89,611)	(208,435)	(80,788)	(199,580)
Cash generated from/(used in) operations	3,961	35,120	(19,604)	10,600
Tax paid	(9,915)	(8,344)	(54)	(59)
Net cash (used in)/generated from operating activities	(5,954)	26,776	(19,658)	10,541
Net cash used in investing activities	(446)	(883)	(336)	(533)
Net cash used in financing activities	(67,392)	(64,871)	(67,392)	(64,871)
Net decrease in cash and cash equivalents	(73,792)	(38,978)	(87,386)	(54,863)
Cash and cash equivalents at beginning of the financial period	625,718	534,141	517,287	430,714
Cash and cash equivalents at end of the financial period	551,926	495,163	429,901	375,851
Cash and cash equivalents comprises:				
Cash and short-term funds	501,926	495,163	379,901	375,851
Deposit and placement with a bank	50,000	-	50,000	-
	551,926	495,163	429,901	375,851

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.

AmInvestment Bank Berhad
Registration No. 197501002220 (23742-V)
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EXPLANATORY NOTES :

A1. BASIS OF PREPARATION

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

These condensed interim financial statements do not include all of the information required for full annual financial statements, and should be read in conjunction with the annual financial statements of the Group and the Bank for the financial year ended 31 March 2026 which are available upon request from the Bank's registered office at Level 22, Bangunan AmBank Group, No. 55, Jalan Raja Chulan, 50200 Kuala Lumpur.

The condensed interim financial statements incorporate those stockbroking and capital market activities undertaken in compliance with Shariah principles relating to investment banking services which are regulated by Securities Commission and Bursa Malaysia Berhad.

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

There was no audit qualification in the audited annual financial statements for the year ended 31 March 2026.

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.

A5. CHANGES IN ESTIMATES

There was no material change in estimates of amounts reported in the prior financial years that have a material effect for the financial quarter and period ended 30 June 2026.

A6. ISSUANCE AND REPAYMENT OF DEBT AND EQUITY SECURITIES

The Group and the Bank have not issued any new shares or debentures during the financial quarter and period.

There were no share buy-back, share cancellation, shares held as treasury shares nor resale of treasury shares by the Group and the Bank during the financial quarter and period.

A7. DIVIDENDS

During the financial quarter, the final single-tier dividend of 21.4 sen per share on 314,035,088 ordinary shares amounting to approximately RM67,203,509 in respect of the financial year ended 31 March 2026 was paid on 22 June 2026.

The directors do not recommend the payment of any dividend in respect of the current financial period ended 30 June 2026.

A8. CASH AND SHORT TERM FUNDS

	Group		Bank	
	30 June 2026 RM'000	**31 March 2026 RM'000**	**30 June 2026 RM'000**	**31 March 2026 RM'000**
Cash and bank balances	118,420	156,049	91,895	129,553
Deposit placements maturing within one month:				
Licensed banks, related companies	148,500	131,935	53,000	50,000
Bank Negara Malaysia	126,000	92,000	126,000	92,000
Other financial institutions	109,006	115,734	109,006	115,734
	501,926	495,718	379,901	387,287

A9. DEPOSITS AND PLACEMENTS WITH A BANK

	Group and Bank	
	30 June 2026 RM'000	**31 March 2026 RM'000**
Licensed bank, a related company	50,000	130,000
Of which deposit and placements with original maturity of:		
Three months or less	50,000	130,000

A10. FINANCIAL INVESTMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME ("FVOCI")

	Group and Bank	
	30 June 2026 RM'000	**31 March 2026 RM'000**
At Fair value		
Money Market Instruments:		
Malaysian Government Securities	30,315	30,372
Unquoted Securities:		
In Malaysia:		
Shares	2,634	2,706
Outside Malaysia:		
Shares	42	39
	32,991	33,117

A11. FINANCIAL INVESTMENT AT AMORTISED COST

	Group and Bank	
	30 June 2026 RM'000	**31 March 2026 RM'000**
At Amortised Cost:		
Unquoted Securities in Malaysia:		
Corporate bonds	75,000	75,000

A12. LOANS AND ADVANCES

	Group and Bank 30 June 2026 RM'000	Group and Bank 31 March 2026 RM'000
At Amortised Cost		
Share margin financing	306,553	397,841
Staff loans	132	147
Gross loans and advances	306,685	397,988
Less: Allowances for ECL		
- Stage 3 - Lifetime ECL credit impaired	(8,533)	(8,003)
	(8,533)	(8,003)
Net loans and advances	298,152	389,985

(a) Gross loans and advances analysed by types of customers are as follows:

	Group and Bank 30 June 2026 RM'000	Group and Bank 31 March 2026 RM'000
Domestic business enterprises:		
- Small medium enterprises	19,002	20,523
- Others	2,188	4,624
Individuals	280,676	367,893
Foreign individuals and entities	4,819	4,948
	306,685	397,988

(b) All gross loans and advances reside in Malaysia.

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

	Group and Bank 30 June 2026 RM'000	Group and Bank 31 March 2026 RM'000
Fixed rate		
- Other fixed rate loans	65	77
Variable rate:		
- Base lending rate-plus	306,620	397,911
	306,685	397,988

A12. LOANS AND ADVANCES (CONT'D.)

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

	Group and Bank	
	30 June 2026 RM'000	**31 March 2026 RM'000**
Agriculture	322	336
Mining and quarrying	-	7
Manufacturing	2,188	4,624
Wholesale and retail trade and hotels and restaurants	3,759	5,797
Transport, storage and communication	3,430	3,064
Real estate	1,605	1,426
Business activities	166	163
Education and health	9,720	9,730
Household, of which:	285,495	372,841
- Purchase of residential properties	132	147
- Others	285,363	372,694
	306,685	397,988

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

	Group and Bank	
	30 June 2026 RM'000	**31 March 2026 RM'000**
Maturing within one year	306,588	397,886
Over one year to three years	97	71
Over three years to five years	-	31
	306,685	397,988

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

	Group and Bank	
	30 June 2026 RM’000	**31 March 2026 RM’000**
Balance at beginning of the financial period/year	18,635	19,889
Impaired during the financial period/year	678	1,216
Reclassified as non-impaired	-	(485)
Recoveries	(156)	(1,985)
Balance at end of the financial period/year	19,157	18,635
Gross impaired loans and advances as % of gross loans and advances	6.2%	4.7%
Loan loss coverage (including Regulatory Reserve)	100.2%	100.2%

A12. LOANS AND ADVANCES (CONT'D.)

(g) Movement in allowances for ECL is as follows:

Group and Bank	Stage 1 12-Month ECL RM'000	Stage 3 Lifetime ECL credit impaired RM'000	Total RM'000
30 June 2026			
Balance at beginning of the financial period	-	8,003	8,003
Net allowances for ECL	-	530	530
Balance at end of the financial period	-	8,533	8,533
31 March 2026			
Balance at beginning of the financial year	1	9,169	9,170
Net (writeback of)/allowances for ECL	(1)	819	818
Amount written off	-	(1,985)	(1,985)
Balance at end of the financial year	-	8,003	8,003

A13. TRADE RECEIVABLES AND OTHER ASSETS

	Group		Bank	
	30 June 2026 RM'000	31 March 2026 RM'000	30 June 2026 RM'000	31 March 2026 RM'000
Trade receivables	592,364	506,784	577,657	491,712
Other receivables, deposits and prepayments	46,629	44,982	23,714	24,780
Interest receivable	1,451	1,131	1,451	1,131
Tax recoverable	20,119	20,034	20,084	20,030
Margin deposits	78,443	148,087	78,443	148,087
Amount due from subsidiaries	-	-	11,640	2,969
Amount due from related companies	1,246	300	1,241	300
	740,252	721,318	714,230	689,009
Less: Allowances for ECL	(10,044)	(10,237)	(9,748)	(9,941)
	730,208	711,081	704,482	679,068

(a) Movement in allowances for ECL:

	Group		Bank	
	30 June 2026 RM'000	31 March 2026 RM'000	30 June 2026 RM'000	31 March 2026 RM'000
Balance at beginning of the financial period/ year	10,237	11,262	9,941	10,966
Net writeback of ECL	(193)	(1,025)	(193)	(1,025)
Balance at end of the financial period/year	10,044	10,237	9,748	9,941

A14. DEPOSITS AND PLACEMENTS OF A BANK

The deposit placed with the Bank is by a related company.

A15. TRADE PAYABLES AND OTHER LIABILITIES

	Group		Bank	
	30 June 2026 RM'000	31 March 2026 RM'000	30 June 2026 RM'000	31 March 2026 RM'000
Trade payables	557,753	555,457	557,753	555,457
Other payables and accruals	58,362	63,257	42,650	43,070
Interest payable	3,174	3,488	3,174	3,488
Provision for commitments and contingencies	1,009	1,009	120	120
Lease liabilities	4,220	4,384	4,220	4,384
Provision for reinstatement of leased premises	262	262	262	262
Amount due to subsidiaries	-	-	35	38
Amount due to related companies	81,015	17,735	74,839	7,210
Provision for taxation	5,219	8,342	-	-
	711,014	653,934	683,053	614,029

A16. INTEREST INCOME

	Individual Quarter		Cumulative Quarter	
Group	30 June 2026 RM'000	30 June 2025 RM'000	30 June 2026 RM'000	30 June 2025 RM'000
Cash, short-term funds, deposits and placements	3,269	5,118	3,269	5,118
Financial investments at FVOCI	318	317	318	317
Financial investments at amortised cost	780	780	780	780
Loans and advances	4,917	9,262	4,917	9,262
Impaired loans and advances	292	-	292	-
Others	889	784	889	784
	10,465	16,261	10,465	16,261

	Individual Quarter		Cumulative Quarter	
Bank	30 June 2026 RM'000	30 June 2025 RM'000	30 June 2026 RM'000	30 June 2025 RM'000
Cash, short-term funds, deposits and placements	2,881	4,689	2,881	4,689
Financial investments at FVOCI	318	317	318	317
Financial investments at amortised cost	780	780	780	780
Loans and advances	4,917	9,262	4,917	9,262
Impaired loans and advances	292	-	292	-
Others	889	784	889	784
	10,077	15,832	10,077	15,832

A17. INTEREST EXPENSE

	Individual Quarter		Cumulative Quarter	
Group	30 June 2026 RM'000	30 June 2025 RM'000	30 June 2026 RM'000	30 June 2025 RM'000
Deposits and placements of a bank	4,337	5,613	4,337	5,613
Others	265	717	265	717
	4,602	6,330	4,602	6,330

A17. INTEREST EXPENSE (CONT'D.)

Bank	Individual Quarter 30 June 2026 RM'000	Individual Quarter 30 June 2025 RM'000	Cumulative Quarter 30 June 2026 RM'000	Cumulative Quarter 30 June 2025 RM'000
Deposits and placements of a bank	4,337	5,613	4,337	5,613
Others	222	687	222	687
	4,559	6,300	4,559	6,300

A18. OTHER OPERATING INCOME

Group	Individual Quarter 30 June 2026 RM'000	Individual Quarter 30 June 2025 RM'000	Cumulative Quarter 30 June 2026 RM'000	Cumulative Quarter 30 June 2025 RM'000
Fee and commission income:				
Fee and commission income that are provided over time:				
Corporate advisory	1,595	1,975	1,595	1,975
Fees on loans and securities				
Agency fees	864	811	864	811
Other loans and securities related fees	546	838	546	838
Portfolio management fees	12,873	11,793	12,873	11,793
Unit trust management fees	40,897	35,472	40,897	35,472
Wealth management fees	-	4,881	-	4,881
Fee and commission income from providing transaction services:				
Brokerage fees and commission	17,703	14,797	17,703	14,797
Corporate advisory	924	256	924	256
Fees on loans and securities				
Arrangement and upfront fees	467	13,364	467	13,364
Other loans and securities related fees	158	565	158	565
Portfolio management fees	440	262	440	262
Underwriting commission	-	743	-	743
Wealth management fees	-	513	-	513
Unit trust service charges	6,288	2,640	6,288	2,640
Placement fees	4,522	3,761	4,522	3,761
Other fee and commission income	1,229	660	1,229	660
	88,506	93,331	88,506	93,331
Investment and trading income:				
Net foreign exchange gain/(loss)	410	(394)	410	(394)
Net gain from sale of financial assets at fair value through profit or loss ("FVTPL")	6	2	6	2
	416	(392)	416	(392)
Other income:				
Net gain on disposal of property and equipment	-	4	-	4
Non-trading foreign exchange gain	4	1	4	1
Rental income	170	749	170	749
Others	355	42	355	42
	529	796	529	796
	89,451	93,735	89,451	93,735

A18. OTHER OPERATING INCOME (CONT'D.)

	Individual Quarter		Cumulative Quarter	
	30 June 2026	30 June 2025	30 June 2026	30 June 2025
Bank	**RM'000**	**RM'000**	**RM'000**	**RM'000**
Fee and commission income:				
Fee and commission income that are provided over time:				
Corporate advisory	1,595	1,975	1,595	1,975
Fees on loans and securities				
Agency fees	864	811	864	811
Other loans and securities related fees	546	838	546	838
Portfolio management fees	-	170	-	170
Wealth management fees	-	4,444	-	4,444
Fee and commission income from providing transaction services:				
Brokerage fees and commission	17,703	14,797	17,703	14,797
Corporate advisory	924	256	924	256
Fees on loans and securities				
Arrangement and upfront fees	467	13,364	467	13,364
Other loans and securities related fees	158	565	158	565
Underwriting commission	-	743	-	743
Wealth management fees	-	4,916	-	4,916
Placement fees	4,522	3,761	4,522	3,761
Other fee and commission income	1,435	768	1,435	768
	28,214	47,408	28,214	47,408
Investment and trading income:				
Net foreign exchange gain	263	165	263	165
Net gain from sale of financial assets at FVTPL	6	2	6	2
	269	167	269	167
Other income:				
Net gain on disposal of property and equipment	-	3	-	3
Rental income	171	751	171	751
Others	248	33	248	33
	419	787	419	787
	28,902	48,362	28,902	48,362

A19. DIRECT COSTS

	Individual Quarter		Cumulative Quarter	
	30 June 2026	30 June 2025	30 June 2026	30 June 2025
Group	**RM'000**	**RM'000**	**RM'000**	**RM'000**
Brokerage commission	5,601	3,981	5,601	3,981
Unit trust commission	15,474	6,509	15,474	6,509
Other brokerage related costs	2,824	3,092	2,824	3,092
Others	-	4,709	-	4,709
	23,899	18,291	23,899	18,291
Bank				
Brokerage commission	5,601	3,981	5,601	3,981
Other brokerage related costs	2,824	3,092	2,824	3,092
Others	-	4,709	-	4,709
	8,425	11,782	8,425	11,782

A20. OTHER OPERATING EXPENSES

	Individual Quarter		Cumulative Quarter	
	30 June 2026	**30 June 2025**	**30 June 2026**	**30 June 2025**
Group	**RM'000**	**RM'000**	**RM'000**	**RM'000**
Personnel costs				
- Salaries, allowances and bonuses	20,964	23,616	20,964	23,616
- Contributions to Employees' Provident Fund ("EPF")/private retirement schemes	3,429	3,737	3,429	3,737
- Share granted under AMMB Executives' Share Scheme ("ESS") - charge	2,122	1,630	2,122	1,630
- Social security costs	143	167	143	167
- Others	2,182	2,416	2,182	2,416
	28,840	31,566	28,840	31,566
Establishment costs				
- Amortisation of intangible assets	751	230	751	230
- Cleaning, maintenance and security	939	749	939	749
- Computerisation costs	2,952	4,042	2,952	4,042
- Depreciation of property and equipment	379	360	379	360
- Depreciation of right-of-use assets	174	144	174	144
- Finance costs on lease liability	25	12	25	12
- Rental of premises	1,341	1,349	1,341	1,349
- Others	102	132	102	132
	6,663	7,018	6,663	7,018
Marketing and communication expenses				
- Advertising, promotional and other marketing activities	93	331	93	331
- Sales commission	4	8	4	8
- Travelling and entertainment	273	315	273	315
- Communication expenses	238	292	238	292
- Others	137	558	137	558
	745	1,504	745	1,504
Administration and general expenses				
- Professional fees	3,579	3,004	3,579	3,004
- Travelling	75	79	75	79
- Subscription and periodicals	2,470	2,160	2,470	2,160
- Others	1,698	3,404	1,698	3,404
	7,822	8,647	7,822	8,647
Service transfer pricing - expense	8,449	11,386	8,449	11,386
	52,519	60,121	52,519	60,121

A20. OTHER OPERATING EXPENSES (CONTD.)

	Individual Quarter		Cumulative Quarter	
	30 June 2026	30 June 2025	30 June 2026	30 June 2025
Bank	RM'000	RM'000	RM'000	RM'000
Personnel costs				
- Salaries, allowances and bonuses	12,655	15,117	12,655	15,117
- Contributions to EPF/private retirement schemes	2,073	2,377	2,073	2,377
- Share granted under AMMB ESS - charge	1,521	1,518	1,521	1,518
- Social security costs	81	102	81	102
- Others	1,454	1,591	1,454	1,591
	17,784	20,705	17,784	20,705
Establishment costs				
- Amortisation of intangible assets	579	148	579	148
- Cleaning, maintenance and security	913	729	913	729
- Computerisation costs	2,582	3,798	2,582	3,798
- Depreciation of property and equipment	251	316	251	316
- Depreciation of right-of-use assets	174	144	174	144
- Finance costs on lease liability	25	12	25	12
- Rental of premises	998	1,013	998	1,013
- Others	85	125	85	125
	5,607	6,285	5,607	6,285
Marketing and communication expenses				
- Advertising, promotional and other marketing activities	19	203	19	203
- Sales commission	4	8	4	8
- Travelling and entertainment	217	260	217	260
- Communication expenses	84	185	84	185
- Others	36	456	36	456
	360	1,112	360	1,112
Administration and general expenses				
- Professional fees	678	574	678	574
- Travelling	74	76	74	76
- Subscription and periodicals	444	476	444	476
- Others	1,458	3,108	1,458	3,108
	2,654	4,234	2,654	4,234
Service transfer pricing - expense	6,458	9,779	6,458	9,779
	32,863	42,115	32,863	42,115

A21. ALLOWANCES FOR IMPAIRMENT ON LOANS AND ADVANCES

	Individual Quarter		Cumulative Quarter	
	30 June 2026	30 June 2025	30 June 2026	30 June 2025
Group and Bank	RM'000	RM'000	RM'000	RM'000
Allowances for impairment on loans and advances	(530)	(539)	(530)	(539)
Impaired loans and advances recovered, net	-	8	-	8
	(530)	(531)	(530)	(531)

A22. WRITEBACK OF IMPAIRMENT ON OTHER FINANCIAL ASSETS

	Individual Quarter		Cumulative Quarter	
	30 June 2026	30 June 2025	30 June 2026	30 June 2025
Group and Bank	RM'000	RM'000	RM'000	RM'000
Writeback of impairment on trade receivables and other assets	193	1,264	193	1,264

A23. EARNINGS PER SHARE

(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	
Group	30 June 2026	30 June 2025	30 June 2026	30 June 2025
Net profit attributable to equity holder of the Bank (RM'000)	14,686	19,964	14,686	19,964
Weighted average number of ordinary shares in issue ('000)	314,035	314,035	314,035	314,035
Basic earnings per share (sen)	4.7	6.4	4.7	6.4

(b) Diluted earnings per share

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

A24. BUSINESS SEGMENT ANALYSIS

Segment information is presented in respect of the Group's business segments. The business segment information is prepared based on internal management reports 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) Investment Banking

The Investment Banking division of the Group offers a full range of investment banking solutions and services, encompassing the following business segments:

(i) Equity Markets – provides clients an investment avenue to participate in the equity markets through its multiple distribution channels, including remisiers, Bank Branch Broking, salaried dealers, and the internet trading platform, offering clients the flexibility to trade equities, futures and equity derivatives both online and offline;

(ii) Corporate Finance – provides an extensive range of corporate finance and advisory services which include mergers and acquisitions, divestitures, take-overs, initial public offerings, restructuring, privatisations, issuance of equity and equity-linked instruments as well as valuation support;

(iii) Capital Markets – provides debt financing solutions to clients through a wide array of products which include conventional corporate bonds and Islamic sukuk, loan syndication, capital and project advisory as well as structured finance and securitisation deals; and

(iv) Others – other Investment Banking supporting function within the Group.

(b) Group Wealth Management

Group Wealth Management comprises Funds Management and Private Banking.

(i) Funds Management – comprises the asset and funds management services, offering a variety of investment solutions for various asset classes to retail, corporate and institutional clients; and

(ii) Private Banking – manages the private wealth of high net worth individuals, family groups and companies by offering comprehensive wealth management solutions and integrated access to expertise and resources of AMMB Group. Following the internal reorganisation exercise, the Private Banking business has transferred to AmBank (M) Berhad on 14 January 2026.

(c) Others

The Others mainly comprises activities to maintain the liquidity of the Group as well as support operations of its main business units and non-core operations of the Group.

Measurement of Segment Performance

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

Notes:

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

(ii) The comparatives for 30 June 2025 have been restated to conform with current business realignment between the business segments.

A24. BUSINESS SEGMENT ANALYSIS (CONT'D.)

For the financial period ended 30 June 2026 Group	Investment Banking				Group Wealth Management			
	Equity Markets RM'000	Corporate Finance RM'000	Capital Markets RM'000	Others RM'000	Funds Management RM'000	Private Banking RM'000	Others RM'000	Total RM'000
External net income	21,025	2,779	3,069	2	46,339	-	(1,799)	71,415
Intersegments net income	(3,366)	-	-	-	-	-	3,366	-
Net income	17,659	2,779	3,069	2	46,339	-	1,567	71,415
Net interest income	3,549	-	-	-	345	-	1,969	5,863
Other operating income (net of direct costs)	14,110	2,779	3,069	2	45,994	-	(402)	65,552
Net income	17,659	2,779	3,069	2	46,339	-	1,567	71,415
Other operating expenses	(19,251)	(4,907)	(7,631)	1,458	(20,714)	-	(1,474)	(52,519)
of which:								
Depreciation of property and equipment	(75)	(7)	(9)	(16)	(129)	-	(143)	(379)
Depreciation of right-of-use assets	-	-	-	-	-	-	(174)	(174)
Amortisation of intangible assets	(468)	(65)	-	(8)	(172)	-	(38)	(751)
(Loss)/Profit before impairment losses	(1,592)	(2,128)	(4,562)	1,460	25,625	-	93	18,896
(Allowance for)/Writeback of impairment on:								
Loans and advances, net	(530)	-	-	-	-	-	-	(530)
Other financial assets	194	-	(1)	-	-	-	-	193
Other recoveries, net	39	-	-	-	-	-	-	39
(Loss)/Profit before taxation	(1,889)	(2,128)	(4,563)	1,460	25,625	-	93	18,598
Taxation	453	511	1,095	(351)	(5,374)	-	(246)	(3,912)
(Loss)/Profit for the period	(1,436)	(1,617)	(3,468)	1,109	20,251	-	(153)	14,686
Other information:								
Total segment assets	1,112,861	2,011	12,218	506	168,262	-	484,899	1,780,757
Total segment liabilities	566,227	1,467	4,806	1,147	40,309	-	517,059	1,131,015
Cost to income ratio	>100%	>100%	>100%	>-100%	44.7%	-	94.1%	73.5%
Gross loans and advances	306,553	-	-	-	-	-	132	306,685
Net loans and advances	298,020	-	-	-	-	-	132	298,152
Impaired loans and advances	19,157	-	-	-	-	-	-	19,157
Financial investment at amortised cost	-	-	-	-	-	-	75,000	75,000
Total deposits and placements	-	-	-	-	-	-	420,000	420,000
Additions to:								
Property and equipment	66	-	4	9	56	-	25	160
Intangible assets	33	-	-	-	56	-	199	288

A24. BUSINESS SEGMENT ANALYSIS (CONT'D.)

For the financial period ended 30 June 2025 Group (Restated)	Investment Banking				Group Wealth Management			
	Equity Markets RM'000	Corporate Finance RM'000	Capital Markets RM'000	Others RM'000	Funds Management RM'000	Private Banking RM'000	Others RM'000	Total RM'000
External net income	25,178	2,653	9,558	6	40,126	4,920	2,934	85,375
Intersegments net income	(5,958)	(12)	164	52	-	(5)	5,759	-
Net income	19,220	2,641	9,722	58	40,126	4,915	8,693	85,375
Net interest income	6,557	(12)	164	52	398	2	2,770	9,931
Other operating income (net of direct costs)	12,663	2,653	9,558	6	39,728	4,913	5,923	75,444
Net income	19,220	2,641	9,722	58	40,126	4,915	8,693	85,375
Other operating expenses	(19,897)	(4,490)	(7,803)	1,331	(18,901)	(2,945)	(7,416)	(60,121)
of which:								
Depreciation of property and equipment	(88)	(11)	(8)	(12)	(44)	(33)	(164)	(360)
Depreciation of right-of-use assets	-	-	-	-	-	-	(144)	(144)
Amortisation of intangible assets	(71)	(63)	-	(2)	(81)	(2)	(11)	(230)
(Loss)/Profit before impairment losses	(677)	(1,849)	1,919	1,389	21,225	1,970	1,277	25,254
(Allowance for) /Writeback of impairment on:								
Loans and advances, net	(532)	-	-	-	-	-	1	(531)
Other financial assets	524	740	-	-	-	-	-	1,264
(Loss)/Profit before taxation	(685)	(1,109)	1,919	1,389	21,225	1,970	1,278	25,987
Taxation	164	266	(461)	(333)	(4,654)	(473)	(532)	(6,023)
(Loss)/Profit for the period	(521)	(843)	1,458	1,056	16,571	1,497	746	19,964
Other information:								
Total segment assets	1,402,752	2,973	16,923	334	154,460	1,932	431,947	2,011,321
Total segment liabilities	619,582	1,024	2,876	1,503	32,351	2,871	702,089	1,362,296
Cost to income ratio	>100%	>100%	80.3%	>-100%	47.1%	59.9%	85.3%	70.4%
Gross loans and advances	586,916	-	-	-	-	-	182	587,098
Net loans and advances	577,207	-	-	-	-	-	182	577,389
Impaired loans and advances	20,412	-	-	-	-	-	-	20,412
Financial investment at amortised cost	-	-	-	-	-	-	75,000	75,000
Total deposits and placements	-	-	-	-	-	-	600,000	600,000
Additions to:								
Property and equipment	66	2	30	14	73	35	18	238
Intangible assets	372	-	-	-	276	-	-	648

A25. 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 and Bank	
	30 June 2026 RM'000	**31 March 2026 RM'000**
Commitments		
Other commitments, such as formal standby facilities and credit lines, with an original maturity of up to one year	126,615	147,564
Derivative Financial Instruments		
Foreign exchange related contracts:		
- One year or less	74	51
	126,689	147,615

A26. FAIR VALUE MEASUREMENTS OF FINANCIAL INSTRUMENTS

Determination of fair value and fair value hierarchy

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

Level 1: quoted prices (unadjusted) in active markets for identical assets or liabilities;

Level 2: other techniques for which all inputs which have a significant effect on the recorded fair value are observable, either directly or indirectly;

Level 3: techniques which use inputs which have a significant effect on the recorded fair value that are not based on observable market data.

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

Non-market observable inputs means that fair values are determined, in whole or in part, using a valuation technique (model) based on assumptions that are neither supported by prices from observable current market transactions in the same instrument, nor are they based on available market data. The main asset classes in this category are unlisted equity investments and debt instruments. Valuation techniques are used to the extent that observable inputs are not available, thereby allowing for situations in which there is little, if any, market activity for the asset or liability at the measurement date. However, the fair value measurement objective remains the same, that is, an exit price from the perspective of the Group or the 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 from the counterparties. Unquoted equity investments at FVOCI are measured using adjusted net asset based on available market information.

8.1% (31 March 2026: 8.3%) 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.

There was no transfer between Level 1 and Level 2 during the current financial quarter and previous financial year for the Group and the Bank.

A26. FAIR VALUE OF FINANCIAL INSTRUMENTS (CONT'D.)

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

	Group and Bank			
	Level 1	**Level 2**	**Level 3**	**Total**
30 June 2026	**RM'000**	**RM'000**	**RM'000**	**RM'000**
Financial assets measured at fair value				
Financial investments at FVOCI				
- Money market securities	-	30,315	-	30,315
- Unquoted securities	-	-	2,676	2,676
	-	30,315	2,676	32,991
Financial assets for which fair value is disclosed				
Financial investments at amortised cost				
- Unquoted securities	-	76,007	-	76,007
Financial liabilities measured at fair value				
Derivative financial liabilities	-	1	-	1

	Group and Bank			
	Level 1	**Level 2**	**Level 3**	**Total**
31 March 2026	**RM'000**	**RM'000**	**RM'000**	**RM'000**
Financial assets measured at fair value				
Financial investments at FVOCI				
- Money market securities	-	30,372	-	30,372
- Unquoted securities	-	-	2,745	2,745
	-	30,372	2,745	33,117
Financial assets for which fair value is disclosed				
Financial investments at amortised cost				
- Unquoted securities	-	76,140	-	76,140

A26. FAIR VALUE 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 table shows a reconciliation of the opening and closing amounts of Level 3 financial assets which are recorded at fair value:

	Financial instruments at FVOCI	
	30 June 2026	**31 March 2026**
Group and Bank	**RM'000**	**RM'000**
At beginning of the financial period/year	2,745	2,740
Total (loss)/gain recognised in statement of comprehensive income for the period/year	(69)	5
At end of the financial period/year	2,676	2,745

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

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

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

A27. CAPITAL ADEQUACY

The capital adequacy ratios of the Group and the Bank 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), financial institution is required to maintain minimum Common Equity Tier 1 ("CET1") Capital Ratio of 4.5%, Tier 1 Capital Ratio of 6.0% and Total Capital Ratio of 8.0% at all times.

(a) The Group and the Bank adopt the following approaches in determining the capital requirements:

- **Credit Risk:**
  The credit risk component of capital adequacy ratios of the Bank remains to be computed using Standardised Approach 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) issued on 15 December 2023.

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

	Group		Bank	
	30 June 2026*	**31 March 2026**	**30 June 2026***	**31 March 2026**
Before deducting proposed dividends:				
CET1 Capital Ratio	38.871%	48.441%	38.539%	50.428%
Tier 1 Capital Ratio	38.871%	48.441%	38.539%	50.428%
Total Capital Ratio	39.535%	49.044%	39.298%	51.112%
After deducting proposed dividends:				
CET1 Capital Ratio	38.871%	43.206%	38.539%	43.903%
Tier 1 Capital Ratio	38.871%	43.206%	38.539%	43.903%
Total Capital Ratio	39.535%	43.810%	39.298%	44.588%

* No dividend is proposed for the financial period ended 30 June 2026.

A27. CAPITAL ADEQUACY (CONT'D.)

(b) The components of CET1,Tier 2 Capital and Total Capital of the Group and the Bank are as follows:

	Group		Bank	
	30 June 2026 RM'000	**31 March 2026 RM'000**	**30 June 2026 RM'000**	**31 March 2026 RM'000**
CET1 Capital/Tier 1 Capital				
Ordinary shares	330,000	330,000	330,000	330,000
Retained earnings	204,160	271,357	188,616	261,483
Fair value reserve	1,578	1,710	1,578	1,710
Regulatory reserve	10,663	10,670	10,663	10,670
Capital reserve	2,815	2,815	-	-
Reorganisation reserve	85,840	85,840	3,725	3,725
Less : Regulatory adjustments applied on CET 1 Capital:				
- Goodwill	(36,442)	(36,442)	-	-
- Other intangible assets	(6,083)	(7,042)	(3,934)	(4,778)
- Deferred tax assets	(28,357)	(25,367)	(23,667)	(21,977)
- 55% of fair value reserve	(868)	(940)	(868)	(940)
- Regulatory reserve	(10,663)	(10,670)	(10,663)	(10,670)
- Investments in capital instruments of unconsolidated financial entities	-	-	(49,809)	(49,809)
CET1 Capital/Tier 1 Capital	**552,643**	**621,931**	**445,641**	**519,414**
Tier 2 Capital				
General provisions*	9,437	7,743	8,787	7,047
Tier 2 Capital	9,437	7,743	8,787	7,047
Total Capital	**562,080**	**629,674**	**454,428**	**526,461**

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

	Group		Bank	
	30 June 2026 RM'000	**31 March 2026 RM'000**	**30 June 2026 RM'000**	**31 March 2026 RM'000**
Credit RWA	714,580	565,356	662,586	509,681
Exposures to Central Counterparties RWA	40,380	54,096	40,380	54,096
Market RWA	20,769	16,411	6,166	12,430
Operational RWA	645,998	648,037	447,220	453,808
Total RWA	1,421,727	1,283,900	1,156,352	1,030,015

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

A28. PERFORMANCE REVIEW FOR THE PERIOD ENDED 30 JUNE 2026

The Group's registered a profit before taxation ("PBT") of RM18.6 million (30 June 2025: RM26.0 million).

The Group's net income declined to RM71.4 million or 16.4% from RM85.4 million compared to 30 June 2025. The decrease was mainly due to lower arrangement and upfront fees, wealth management fees, underwriting commission and other loans and securities related fees of RM19.7 million coupled with higher direct costs of RM5.6 million, partly offset by higher unit trust management fees, unit trust service charges, brokerage fees and commission, portfolio management fees, placement fees and corporate advisory fees of RM14.3 million.

The decrease was also contributed by lower net interest income of RM4.1 million and lower writeback of impairment on other financial assets.

Total other operating expenses decreased by RM7.6 million or 12.6% mainly driven by the decrease in service transfer pricing expense of RM2.9 million, personnel cost of RM2.7 million, administration and general expenses of RM0.8 million and marketing and communication expenses of RM0.8 million. The Group's profit after taxation ("PAT") registered at RM14.7 million (30 June 2025: RM20.0 million).

The Group and the Bank's CET1 are 38.88% (FY2026: 43.21%) and 38.54% (FY2026: 43.90%) respectively, while total capital ratio ("TCR") are 39.54% (FY2026: 43.81%) and 39.30% (FY2026: 44.59%) respectively.

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

A29. PROSPECTS FOR FINANCIAL YEAR ENDING 31 MARCH 2027 ("FY27")

Global economic conditions are expected to remain uncertain with ongoing geopolitical tensions in the Middle East, evolving global trade policies and persistent macroeconomic uncertainties weighing on investor sentiment. Although ceasefire efforts have helped ease immediate concerns, the geopolitical environment remains fragile with potential for renewed disruptions to energy markets and global supply chains. Against this backdrop, capital market activities are expected to remain selective, moderating the pace of deal origination and execution across debt and equity capital markets. Within the fund management industry, investors are expected to remain cautious as they navigate heightened market volatility, interest rate uncertainties and shifting global investment flows. Nevertheless, demand for investment management solutions is expected to remain supported by investors' continued focus on portfolio diversification, capital preservation and long-term wealth creation.

While Malaysia's economic fundamentals remain resilient, external uncertainties are expected to continue weighing on domestic market sentiment. Notwithstanding these challenges, the Group remains focused on strengthening its presence in the Malaysian financial capital markets and aims to enhance origination productivity through targeted sector coverage, proactive client engagement and disciplined pipeline execution to support sustainable earnings, while continuing to enhance its fund management capabilities to support sustainable growth in assets under management.

For equity markets, trading activity is expected to moderate as investors adopt a selective approach amid prevailing uncertainties. The Group has enhanced its Institutional Trading Platform to provide clients with a more seamless, efficient and robust trading experience, while continuing to invest in digital capabilities and expand its product offerings. These strategic initiatives are expected to strengthen client engagement, improve service delivery and support a more diversified, resilient and sustainable earnings base over time.

In the fund management segment, the Group remains focused on broadening its product suite to meet evolving investor needs through expansion into new investment themes, markets and asset classes. The Group will also continue to strengthen its digital distribution capabilities and deepen client engagement. These initiatives are expected to support sustainable growth in the Group’s assets under management, enhance recurring fee income and reinforce the resilience of the Group's earnings profile over the long term.

A30. VALUATION OF PROPERTY AND EQUIPMENT

Property and equipment are stated at cost less accumulated depreciation and impairment losses (if any).

A31. SIGNIFICANT EVENT DURING THE REPORTING YEAR

There was no significant event during the current financial quarter and period.