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

UNAUDITED STATEMENTS OF FINANCIAL POSITION
AS AT 30 JUNE 2026

	Note	Group 30.06.2026 RM'000	Group 31.03.2026 RM'000	Company 30.06.2026 RM'000	Company 31.03.2026 RM'000
ASSETS					
Cash and short-term funds	A8	3,502,361	6,818,615	133,286	152,328
Deposits and placements with banks and other financial institutions	A9	-	-	-	-
Derivative financial assets	A29	1,153,191	1,008,401	-	-
Financial assets at fair value through profit or loss ("FVTPL")	A10	12,444,921	8,044,571	1,293	1,283
Financial investments at fair value through other comprehensive income ("FVOCI")	A11	32,888,574	28,782,864	-	-
Financial investments at amortised cost	A12	11,159,799	10,918,550	-	-
Loans, advances and financing	A13	146,223,017	145,091,733	-	-
Statutory deposits with Bank Negara Malaysia		1,426,046	1,723,705	-	-
Deferred tax assets		220,385	286,518	-	-
Investments in subsidiaries		-	-	10,852,185	10,852,185
Investments in associates and joint ventures		1,352,345	1,399,214	-	-
Other assets	A14	2,771,369	2,677,824	7,957	8,532
Property and equipment		140,798	156,757	17	19
Right-of-use assets		306,230	321,423	-	-
Intangible assets		489,741	478,551	-	-
TOTAL ASSETS		214,078,777	207,708,726	10,994,738	11,014,347
LIABILITIES AND EQUITY					
Deposits from customers	A15	144,074,421	147,000,103	-	-
Investment accounts of customers		2,660,338	2,057,293	-	-
Deposits and placements of banks and other financial institutions	A16	10,519,884	6,119,478	-	-
Securities sold under repurchase agreements		8,761,076	4,635,626	-	-
Recourse obligation on loans and financing sold to Cagamas Berhad		6,010,094	6,950,107	-	-
Derivative financial liabilities	A29	1,042,097	1,172,988	-	-
Financial liabilities at FVTPL		380,349	347,264	-	-
Term funding	B6	10,455,083	9,078,865	-	-
Debt capital	B6	4,395,000	4,395,000	-	-
Other liabilities	A17	4,354,459	4,326,989	39,793	32,350
Total Liabilities		192,652,801	186,083,713	39,793	32,350
Share capital		6,376,240	6,376,240	6,372,870	6,372,870
Treasury shares		(45,532)	(41,739)	(45,532)	(41,739)
Reserves		15,094,626	15,289,683	4,627,607	4,650,866
Equity attributable to equity holders of the Company		21,425,334	21,624,184	10,954,945	10,981,997
Non-controlling interests		642	829	-	-
Total Equity		21,425,976	21,625,013	10,954,945	10,981,997
TOTAL LIABILITIES AND EQUITY		214,078,777	207,708,726	10,994,738	11,014,347
COMMITMENTS AND CONTINGENCIES	A28	179,510,590	158,259,641	-	-
NET ASSETS PER SHARE (RM)		6.48	6.54	3.31	3.32

The unaudited condensed interim financial statements should be read in conjunction with the audited annual financial statements of the Group and the Company for the financial year ended 31 March 2026.

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

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

		Individual Quarter		Cumulative Quarter	
Group	**Note**	**30.06.2026 RM'000**	**30.06.2025 RM'000**	**30.06.2026 RM'000**	**30.06.2025 RM'000**
Interest income	A18	1,585,249	1,529,612	1,585,249	1,529,612
Interest expense	A19	(940,905)	(920,079)	(940,905)	(920,079)
Net interest income		644,344	609,533	644,344	609,533
Net income from Islamic banking		395,682	357,811	395,682	357,811
Other operating income	A20	277,190	292,733	277,190	292,733
Share in results of associates and joint ventures		10,280	30,665	10,280	30,665
Net income		1,327,496	1,290,742	1,327,496	1,290,742
Other operating expenses	A21	(575,505)	(563,922)	(575,505)	(563,922)
Operating profit before impairment losses		751,991	726,820	751,991	726,820
Allowances for impairment on loans, advances and financing	A22	(69,341)	(87,073)	(69,341)	(87,073)
(Allowances for)/Writeback of impairment on:					
Financial investments	A23	(1,931)	12,505	(1,931)	12,505
Other financial assets	A23	(1,152)	1,606	(1,152)	1,606
Writeback of provision for commitments and contingencies		818	501	818	501
Other recoveries, net		1,758	18	1,758	18
Profit before taxation and zakat		682,143	654,377	682,143	654,377
Taxation and zakat	B5	(162,101)	(138,320)	(162,101)	(138,320)
Profit for the financial period		520,042	516,057	520,042	516,057
Attributable to:					
Equity holders of the Company		520,229	516,176	520,229	516,176
Non-controlling interests		(187)	(119)	(187)	(119)
Profit for the financial period		520,042	516,057	520,042	516,057
EARNINGS PER SHARE (SEN)	B10				
Basic/Diluted		15.73	15.64	15.73	15.64

The unaudited condensed interim financial statements should be read in conjunction with the audited annual financial statements of the Group and the Company for the financial year ended 31 March 2026.

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

Group	Individual Quarter 30.06.2026 RM'000	Individual Quarter 30.06.2025 RM'000	Cumulative Quarter 30.06.2026 RM'000	Cumulative Quarter 30.06.2025 RM'000
Profit for the financial period	520,042	516,057	520,042	516,057
Other comprehensive income/(loss):				
Items that will not be reclassified subsequently to statement of profit or loss				
Financial investments at FVOCI				
- net unrealised gain/(loss) on changes in fair value	4,991	(5,493)	4,991	(5,493)
Tax effect relating to the components of other comprehensive income				
- financial investments at FVOCI	(527)	1,712	(527)	1,712
	4,464	(3,781)	4,464	(3,781)
Items that may be reclassified subsequently to statement of profit or loss				
Currency translation gain/(loss) on foreign operations	2,021	(13,902)	2,021	(13,902)
Financial investments at FVOCI				
- net unrealised gain on changes in fair value	13,348	184,113	13,348	184,113
- net gain reclassified to profit or loss	(1,807)	(36,210)	(1,807)	(36,210)
- changes in expected credit losses ("ECL")	199	(6,643)	199	(6,643)
- foreign exchange differences	4	(3)	4	(3)
Tax effect relating to the components of other comprehensive income				
- financial investments at FVOCI	(2,769)	(35,497)	(2,769)	(35,497)
Share of reserve movements in equity accounted associates and joint ventures	(513)	1,170	(513)	1,170
	10,483	93,028	10,483	93,028
Other comprehensive income for the financial period, net of tax	14,947	89,247	14,947	89,247
Total comprehensive income for the financial period	534,989	605,304	534,989	605,304
Total comprehensive income/(loss) for the financial period attributable to:				
Equity holders of the Company	535,176	605,423	535,176	605,423
Non-controlling interests	(187)	(119)	(187)	(119)
	534,989	605,304	534,989	605,304

The unaudited condensed interim financial statements should be read in conjunction with the audited annual financial statements of the Group and the Company for the financial year ended 31 March 2026.

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

		Individual Quarter		Cumulative Quarter	
Company	**Note**	**30.06.2026**	**30.06.2025**	**30.06.2026**	**30.06.2025**
		RM'000	**RM'000**	**RM'000**	**RM'000**
Interest income	A18	545	200	545	200
Other operating income	A20	715,250	745,408	715,250	745,408
Net income		715,795	745,608	715,795	745,608
Other operating expenses	A21	(8,678)	(9,623)	(8,678)	(9,623)
Profit before taxation		707,117	735,985	707,117	735,985
Taxation		(143)	(49)	(143)	(49)
Profit for the financial period representing total comprehensive income for the financial period		**706,974**	**735,936**	**706,974**	**735,936**

The unaudited condensed interim financial statements should be read in conjunction with the audited annual financial statements of the Group and the Company for the financial year ended 31 March 2026.

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

	Attributable to Equity Holders of the Company										
		Non-Distributable						Distributable			
							Retained Earnings				
Group	**Share capital RM'000**	**Regulatory reserve RM'000**	**Fair value reserve RM'000**	**Foreign currency translation reserve RM'000**	**Executives' share scheme reserve RM'000**	**Treasury shares RM'000**	**Non-participating funds RM'000**	**RM'000**	**Total RM'000**	**Non-controlling interests RM'000**	**Total equity RM'000**
At 01.04.2026	6,376,240	683,469	763,350	88,755	41,471	(41,739)	45,715	13,666,923	21,624,184	829	21,625,013
Profit/(Loss) for the financial period	-	-	-	-	-	-	-	520,229	520,229	(187)	520,042
Other comprehensive income, net	-	-	12,926	2,021	-	-	-	-	14,947	-	14,947
Total comprehensive income/(loss) for the financial period	-	-	12,926	2,021	-	-	-	520,229	535,176	(187)	534,989
Buy-back of shares	-	-	-	-	-	(3,793)	-	-	(3,793)	-	(3,793)
Share-based payment under ESS, net	-	-	-	-	14,840	-	-	-	14,840	-	14,840
Transfer to regulatory reserve	-	92,825	-	-	-	-	-	(92,825)	-	-	-
Distributions payable - ESS shares	-	-	-	-	-	-	-	(1,189)	(1,189)	-	(1,189)
Dividend paid:											
- final, financial year ended 31.03.2026	-	-	-	-	-	-	-	(743,884)	(743,884)	-	(743,884)
Transactions with owners and other equity movements	-	92,825	-	-	14,840	(3,793)	-	(837,898)	(734,026)	-	(734,026)
At 30.06.2026	6,376,240	776,294	776,276	90,776	56,311	(45,532)	45,715	13,349,254	21,425,334	642	21,425,976

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

	Attributable to Equity Holders of the Company										
		Non-Distributable						Distributable			
							Retained Earnings				
Group	**Share capital RM'000**	**Regulatory reserve RM'000**	**Fair value reserve RM'000**	**Foreign currency translation reserve RM'000**	**Executives' share scheme reserve RM'000**	**Treasury shares RM'000**	**Non-participating funds RM'000**	**RM'000**	**Total RM'000**	**Non-controlling interests RM'000**	**Total equity RM'000**
At 01.04.2025	6,376,240	352,522	756,720	113,212	40,786	(53,522)	45,715	12,989,137	20,620,810	909	20,621,719
Profit/(Loss) for the financial period	-	-	-	-	-	-	-	516,176	516,176	(119)	516,057
Other comprehensive income/(loss), net	-	-	103,149	(13,902)	-	-	-	-	89,247	-	89,247
Total comprehensive income/(loss) for the financial period	-	-	103,149	(13,902)	-	-	-	516,176	605,423	(119)	605,304
Buy-back of shares	-	-	-	-	-	(16,421)	-	-	(16,421)	-	(16,421)
Share-based payment under ESS, net	-	-	-	-	12,785	-	-	-	12,785	-	12,785
Transfer to regulatory reserve	-	77,443	-	-	-	-	-	(77,443)	-	-	-
Distributions payable - ESS shares	-	-	-	-	-	-	-	(1,508)	(1,508)	-	(1,508)
Dividend payable to shareholders:											
- final, financial year ended 31.03.2025	-	-	-	-	-	-	-	(657,350)	(657,350)	-	(657,350)
Transactions with owners and other equity movements	-	77,443	-	-	12,785	(16,421)	-	(736,301)	(662,494)	-	(662,494)
At 30.06.2025	6,376,240	429,965	859,869	99,310	53,571	(69,943)	45,715	12,769,012	20,563,739	790	20,564,529

The unaudited condensed interim financial statements should be read in conjunction with the audited annual financial statements of the Group and the Company for the financial year ended 31 March 2026.

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

	Attributable to Equity Holders of the Company				
		Non-Distributable		Distributable	
Company	**Ordinary share capital RM'000**	**Executives' share scheme reserve RM'000**	**Treasury shares RM'000**	**Retained earnings RM'000**	**Total equity RM'000**
At 01.04.2026	6,372,870	41,471	(41,739)	4,609,395	10,981,997
Profit for the financial period	-	-	-	706,974	706,974
Total comprehensive income for the financial period	-	-	-	706,974	706,974
Buy-back of shares	-	-	(3,793)	-	(3,793)
Share-based payment under ESS, net	-	14,840	-	-	14,840
Distributions payable - ESS shares	-	-	-	(1,189)	(1,189)
Dividend paid:					
- final, financial year ended 31.03.2026	-	-	-	(743,884)	(743,884)
Transactions with owners and other equity movements	-	14,840	(3,793)	(745,073)	(734,026)
At 30.06.2026	6,372,870	56,311	(45,532)	4,571,296	10,954,945

	Attributable to Equity Holders of the Company				
		Non-Distributable		Distributable	
Company	**Ordinary share capital RM'000**	**Executives' share scheme reserve RM'000**	**Treasury shares RM'000**	**Retained earnings RM'000**	**Total equity RM'000**
At 01.04.2025	6,372,870	40,786	(53,522)	4,489,743	10,849,877
Profit for the financial period	-	-	-	735,936	735,936
Total comprehensive income for the financial period	-	-	-	735,936	735,936
Buy-back of shares	-	-	(16,421)	-	(16,421)
Share-based payment under ESS, net	-	12,785	-	-	12,785
Distributions payable - ESS shares	-	-	-	(1,508)	(1,508)
Dividend payable to shareholders:					
- final, financial year ended 31.03.2025	-	-	-	(657,350)	(657,350)
Transactions with owners and other equity movements	-	12,785	(16,421)	(658,858)	(662,494)
At 30.06.2025	6,372,870	53,571	(69,943)	4,566,821	10,923,319

The unaudited condensed interim financial statements should be read in conjunction with the audited annual financial statements of the Group and the Company for the financial year ended 31 March 2026.

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

	Group		Company	
	30.06.2026	**30.06.2025**	**30.06.2026**	**30.06.2025**
	RM'000	**RM'000**	**RM'000**	**RM'000**
CASH FLOWS FROM OPERATING ACTIVITIES				
Profit before taxation and zakat	682,143	654,377	707,117	735,985
Adjustments for:				
Net accretion of discount for securities	(4,788)	(6,583)	-	-
Allowances for ECL on loans, advances and financing, net	142,399	171,126	-	-
Dividend income	(2,660)	(2,610)	(712,776)	(742,972)
Net gain on revaluation of derivatives	(28,589)	(32,649)	-	-
Net gain on revaluation of financial assets at FVTPL	(14,228)	(22,471)	-	-
Net gain on sale of financial investments at FVOCI	(1,807)	(36,210)	-	-
Net gain on sale of financial assets at FVTPL	(4,931)	(31,041)	-	-
Unrealised foreign exchange loss/(gain)	78,852	(59,145)	-	-
Other non-operating and non-cash items	58,992	26,253	2	1
Operating profit/(loss) before working capital changes	905,383	661,047	(5,657)	(6,986)
(Increase)/Decrease in operating assets:				
Financial assets at FVTPL	(4,361,607)	(193,617)	(10)	(11)
Loans, advances and financing	(1,272,632)	618,902	-	-
Statutory deposits with Bank Negara Malaysia	297,659	1,375,325	-	-
Other assets	29,138	966,669	512	(822)
(Decrease)/Increase in operating liabilities:				
Deposits from customers	(2,925,682)	(3,559,812)	-	-
Investment accounts of customers	603,045	326	-	-
Deposits and placements of banks and other financial institutions	4,392,196	(647,067)	-	-
Securities sold under repurchase agreements	4,125,450	(1,144,514)	-	-
Recourse obligation on loans and financing sold to Cagamas Berhad	(940,013)	700,003	-	-
Financial liabilities at FVTPL	(8,661)	14,410	-	-
Term funding	1,283,257	744,953	-	-
Other liabilities	(72,888)	234,486	21,094	10,956
Cash generated from/(used in) operations	2,054,645	(228,889)	15,939	3,137
Taxation and zakat paid, net	(313,041)	(60,148)	(80)	(259)
Net cash generated from/(used in) operating activities	1,741,604	(289,037)	15,859	2,878
CASH FLOWS FROM INVESTING ACTIVITIES				
Purchase of treasury shares	(3,793)	(16,421)	(3,793)	(16,421)
Dividends/Distributions income received	59,296	84,679	712,776	742,972
Proceeds from disposal of property and equipment	1	8	-	-
(Purchase)/Disposal of financial investments, net	(4,329,910)	247,260	-	-
Purchase of property and equipment and intangible assets	(19,899)	(30,687)	-	(9)
Net cash (used in)/generated from investing activities	(4,294,305)	284,839	708,983	726,542
CASH FLOWS FROM FINANCING ACTIVITIES				
Dividend paid by the Company to its shareholders	(743,884)	-	(743,884)	-
Repayment of lease liabilities	(19,340)	(12,142)	-	-
Net cash used in financing activities	(763,224)	(12,142)	(743,884)	-
Net (decrease)/increase in cash and cash equivalents	(3,315,925)	(16,340)	(19,042)	729,420
Cash and cash equivalents at beginning of the financial year	6,819,012	6,761,436	152,328	14,557
Effect of exchange rate changes	40	11	-	-
Cash and cash equivalents at end of the financial period	3,503,127	6,745,107	133,286	743,977

UNAUDITED CONDENSED STATEMENTS OF CASH FLOWS
FOR THE FINANCIAL QUARTER ENDED 30 JUNE 2026 (CONT'D.)

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

	Group		Company	
	30.06.2026 RM'000	30.06.2025 RM'000	30.06.2026 RM'000	30.06.2025 RM'000
Cash and short-term funds	3,502,361	6,743,700	133,286	743,977
Add:				
Allowances for ECL for cash and cash equivalents	766	1,407	-	-
Cash and cash equivalents	3,503,127	6,745,107	133,286	743,977

The unaudited condensed interim financial statements should be read in conjunction with the audited annual financial statements of the Group and the Company for the financial year ended 31 March 2026.

EXPLANATORY NOTES :

A1. BASIS OF PREPARATION

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

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

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

A1.1 Material Accounting Policies

The 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 Company.

A2. AUDIT QUALIFICATION

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

A3. SEASONALITY OR CYCLICALITY OF OPERATIONS

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

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

There were no unusual items during the current financial quarter.

A5. CHANGES IN ESTIMATES

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

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

(i) Share buy-back

During the current financial quarter, the Company bought back from the open market, a total of 582,000 ordinary shares listed on the Main Market of Bursa Malaysia Securities Berhad at an average buy-back price of RM6.52 per share. The total consideration paid for the share buy-back including transaction costs was approximately RM3.8 million and was financed by internally generated funds. The shares bought back are held as treasury shares in accordance with Section 127(4)(b) of the Companies Act 2016.

(ii) Issuance of senior notes

On 25 May 2026, AmBank (M) Berhad ("AmBank") issued the following tranches of 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 three (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 five (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 seven (7) years.

(iii) Issuance of commercial papers

AmBank 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 commercial paper ("CP") is twelve (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 twelve (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 eight (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 twelve (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 seven (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 nine (9) months, which was issued at a discount of 3.45% per annum.

(iv) Redemption of commercial papers

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

(i) Series 7 of CP with nominal value of RM300.0 million on 29 April 2026.
(ii) Series 9 of CP with nominal value of RM400.0 million on 5 June 2026.
(iii) Series 6 of CP with nominal value of RM530.0 million on 16 June 2026.

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

A7. DIVIDEND PAID

The final single-tier dividend of 22.5 sen per share for the financial year ended 31 March 2026 which amounted to RM743,884,401 was paid on 26 June 2026 to shareholders whose names appear in the record of Depositors as at 16 June 2026.

A8. CASH AND SHORT-TERM FUNDS

	Group		Company	
	30.06.2026	**31.03.2026**	**30.06.2026**	**31.03.2026**
	RM'000	**RM'000**	**RM'000**	**RM'000**
Cash and bank balances	2,246,748	3,108,965	133,286	152,328
Deposits and placements maturing within one month:				
Licensed banks	827,374	255,398	-	-
Bank Negara Malaysia	366,000	3,392,000	-	-
Other financial institutions	63,005	62,649	-	-
	1,256,379	3,710,047	-	-
	3,503,127	6,819,012	133,286	152,328
Less: Allowances for ECL	(766)	(397)	-	-
	3,502,361	6,818,615	133,286	152,328

Movements in allowances for ECL are as follows:

Group	**Note**	**Stage 1 12-month ECL**	**Stage 2 Lifetime ECL not credit impaired**	**Total**
30.06.2026		**RM'000**	**RM'000**	**RM'000**
Balance at beginning of the financial period		358	39	397
Net allowances for ECL	A23	364	3	367
New financial assets originated		1,769	-	1,769
Financial assets derecognised		(1,426)	-	(1,426)
Net remeasurement of allowances		21	3	24
Foreign exchange differences		2	-	2
Balance at end of the financial period		724	42	766

Group	**Note**	**Stage 1 12-month ECL**	**Stage 2 Lifetime ECL not credit impaired**	**Total**
31.03.2026		**RM'000**	**RM'000**	**RM'000**
Balance at beginning of the financial year		1,682	628	2,310
Net writeback of ECL		(1,294)	(572)	(1,866)
Transfer from deposits and placements with banks and other financial institutions	A9	255	-	255
New financial assets originated		5,768	61	5,829
Financial assets derecognised		(6,975)	(61)	(7,036)
Net remeasurement of allowances		(342)	(572)	(914)
Foreign exchange differences		(30)	(17)	(47)
Balance at end of the financial year		358	39	397

A9. DEPOSITS AND PLACEMENTS WITH BANKS AND OTHER FINANCIAL INSTITUTIONS

	Group	
	30.06.2026	**31.03.2026**
	RM'000	**RM'000**
Deposits and placements maturing more than one month:		
Licensed banks	-	-
Less: Allowances for ECL	-	-
	-	-

Movements in allowances for ECL are as follows:

	Stage 1 12-month ECL
Group	
30.06.2026	**RM'000**
Balance at beginning/end of the financial period	-

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

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

	Group		Company	
	30.06.2026 RM'000	31.03.2026 RM'000	30.06.2026 RM'000	31.03.2026 RM'000
At Fair Value				
Money Market Instruments:				
Malaysian Treasury Bills	97,684	297,954	-	-
Malaysian Islamic Treasury Bills	555,224	183,699	-	-
Malaysian Government Securities	2,314,625	1,361,307	-	-
Malaysian Government Investment Issues	5,312,433	2,322,942	-	-
	8,279,966	4,165,902	-	-
Quoted Securities:				
In Malaysia:				
Shares	643,547	622,454	-	-
Unit trusts	48,846	16,038	1,293	1,283
Corporate bonds and sukuk	10,113	10,146	-	-
Outside Malaysia:				
Shares	736,839	761,847	-	-
	1,439,345	1,410,485	1,293	1,283
Unquoted Securities:				
In Malaysia:				
Shares	27	27	-	-
Corporate bonds and sukuk	2,697,030	2,423,772	-	-
Outside Malaysia*:				
Corporate bonds and sukuk	28,553	44,385	-	-
	2,725,610	2,468,184	-	-
Total	12,444,921	8,044,571	1,293	1,283

* Includes Labuan Offshore.

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

	Group 30.06.2026 RM'000	Group 31.03.2026 RM'000
At Fair Value		
Money Market Instruments:		
Malaysian Government Securities	6,688,322	5,473,007
Malaysian Government Investment Issues	6,415,795	5,118,583
Islamic Negotiable Instruments of Deposit	299,233	296,651
Foreign Government Investment Issues	-	12,101
Foreign Government Securities	897,733	-
	14,301,083	10,900,342
Quoted Securities:		
In Malaysia:		
Shares	12,999	12,452
Unquoted Securities:		
In Malaysia:		
Shares	923,084	918,727
Corporate bonds and sukuk	16,975,992	16,293,493
Outside Malaysia*:		
Shares	1,214	1,126
Corporate bonds and sukuk	674,202	656,724
	18,574,492	17,870,070
Total	32,888,574	28,782,864

* Includes Labuan Offshore.

Movements in allowances for ECL are as follows:

Group 30.06.2026	**Note**	**Stage 1 12-month ECL RM'000**	**Stage 2 Lifetime ECL not credit impaired RM'000**	**Total RM'000**
Balance at beginning of the financial period		24,116	-	24,116
Net allowances for ECL	A23	199	-	199
New financial assets originated		1,940	-	1,940
Financial assets derecognised		(2,735)	-	(2,735)
Net remeasurement of allowances		994	-	994
Foreign exchange differences		4	-	4
Balance at end of the financial period		24,319	-	24,319

Group 31.03.2026	**Stage 1 12-month ECL RM'000**	**Stage 2 Lifetime ECL not credit impaired RM'000**	**Total RM'000**
Balance at beginning of the financial year	27,576	4,218	31,794
Net writeback of ECL	(3,455)	(4,218)	(7,673)
Transfer to 12-month ECL (Stage 1)	529	(3,078)	(2,549)
New financial assets originated	10,655	-	10,655
Financial assets derecognised	(10,424)	(1,140)	(11,564)
Net remeasurement of allowances	(4,215)	-	(4,215)
Foreign exchange differences	(5)	-	(5)
Balance at end of the financial year	24,116	-	24,116

A12. FINANCIAL INVESTMENTS AT AMORTISED COST

	Group 30.06.2026 RM'000	Group 31.03.2026 RM'000
At Amortised Cost		
Money Market Instruments:		
Malaysian Government Securities	276,461	789,295
Malaysian Government Investment Issues	1,954,065	2,004,495
	2,230,526	2,793,790
Unquoted Securities:		
In Malaysia:		
Corporate bonds and sukuk	8,960,726	8,154,481
	11,191,252	10,948,271
Less: Allowances for ECL	(31,453)	(29,721)
Total	11,159,799	10,918,550

Movements in allowances for ECL are as follows:

Group 30.06.2026	Note	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
Balance at beginning of the financial period		17,813	11,886	-	22	29,721
Net allowances for/(writeback of) ECL	A23	993	(1,047)	-	1,786	1,732
New financial assets originated		2,076	-	-	-	2,076
Net remeasurement of allowances		(424)	(1,047)	-	1,786	315
Financial assets derecognised		(659)	-	-	-	(659)
Balance at end of the financial period		18,806	10,839	-	1,808	31,453

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

A13. LOANS, ADVANCES AND FINANCING

	Note	Group 30.06.2026 RM'000	Group 31.03.2026 RM'000
At Amortised Cost			
Loans, advances and financing:			
Term loans/financing		51,422,638	50,237,016
Revolving credit		14,919,452	14,636,404
Housing loans/financing		46,482,020	46,240,038
Hire purchase receivables		12,398,710	12,354,309
Card receivables		2,463,062	2,421,700
Overdrafts		2,954,032	2,946,883
Claims on customers under acceptance credits		5,264,426	5,416,197
Trust receipts		2,530,203	2,869,778
Bills receivables		8,683,846	8,875,473
Staff loans		80,196	83,511
Others		631,289	605,985
Gross loans, advances and financing		147,829,874	146,687,294
Less: Allowances for ECL			
- Stage 1 - 12-month ECL	(i)	(300,857)	(313,627)
- Stage 2 - Lifetime ECL not credit impaired	(i)	(674,170)	(704,869)
- Stage 3 - Lifetime ECL credit impaired	(i)	(631,830)	(577,065)
		(1,606,857)	(1,595,561)
Net loans, advances and financing		146,223,017	145,091,733

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

	Group 30.06.2026 RM'000	Group 31.03.2026 RM'000
Domestic banking institutions	18	28
Domestic non-bank financial institutions	3,684,325	3,569,159
Domestic business enterprises:		
- Small and medium enterprises ("SMEs")	30,998,386	31,010,648
- Others	41,091,237	40,313,741
Government and statutory bodies	2,172,659	2,271,624
Individuals	68,744,472	68,457,351
Other domestic entities	5,386	3,992
Foreign individuals and entities	1,133,391	1,060,751
	147,829,874	146,687,294

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

	Group 30.06.2026 RM'000	Group 31.03.2026 RM'000
In Malaysia	147,488,357	146,420,067
Outside Malaysia (Labuan Offshore)	341,517	267,227
	147,829,874	146,687,294

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

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

	Group	
	30.06.2026	**31.03.2026**
	RM'000	**RM'000**
Fixed rate:		
- Housing loans/financing	1,203,519	1,222,067
- Hire purchase receivables	12,173,036	12,156,806
- Other loans/financing	11,728,276	12,482,539
Variable rate:		
- Base rate and lending/financing rate plus	75,321,753	73,831,220
- Cost plus	46,146,633	45,781,059
- Other variable rates	1,256,657	1,213,603
	147,829,874	146,687,294

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

	Group	
	30.06.2026	**31.03.2026**
	RM'000	**RM'000**
Agriculture	2,492,357	2,513,004
Mining and quarrying	1,548,004	1,528,685
Manufacturing	18,748,807	19,053,331
Electricity, gas and water	3,187,129	3,367,222
Construction	5,860,524	5,656,229
Wholesale and retail trade and hotels and restaurants	13,792,152	13,884,960
Transport, storage and communication	6,925,625	6,720,939
Finance and insurance	6,141,786	6,016,702
Real estate	15,650,547	14,668,852
Business activities	2,147,874	2,186,708
Education and health	2,163,171	2,201,091
Household of which:	69,171,898	68,889,571
Purchase of residential properties	46,590,398	46,353,212
Purchase of transport vehicles	10,691,602	10,685,776
Others	11,889,898	11,850,583
	147,829,874	146,687,294

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

	Group	
	30.06.2026	**31.03.2026**
	RM'000	**RM'000**
Maturing within one year	39,342,248	40,011,650
Over one year to three years	5,309,533	5,209,931
Over three years to five years	13,864,713	14,257,860
Over five years	89,313,380	87,207,853
	147,829,874	146,687,294

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

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

	Group	
	30.06.2026 RM'000	**31.03.2026 RM'000**
Balance at beginning of the financial period/year	2,450,361	2,132,222
Impaired during the financial period/year	649,182	1,761,560
Reclassified as non-impaired	(276,231)	(311,710)
Recoveries	(176,408)	(367,457)
Amount written off	(131,184)	(764,254)
Balance at end of the financial period/year, before deducting guarantee claim proceeds	2,515,720	2,450,361
Guarantee claim proceeds received (Note 1)	(120,864)	(119,004)
Balance at end of the financial period/year, after deducting guarantee claim proceeds	2,394,856	2,331,357
Gross impaired loans, advances and financing before deducting guarantee claim proceeds, as % of gross loans, advances and financing	1.70%	1.67%
Gross impaired loans, advances and financing after deducting guarantee claim proceeds, as % of gross loans, advances and financing	1.62%	1.59%
Loan/Financing loss coverage before deducting guarantee claim proceeds (including regulatory reserve)	97.61%	96.04%
Loan/Financing loss coverage after deducting guarantee claim proceeds (including regulatory reserve)	102.54%	100.94%

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

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

	Group	
	30.06.2026 RM'000	**31.03.2026 RM'000**
In Malaysia	2,394,856	2,331,357

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

	Group	
	30.06.2026 RM'000	**31.03.2026 RM'000**
Agriculture	86,319	87,393
Mining and quarrying	38,476	43,916
Manufacturing	230,954	228,039
Electricity, gas and water	8,936	18,800
Construction	107,321	110,703
Wholesale and retail trade and hotels and restaurants	354,926	348,230
Transport, storage and communication	56,334	53,881
Finance and insurance	9,862	10,482
Real estate	137,734	119,563
Business activities	33,870	30,093
Education and health	44,926	26,247
Household of which:	1,285,198	1,254,010
Purchase of residential properties	1,029,652	1,006,076
Purchase of transport vehicles	83,893	80,756
Others	171,653	167,178
	2,394,856	2,331,357

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

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

Group 30.06.2026	**Note**	**Stage 1 12-month ECL RM'000**	**Stage 2 Lifetime ECL not credit impaired RM'000**	**Stage 3 Lifetime ECL credit impaired RM'000**	**Total RM'000**
Balance at beginning of the financial period		313,627	704,869	577,065	1,595,561
Net (writeback of)/allowances for ECL	A22	(12,851)	(30,699)	185,949	142,399
Transfer to 12-month ECL (Stage 1)		13,738	(61,115)	(5,869)	(53,246)
Transfer to Lifetime ECL not credit impaired (Stage 2)		(19,856)	100,077	(36,136)	44,085
Transfer to Lifetime ECL credit impaired (Stage 3)		(846)	(38,515)	142,794	103,433
New financial assets originated		58,270	36,428	168	94,866
Net remeasurement of allowances		(6,161)	(14,164)	89,128	68,803
Modification of contractual cash flows of financial assets		(88)	(940)	(662)	(1,690)
Financial assets derecognised		(55,474)	(14,974)	(3,474)	(73,922)
Changes in model assumptions and methodologies		(2,434)	(37,496)	-	(39,930)
Foreign exchange differences		81	-	-	81
Amount written off		-	-	(131,184)	(131,184)
Balance at end of the financial period		300,857	674,170	631,830	1,606,857

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

A14. OTHER ASSETS

	Group		Company	
	30.06.2026	31.03.2026	30.06.2026	31.03.2026
	RM'000	RM'000	RM'000	RM'000
Trade receivables	592,364	506,784	-	-
Other receivables, deposits and prepayments	850,685	1,139,291	111	1
Interest/Profit receivable	599,324	489,243	-	-
Fee receivable	35,436	36,699	-	-
Amount due from associates and joint ventures	17,303	11,234	3,238	3,860
Amount due from agents and brokers	97,914	162,143	-	-
Foreclosed properties	307	307	-	-
Tax recoverable	211,371	71,778	4,608	4,671
Collateral pledged for derivative and securities transactions	402,418	295,310	-	-
	2,807,122	2,712,789	7,957	8,532
Less: Accumulated impairment losses	(35,753)	(34,965)	-	-
	2,771,369	2,677,824	7,957	8,532

A15. DEPOSITS FROM CUSTOMERS

	Group	
	30.06.2026	31.03.2026
	RM'000	RM'000
Demand deposits	38,809,127	44,090,408
Savings deposits	8,051,542	7,986,896
Term/Investment deposits	97,213,752	94,922,799
	144,074,421	147,000,103

The deposits are sourced from the following types of customers:

	Group	
	30.06.2026	31.03.2026
	RM'000	RM'000
Government and statutory bodies	10,901,467	10,035,194
Business enterprises	65,321,160	70,595,819
Individuals	60,102,390	60,615,835
Others	7,749,404	5,753,255
	144,074,421	147,000,103

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

	Group	
	30.06.2026	31.03.2026
	RM'000	RM'000
Due within six months	70,921,543	73,055,314
Over six months to one year	25,948,521	21,591,810
Over one year to three years	314,045	245,041
Over three years to five years	29,643	30,634
	97,213,752	94,922,799

A16. DEPOSITS AND PLACEMENTS OF BANKS AND OTHER FINANCIAL INSTITUTIONS

	Group	
	30.06.2026	31.03.2026
	RM'000	RM'000
Licensed banks	5,438,739	2,394,685
Licensed investment banks	668,008	580,327
Bank Negara Malaysia	2,934,805	1,958,780
Other financial institutions	1,478,332	1,185,686
	10,519,884	6,119,478

A17. OTHER LIABILITIES

	Group		Company	
	30.06.2026	**31.03.2026**	**30.06.2026**	**31.03.2026**
	RM'000	**RM'000**	**RM'000**	**RM'000**
Trade payables	558,771	556,492	-	-
Other payables and accruals	1,957,350	1,699,185	37,202	28,134
Interest/Profit payable on deposits and borrowings/financing	1,056,418	1,086,347	-	-
Lease deposits and advance rental	65,989	64,714	-	-
Provision for commitments and contingencies	8,455	7,540	-	-
Allowances for ECL on loan/financing commitments and financial guarantees	72,518	74,257	-	-
Lease liabilities	316,423	330,746	-	-
Provision for reinstatement of leased premises	6,358	6,375	-	-
Amount due to subsidiaries	-	-	2,591	4,216
Provision for taxation	23,189	98,124	-	-
Collateral received for derivative and securities transactions	172,559	283,504	-	-
Deferred income	116,429	119,705	-	-
	4,354,459	4,326,989	39,793	32,350

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

Group **30.06.2026**	**Stage 1** **12-month ECL** **RM'000**	**Stage 2** **Lifetime ECL not credit impaired** **RM'000**	**Stage 3** **Lifetime ECL credit impaired** **RM'000**	**Total** **RM'000**
Balance at beginning of the financial period	47,491	21,321	5,445	74,257
Net allowances for/(writeback of) ECL	703	(2,120)	(317)	(1,734)
Transfer to 12-month ECL (Stage 1)	496	(2,745)	-	(2,249)
Transfer to Lifetime ECL not credit impaired (Stage 2)	(522)	2,745	-	2,223
Transfer to Lifetime ECL credit impaired (Stage 3)	(8)	(565)	249	(324)
New exposures originated	13,179	2,227	-	15,406
Net remeasurement of allowances	(1,042)	(2,505)	(566)	(4,113)
Financial exposures derecognised	(11,400)	(1,277)	-	(12,677)
Foreign exchange differences	(6)	1	-	(5)
Balance at end of the financial period	48,188	19,202	5,128	72,518

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

A18. INTEREST INCOME

	Individual Quarter		Cumulative Quarter	
	30.06.2026	30.06.2025	30.06.2026	30.06.2025
	RM'000	RM'000	RM'000	RM'000
Group				
Short-term funds and deposits and placements with banks and other financial institutions	13,778	22,486	13,778	22,486
Financial assets at FVTPL	63,075	33,955	63,075	33,955
Financial investments at FVOCI	207,256	184,502	207,256	184,502
Financial investments at amortised cost	91,010	89,795	91,010	89,795
Loans and advances	1,179,795	1,179,051	1,179,795	1,179,051
Impaired loans and advances	7,927	4,200	7,927	4,200
Others	22,408	15,623	22,408	15,623
	1,585,249	1,529,612	1,585,249	1,529,612
Company				
Short-term funds and deposits and placements with banks and other financial institutions	545	200	545	200

A19. INTEREST EXPENSE

	Individual Quarter		Cumulative Quarter	
	30.06.2026	30.06.2025	30.06.2026	30.06.2025
	RM'000	RM'000	RM'000	RM'000
Group				
Deposits from customers	682,800	667,162	682,800	667,162
Deposits and placements of banks and other financial institutions	45,017	49,452	45,017	49,452
Senior Notes	29,458	21,740	29,458	21,740
Securities sold under repurchase agreements	40,616	44,777	40,616	44,777
Recourse obligation on loans sold to Cagamas Berhad	45,462	47,858	45,462	47,858
Debt capital	35,420	35,650	35,420	35,650
Medium Term Notes	16,010	17,403	16,010	17,403
Commercial papers	13,858	10,908	13,858	10,908
Structured deposits	27,984	20,829	27,984	20,829
Others	4,280	4,300	4,280	4,300
	940,905	920,079	940,905	920,079

A20. OTHER OPERATING INCOME

	Individual Quarter		Cumulative Quarter	
	30.06.2026	30.06.2025	30.06.2026	30.06.2025
	RM'000	RM'000	RM'000	RM'000
Group				
Fee and commission income:				
Fees on loans and securities	34,546	37,869	34,546	37,869
Corporate advisory	2,693	2,231	2,693	2,231
Guarantee fees	17,999	17,142	17,999	17,142
Underwriting commission	-	743	-	743
Portfolio management fees	13,313	11,969	13,313	11,969
Unit trust fees, commission and charges	58,799	42,142	58,799	42,142
Property trust management fees	1,750	1,721	1,750	1,721
Brokerage fees and commission	9,767	7,932	9,767	7,932
Bancassurance commission	6,650	9,054	6,650	9,054
Wealth management fees	1,196	773	1,196	773
Remittances	1,613	3,507	1,613	3,507
Fees, service and commission charges	9,610	10,964	9,610	10,964
Placement fees	4,522	3,761	4,522	3,761
Others	3,189	2,152	3,189	2,152
	165,647	151,960	165,647	151,960
Investment and trading income:				
Net gain from sale of financial assets at FVTPL	4,022	24,295	4,022	24,295
Net gain from sale of financial investments at FVOCI	1,791	32,328	1,791	32,328
Net gain on redemption of financial investments at amortised cost	7,542	-	7,542	-
Net (loss)/gain on revaluation of financial assets at FVTPL	(20,502)	21,431	(20,502)	21,431
Net gain on foreign exchange	74,382	9,743	74,382	9,743
Net gain on derivatives	31,377	37,562	31,377	37,562
Dividend income from:				
Financial assets at FVTPL	3,415	5,430	3,415	5,430
Financial investments at FVOCI	2,660	2,610	2,660	2,610
Others	29	284	29	284
	104,716	133,683	104,716	133,683
Other income:				
Net (loss)/gain on non-trading foreign exchange	(109)	215	(109)	215
Net gain on disposal of property and equipment	-	4	-	4
Rental income	476	490	476	490
Profit from sale of goods and services	3,339	3,719	3,339	3,719
Others	3,121	2,662	3,121	2,662
	6,827	7,090	6,827	7,090
Total	277,190	292,733	277,190	292,733

	Individual Quarter		Cumulative Quarter	
	30.06.2026	30.06.2025	30.06.2026	30.06.2025
	RM'000	RM'000	RM'000	RM'000
Company				
Investment and trading income:				
Dividend income from:				
Subsidiaries	712,776	742,972	712,776	742,972
Financial assets at FVTPL	10	11	10	11
	712,786	742,983	712,786	742,983
Other income:				
Others	2,464	2,425	2,464	2,425
	2,464	2,425	2,464	2,425
Total	715,250	745,408	715,250	745,408

A21. OTHER OPERATING EXPENSES

	Individual Quarter		Cumulative Quarter	
	30.06.2026	**30.06.2025**	**30.06.2026**	**30.06.2025**
	RM'000	**RM'000**	**RM'000**	**RM'000**
Group				
Personnel costs:				
Salaries, allowances and bonuses	275,164	284,099	275,164	284,099
Shares granted under ESS - charge	16,124	12,785	16,124	12,785
Contributions to Employees' Provident Fund ("EPF")/private retirement schemes	46,410	45,568	46,410	45,568
Social security cost	2,483	2,459	2,483	2,459
Other staff related expenses	49,211	34,889	49,211	34,889
	389,392	379,800	389,392	379,800
Establishment costs:				
Depreciation of property and equipment	9,903	11,129	9,903	11,129
Depreciation of right-of-use assets	17,882	16,417	17,882	16,417
Amortisation of intangible assets	14,729	11,379	14,729	11,379
Computerisation costs	68,844	64,695	68,844	64,695
Cleaning, maintenance and security	8,321	8,193	8,321	8,193
Finance costs:				
- interest on lease liabilities	2,328	990	2,328	990
- provision for reinstatement of leased premises	5	7	5	7
Others	9,005	10,857	9,005	10,857
	131,017	123,667	131,017	123,667
Marketing and communication expenses:				
Sales commission	457	751	457	751
Advertising, promotional and other marketing activities	2,956	4,842	2,956	4,842
Telephone charges	2,856	2,942	2,856	2,942
Postage	2,603	2,735	2,603	2,735
Travelling and entertainment	1,774	1,782	1,774	1,782
Others	1,571	2,582	1,571	2,582
	12,217	15,634	12,217	15,634
Administration and general expenses:				
Professional services	20,535	19,238	20,535	19,238
Travelling	409	422	409	422
Insurance	1,744	2,467	1,744	2,467
Subscriptions and periodicals	2,953	2,534	2,953	2,534
Others	17,238	20,160	17,238	20,160
	42,879	44,821	42,879	44,821
Total	575,505	563,922	575,505	563,922
Company				
Establishment costs:				
Depreciation of property and equipment	2	1	2	1
Computerisation costs	4	4	4	4
Others	3	168	3	168
	9	173	9	173
Marketing and communication expenses:				
Telephone charges	1	1	1	1
Travelling and entertainment	-	7	-	7
	1	8	1	8
Administration and general expenses:				
Professional services	320	262	320	262
Insurance	-	3	-	3
Others	738	773	738	773
	1,058	1,038	1,058	1,038
Service transfer pricing expense, net	7,610	8,404	7,610	8,404
Total	8,678	9,623	8,678	9,623

A22. ALLOWANCES FOR IMPAIRMENT ON LOANS, ADVANCES AND FINANCING

	Individual Quarter		**Cumulative Quarter**	
	30.06.2026	**30.06.2025**	**30.06.2026**	**30.06.2025**
	RM'000	**RM'000**	**RM'000**	**RM'000**
Group				
Impairment on loans, advances and financing:				
Allowances for ECL	142,399	171,126	142,399	171,126
Impaired loans, advances and financing recovered, net	(73,058)	(84,053)	(73,058)	(84,053)
	69,341	87,073	69,341	87,073

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

	Individual Quarter		**Cumulative Quarter**	
	30.06.2026	**30.06.2025**	**30.06.2026**	**30.06.2025**
	RM'000	**RM'000**	**RM'000**	**RM'000**
Group				
Financial investments				
Financial investments at FVOCI	199	(6,643)	199	(6,643)
Financial investments at amortised cost	1,732	(5,862)	1,732	(5,862)
	1,931	(12,505)	1,931	(12,505)
Other financial assets				
Cash and short-term funds	367	(873)	367	(873)
Other assets	785	(733)	785	(733)
	1,152	(1,606)	1,152	(1,606)

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) Retail Banking

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

(b) Business Banking

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

(c) Wholesale Banking

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

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

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

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

(d) Investment Banking Origination and Broking

Investment Banking Origination and Broking provides an integrated suite of financial solutions and services, encompassing corporate finance advisory, M&A 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 solution caters for a wide range of clients, including high-net-worth individuals, institutional and corporate clients.

(f) Insurance

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

(g) Others

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

Measurement of segment performance

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

Notes:
(i) The 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 segment.

A24. BUSINESS SEGMENT ANALYSIS (CONT'D.)

Group For the financial period ended 30.06.2026	**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**	**Insurance RM'000**	**Others RM'000**	**Total RM'000**
External net income	432,796	588,852	320,810	(120,898)	44,266	53,115	8,622	(67)	1,327,496
Intersegments net income	(58,399)	(139,919)	(130,559)	337,666	(12,843)	4,054	-	-	-
	374,397	448,933	190,251	216,768	31,423	57,169	8,622	(67)	1,327,496
Net interest and funding income	303,720	349,763	132,417	173,946	9,153	3,308	25	(7,679)	964,653
Other operating income	69,990	99,170	57,834	42,822	22,270	53,861	-	6,616	352,563
Share in results of associates and joint ventures	687	-	-	-	-	-	8,597	996	10,280
Net income/(loss)	374,397	448,933	190,251	216,768	31,423	57,169	8,622	(67)	1,327,496
Other operating expenses	(247,166)	(168,006)	(51,637)	(35,309)	(32,926)	(30,061)	-	(10,400)	(575,505)
of which:									
Depreciation of property and equipment	(3,201)	(501)	(183)	(91)	(108)	(152)	-	(5,667)	(9,903)
Depreciation of right-of-use assets	-	-	-	-	-	-	-	(17,882)	(17,882)
Amortisation of intangible assets	(4,394)	(865)	(1,185)	(1,319)	(542)	(178)	-	(6,246)	(14,729)
Profit/(Loss) before impairment losses	127,231	280,927	138,614	181,459	(1,503)	27,108	8,622	(10,467)	751,991
Writeback of/(Allowances for) impairment on loans, advances and financing	22,774	(25,568)	(13,183)	-	(843)	-	-	(52,521)	(69,341)
(Allowances for)/Writeback of impairment on financial investments and other financial assets	-	(437)	(414)	(1,033)	193	-	-	(1,392)	(3,083)
(Provision)/Writeback of provision for commitments and contingencies	(3,043)	6,131	(1,365)	-	-	-	-	(905)	818
Other recoveries, net	-	1,719	-	-	39	-	-	-	1,758
Profit/(Loss) before taxation and zakat	146,962	262,772	123,652	180,426	(2,114)	27,108	8,622	(65,285)	682,143
Taxation and zakat	(35,106)	(61,890)	(28,121)	(41,036)	507	(5,468)	(6)	9,019	(162,101)
Profit/(Loss) for the financial period	111,856	200,882	95,531	139,390	(1,607)	21,640	8,616	(56,266)	520,042
Other information									
Total segment assets	68,055,221	54,990,373	30,084,151	57,500,285	2,280,057	675,120	1,259,233	(765,663)	214,078,777
Total segment liabilities	63,039,970	40,475,497	13,920,201	75,609,542	580,569	881,029	14	(1,854,021)	192,652,801
Cost-to-income ratio	66.0%	37.4%	27.1%	16.3%	>100.0%	52.6%	0.0%	>(100.0%)	43.4%
Gross loans, advances and financing	67,742,103	54,732,211	23,529,207	132	1,320,442	505,779	-	-	147,829,874
Net loans, advances and financing	66,878,978	54,163,955	23,421,074	132	1,305,619	505,779	-	(52,520)	146,223,017
Impaired loans, advances and financing after deducting guarantee claim proceeds	1,262,050	963,452	129,436	-	39,918	-	-	-	2,394,856
Financial investments at amortised cost (Gross)	-	746,164	6,508,768	3,936,230	-	-	-	90	11,191,252
Total deposits	59,203,788	39,755,283	13,664,822	41,140,458	-	829,954	-	-	154,594,305
Additions to:									
Property and equipment	2,741	282	171	7	79	93	-	350	3,723
Intangible assets	3,364	1,078	4,439	878	33	56	-	6,328	16,176

A24. BUSINESS SEGMENT ANALYSIS (CONT'D.)

Group For the financial year ended 30.06.2025 (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	Insurance RM'000	Others RM'000	Total RM'000
External net income	449,672	576,406	259,719	(109,137)	51,065	41,361	28,959	(7,303)	1,290,742
Intersegments net income	(67,129)	(136,538)	(123,513)	332,232	(12,725)	7,673	-	-	-
	382,543	439,868	136,206	223,095	38,340	49,034	28,959	(7,303)	1,290,742
Net interest and funding income	339,534	337,736	112,495	135,013	10,763	3,757	12	(14,589)	924,721
Other operating income	42,165	102,132	23,711	88,082	27,577	45,277	-	6,412	335,356
Share in results of associates and joint ventures	844	-	-	-	-	-	28,947	874	30,665
Net income/(loss)	382,543	439,868	136,206	223,095	38,340	49,034	28,959	(7,303)	1,290,742
Other operating expenses	(251,175)	(158,978)	(49,476)	(35,538)	(33,577)	(28,782)	-	(6,396)	(563,922)
of which:									
Depreciation of property and equipment	(3,315)	(359)	(115)	(106)	(120)	(78)	-	(7,036)	(11,129)
Depreciation of right-of-use assets	-	-	-	-	-	-	-	(16,417)	(16,417)
Amortisation of intangible assets	(3,659)	(290)	(1,183)	(1,377)	(136)	(83)	-	(4,651)	(11,379)
Profit/(Loss) before impairment losses	131,368	280,890	86,730	187,557	4,763	20,252	28,959	(13,699)	726,820
(Allowances for)/Writeback of impairment on loans, advances and financing	(65,413)	(38,705)	17,374	1	(330)	-	-	-	(87,073)
Writeback of/(Allowances for) impairment on financial investments and other financial assets	-	2,356	3,437	7,465	1,264	-	-	(411)	14,111
(Provision)/Writeback of provision for commitments and contingencies	(1,783)	(100)	2,400	-	-	-	-	(16)	501
Other recoveries, net	-	-	-	-	-	-	-	18	18
Profit/(Loss) before taxation and zakat	64,172	244,441	109,941	195,023	5,697	20,252	28,959	(14,108)	654,377
Taxation and zakat	(15,199)	(58,505)	(25,440)	(44,674)	(1,367)	(4,186)	3,424	7,627	(138,320)
Profit/(Loss) for the financial period	48,973	185,936	84,501	150,349	4,330	16,066	32,383	(6,481)	516,057
Other information									
Total segment assets	67,628,393	49,784,376	24,418,354	49,909,270	2,130,930	679,088	1,337,617	293,349	196,181,377
Total segment liabilities	57,566,224	37,702,430	13,881,471	65,299,359	629,773	1,223,299	14	(685,722)	175,616,848
Cost-to-income ratio	65.7%	36.1%	36.3%	15.9%	87.6%	58.7%	0.0%	87.6%	43.7%
Gross loans, advances and financing	67,302,412	49,302,878	19,777,899	182	1,274,854	522,316	-	-	138,180,541
Net loans, advances and financing	66,196,962	48,736,469	19,629,647	181	1,257,536	522,316	-	-	136,343,111
Impaired loans, advances and financing	1,196,969	993,389	144,152	-	32,041	-	-	-	2,366,551
Financial investments at amortised cost (Gross)	-	972,301	4,965,270	4,911,983	-	-	-	90	10,849,644
Total deposits	56,760,698	37,078,985	13,651,042	36,254,640	-	1,183,201	-	-	144,928,566
Additions to:									
Property and equipment	842	531	106	4	172	73	-	17,790	19,518
Intangible assets	3,888	276	813	1,077	523	276	-	4,316	11,169

A25. VALUATION OF PROPERTY AND EQUIPMENT

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

A26. (a) SIGNIFICANT EVENT

On 8 June 2026, AmBank entered into a conditional sale and purchase agreement with Maybank Trustees Berhad (acting as trustee for and on behalf of AmFIRST Real Estate Investment Trust ("AmFIRST REIT")) ("Trustee" or "Maybank Trustees") for the proposed acquisition of Menara AmBank together with the related assets and rights, for a cash purchase consideration of RM331.0 million.

(b) SIGNIFICANT SUBSEQUENT EVENT

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

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

Dissolution of subsidiary

(i) AmInvestment Management Sdn Bhd, which commenced members' voluntary liquidation on 23 December 2016, was dissolved on 25 June 2026.

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

A28. COMMITMENTS AND CONTINGENCIES

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

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

	Group	
	30.06.2026 Principal/ Notional Amount RM'000	**31.03.2026 Principal/ Notional Amount RM'000**
Commitments		
Other commitments, such as formal standby facilities and credit lines, with an original maturity of:		
- One year or less	23,709,917	20,472,666
- Over one year	2,470,746	2,501,237
Unutilised credit card lines	7,477,224	7,225,246
Forward asset purchases	1,390,448	442,578
	35,048,335	30,641,727
Contingent Liabilities		
Direct credit substitutes	319,455	355,249
Transaction-related contingent items	9,597,400	9,394,519
Short-term self-liquidating trade-related contingencies	1,072,321	1,410,574
	10,989,176	11,160,342
Derivative Financial Instruments		
Interest/Profit rate related contracts:	74,114,478	59,715,115
- One year or less	12,732,816	4,861,782
- Over one year to five years	47,391,236	41,276,848
- Over five years	13,990,426	13,576,485
Foreign exchange related contracts:	56,591,626	53,934,452
- One year or less	51,384,855	47,629,800
- Over one year to five years	5,002,883	5,293,089
- Over five years	203,888	1,011,563
Equity and commodity related contracts:	2,766,975	2,808,005
- One year or less	2,540,301	2,589,988
- Over one year to five years	226,674	218,017
	133,473,079	116,457,572
Total	179,510,590	158,259,641

A29. DERIVATIVE FINANCIAL INSTRUMENTS

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

	30.06.2026			31.03.2026		
	Contract/ Notional	Fair Value		Contract/ Notional	Fair Value	
Group	**Amount RM'000**	**Assets RM'000**	**Liabilities RM'000**	**Amount RM'000**	**Assets RM'000**	**Liabilities RM'000**
Trading derivatives						
Interest/Profit rate related contracts:	73,329,478	412,217	334,162	58,930,115	352,750	275,398
- One year or less	12,732,816	6,307	9,292	4,861,782	2,421	2,638
- Over one year to three years	17,319,490	74,685	46,896	16,403,294	79,737	53,712
- Over three years	43,277,172	331,225	277,974	37,665,039	270,592	219,048
Foreign exchange related contracts:	56,591,626	689,981	615,631	53,934,452	615,418	741,913
- One year or less	51,384,855	597,624	447,159	47,629,800	476,646	509,901
- Over one year to three years	2,892,656	30,489	78,249	4,048,875	75,141	131,878
- Over three years	2,314,115	61,868	90,223	2,255,777	63,631	100,134
Equity and commodity related contracts:	2,766,975	41,785	92,304	2,808,005	31,096	155,677
- One year or less	2,540,301	36,197	86,716	2,589,988	27,386	151,666
- Over one year to three years	226,674	5,588	5,588	218,017	3,710	4,011
	132,688,079	1,143,983	1,042,097	115,672,572	999,264	1,172,988
Hedging derivatives						
Interest rate related contracts:						
Interest rate swaps:						
Fair value hedge	785,000	9,208	-	785,000	9,137	-
- Over three years	785,000	9,208	-	785,000	9,137	-
Total	133,473,079	1,153,191	1,042,097	116,457,572	1,008,401	1,172,988

A30. FAIR VALUE MEASUREMENTS OF FINANCIAL INSTRUMENTS

Determination of fair value and fair value hierarchy

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

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

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

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

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

About 2.0% (31 March 2026: 2.3%) of the Group's total financial assets recorded at fair value, are based on estimates and recorded as Level 3 investments. Where estimates are used, these are based on a combination of independent third-party evidence and internally developed models, calibrated to market observable data where possible. While such valuations are sensitive to estimates, it is believed that changing one or more of the assumptions to reasonably possible alternative assumptions would not change the fair value significantly.

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

Group **30.06.2026**	**Level 1** **RM'000**	**Level 2** **RM'000**	**Level 3** **RM'000**	**Total** **RM'000**
Financial assets measured at fair value				
Derivative financial assets	1,436	1,151,755	-	1,153,191
Financial assets at FVTPL	1,410,032	10,997,888	37,001	12,444,921
- Money market instruments	-	8,279,966	-	8,279,966
- Quoted securities	1,410,032	11,406	17,907	1,439,345
- Unquoted securities	-	2,706,516	19,094	2,725,610
Financial investments at FVOCI	12,999	31,990,394	885,181	32,888,574
- Money market instruments	-	14,301,083	-	14,301,083
- Quoted securities	12,999	-	-	12,999
- Unquoted securities	-	17,689,311	885,181	18,574,492
	1,424,467	44,140,037	922,182	46,486,686
Financial liabilities measured at fair value				
Derivative financial liabilities	18,071	1,024,026	-	1,042,097
Financial liabilities at FVTPL				
- Structured deposits	-	380,349	-	380,349
	18,071	1,404,375	-	1,422,446

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

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

Group **31.03.2026**	**Level 1** **RM'000**	**Level 2** **RM'000**	**Level 3** **RM'000**	**Total** **RM'000**
Financial assets measured at fair value				
Derivative financial assets	35	1,008,366	-	1,008,401
Financial assets at FVTPL	1,399,056	6,645,488	27	8,044,571
- Money market instruments	-	4,165,902	-	4,165,902
- Quoted securities	1,399,056	11,429	-	1,410,485
- Unquoted securities	-	2,468,157	27	2,468,184
Financial investments at FVOCI	12,452	27,888,028	882,384	28,782,864
- Money market instruments	-	10,900,342	-	10,900,342
- Quoted securities	12,452	-	-	12,452
- Unquoted securities	-	16,987,686	882,384	17,870,070
	1,411,543	35,541,882	882,411	37,835,836
Financial liabilities measured at fair value				
Derivative financial liabilities	17,899	1,155,089	-	1,172,988
Financial liabilities at FVTPL				
- Structured deposits	-	347,264	-	347,264
	17,899	1,502,353	-	1,520,252

Company **30.06.2026**	**Level 1** **RM'000**	**Level 2** **RM'000**	**Level 3** **RM'000**	**Total** **RM'000**
Financial assets measured at fair value				
Financial assets at FVTPL				
- Quoted securities	-	1,293	-	1,293

Company **31.03.2026**	**Level 1** **RM'000**	**Level 2** **RM'000**	**Level 3** **RM'000**	**Total** **RM'000**
Financial assets measured at fair value				
Financial assets at FVTPL				
- Quoted securities	-	1,283	-	1,283

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

Movements in Level 3 financial instruments measured at fair value

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

Group **30.06.2026**	**Financial assets at FVTPL** **RM'000**	**Financial investments at FVOCI** **RM'000**	**Total** **RM'000**
Balance at beginning of the financial period	27	882,384	882,411
Total net unrealised gain recognised in:			
- statement of profit or loss	36,974	-	36,974
- other comprehensive income	-	2,797	2,797
Balance at end of the financial period	37,001	885,181	922,182

Group **31.03.2026**	**Financial assets at FVTPL** **RM'000**	**Financial investments at FVOCI** **RM'000**	**Total** **RM'000**
Balance at beginning of the financial year	31	833,407	833,438
Total net unrealised (loss)/gain recognised in:			
- statement of profit or loss	(4)	-	(4)
- other comprehensive income	-	48,977	48,977
Balance at end of the financial year	27	882,384	882,411

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

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

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

A31. CAPITAL ADEQUACY

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

(a) The Group adopts the following approaches in determining the capital requirements:

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

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

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

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

	30.06.2026			
	AmBank	**AmBank Islamic**	**AmInvestment Bank**	**Group[1]**
Before/After deducting proposed dividends:*				
CET1 Capital Ratio	13.981%	14.357%	38.539%	14.399%
Tier 1 Capital Ratio	13.981%	14.357%	38.539%	14.400%
Total Capital Ratio	17.798%	18.757%	39.298%	16.892%

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

	31.03.2026			
	AmBank	**AmBank Islamic**	**AmInvestment Bank**	**Group[1]**
Before deducting proposed dividends:				
CET1 Capital Ratio	14.647%	15.937%	50.428%	15.445%
Tier 1 Capital Ratio	14.647%	15.937%	50.428%	15.445%
Total Capital Ratio	18.535%	20.344%	51.112%	17.851%
After deducting proposed dividends:				
CET1 Capital Ratio	14.455%	14.594%	43.903%	14.821%
Tier 1 Capital Ratio	14.455%	14.594%	43.903%	14.821%
Total Capital Ratio	18.343%	19.001%	44.588%	17.227%

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

A31. CAPITAL ADEQUACY (CONT'D.)

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

	30.06.2026			
	AmBank RM'000	AmBank Islamic RM'000	AmInvestment Bank RM'000	Group RM'000
CET1 Capital				
Ordinary share capital	3,040,465	1,387,107	330,000	6,376,240
Retained earnings	9,496,669	3,268,963	188,616	12,926,850
Fair value reserve	561,820	2,060	1,578	768,084
Foreign exchange translation reserve	84,211	-	-	90,776
Treasury shares	-	-	-	(45,532)
Regulatory reserve	499,237	266,394	10,663	776,294
Merger reserve	(3,725)	-	3,725	-
Other remaining disclosed reserves	-	-	-	56,311
Less: Regulatory adjustments applied on CET1 Capital				
- Goodwill	-	-	-	(303,492)
- Other intangible assets	(164,254)	(130)	(3,934)	(170,736)
- Deferred tax assets	(181,066)	(40,216)	(23,667)	(235,898)
- 55% of cumulative gains in fair value reserve	(309,001)	(1,133)	(868)	(422,446)
- Regulatory reserve	(499,237)	(266,394)	(10,663)	(776,294)
- Investment in capital instruments of unconsolidated financial and insurance/ takaful entities	(1)	-	(49,809)	(1,334,000)
- Unrealised fair value gains on financial liabilities due to changes in own credit risk	(1,127)	(12)	-	(1,126)
CET1 Capital	**12,523,991**	**4,616,639**	**445,641**	**17,705,031**
Additional Tier 1 Capital				
Qualifying CET1, Additional Tier 1 Capital instruments held by third parties	-	-	-	457
Tier 1 Capital	**12,523,991**	**4,616,639**	**445,641**	**17,705,488**
Tier 2 Capital				
Tier 2 Capital instruments meeting all relevant criteria for inclusion	3,095,000	1,300,000	-	-
Qualifying CET1, Additional Tier 1 and Tier 2 Capital instruments held by third parties	-	-	-	2,615,431
Surplus of total eligible provision over total expected loss	203,948	82,535	-	298,796
General provisions*	120,423	32,225	8,787	150,844
Tier 2 Capital	**3,419,371**	**1,414,760**	**8,787**	**3,065,071**
Total Capital	**15,943,362**	**6,031,399**	**454,428**	**20,770,559**

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

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

	AmBank RM'000	AmBank Islamic RM'000	AmInvestment Bank RM'000	Group RM'000
Credit RWA	80,394,597	32,299,197	662,586	110,666,477
Exposures to Central Counterparties RWA	23,536	-	40,380	63,915
Less: Credit RWA absorbed by Profit Sharing Investment Account	-	(2,799,741)	-	(966,401)
Total Credit RWA	80,418,133	29,499,456	702,966	109,763,991
Market RWA	3,165,783	575,189	6,166	3,722,242
Operational RWA	5,997,322	2,080,432	447,220	9,471,346
Total RWA	**89,581,238**	**32,155,077**	**1,156,352**	**122,957,579**

A31. CAPITAL ADEQUACY (CONT'D.)

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

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

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

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

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

A32. OPERATIONS OF ISLAMIC BANKING

UNAUDITED CONSOLIDATED STATEMENT OF FINANCIAL POSITION
AS AT 30 JUNE 2026

		Group	
	Note	30.06.2026 RM'000	31.03.2026 RM'000
ASSETS			
Cash and short-term funds		307,541	2,825,403
Derivative financial assets		18,829	22,410
Financial assets at FVTPL		2,994,020	1,868,436
Financial investments at FVOCI		6,546,209	6,448,691
Financial investments at amortised cost		3,051,429	3,384,628
Financing and advances	(a)	50,717,473	50,782,321
Statutory deposit with Bank Negara Malaysia		520,000	800,000
Deferred tax assets		40,192	49,252
Other assets		1,632,920	1,127,956
Property and equipment		465	482
Right-of-use assets		728	813
Intangible assets		155	130
TOTAL ASSETS		65,829,961	67,310,522
LIABILITIES AND ISLAMIC BANKING FUNDS			
Deposits from customers	(b)	48,827,864	51,204,226
Investment accounts of customers	(c)	2,660,338	2,057,293
Deposits and placements of banks and other financial institutions		2,435,357	1,256,497
Investment account due to a licensed bank	(d)	2,386,036	2,542,135
Recourse obligation on financing sold to Cagamas Berhad		1,650,034	2,005,042
Derivative financial liabilities		19,947	23,745
Term funding		1,000,000	1,000,000
Subordinated Sukuk		1,300,000	1,300,000
Other liabilities	(e)	475,356	573,301
TOTAL LIABILITIES		60,754,932	61,962,239
Share capital/Capital funds		1,387,107	1,387,107
Reserves		3,687,922	3,961,176
TOTAL ISLAMIC BANKING FUNDS		5,075,029	5,348,283
TOTAL LIABILITIES AND ISLAMIC BANKING FUNDS		65,829,961	67,310,522
COMMITMENTS AND CONTINGENCIES		15,506,868	14,151,692

A32. OPERATIONS OF ISLAMIC BANKING (CONT'D.)

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

Group	Individual Quarter		Cumulative Quarter	
	30.06.2026	30.06.2025	30.06.2026	30.06.2025
	RM'000	RM'000	RM'000	RM'000
Income derived from investment of depositors' funds	671,860	663,186	671,860	663,186
Income derived from investment of investment account funds	60,996	12,768	60,996	12,768
Income derived from Islamic banking funds	76,975	72,445	76,975	72,445
Allowances for impairment on financing and advances - net	(19,992)	(33,419)	(19,992)	(33,419)
(Allowances for)/Writeback of impairment on:				
- Financial investments	(1,379)	1,614	(1,379)	1,614
- Other financial assets	-	5	-	5
(Provision)/Writeback of provision for commitments and contingencies	(1,703)	78	(1,703)	78
Total distributable income	786,757	716,677	786,757	716,677
Income attributable to the depositors and others	(370,945)	(368,757)	(370,945)	(368,757)
Income attributable to the investment account holders	(49,782)	(11,408)	(49,782)	(11,408)
Total net income	366,030	336,512	366,030	336,512
Other operating expenses	(146,794)	(135,006)	(146,794)	(135,006)
Finance costs	(23,703)	(24,715)	(23,703)	(24,715)
Profit before taxation and zakat	195,533	176,791	195,533	176,791
Taxation and zakat	(45,028)	(41,264)	(45,028)	(41,264)
Profit for the financial period	150,505	135,527	150,505	135,527

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

Group	Individual Quarter		Cumulative Quarter	
	30.06.2026	30.06.2025	30.06.2026	30.06.2025
	RM'000	RM'000	RM'000	RM'000
Profit for the financial period	150,505	135,527	150,505	135,527
Other comprehensive income/(loss):				
Items that will not be reclassified subsequently to statement of profit or loss				
<u>Equity Instruments</u>				
Financial investments at FVOCI				
- net unrealised gain/(loss) on changes in fair value	2,194	(7,132)	2,194	(7,132)
- tax effect	(527)	1,712	(527)	1,712
	1,667	(5,420)	1,667	(5,420)
Items that may be reclassified subsequently to statement of profit or loss				
<u>Debt Instruments</u>				
Financial investments at FVOCI				
- net unrealised gain on changes in fair value	494	36,374	494	36,374
- changes in ECL	(138)	(782)	(138)	(782)
- net gain reclassified to profit or loss	(16)	(3,882)	(16)	(3,882)
- tax effect	(115)	(7,798)	(115)	(7,798)
	225	23,912	225	23,912
Other comprehensive income for the financial period, net of tax	1,892	18,492	1,892	18,492
Total comprehensive income for the financial period	152,397	154,019	152,397	154,019

A32. OPERATIONS OF ISLAMIC BANKING (CONT'D.)

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

		Non-Distributable		Distributable	
Group	**Share capital/ Capital funds RM'000**	**Regulatory reserve RM'000**	**Fair value reserve RM'000**	**Retained earnings RM'000**	**Total Equity RM'000**
At 01.04.2026	1,387,107	249,295	168	3,711,713	5,348,283
Profit for the financial period	-	-	-	150,505	150,505
Other comprehensive income, net	-	-	1,892	-	1,892
Total comprehensive income for the financial period	-	-	1,892	150,505	152,397
Transfer to regulatory reserve	-	17,099	-	(17,099)	-
Dividend paid:					
- final, financial year ended 31.03.2026	-	-	-	(425,651)	(425,651)
	-	17,099	-	(442,750)	(425,651)
At 30.06.2026	1,387,107	266,394	2,060	3,419,468	5,075,029

		Non-Distributable		Distributable	
Group	**Share capital/ Capital funds RM'000**	**Regulatory reserve RM'000**	**Fair value reserve RM'000**	**Retained earnings RM'000**	**Total Equity RM'000**
At 01.04.2025	1,387,107	80,674	(1,589)	3,724,686	5,190,878
Profit for the financial period	-	-	-	135,527	135,527
Other comprehensive income, net	-	-	18,492	-	18,492
Total comprehensive income for the financial period	-	-	18,492	135,527	154,019
Transfer to regulatory reserve	-	28,598	-	(28,598)	-
Dividend paid:					
- final, financial year ended 31.03.2025	-	-	-	(270,420)	(270,420)
	-	28,598	-	(299,018)	(270,420)
At 30.06.2025	1,387,107	109,272	16,903	3,561,195	5,074,477

A32. OPERATIONS OF ISLAMIC BANKING (CONT'D.)

(a) Financing and Advances

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

Group **30.6.2026**	**Bai' Bithaman Ajil RM'000**	**Murabahah RM'000**	**Musharakah Mutanaqisah RM'000**	**Al-Ijarah Thummah Al-Bai' ("AITAB") RM'000**	**Bai' Inah RM'000**	**Others RM'000**	**Total RM'000**
At amortised cost							
Cash lines	-	671,587	-	-	337,828	-	1,009,415
Term financing	184,780	18,462,764	5,770	-	198,914	-	18,852,228
Revolving credit	1,381	5,389,893	-	-	516,760	-	5,908,034
Housing financing	1,924,271	13,234,657	31,759	-	-	-	15,190,687
Hire purchase receivables	-	117	-	5,466,395	-	-	5,466,512
Bills receivables	-	1,806,215	-	-	-	84,235	1,890,450
Credit card receivables	-	594,603	-	-	2,774	-	597,377
Trust receipts	-	498,563	-	-	-	-	498,563
Staff financing	-	19,465	-	-	-	-	19,465
Claims on customers under acceptance credits	-	1,486,609	-	-	-	257,620	1,744,229
Others	-	-	-	-	-	18,941	18,941
Gross financing and advances*	2,110,432	42,164,473	37,529	5,466,395	1,056,276	360,796	51,195,901
Less: Allowances for ECL (Note A32 (a)(ii))							
- Stage 1 - 12-months ECL							(98,989)
- Stage 2 - Lifetime ECL not credit impaired							(212,080)
- Stage 3 - Lifetime ECL credit impaired							(167,359)
Net financing and advances							50,717,473

A32. OPERATIONS OF ISLAMIC BANKING (CONT'D.)

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

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

Group 31.03.2026	Bai' Bithaman Ajil RM'000	Murabahah RM'000	Musharakah Mutanaqisah RM'000	Al-Ijarah Thummah Al-Bai' ("AITAB") RM'000	Bai' Inah RM'000	Others RM'000	Total RM'000
At amortised cost							
Cash lines	-	655,395	-	-	397,523	-	1,052,918
Term financing	195,228	17,997,008	6,039	-	216,596	-	18,414,871
Revolving credit	1,444	5,443,005	-	-	544,365	-	5,988,814
Housing financing	1,960,579	13,092,464	32,285	-	-	-	15,085,328
Hire purchase receivables	-	119	-	5,313,960	-	-	5,314,079
Bills receivables	-	2,144,551	-	-	-	105,666	2,250,217
Credit card receivables	-	587,366	-	-	3,021	-	590,387
Trust receipts	-	673,397	-	-	-	-	673,397
Staff financing	-	19,694	-	-	-	-	19,694
Claims on customers under acceptance credits	-	1,405,762	-	-	-	438,516	1,844,278
Others	-	-	-	-	-	20,601	20,601
Gross financing and advances*	2,157,251	42,018,761	38,324	5,313,960	1,161,505	564,783	51,254,584
Less: Allowances for ECL (Note A32 (a)(ii))							
- Stage 1 - 12-months ECL							(105,083)
- Stage 2 - Lifetime ECL not credit impaired							(218,703)
- Stage 3 - Lifetime ECL credit impaired							(148,477)
Net financing and advances							50,782,321

* Included in financing and advances are exposures to the Restricted Investment Account ("RA") arrangements between AmBank Islamic and AmBank amounting to RM2,400.5 million (31 March 2026: RM2,558.6 million). Under the RA contract, the profit is shared based on a pre-agreed ratio. AmBank is exposed to the risks and rewards on the RA financing and it shall account for all allowances for ECL arising from the RA financing. ECL allowances relating to the RA financing which amounting to RM5.8 million (31 March 2026: RM7.2 million) is taken up by AmBank.

A32. OPERATIONS OF ISLAMIC BANKING (CONT'D.)

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

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

	Group	
	30.06.2026	**31.03.2026**
	RM'000	**RM'000**
Balance at beginning of the financial period/year	749,652	624,179
Additions during the financial period/year	222,562	528,794
Reclassified as non-impaired	(107,512)	(113,409)
Recoveries	(45,410)	(75,265)
Amount written off	(44,134)	(214,647)
Balance at end of the financial period/year, before deducting guarantee claim proceeds	775,158	749,652
Guarantee claim proceeds received (Note 1)	(10,440)	(9,915)
Balance at end of the financial period/year, after deducting guarantee claim proceeds	764,718	739,737
Gross impaired financing and advances before deducting guarantee claim proceeds, as % of gross financing and advances	1.51%	1.46%
Gross impaired financing and advances after deducting guarantee claim proceeds, as % of gross financing and advances	1.49%	1.44%
Financing loss coverage before deducting guarantee claim proceeds (including regulatory reserve)	98.8%	98.9%
Financing loss coverage after deducting guarantee claim proceeds (including regulatory reserve)	100.2%	100.2%

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

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

Group 30.06.2026	**Stage 1 12-month ECL RM'000**	**Stage 2 Lifetime ECL not credit impaired RM'000**	**Stage 3 Lifetime ECL credit impaired RM'000**	**Total RM'000**
Balance at beginning of the financial period	105,083	218,703	148,477	472,263
Net (writeback of)/allowances for ECL	(6,095)	(6,623)	63,016	50,298
Transfer to 12-month ECL (Stage 1)	4,632	(21,944)	(2,162)	(19,474)
Transfer to Lifetime ECL not credit impaired (Stage 2)	(6,448)	37,784	(14,846)	16,490
Transfer to Lifetime ECL credit impaired (Stage 3)	(314)	(14,376)	49,356	34,666
New financial assets originated	13,828	11,478	21	25,327
Net remeasurement of allowances	(1,826)	(1,109)	32,364	29,429
Changes in model assumptions and methodologies	(267)	(13,014)	-	(13,281)
Modification of contractual cash flows of financial assets	(22)	55	(395)	(362)
Financial assets derecognised	(15,678)	(5,497)	(1,322)	(22,497)
Foreign exchange differences	1	-	-	1
Amount written off	-	-	(44,134)	(44,134)
Balance at end of the financial period	98,989	212,080	167,359	478,428

A32. OPERATIONS OF ISLAMIC BANKING (CONT'D.)

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

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

Group **31.03.2026**	**Stage 1 12-month ECL RM'000**	**Stage 2 Lifetime ECL not credit impaired RM'000**	**Stage 3 Lifetime ECL credit impaired RM'000**	**Total RM'000**
Balance at beginning of the financial year	105,174	301,921	142,816	549,911
Net allowances for/(writeback of) ECL	93	(83,217)	220,308	137,184
Transfer to 12-month ECL (Stage 1)	7,998	(42,546)	(4,553)	(39,101)
Transfer to Lifetime ECL not credit impaired (Stage 2)	(6,298)	54,826	(15,107)	33,421
Transfer to Lifetime ECL credit impaired (Stage 3)	(784)	(23,643)	70,010	45,583
New financial assets originated	34,594	24,261	7,587	66,442
Net remeasurement of allowances	(3,724)	(18,215)	159,717	137,778
Changes in model assumptions and methodologies	(2,892)	(49,998)	5,691	(47,199)
Modification of contractual cash flows of financial assets	(1,126)	(2,395)	17	(3,504)
Financial assets derecognised	(27,675)	(25,507)	(3,054)	(56,236)
Foreign exchange differences	(184)	(1)	-	(185)
Amount written off	-	-	(214,647)	(214,647)
Balance at end of the financial year	105,083	218,703	148,477	472,263

(b) Deposits From Customers

	Group 30.06.2026 RM'000	**Group 31.03.2026 RM'000**
By type of deposit:		
Savings deposits		
Commodity Murabahah	3,682,148	3,665,716
Qard	172,548	136,890
Demand deposits		
Commodity Murabahah	12,046,123	14,043,431
Qard	1,018,582	1,864,517
Term deposits		
Commodity Murabahah	31,403,962	31,355,784
Qard	504,501	137,888
	48,827,864	51,204,226

The deposits are sourced from the following types of customers:

	Group 30.06.2026 RM'000	**Group 31.03.2026 RM'000**
Business enterprises	20,179,073	24,613,432
Government and statutory bodies	4,365,227	4,407,538
Individuals	18,406,299	18,518,485
Others	5,877,265	3,664,771
	48,827,864	51,204,226

The maturity structure of term deposits are as follows:

	Group 30.06.2026 RM'000	**Group 31.03.2026 RM'000**
Due within six months	22,972,225	24,053,892
Over six months to one year	8,863,500	7,381,218
Over one year to three years	71,260	56,902
Over three years to five years	1,478	1,660
	31,908,463	31,493,672

A32. OPERATIONS OF ISLAMIC BANKING (CONT'D.)

(c) Investment Accounts Of Customers

	Group	
	30.06.2026	**31.03.2026**
	RM'000	**RM'000**
Unrestricted investment accounts:		
Without maturity		
- Wakalah	11,328	11,113
With maturity		
- Mudarabah	2,649,010	2,046,180
	2,660,338	2,057,293

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

	Group	
	30.06.2026	**31.03.2026**
	RM'000	**RM'000**
Business enterprises	121	113
Individuals	2,660,217	2,057,180
	2,660,338	2,057,293

	Group	
	30.06.2026	**31.03.2026**
	RM'000	**RM'000**
Investment assets:		
Wakalah		
Interbank placement		
	11,328	11,113
Mudarabah		
Housing financing		
Auto financing	731	858
Corporate financing	1,774,347	1,370,366
Personal financing	397,242	306,798
	476,690	368,158
	2,649,010	2,046,180
Total investment	2,660,338	2,057,293

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

	Investment account holder		
	Average profit sharing ratio (%)	**Average rate of return (%)**	**Average performance incentive fee (%)**
Group			
30.06.2026			
Maturity			
- less than 3 months	31.90	0.15	2.70
- over 3 months to 1 year	73.02	3.65	-

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

A32. OPERATIONS OF ISLAMIC BANKING (CONT'D.)

(d) Investment Account Due to A Licensed Bank

	Group	
	30.06.2026	**31.03.2026**
	RM'000	**RM'000**
Restricted investment account ("RA")		
- Mudarabah Muqayyadah	2,386,036	2,542,135
Investment asset:		
Financing	2,386,036	2,542,135
Total investment	2,386,036	2,542,135

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

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

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

	Investment account holder			
	30.06.2026		31.03.2026	
	Average profit sharing ratio (%)	Average rate of return (%)	Average profit sharing ratio (%)	Average rate of return (%)
Group				
Maturity:				
- between 1 year to 2 years	90	4.58	90	4.52
- over 2 years to 5 years	90	4.42	90	4.35
- more than 5 years	90	4.73	90	4.33

(e) Other Liabilities

	Group	
	30.06.2026	**31.03.2026**
	RM'000	**RM'000**
Other payables and accruals	402,029	427,769
Deferred income	24,979	25,780
Lease liabilities	832	916
Provision for reinstatement of leased premises	87	87
Provision for zakat	5,483	4,726
Provision for taxation	4,237	78,045
Allowances for ECL on financing commitments and financial guarantees	21,366	19,659
Advance rentals	16,343	16,319
	475,356	573,301

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

B1. PERFORMANCE REVIEW ON THE RESULTS OF THE GROUP

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

	Group				Group			
	Individual Quarter		Changes		Cumulative Quarter		Changes	
	30.06.2026 RM'000	30.06.2025 RM'000	RM'000	%	30.06.2026 RM'000	30.06.2025 RM'000	RM'000	%
Net Income	1,327,496	1,290,742	36,754	2.8	1,327,496	1,290,742	36,754	2.8
Profit before provisions	751,991	726,820	25,171	3.5	751,991	726,820	25,171	3.5
Profit before taxation and zakat	682,143	654,377	27,766	4.2	682,143	654,377	27,766	4.2
Profit for the financial period	520,042	516,057	3,985	0.8	520,042	516,057	3,985	0.8
Profit attributable to equity holders of the Company	520,229	516,176	4,053	0.8	520,229	516,176	4,053	0.8

Financial period ended 30 June 2026 compared to 30 June 2025

The Group reported a 2.8% year-on-year ("YoY") increase in net income to RM1,327.5 million (Q1FY2026: RM1,290.7 million), driven primarily by stronger net interest income ("NII") despite softer non-interest income ("NoII"). NII grew 4.3% YoY to RM964.7 million (Q1FY2026: RM924.7 million), driven by strong loan growth. Q1FY2027 NIM moderated to 1.93% on lower asset yield (Q1FY2026: 2.01%) due to the Overnight Policy Rate (“OPR”) reduction last year.

NoII eased 0.9% YoY to RM362.8 million (Q1FY2026: RM366.0 million) due to lower securities trading gains from Group Treasury and Markets ("GTM") and lower Insurance business income, partially offset by higher wealth management income.

Overall expenses grew 2.1% YoY to RM575.5 million largely driven by higher personnel costs, computerisation costs and amortisation of software costs. Meanwhile, cost optimisation efforts improved Cost-to-Income ("CTI") ratio to 43.4% (Q1FY2026: 43.7%). As a result, profit before provisions ("PBP") increased 3.5% YoY to RM752.0 million (Q1FY2026: RM726.8 million).

Net impairment charges reduced marginally to RM69.8 million (Q1FY2026: RM72.4 million), primarily due to higher overlay reversals from Retail Banking, partially offset by an additional overlay provision of RM52.5 million for exposures deemed potentially vulnerable to sustained geopolitical tensions, higher individual provisions in Wholesale Banking and lower recoveries.

The Group delivered profit after taxation, zakat and minority interests ("PATMI") of RM520.2 million (Q1FY2026: RM516.2 million), up 0.8% YoY, with return on equity ("ROE") of 9.7% (Q1FY2026: 10.0%) and return on assets ("ROA") of 0.99% (Q1FY2026: 1.05%).

Divisional performance

Retail Banking - Profit after taxation ("PAT") of RM111.9 million (Q1FY2026: PAT of RM49.0 million)

PAT increased RM62.9 million YoY to RM111.9 million on lower expenses and net impairment writebacks as a result of the Group’s derisking efforts in the previous financial year.

Income fell 2.1% YoY to RM374.4 million (Q1FY2026: RM382.5 million) mainly due to lower NII, despite a 64.3% YoY increase in NoII driven by wealth management. Operating expenses reduced 1.6% YoY to RM247.2 million (Q1FY2026: RM251.2 million). Net impairment writeback of RM19.7 million (Q1FY2026: net impairment charge of RM67.2 million) was due to higher overlay reversals arising from improved asset quality across the portfolio.

Gross loans, advances and financing grew marginally by 0.7% YoY to RM67.7 billion mainly due to growth in mortgages, partially offset by a decline in auto financing. Gross impaired loans, advances and financing ("GIL") ratio was higher YoY at 1.86% (Q1FY2026: 1.78%). Total deposits increased 4.3% YoY to RM59.2 billion.

Business Banking - PAT of RM200.9 million (Q1FY2026: PAT of RM185.9 million)

PAT grew 8.0% YoY to RM200.9 million mainly due to higher income and lower net impairment charge.

Income grew 2.1% YoY to RM448.9 million (Q1FY2026: RM439.9 million). Operating expenses increased 5.7% YoY to RM168.0 million (Q1FY2026: RM159.0 million). A lower net impairment charge of RM18.2 million was recorded (Q1FY2026: RM36.4 million) mainly due to lower impairment provisions on loans and advances.

Gross loans, advances and financing increased 11.0% YoY to RM54.7 billion, underpinned by strong Commercial Banking loans growth of 14.7%. GIL ratio after deducting guarantee claim proceeds improved YoY to 1.76%. Total deposits increased 7.2% YoY to RM39.8 billion.

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

Divisional performance (Cont'd.)

Wholesale Banking - PAT of RM234.9 million (Q1FY2026: PAT of RM234.9 million)

PAT remained stable at RM234.9 million supported by higher income, partially offset by higher expenses and net impairment charge.

Income grew 13.3% YoY to RM407.0 million (Q1FY2026: RM359.3 million) driven by higher NII growth of 23.8% YoY from effective liability management efforts and strong YoY loans growth, partially mitigated by a decline in NoII from lower trading gains. Operating expenses increased 2.3% YoY to RM86.9 million (Q1FY2026: RM85.0 million). There was a net impairment charge of RM16.0 million this quarter (Q1FY2026: net impairment writeback of RM30.7 million) due to increased individual provisions in Corporate Banking and lower recoveries.

Gross loans, advances and financing increased 19.0% YoY to RM23.5 billion. GIL ratio improved YoY to 0.55% (Q1FY2026: 0.73%). Total deposits grew 9.8% YoY to RM54.8 billion.

(i) Corporate and Transaction Banking - PAT of RM95.5 million (Q1FY2026: PAT of RM84.5 million)

PAT increased by 13.1% YoY to RM95.5 million mainly attributable to higher income, partially offset by higher operating expenses and net impairment charge.

Income increased 39.7% YoY to RM190.3 million (Q1FY2026: RM136.2 million), mainly driven by a 17.7% YoY growth in NII from higher YoY loans growth and growth in NoII to RM57.8 million (Q1FY2026: RM23.7 million). Operating expenses increased 4.4% YoY to RM51.6 million (Q1FY2026: RM49.5 million) while there was a net impairment charge of RM15.0 million (Q1FY2026: net impairment writeback of RM23.2 million) due to increased individual provisions and lower recoveries.

Gross loans, advances and financing grew 19.0% YoY to RM23.5 billion, while total deposits remained broadly stable at RM13.7 billion.

(ii) Group Treasury and Markets - PAT of RM139.4 million (Q1FY2026: PAT of RM150.3 million)

Income fell 2.8% YoY to RM216.8 million, with NoII declining to RM42.8 million (Q1FY2026: RM88.1 million) due to lower trading gains. As a result, PAT declined 7.3% YoY to RM139.4 million, partially offset by higher NII.

Investment Banking Origination and Broking and Group Wealth Management - PAT of RM20.0 million (Q1FY2026: PAT of RM20.4 million)

PAT fell 1.8% YoY to RM20.0 million affected by lower income from Investment Banking amid softer customer activities and deal revenues, as well as higher operating expenses.

Income grew 1.4% YoY to RM88.6 million (Q1FY2026: RM87.4 million) primarily supported by higher Group Wealth Management income generated from Funds Management and Private Banking ("PB"), partially offset by lower fee income from Debt and Equity Markets. Funds Management PAT grew 22.6% to RM20.3 million (Q1FY2026: RM16.6 million). Average assets under management ("AUM") (including PB) grew 8.3% YoY to RM68.9 billion (Q1FY2026: RM63.6 billion).

Insurance – PAT of RM8.6 million (Q1FY2026: PAT of RM32.4 million)

PAT declined to RM8.6 million on lower investment income, lower net earned insurance premiums, partially mitigated by lower claims. The results of the Group's life insurance, family takaful and general insurance businesses were equity accounted to reflect the Group's effective equity interests in the respective joint ventures and associate.

Others - Loss after taxation ("LAT") of RM56.3 million (Q1FY2026: LAT of RM6.5 million)

This segment comprises support and corporate functions of the Group. LAT increased mainly due to higher operating expenses and an additional overlay provision of RM52.5 million for exposures deemed as potentially vulnerable to sustained geopolitical tensions.

Islamic Banking - Profit after taxation and zakat ("PATZ") of RM150.5 million (Q1FY2026: PATZ of RM135.5 million)

PATZ rose 11.1% YoY to RM150.5 million. Total income expanded 6.4% YoY to RM365.4 million (Q1FY2026: RM343.5 million) mainly attributable to a 76.8% YoY growth in non-financing income to RM75.4 million. Operating expenses increased 8.7% YoY to RM146.8 million (Q1FY2026: RM135.0 million) while net impairment charge of RM23.1 million was 27.3% lower YoY (Q1FY2026: RM31.7 million).

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

Commentary on key components of financial statements

Total gross loans, advances and financing increased a marginal 0.8% year to date ("YTD") to RM147.8 billion (FY2026: RM146.7 billion) mainly driven by healthy growth from Business Banking (+RM0.9 billion or +1.6%) and Retail Banking (+RM0.3 billion or +0.5%), while Wholesale Banking remained broadly stable. On a YoY basis, total gross loans, advances and financing grew 7.0%, underpinned by strong growth in Wholesale Banking (+RM3.8 billion or +19.0%), Business Banking (+RM5.4 billion or +11.0%) and Retail Banking (+RM0.4 billion or +0.7%).

The GIL ratio after deducting guarantee claim proceeds increased slightly to 1.62% from 1.59% in FY2026, while loan/financing loss coverage ("LLC") after deducting guarantee claim proceeds including Regulatory Reserves, improved to 102.5% from 100.9% in FY2026.

Total customer deposits stood at RM144.1 billion (FY2026: RM147.0 billion), down 2.0% YTD, with a 10.0% YTD decline in current account and savings account ("CASA") to RM46.9 billion (FY2026: RM52.1 billion) partly cushioned by a 2.4% YTD increase in Time Deposits to RM97.2 billion (FY2026: RM94.9 billion). On a YoY basis, customer deposits grew 4.4%, underpinned by continued growth in Time Deposits. The increase in customer deposits was broad based across Business Banking (+6.6%), Retail Banking (+4.3%) and Wholesale Banking (+3.7%).

The Group’s CET1 Capital Ratio remained strong at 14.82% (FY2026: 14.82%), while Total Capital Ratio ("TCR") stood at 17.31% (FY2026: 17.23%). Excluding Q1FY2027 unaudited profits, CET1 at 14.40% and TCR at 16.89%. Liquidity remained ample with liquidity coverage ratios ("LCR") for consolidated banking entities at 143.9%.

B2. REVIEW OF MATERIAL CHANGES IN PROFIT BEFORE TAXATION

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

	Group			
	Individual Quarter		Changes	
	30.06.2026	31.03.2026		
	RM'000	RM'000	RM'000	%
Net Income	1,327,496	1,296,192	31,304	2.4
Profit before provisions	751,991	705,396	46,595	6.6
Profit before taxation and zakat	682,143	680,923	1,220	0.2
Profit for the financial quarter	520,042	520,673	(631)	(0.1)
Profit attributable to equity holders of the Company	520,229	520,497	(268)	(0.1)

For the financial quarter under review, the Group’s total income was 2.4% higher quarter-on-quarter (“QoQ”) at RM1,327.5 million. The Group’s NII increased 2.9% QoQ to RM964.7 million mainly due to day-count benefit and assets growth, partially offset by 4 basis points ("bps") NIM compression to 1.93%. NoII grew 1.0% QoQ to RM362.8 million driven by higher income from Retail Wealth and Business Banking fee income.

Total operating expenses decreased 2.6% QoQ to RM575.5 million mainly due to lower personnel expenses, marketing expenses and professional fees.

PBP was 6.6% higher QoQ at RM752.0 million.

Net impairment charge was higher at RM69.8 million (Q4FY2026: RM24.5 million) mainly due to an additional overlay provision of RM52.5 million set aside for accounts deemed as potentially vulnerable to sustained geopolitical tensions.

Profit before taxation and zakat was a marginal 0.2% higher QoQ at RM682.1 million while PATMI was 0.1% lower QoQ at RM520.2 million.

B3. PROSPECTS FOR THE NEXT FINANCIAL YEAR

Easing price pressures give central banks breathing room as risks persist

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

AI upcycle to underpin global trade growth

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

Q2CY2026 gross domestic product ("GDP") growth exceeded expectations at 6.0%

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

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

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

Loan growth eased in June

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

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

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

The Group delivers resilient Q1FY2027 performance while advancing strategic priorities under Winning Together 2029 (“WT29”)

For the quarter, the Group recorded a stable PATMI of RM520 million, supported by higher NII and lower impairment charges.

Key profitability indicators remained broadly stable, with Q1FY2027 annualised ROE at 9.7% and ROA at 0.99%. The Group’s capital position remained strong, supported by consistent quarterly profit formation and disciplined management of RWA, while liquidity levels remained ample.

Looking ahead, the AI-driven upcycle could support business loan demand, particularly from domestic businesses and SMEs within the electrical and electronics supply chain, through higher working capital and trade financing needs. Nevertheless, renewed and sustained Middle East geopolitical tensions remain a key downside risk, as potential supply-chain and logistics disruptions could pressure business margins, especially for SMEs and fuel-intensive sectors.

While the Group’s strong domestic focus limited the potential impact, the Group remains vigilant by prudently setting aside additional overlay provision for accounts potentially vulnerable to geopolitical tensions and by closely monitoring evolving developments. Moving forward, the Group will continue to build on the strong foundation established under WT29 to strengthen operational resilience across its three core strategic pillars: Digitalisation, Operational Excellence and Sustainability.

B4. VARIANCE FROM PROFIT FORECAST AND SHORTFALL FROM PROFIT GUARANTEE

This is not applicable to the Group.

B5. TAXATION AND ZAKAT

	Individual Quarter		Cumulative Quarter	
Group	**30.06.2026**	**30.06.2025**	**30.06.2026**	**30.06.2025**
	RM'000	**RM'000**	**RM'000**	**RM'000**
Current tax payable	98,546	93,349	98,546	93,349
Deferred tax	62,836	47,259	62,836	47,259
	161,382	140,608	161,382	140,608
Over provision of current taxation in respect of prior financial years	(38)	(3,481)	(38)	(3,481)
Taxation	161,344	137,127	161,344	137,127
Zakat	757	1,193	757	1,193
Taxation and zakat	162,101	138,320	162,101	138,320

The total tax charge of the Group for the financial period ended 30 June 2026 and 30 June 2025 reflects an effective tax rate which is lower than the statutory tax rate mainly due to income not subject to tax.

B6. TERM FUNDING AND DEBT CAPITAL

Group **30.06.2026** **Unsecured**	**Up to one year** **RM'000**	**Over one year** **RM'000**	**Total** **RM'000**
Term funding			
Senior notes/Sukuk			
Denominated in RM	500,000	3,750,000	4,250,000
Euro Medium Term Note			
Denominated in USD	-	1,219,731	1,219,731
Commercial papers			
Denominated in RM	2,192,698	-	2,192,698
Structured deposits			
Denominated in:			
- RM	353,404	2,390,506	2,743,910
- AUD	25,339	-	25,339
- USD	1,731	-	1,731
- Others	21,674	-	21,674
	3,094,846	7,360,237	10,455,083
Debt capital			
Subordinated Notes and Sukuk			
Denominated in RM	-	4,395,000	4,395,000

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

B7. MATERIAL LITIGATION

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

B8. DIVIDEND

There is no dividend proposed for the current financial quarter.

B9. DERIVATIVE FINANCIAL INSTRUMENTS

Please refer to Note A29.

B10. EARNINGS PER SHARE (SEN)

(a) Basic earnings per share

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

	Individual Quarter		Cumulative Quarter	
	30.06.2026	**30.06.2025**	**30.06.2026**	**30.06.2025**
Net profit attributable to equity holders of the Company (RM'000)	520,229	516,176	520,229	516,176
Weighted average number of ordinary shares in issue ('000)	3,306,318	3,301,209	3,306,318	3,301,209
Basic earnings per share (sen)	15.73	15.64	15.73	15.64

(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.