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

UNAUDITED STATEMENTS OF FINANCIAL POSITION
AS AT 30 SEPTEMBER 2026

	Note	Group		Company	
		30.09.2026 RM'000	31.03.2026 RM'000	30.09.2026 RM'000	31.03.2026 RM'000
ASSETS					
Cash and short-term funds	A8	4,061,964	6,818,615	105,119	152,328
Deposits and placements with banks and other financial institutions	A9	-	-	-	-
Derivative financial assets	A29	1,394,261	1,008,401	-	-
Financial assets at fair value through profit or loss ("FVTPL")	A10	11,439,215	8,044,571	1,304	1,283
Financial investments at fair value through other comprehensive income ("FVOCI")	A11	34,207,624	28,782,864	-	-
Financial investments at amortised cost	A12	12,295,278	10,918,550	-	-
Loans, advances and financing	A13	149,237,069	145,091,733	-	-
Statutory deposits with Bank Negara Malaysia		1,602,241	1,723,705	-	-
Deferred tax assets		327,746	286,518	-	-
Investments in subsidiaries		-	-	10,852,185	10,852,185
Investments in associates and joint ventures		1,348,303	1,399,214	-	-
Other assets	A14	2,893,825	2,677,824	11,599	8,532
Property and equipment		133,605	156,757	14	19
Right-of-use assets		309,558	321,423	-	-
Intangible assets		495,573	478,551	-	-
TOTAL ASSETS		219,746,262	207,708,726	10,970,221	11,014,347
LIABILITIES AND EQUITY					
Deposits from customers	A15	149,659,007	147,000,103	-	-
Investment accounts of customers		2,777,861	2,057,293	-	-
Deposits and placements of banks and other financial institutions	A16	9,542,724	6,119,478	-	-
Securities sold under repurchase agreements		10,088,692	4,635,626	-	-
Recourse obligation on loans and financing sold to Cagamas Berhad		4,510,053	6,950,107	-	-
Derivative financial liabilities	A29	1,274,558	1,172,988	-	-
Financial liabilities at FVTPL		558,461	347,264	-	-
Term funding	B6	11,074,511	9,078,865	-	-
Debt capital	B6	4,395,000	4,395,000	-	-
Other liabilities	A17	4,271,335	4,326,989	32,617	32,350
Total Liabilities		198,152,202	186,083,713	32,617	32,350
Share capital		6,376,240	6,376,240	6,372,870	6,372,870
Treasury shares		(19,362)	(41,739)	(19,362)	(41,739)
Reserves		15,236,463	15,289,683	4,584,096	4,650,866
Equity attributable to equity holders of the Company		21,593,341	21,624,184	10,937,604	10,981,997
Non-controlling interests		719	829	-	-
Total Equity		21,594,060	21,625,013	10,937,604	10,981,997
TOTAL LIABILITIES AND EQUITY		219,746,262	207,708,726	10,970,221	11,014,347
COMMITMENTS AND CONTINGENCIES	A28	208,910,212	158,259,641	-	-
NET ASSETS PER SHARE (RM)		6.52	6.54	3.30	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
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UNAUDITED CONSOLIDATED STATEMENT OF PROFIT OR LOSS
FOR THE FINANCIAL QUARTER ENDED 30 SEPTEMBER 2026

		Individual Quarter		Cumulative Quarter	
Group	**Note**	**30.09.2026**	**30.09.2025**	**30.09.2026**	**30.09.2025**
		RM'000	**RM'000**	**RM'000**	**RM'000**
Interest income	A18	1,666,838	1,504,344	3,252,087	3,033,956
Interest expense	A19	(998,120)	(897,834)	(1,939,025)	(1,817,913)
Net interest income		668,718	606,510	1,313,062	1,216,043
Net income from Islamic banking		364,699	362,705	760,381	720,516
Other operating income	A20	235,826	292,057	513,016	584,790
Share in results of associates and joint ventures		16,075	30,570	26,355	61,235
Net income		1,285,318	1,291,842	2,612,814	2,582,584
Other operating expenses	A21	(552,501)	(567,837)	(1,128,006)	(1,131,759)
Operating profit before impairment losses		732,817	724,005	1,484,808	1,450,825
Allowances for impairment on loans, advances and financing	A22	(94,773)	(208,731)	(164,114)	(295,804)
Writeback of/(Allowances for) impairment on:					
Financial investments	A23	74,678	142,996	72,747	155,501
Other financial assets	A23	(1,560)	(411)	(2,712)	1,195
(Provision)/Writeback of provision for commitments and contingencies		(1,738)	39,475	(920)	39,976
Other recoveries, net		7	2,947	1,765	2,965
Profit before taxation and zakat		709,431	700,281	1,391,574	1,354,658
Taxation and zakat	B5	(169,288)	(165,740)	(331,389)	(304,060)
Profit for the financial period		540,143	534,541	1,060,185	1,050,598
Attributable to:					
Equity holders of the Company		540,066	534,584	1,060,295	1,050,760
Non-controlling interests		77	(43)	(110)	(162)
Profit for the financial period		540,143	534,541	1,060,185	1,050,598
EARNINGS PER SHARE (SEN)	B10				
Basic/Diluted		16.34	16.16	32.05	31.79

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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Condensed Financial Statements

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

Group	Individual Quarter		Cumulative Quarter	
	30.09.2026 RM'000	30.09.2025 RM'000	30.09.2026 RM'000	30.09.2025 RM'000
Profit for the financial period	540,143	534,541	1,060,185	1,050,598
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	549	(3,291)	5,540	(8,784)
Tax effect relating to the components of other comprehensive income				
- financial investments at FVOCI	(460)	790	(987)	2,502
	89	(2,501)	4,553	(6,282)
Items that may be reclassified subsequently to statement of profit or loss				
Currency translation gain/(loss) on foreign operations	151	(266)	2,172	(14,168)
Financial investments at FVOCI				
- net unrealised (loss)/gain on changes in fair value	(448,737)	34,992	(435,389)	219,105
- net gain reclassified to profit or loss	-	(56,421)	(1,807)	(92,631)
- changes in expected credit losses ("ECL")	(943)	(1,117)	(744)	(7,760)
- foreign exchange differences	1	-	5	(3)
Tax effect relating to the components of other comprehensive income				
- financial investments at FVOCI	107,696	5,141	104,927	(30,356)
Share of reserve movements in equity accounted associates and joint ventures	(2,617)	247	(3,130)	1,417
	(344,449)	(17,424)	(333,966)	75,604
Other comprehensive (loss)/income for the financial period, net of tax	(344,360)	(19,925)	(329,413)	69,322
Total comprehensive income for the financial period	195,783	514,616	730,772	1,119,920
Total comprehensive income/(loss) for the financial period attributable to:				
Equity holders of the Company	195,706	514,659	730,882	1,120,082
Non-controlling interests	77	(43)	(110)	(162)
	195,783	514,616	730,772	1,119,920

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 PROFIT OR LOSS
FOR THE FINANCIAL QUARTER ENDED 30 SEPTEMBER 2026

		Individual Quarter		Cumulative Quarter	
Company	**Note**	**30.09.2026**	**30.09.2025**	**30.09.2026**	**30.09.2025**
		RM'000	**RM'000**	**RM'000**	**RM'000**
Interest income	A18	388	361	933	561
Other operating income	A20	20,038	102,451	735,288	847,859
Net income		20,426	102,812	736,221	848,420
Other operating expenses	A21	(9,965)	(11,596)	(18,643)	(21,219)
Profit before taxation		10,461	91,216	717,578	827,201
Taxation		(103)	(97)	(246)	(146)
Profit for the financial period representing total comprehensive income for the financial period		**10,358**	**91,119**	**717,332**	**827,055**

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 CONSOLIDATED STATEMENT OF CHANGES IN EQUITY
FOR THE FINANCIAL QUARTER ENDED 30 SEPTEMBER 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	-	-	-	-	-	-	-	1,060,295	1,060,295	(110)	1,060,185
Other comprehensive (loss)/income, net	-	-	(331,585)	2,172	-	-	-	-	(329,413)	-	(329,413)
Total comprehensive (loss)/income for the financial period	-	-	(331,585)	2,172	-	-	-	1,060,295	730,882	(110)	730,772
Buy-back of shares	-	-	-	-	-	(15,382)	-	-	(15,382)	-	(15,382)
Share-based payment under ESS, net	-	-	-	-	2,371	-	-	-	2,371	-	2,371
ESS shares vested to employees	-	-	-	-	(22,698)	37,759	-	(15,061)	-	-	-
Transfer to regulatory reserve	-	81,225	-	-	-	-	-	(81,225)	-	-	-
Distributions paid/payable - ESS shares	-	-	-	-	-	-	-	(4,830)	(4,830)	-	(4,830)
Dividend paid:											
- final, financial year ended 31.03.2026	-	-	-	-	-	-	-	(743,884)	(743,884)	-	(743,884)
Transfer of net loss on disposal of equity instrument of financial investments at FVOCI to retained earnings	-	-	1,370	-	-	-	-	(1,370)	-	-	-
Transactions with owners and other equity movements	-	81,225	1,370	-	(20,327)	22,377	-	(846,370)	(761,725)	-	(761,725)
At 30.09.2026	6,376,240	764,694	433,135	90,927	21,144	(19,362)	45,715	13,880,848	21,593,341	719	21,594,060

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UNAUDITED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY
FOR THE FINANCIAL QUARTER ENDED 30 SEPTEMBER 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	-	-	-	-	-	-	-	1,050,760	1,050,760	(162)	1,050,598
Other comprehensive income/(loss), net	-	-	83,490	(14,168)	-	-	-	-	69,322	-	69,322
Total comprehensive income/(loss) for the financial period	-	-	83,490	(14,168)	-	-	-	1,050,760	1,120,082	(162)	1,119,920
Buy-back of shares	-	-	-	-	-	(19,567)	-	-	(19,567)	-	(19,567)
Share-based payment under ESS, net	-	-	-	-	10,105	-	-	-	10,105	-	10,105
ESS shares vested to employees	-	-	-	-	(26,759)	38,637	-	(11,878)	-	-	-
Transfer to regulatory reserve	-	170,240	-	-	-	-	-	(170,240)	-	-	-
Distributions paid/payable - ESS shares	-	-	-	-	-	-	-	(7,490)	(7,490)	-	(7,490)
Dividend paid:											
- final, financial year ended 31.03.2025	-	-	-	-	-	-	-	(657,350)	(657,350)	-	(657,350)
Transactions with owners and other equity movements	-	170,240	-	-	(16,654)	19,070	-	(846,958)	(674,302)	-	(674,302)
At 30.09.2025	6,376,240	522,762	840,210	99,044	24,132	(34,452)	45,715	13,192,939	21,066,590	747	21,067,337

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 SEPTEMBER 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	-	-	-	717,332	717,332
Total comprehensive income for the financial period	-	-	-	717,332	717,332
Buy-back of shares	-	-	(15,382)	-	(15,382)
Share-based payment under ESS, net	-	2,371	-	-	2,371
ESS shares vested to employees	-	(22,698)	37,759	(15,061)	-
Distributions paid/payable - ESS shares	-	-	-	(4,830)	(4,830)
Dividend paid:					
- final, financial year ended 31.03.2026	-	-	-	(743,884)	(743,884)
Transactions with owners and other equity movements	-	(20,327)	22,377	(763,775)	(761,725)
At 30.09.2026	6,372,870	21,144	(19,362)	4,562,952	10,937,604

	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	-	-	-	827,055	827,055
Total comprehensive income for the financial period	-	-	-	827,055	827,055
Buy-back of shares	-	-	(19,567)	-	(19,567)
Share-based payment under ESS, net	-	10,105	-	-	10,105
ESS shares vested to employees	-	(26,759)	38,637	(11,878)	-
Distributions paid/payable - ESS shares	-	-	-	(7,490)	(7,490)
Dividend paid:					
- final, financial year ended 31.03.2025	-	-	-	(657,350)	(657,350)
Transactions with owners and other equity movements	-	(16,654)	19,070	(676,718)	(674,302)
At 30.09.2025	6,372,870	24,132	(34,452)	4,640,080	11,002,630

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

	Group		Company	
	30.09.2026	**30.09.2025**	**30.09.2026**	**30.09.2025**
	RM'000	**RM'000**	**RM'000**	**RM'000**
CASH FLOWS FROM OPERATING ACTIVITIES				
Profit before taxation and zakat	1,391,574	1,354,658	717,578	827,201
Adjustments for:				
Net amortisation of premium/(accretion of discount) for securities	254	(5,187)	-	-
Amortisation of intangible assets	30,881	24,009	-	-
Allowances for ECL on loans, advances and financing, net	307,030	436,498	-	-
Dividend income	(3,461)	(3,351)	(730,276)	(842,975)
Net (gain)/loss on revaluation of derivatives	(91,316)	69,699	-	-
Net gain on revaluation of financial assets at FVTPL	(60,754)	(95,306)	-	-
Net gain on revaluation of financial liabilities at FVTPL	(2,152)	-	-	-
Net loss on revaluation of financial liabilities designated at FVTPL	42,683	14,767	-	-
Net gain on sale of financial investments at FVOCI	(1,807)	(92,631)	-	-
Net loss/(gain) on sale of financial assets at FVTPL	34,875	(92,210)	-	-
Unrealised foreign exchange loss/(gain)	99,459	(56,094)	-	-
Writeback of impairment on financial investments and other financial assets	(70,035)	(156,696)	-	-
Depreciation of property and equipment	21,144	21,570	5	4
Depreciation of right-of-use assets	35,573	32,844	-	-
Provision/(Writeback of provision) for commitments and contingencies	920	(39,976)	-	-
Other non-operating and non-cash items	34,934	1,388	-	-
Operating profit/(loss) before working capital changes	1,769,802	1,413,982	(12,693)	(15,770)
(Increase)/Decrease in operating assets:				
Financial assets at FVTPL	(3,341,452)	156,669	(21)	(21)
Loans, advances and financing	(4,450,091)	(1,930,665)	-	-
Statutory deposits with Bank Negara Malaysia	121,464	1,366,713	-	-
Other assets	(147,035)	937,345	(3,153)	(997)
Increase/(Decrease) in operating liabilities:				
Deposits from customers	2,658,904	(1,504,866)	-	-
Investment accounts of customers	720,568	111,217	-	-
Deposits and placements of banks and other financial institutions	3,412,399	910,463	-	-
Securities sold under repurchase agreements	5,453,066	(222,621)	-	-
Recourse obligation on loans and financing sold to Cagamas Berhad	(2,440,054)	495,003	-	-
Financial liabilities at FVTPL	168,513	30,196	-	-
Term funding	1,859,481	214,558	-	-
Other liabilities	(177,534)	157,733	4,999	28,884
Cash generated from/(used in) operations	5,608,031	2,135,727	(10,868)	12,096
Taxation and zakat paid, net	(406,227)	(136,739)	(160)	(518)
Net cash generated from/(used in) operating activities	5,201,804	1,998,988	(11,028)	11,578
CASH FLOWS FROM INVESTING ACTIVITIES				
Purchase of treasury shares	(15,382)	(19,567)	(15,382)	(19,567)
Dividends/Distributions income received	77,597	185,420	730,276	842,975
Proceeds from disposal of property and equipment	7	47	-	-
Purchase of financial investments, net	(7,182,206)	(1,444,129)	-	-
Purchase of property and equipment and intangible assets	(47,396)	(58,495)	-	(19)
Net cash (used in)/generated from investing activities	(7,167,380)	(1,336,724)	714,894	823,389
CASH FLOWS FROM FINANCING ACTIVITIES				
Dividend paid by the Company to its shareholders	(743,884)	(657,350)	(743,884)	(657,350)
Distributions paid for ESS	(7,191)	(5,911)	(7,191)	(5,911)
Repayment of lease liabilities	(39,803)	(35,339)	-	-
Proceeds from issuance of Subordinated Sukuk	-	400,000	-	-
Net cash used in financing activities	(790,878)	(298,600)	(751,075)	(663,261)

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

	Group		Company	
	30.09.2026	**30.09.2025**	**30.09.2026**	**30.09.2025**
	RM'000	**RM'000**	**RM'000**	**RM'000**
Net (decrease)/increase in cash and cash equivalents	(2,756,454)	363,664	(47,209)	171,706
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	96	-	-	-
Cash and cash equivalents at end of the financial period	4,062,654	7,125,100	105,119	186,263

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

	Group		Company	
	30.09.2026	**30.09.2025**	**30.09.2026**	**30.09.2025**
	RM'000	**RM'000**	**RM'000**	**RM'000**
Cash and short-term funds	4,061,964	7,124,648	105,119	186,263
Add:				
Allowances for ECL for cash and cash equivalents	690	452	-	-
Cash and cash equivalents	4,062,654	7,125,100	105,119	186,263

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 and period.

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

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

A5. CHANGES IN ESTIMATES

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

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

(i) Share buy-back

During the current financial period, the Company bought back from the open market, a total of 2,312,000 ordinary shares listed on the Main Market of Bursa Malaysia Securities Berhad at an average buy-back price of RM6.65 per share. The total consideration paid for the share buy-back including transaction costs was approximately RM15.4 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.
(vii) Series 16 with nominal value of RM200.0 million on 17 July 2026. The tenure of the CP is three (3) months, which was issued at a discount of 3.50% per annum.
(viii) Series 17 with nominal value of RM380.0 million on 21 August 2026. The tenure of the CP is six (6) months, which was issued at a discount of 3.52% 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 other issuance of debt and equity securities, repayment of debt securities, issuance of new shares, share buy-backs, share cancellations nor resale of treasury shares by the Group and the Company during the financial quarter and period.

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	
	30.09.2026 RM'000	31.03.2026 RM'000	30.09.2026 RM'000	31.03.2026 RM'000
Cash and bank balances	2,020,384	3,108,965	105,119	152,328
Deposits and placements maturing within one month:				
Licensed banks	670,907	255,398	-	-
Bank Negara Malaysia	1,308,000	3,392,000	-	-
Other financial institutions	63,363	62,649	-	-
	2,042,270	3,710,047	-	-
	4,062,654	6,819,012	105,119	152,328
Less: Allowances for ECL	(690)	(397)	-	-
	4,061,964	6,818,615	105,119	152,328

Movements in allowances for ECL are as follows:

Group 30.09.2026	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		358	39	397
Net allowances for ECL	A23	256	35	291
New financial assets originated		2,436	-	2,436
Financial assets derecognised		(2,157)	-	(2,157)
Net remeasurement of allowances		(23)	35	12
Foreign exchange differences		3	(1)	2
Balance at end of the financial period		617	73	690

Group 31.03.2026	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 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	
	30.09.2026	**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:

Group **30.09.2026**	**Stage 1 12-month ECL** **RM'000**
Balance at beginning/end of the financial period	-

Group **31.03.2026**	**Note**	**Stage 1 12-month ECL** **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	
	30.09.2026 RM'000	31.03.2026 RM'000	30.09.2026 RM'000	31.03.2026 RM'000
At Fair Value				
Money Market Instruments:				
Malaysian Treasury Bills	99,195	297,954	-	-
Malaysian Islamic Treasury Bills	-	183,699	-	-
Malaysian Government Securities	2,616,133	1,361,307	-	-
Malaysian Government Investment Issues	3,985,125	2,322,942	-	-
Foreign Government Securities	38,205	-	-	-
	6,738,658	4,165,902	-	-
Quoted Securities:				
In Malaysia:				
Shares	642,264	622,454	-	-
Unit trusts	14,180	16,038	1,304	1,283
Corporate bonds and sukuk	10,053	10,146	-	-
Outside Malaysia:				
Shares	793,939	761,847	-	-
	1,460,436	1,410,485	1,304	1,283
Unquoted Securities:				
In Malaysia:				
Shares	27	27	-	-
Corporate bonds and sukuk	3,215,898	2,423,772	-	-
Outside Malaysia*:				
Corporate bonds and sukuk	24,196	44,385	-	-
	3,240,121	2,468,184	-	-
Total	11,439,215	8,044,571	1,304	1,283

* Includes Labuan Offshore.

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

	Group	
	30.09.2026	**31.03.2026**
	RM'000	**RM'000**
At Fair Value		
Money Market Instruments:		
Malaysian Government Securities	6,570,458	5,473,007
Malaysian Government Investment Issues	7,682,648	5,118,583
Islamic Negotiable Instruments of Deposit	-	296,651
Foreign Government Investment Issues	-	12,101
Foreign Government Securities	1,528,209	-
	15,781,315	10,900,342
Quoted Securities:		
In Malaysia:		
Shares	-	12,452
Unquoted Securities:		
In Malaysia:		
Shares	883,967	918,727
Corporate bonds and sukuk	16,624,719	16,293,493
Outside Malaysia*:		
Shares	1,214	1,126
Corporate bonds and sukuk	916,409	656,724
	18,426,309	17,870,070
Total	34,207,624	28,782,864

* Includes Labuan Offshore.

Movements in allowances for ECL are as follows:

Group **30.09.2026**	**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 writeback of ECL	A23	(744)	-	(744)
New financial assets originated		3,057	-	3,057
Financial assets derecognised		(4,853)	-	(4,853)
Net remeasurement of allowances		1,052	-	1,052
Foreign exchange differences		5	-	5
Balance at end of the financial period		23,377	-	23,377

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	
	30.09.2026	**31.03.2026**
	RM'000	**RM'000**
At Amortised Cost		
Money Market Instruments:		
Malaysian Government Securities	305,822	789,295
Malaysian Government Investment Issues	1,954,379	2,004,495
	2,260,201	2,793,790
Unquoted Securities:		
In Malaysia:		
Corporate bonds and sukuk	9,995,275	8,154,481
	12,255,476	10,948,271
Less: Allowances for ECL	39,802	(29,721)
Total	12,295,278	10,918,550

Movements in allowances for ECL are as follows:

Group 30.09.2026	**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 writeback of ECL	A23	(228)	(1,047)	-	(70,728)	(72,003)
New financial assets originated		3,022	-	-	-	3,022
Net remeasurement of allowances		(2,408)	(1,047)	-	(70,728)	(74,183)
Financial assets derecognised		(842)	-	-	-	(842)
Recoveries		-	-		2,480	2,480
Balance at end of the financial period		17,585	10,839	-	(68,226)	(39,802)

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 30.09.2026 RM'000	Group 31.03.2026 RM'000
At Amortised Cost			
Loans, advances and financing:			
Term loans/financing		52,588,725	50,237,016
Revolving credit		15,860,811	14,636,404
Housing loans/financing		46,818,054	46,240,038
Hire purchase receivables		12,662,704	12,354,309
Card receivables		2,536,023	2,421,700
Overdrafts		2,707,731	2,946,883
Claims on customers under acceptance credits		5,273,638	5,416,197
Trust receipts		2,574,387	2,869,778
Bills receivables		9,098,523	8,875,473
Staff loans		77,432	83,511
Others		687,165	605,985
Gross loans, advances and financing		150,885,193	146,687,294
Less: Allowances for ECL			
- Stage 1 - 12-month ECL	(i)	(348,621)	(313,627)
- Stage 2 - Lifetime ECL not credit impaired	(i)	(677,767)	(704,869)
- Stage 3 - Lifetime ECL credit impaired	(i)	(621,736)	(577,065)
		(1,648,124)	(1,595,561)
Net loans, advances and financing		149,237,069	145,091,733

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

	Group 30.09.2026 RM'000	Group 31.03.2026 RM'000
Domestic banking institutions	19	28
Domestic non-bank financial institutions	4,224,305	3,569,159
Domestic business enterprises:		
- Small and medium enterprises ("SMEs")	31,439,788	31,010,648
- Others	41,859,491	40,313,741
Government and statutory bodies	2,166,447	2,271,624
Individuals	69,447,371	68,457,351
Other domestic entities	5,229	3,992
Foreign individuals and entities	1,742,543	1,060,751
	150,885,193	146,687,294

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

	Group 30.09.2026 RM'000	Group 31.03.2026 RM'000
In Malaysia	149,924,218	146,420,067
Outside Malaysia (Labuan Offshore)	960,975	267,227
	150,885,193	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	
	30.09.2026	**31.03.2026**
	RM'000	**RM'000**
Fixed rate:		
- Housing loans/financing	1,185,661	1,222,067
- Hire purchase receivables	12,162,601	12,156,806
- Other loans/financing	12,021,628	12,482,539
Variable rate:		
- Base rate and lending/financing rate plus	76,247,515	73,831,220
- Cost plus	48,018,253	45,781,059
- Other variable rates	1,249,535	1,213,603
	150,885,193	146,687,294

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

	Group	
	30.09.2026	**31.03.2026**
	RM'000	**RM'000**
Agriculture	2,483,378	2,513,004
Mining and quarrying	1,677,602	1,528,685
Manufacturing	18,174,647	19,053,331
Electricity, gas and water	3,714,908	3,367,222
Construction	5,898,292	5,656,229
Wholesale and retail trade and hotels and restaurants	13,988,698	13,884,960
Transport, storage and communication	7,828,357	6,720,939
Finance and insurance	6,729,951	6,016,702
Real estate	16,088,639	14,668,852
Business activities	2,301,481	2,186,708
Education and health	2,125,885	2,201,091
Household of which:	69,873,355	68,889,571
Purchase of residential properties	46,923,991	46,353,212
Purchase of transport vehicles	10,887,770	10,685,776
Others	12,061,594	11,850,583
	150,885,193	146,687,294

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

	Group	
	30.09.2026	**31.03.2026**
	RM'000	**RM'000**
Maturing within one year	40,476,212	40,011,650
Over one year to three years	5,473,946	5,209,931
Over three years to five years	15,249,853	14,257,860
Over five years	89,685,182	87,207,853
	150,885,193	146,687,294

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

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

	Group	
	30.09.2026	**31.03.2026**
	RM'000	**RM'000**
Balance at beginning of the financial period/year	2,450,361	2,132,222
Impaired during the financial period/year	1,001,843	1,761,560
Reclassified as non-impaired	(363,120)	(311,710)
Recoveries	(362,047)	(367,457)
Amount written off	(254,537)	(764,254)
Balance at end of the financial period/year	2,472,500	2,450,361
Gross impaired loans, advances and financing as % of gross loans, advances and financing	1.64%	1.67%
Loan/Financing loss coverage (including regulatory reserve)	100.59%	96.04%

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

	Group	
	30.09.2026	**31.03.2026**
	RM'000	**RM'000**
In Malaysia	2,472,500	2,450,361

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

	Group	
	30.09.2026	**31.03.2026**
	RM'000	**RM'000**
Agriculture	88,487	88,681
Mining and quarrying	43,021	44,720
Manufacturing	254,731	245,461
Electricity, gas and water	11,910	21,271
Construction	120,983	129,715
Wholesale and retail trade and hotels and restaurants	415,668	397,620
Transport, storage and communication	75,797	64,063
Finance and insurance	7,873	11,003
Real estate	140,907	121,431
Business activities	39,480	41,372
Education and health	50,546	31,015
Household of which:	1,223,097	1,254,009
Purchase of residential properties	971,415	1,006,075
Purchase of transport vehicles	86,552	80,756
Others	165,130	167,178
	2,472,500	2,450,361

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

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

Group 30.09.2026	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 allowances for/(writeback of) ECL	A22	34,924	(27,102)	299,208	307,030
Transfer to 12-month ECL (Stage 1)		18,250	(84,996)	(9,605)	(76,351)
Transfer to Lifetime ECL not credit impaired (Stage 2)		(21,096)	127,976	(46,634)	60,246
Transfer to Lifetime ECL credit impaired (Stage 3)		(2,043)	(35,719)	134,045	96,283
New financial assets originated		118,892	53,625	744	173,261
Net remeasurement of allowances		(1,752)	16,340	227,819	242,407
Modification of contractual cash flows of financial assets		(210)	(1,082)	(877)	(2,169)
Financial assets derecognised		(74,683)	(35,681)	(6,284)	(116,648)
Changes in model assumptions and methodologies		(2,434)	(67,565)	-	(69,999)
Foreign exchange differences		70	-	-	70
Amount written off		-	-	(254,537)	(254,537)
Balance at end of the financial period		348,621	677,767	621,736	1,648,124

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	
	30.09.2026 RM'000	31.03.2026 RM'000	30.09.2026 RM'000	31.03.2026 RM'000
Trade receivables	438,579	506,784	-	-
Other receivables, deposits and prepayments	1,211,410	1,139,291	1,524	1
Interest/Profit receivable	597,548	489,243	-	-
Fee receivable	28,482	36,699	-	-
Amount due from associates and joint ventures	14,929	11,234	5,490	3,860
Amount due from agents and brokers	104,712	162,143	-	-
Foreclosed properties	307	307	-	-
Tax recoverable	158,540	71,778	4,585	4,671
Collateral pledged for derivative and securities transactions	376,707	295,310	-	-
	2,931,214	2,712,789	11,599	8,532
Less: Accumulated impairment losses	(37,389)	(34,965)	-	-
	2,893,825	2,677,824	11,599	8,532

A15. DEPOSITS FROM CUSTOMERS

	Group	
	30.09.2026 RM'000	31.03.2026 RM'000
Demand deposits	40,835,357	44,090,408
Savings deposits	7,891,524	7,986,896
Term/Investment deposits	100,932,126	94,922,799
	149,659,007	147,000,103

The deposits are sourced from the following types of customers:

	Group	
	30.09.2026 RM'000	31.03.2026 RM'000
Government and statutory bodies	10,152,534	10,035,194
Business enterprises	69,247,982	70,595,819
Individuals	61,185,748	60,615,835
Others	9,072,743	5,753,255
	149,659,007	147,000,103

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

	Group	
	30.09.2026 RM'000	31.03.2026 RM'000
Due within six months	76,067,323	73,055,314
Over six months to one year	24,606,002	21,591,810
Over one year to three years	227,202	245,041
Over three years to five years	31,599	30,634
	100,932,126	94,922,799

A16. DEPOSITS AND PLACEMENTS OF BANKS AND OTHER FINANCIAL INSTITUTIONS

	Group	
	30.09.2026 RM'000	31.03.2026 RM'000
Licensed banks	5,851,281	2,394,685
Licensed investment banks	561,465	580,327
Bank Negara Malaysia	1,563,916	1,958,780
Other financial institutions	1,566,062	1,185,686
	9,542,724	6,119,478

A17. OTHER LIABILITIES

	Group		Company	
	30.09.2026	31.03.2026	30.09.2026	31.03.2026
	RM'000	RM'000	RM'000	RM'000
Trade payables	397,980	556,492	-	-
Other payables and accruals	1,843,742	1,699,185	26,231	28,134
Interest/Profit payable on deposits and borrowings/financing	1,145,469	1,086,347	-	-
Lease deposits and advance rental	66,156	64,714	-	-
Provision for commitments and contingencies	8,472	7,540	-	-
Allowances for ECL on loan/financing commitments and financial guarantees	74,239	74,257	-	-
Lease liabilities	320,766	330,746	-	-
Provision for reinstatement of leased premises	6,725	6,375	-	-
Amount due to subsidiaries	-	-	6,386	4,216
Provision for taxation	45,459	98,124	-	-
Collateral received for derivative and securities transactions	242,736	283,504	-	-
Deferred income	119,591	119,705	-	-
	4,271,335	4,326,989	32,617	32,350

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

Group 30.09.2026	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	2,567	(1,809)	(770)	(12)
Transfer to 12-month ECL (Stage 1)	532	(3,231)	-	(2,699)
Transfer to Lifetime ECL not credit impaired (Stage 2)	(686)	3,189	-	2,503
Transfer to Lifetime ECL credit impaired (Stage 3)	(57)	(550)	249	(358)
New exposures originated	18,987	2,709	-	21,696
Net remeasurement of allowances	(2,462)	(2,133)	(1,019)	(5,614)
Financial exposures derecognised	(13,747)	(1,793)	-	(15,540)
Foreign exchange differences	(8)	2	-	(6)
Balance at end of the financial period	50,050	19,514	4,675	74,239

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	
	30.09.2026	30.09.2025	30.09.2026	30.09.2025
	RM'000	RM'000	RM'000	RM'000
Group				
Short-term funds and deposits and placements with banks and other financial institutions	13,148	21,752	26,926	44,238
Financial assets at FVTPL	71,578	39,111	134,653	73,066
Financial investments at FVOCI	235,666	186,006	442,922	370,508
Financial investments at amortised cost	102,994	73,132	194,004	162,927
Loans and advances	1,202,475	1,164,821	2,382,270	2,343,872
Impaired loans and advances	8,743	5,071	16,670	9,271
Others	32,234	14,451	54,642	30,074
	1,666,838	1,504,344	3,252,087	3,033,956
Company				
Short-term funds and deposits and placements with banks and other financial institutions	388	361	933	561

A19. INTEREST EXPENSE

	Individual Quarter		Cumulative Quarter	
	30.09.2026	30.09.2025	30.09.2026	30.09.2025
	RM'000	RM'000	RM'000	RM'000
Group				
Deposits from customers	701,315	638,535	1,384,115	1,305,697
Deposits and placements of banks and other financial institutions	47,201	51,136	92,218	100,588
Senior Notes	32,971	24,056	62,429	45,796
Securities sold under repurchase agreements	75,347	38,378	115,963	83,155
Recourse obligation on loans sold to Cagamas Berhad	33,235	54,856	78,697	102,714
Debt capital	35,810	36,041	71,230	71,691
Medium Term Notes	16,296	16,716	32,306	34,119
Commercial papers	22,343	11,286	36,201	22,194
Structured deposits	30,583	22,036	58,567	42,865
Others	3,019	4,794	7,299	9,094
	998,120	897,834	1,939,025	1,817,913

A20. OTHER OPERATING INCOME

	Individual Quarter		Cumulative Quarter	
	30.09.2026	30.09.2025	30.09.2026	30.09.2025
	RM'000	RM'000	RM'000	RM'000
Group				
Fee and commission income:				
Fees on loans and securities	46,960	25,792	81,506	63,661
Corporate advisory	3,200	3,411	5,893	5,642
Guarantee fees	16,499	16,833	34,498	33,975
Underwriting commission	-	220	-	963
Portfolio management fees	13,968	12,700	27,281	24,669
Unit trust fees, commission and charges	50,078	51,529	108,877	93,671
Property trust management fees	1,773	1,658	3,523	3,379
Brokerage fees and commission	14,908	8,523	24,675	16,455
Bancassurance commission	7,410	7,572	14,060	16,626
Wealth management fees	1,000	5,112	2,196	5,885
Remittances	(625)	3,841	988	7,348
Fees, service and commission charges	9,161	7,482	18,771	18,446
Placement fees	4,989	1,528	9,511	5,289
Others	3,069	1,948	6,258	4,100
	172,390	148,149	338,037	300,109
Investment and trading income:				
Net (loss)/gain from sale of financial assets at FVTPL	(33,447)	56,512	(29,425)	80,807
Net gain from sale of financial investments at FVOCI	-	41,982	1,791	74,310
Net gain on redemption of financial investments at amortised cost	-	475	7,542	475
Net gain on revaluation of financial assets at FVTPL	36,044	75,645	15,542	97,076
Net gain on revaluation of financial liabilities at FVTPL	2,152	-	2,152	-
Net loss on revaluation of financial liabilities designated at FVTPL	(936)	(5,833)	(42,683)	(14,767)
Net gain on foreign exchange	47,090	71,333	121,472	81,076
Net gain/(loss) on derivatives	222	(107,577)	73,346	(61,081)
Dividend income from:				
Financial assets at FVTPL	4,946	4,583	8,361	10,013
Financial investments at FVOCI	801	741	3,461	3,351
Others	(71)	(112)	(42)	172
	56,801	137,749	161,517	271,432
Other income:				
Net (loss)/gain on non-trading foreign exchange	(17)	(151)	(126)	64
Net gain on disposal of property and equipment	4	37	4	41
Rental income	458	(246)	934	244
Profit from sale of goods and services	3,266	3,607	6,605	7,326
Others	2,924	2,912	6,045	5,574
	6,635	6,159	13,462	13,249
Total	235,826	292,057	513,016	584,790

	Individual Quarter		Cumulative Quarter	
	30.09.2026	30.09.2025	30.09.2026	30.09.2025
	RM'000	RM'000	RM'000	RM'000
Company				
Investment and trading income:				
Dividend income from:				
Subsidiaries	17,500	100,003	730,276	842,975
Financial assets at FVTPL	11	10	21	21
	17,511	100,013	730,297	842,996
Other income:				
Others	2,527	2,438	4,991	4,863
	2,527	2,438	4,991	4,863
Total	20,038	102,451	735,288	847,859

A21. OTHER OPERATING EXPENSES

	Individual Quarter		Cumulative Quarter	
	30.09.2026 RM'000	30.09.2025 RM'000	30.09.2026 RM'000	30.09.2025 RM'000
Group				
Personnel costs:				
Salaries, allowances and bonuses	267,671	281,481	542,835	565,580
Shares granted under ESS - (writeback)/charge	(749)	7,949	15,375	20,734
Contributions to Employees' Provident Fund ("EPF")/private retirement schemes	45,946	46,707	92,356	92,275
Social security cost	2,535	2,474	5,018	4,933
Other staff related expenses	40,815	40,012	90,026	74,901
	356,218	378,623	745,610	758,423
Establishment costs:				
Depreciation of property and equipment	11,241	10,441	21,144	21,570
Depreciation of right-of-use assets	17,691	16,427	35,573	32,844
Amortisation of intangible assets	16,152	12,630	30,881	24,009
Computerisation costs	68,212	66,648	137,056	131,343
Cleaning, maintenance and security	8,042	8,772	16,363	16,965
Finance costs:				
- interest on lease liabilities	2,844	2,113	5,172	3,103
- provision for reinstatement of leased premises	7	4	12	11
Others	10,432	11,148	19,437	22,005
	134,621	128,183	265,638	251,850
Marketing and communication expenses:				
Sales commission	416	648	873	1,399
Advertising, promotional and other marketing activities	6,205	6,603	9,161	11,445
Telephone charges	2,452	2,250	5,308	5,192
Postage	2,635	2,246	5,238	4,981
Travelling and entertainment	2,468	2,145	4,242	3,927
Others	1,966	2,199	3,537	4,781
	16,142	16,091	28,359	31,725
Administration and general expenses:				
Professional services	20,435	20,243	40,970	39,481
Travelling	858	714	1,267	1,136
Insurance	2,051	2,651	3,795	5,118
Subscriptions and periodicals	2,787	3,065	5,740	5,599
Others	19,389	18,267	36,627	38,427
	45,520	44,940	88,399	89,761
Total	552,501	567,837	1,128,006	1,131,759
Company				
Establishment costs:				
Depreciation of property and equipment	3	3	5	4
Computerisation costs	3	3	7	7
Others	87	182	90	350
	93	188	102	361
Marketing and communication expenses:				
Advertising, promotional and other marketing activities	31	-	31	-
Telephone charges	2	1	3	2
Travelling and entertainment	-	7	-	14
	33	8	34	16
Administration and general expenses:				
Professional services	650	622	970	884
Travelling	9	131	18	131
Insurance	-	-	-	3
Others	1,048	1,397	1,777	2,170
	1,707	2,150	2,765	3,188
Service transfer pricing expense, net	8,132	9,250	15,742	17,654
Total	9,965	11,596	18,643	21,219

A22. ALLOWANCES FOR IMPAIRMENT ON LOANS, ADVANCES AND FINANCING

	Individual Quarter		Cumulative Quarter	
	30.09.2026	30.09.2025	30.09.2026	30.09.2025
	RM'000	RM'000	RM'000	RM'000
Group				
Impairment on loans, advances and financing:				
Allowances for ECL	164,631	265,372	307,030	436,498
Impaired loans, advances and financing recovered, net	(69,858)	(56,641)	(142,916)	(140,694)
	94,773	208,731	164,114	295,804

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

	Individual Quarter		Cumulative Quarter	
	30.09.2026	30.09.2025	30.09.2026	30.09.2025
	RM'000	RM'000	RM'000	RM'000
Group				
Financial investments				
Financial investments at FVOCI	(943)	(1,117)	(744)	(7,760)
Financial investments at amortised cost	(73,735)	(141,879)	(72,003)	(147,741)
	(74,678)	(142,996)	(72,747)	(155,501)
Other financial assets				
Cash and short-term funds	(76)	(953)	291	(1,826)
Other assets	1,636	1,364	2,421	631
	1,560	411	2,712	(1,195)

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 include 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, merger and acquisition advisory, equity and debt capital market services, as well as stockbroking services.

(e) Group Wealth Management

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

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

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.)

			Wholesale banking						
Group **For the financial period ended** **30.09.2026**	**Retail Banking RM'000**	**Business Banking RM'000**	**Corporate and Transaction Banking RM'000**	**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	854,815	1,189,174	639,140	(302,349)	98,687	107,448	20,984	4,915	2,612,814
Intersegments net income	(115,394)	(280,883)	(265,984)	679,992	(26,372)	8,644	-	(3)	-
	739,421	908,291	373,156	377,643	72,315	116,092	20,984	4,912	2,612,814
Net interest and funding income	610,567	718,334	273,147	342,209	18,247	7,027	25	(9,757)	1,959,799
Other operating income	126,691	189,957	100,009	35,434	54,068	109,065	-	11,436	626,660
Share in results of associates and joint ventures	2,163	-	-	-	-	-	20,959	3,233	26,355
Net income	739,421	908,291	373,156	377,643	72,315	116,092	20,984	4,912	2,612,814
Other operating expenses	(507,418)	(331,554)	(101,749)	(73,986)	(68,801)	(59,803)	-	15,305	(1,128,006)
of which:									
Depreciation of property and equipment	(7,168)	(1,032)	(371)	(181)	(218)	(351)	-	(11,823)	(21,144)
Depreciation of right-of-use assets	-	-	-	-	-	-	-	(35,573)	(35,573)
Amortisation of intangible assets	(8,058)	(1,516)	(3,141)	(2,807)	(927)	(318)	-	(14,114)	(30,881)
Profit before impairment losses	232,003	576,737	271,407	303,657	3,514	56,289	20,984	20,217	1,484,808
Allowances for impairment on loans, advances and financing	(38,302)	(48,770)	(25,561)	-	(13,581)	-	-	(37,900)	(164,114)
(Allowances for)/Writeback of impairment on financial investments and other financial assets	-	(2,200)	73,164	(678)	(267)	-	-	16	70,035
(Provision)/Writeback of provision for commitments and contingencies	(7,102)	7,142	(48)	-	-	-	-	(912)	(920)
Other recoveries, net	-	1,719	-	-	39	-	-	7	1,765
Profit/(Loss) before taxation and zakat	186,599	534,628	318,962	302,979	(10,295)	56,289	20,984	(18,572)	1,391,574
Taxation and zakat	(44,265)	(126,957)	(74,702)	(68,105)	2,471	(11,557)	(6)	(8,268)	(331,389)
Profit/(Loss) for the financial period	142,334	407,671	244,260	234,874	(7,824)	44,732	20,978	(26,840)	1,060,185
Other information									
Total segment assets	69,102,227	57,356,529	30,858,096	58,754,103	2,334,973	798,412	1,251,464	(709,542)	219,746,262
Total segment liabilities	64,194,718	44,457,768	15,859,625	74,303,505	427,800	895,796	1	(1,987,011)	198,152,202
Cost-to-income ratio	68.6%	36.5%	27.3%	19.6%	95.1%	51.5%	0.0%	>100.0%	43.2%
Gross loans, advances and financing	68,543,052	55,994,610	24,403,747	121	1,279,682	663,981	-	-	150,885,193
Net loans, advances and financing	67,691,724	55,375,750	24,278,614	121	1,264,779	663,981	-	(37,900)	149,237,069
Impaired loans, advances and financing	1,199,945	1,111,146	121,981	-	39,428	-	-	-	2,472,500
Financial investments at amortised cost (Gross)	-	1,904,966	6,394,793	3,955,627	-	-	-	90	12,255,476
Total deposits	60,274,369	43,789,776	15,602,296	38,677,225	-	858,065	-	-	159,201,731
Additions to:									
Property and equipment	5,504	627	263	7	550	362	-	2,267	9,580
Intangible assets	8,152	1,934	5,692	784	283	148	-	20,823	37,816

A24. BUSINESS SEGMENT ANALYSIS (CONT'D.)

Group For the financial year ended 30.09.2025 (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	895,851	1,137,529	500,322	(184,231)	93,585	91,824	57,980	(10,276)	2,582,584
Intersegments net income	(122,156)	(271,984)	(237,381)	642,805	(24,811)	13,527	-	-	-
	773,695	865,545	262,941	458,574	68,774	105,351	57,980	(10,276)	2,582,584
Net interest and funding income	675,129	673,660	225,400	271,991	20,329	7,624	12	(23,280)	1,850,865
Other operating income	97,380	191,885	37,541	186,583	48,445	97,727	-	10,923	670,484
Share in results of associates and joint ventures	1,186	-	-	-	-	-	57,968	2,081	61,235
Net income/(loss)	773,695	865,545	262,941	458,574	68,774	105,351	57,980	(10,276)	2,582,584
Other operating expenses	(506,873)	(332,281)	(102,235)	(72,352)	(67,959)	(59,854)	(2)	9,797	(1,131,759)
of which:									
Depreciation of property and equipment	(6,552)	(885)	(243)	(213)	(281)	(199)	-	(13,197)	(21,570)
Depreciation of right-of-use assets	-	-	-	-	-	-	-	(32,844)	(32,844)
Amortisation of intangible assets	(5,920)	(1,423)	(2,402)	(2,778)	(897)	(194)	-	(10,395)	(24,009)
Profit/(Loss) before impairment losses	266,822	533,264	160,706	386,222	815	45,497	57,978	(479)	1,450,825
(Allowances for)/Writeback of impairment on loans, advances and financing	(112,950)	(211,219)	28,781	1	(339)	(78)	-	-	(295,804)
Writeback of/(Allowances for) impairment on financial investments and other financial assets	10	(3,804)	150,672	10,168	202	-	-	(552)	156,696
(Provision)/Writeback of provision for commitments and contingencies	(1,497)	33,960	9,517	-	-	-	-	(2,004)	39,976
Other recoveries, net	-	2,947	-	-	-	-	-	18	2,965
Profit/(Loss) before taxation and zakat	152,385	355,148	349,676	396,391	678	45,419	57,978	(3,017)	1,354,658
Taxation and zakat	(36,416)	(84,911)	(81,928)	(91,157)	(164)	(9,593)	3,424	(3,315)	(304,060)
Profit/(Loss) for the financial period	115,969	270,237	267,748	305,234	514	35,826	61,402	(6,332)	1,050,598
Other information									
Total segment assets	67,578,424	51,350,613	25,410,477	52,267,217	2,010,117	695,843	1,266,870	(236,565)	200,342,996
Total segment liabilities	59,669,955	39,366,824	13,805,055	66,201,406	523,172	996,353	1	(1,287,107)	179,275,659
Cost-to-income ratio	65.5%	38.4%	38.9%	15.8%	98.8%	56.8%	0.0%	(95.3%)	43.8%
Gross loans, advances and financing	67,318,968	50,790,800	20,525,506	171	1,313,327	572,872	-	-	140,521,644
Net loans, advances and financing	66,222,157	50,097,271	20,441,240	170	1,296,019	572,794	-	-	138,629,651
Impaired loans, advances and financing	1,213,073	1,135,496	85,376	-	31,984	78	-	-	2,466,007
Financial investments at amortised cost (Gross)	-	1,141,893	4,663,845	4,886,167	-	-	-	90	10,691,995
Total deposits	58,548,162	38,602,956	13,855,123	36,579,880	-	964,129	-	-	148,550,250
Additions to:									
Property and equipment	2,357	1,086	348	33	232	939	-	24,635	29,630
Intangible assets	8,140	1,161	1,498	1,343	2,063	610	-	14,050	28,865

A25. VALUATION OF PROPERTY AND EQUIPMENT

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

A26. SIGNIFICANT SUBSEQUENT EVENT

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

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

Dissolution of subsidiary

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 and period.

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	
	30.09.2026 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	21,648,629	20,472,666
- Over one year	2,459,222	2,501,237
Unutilised credit card lines	7,741,669	7,225,246
Forward asset purchases	327,617	442,578
	32,177,137	30,641,727
Contingent Liabilities		
Direct credit substitutes	288,034	355,249
Transaction-related contingent items	9,987,852	9,394,519
Obligations under on-going underwriting agreements	90,000	-
Short-term self-liquidating trade-related contingencies	1,132,760	1,410,574
	11,498,646	11,160,342
Derivative Financial Instruments		
Interest/Profit rate related contracts:	85,988,342	59,715,115
- One year or less	16,979,495	4,861,782
- Over one year to five years	52,424,952	41,276,848
- Over five years	16,583,895	13,576,485
Foreign exchange related contracts:	76,266,968	53,934,452
- One year or less	72,164,733	47,629,800
- Over one year to five years	3,898,247	5,293,089
- Over five years	203,988	1,011,563
Equity and commodity related contracts:	2,979,119	2,808,005
- One year or less	2,742,173	2,589,988
- Over one year to five years	236,946	218,017
	165,234,429	116,457,572
Total	208,910,212	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:

	30.09.2026			31.03.2026		
	Contract/ Notional	Fair Value		Contract/ Notional	Fair Value	
Group	**Amount**	**Assets**	**Liabilities**	**Amount**	**Assets**	**Liabilities**
	RM'000	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**
Trading derivatives						
Interest/Profit rate related contracts:	85,203,342	786,544	681,503	58,930,115	352,750	275,398
- One year or less	16,979,495	15,581	12,466	4,861,782	2,421	2,638
- Over one year to three years	18,399,743	88,855	56,213	16,403,294	79,737	53,712
- Over three years	49,824,104	682,108	612,824	37,665,039	270,592	219,048
Foreign exchange related contracts:	76,266,968	541,923	507,436	53,934,452	615,418	741,913
- One year or less	72,164,733	454,081	341,421	47,629,800	476,646	509,901
- Over one year to three years	1,944,872	19,240	77,464	4,048,875	75,141	131,878
- Over three years	2,157,363	68,602	88,551	2,255,777	63,631	100,134
Equity and commodity related contracts:	2,979,119	45,857	85,619	2,808,005	31,096	155,677
- One year or less	2,742,173	39,784	79,546	2,589,988	27,386	151,666
- Over one year to three years	236,946	6,073	6,073	218,017	3,710	4,011
	164,449,429	1,374,324	1,274,558	115,672,572	999,264	1,172,988
Hedging derivatives						
Interest rate related contracts:						
Interest rate swaps:						
Fair value hedge	785,000	19,937	-	785,000	9,137	-
- Over three years	785,000	19,937	-	785,000	9,137	-
Total	165,234,429	1,394,261	1,274,558	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 1.9% (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 **30.09.2026**	**Level 1** **RM'000**	**Level 2** **RM'000**	**Level 3** **RM'000**	**Total** **RM'000**
Financial assets measured at fair value				
Derivative financial assets	1,877	1,392,384	-	1,394,261
Financial assets at FVTPL	1,449,079	9,990,109	27	11,439,215
- Money market instruments	-	6,738,658	-	6,738,658
- Quoted securities	1,449,079	11,357	-	1,460,436
- Unquoted securities	-	3,240,094	27	3,240,121
Financial investments at FVOCI	-	33,322,443	885,181	34,207,624
- Money market instruments	-	15,781,315	-	15,781,315
- Unquoted securities	-	17,541,128	885,181	18,426,309
	1,450,956	44,704,936	885,208	47,041,100
Financial liabilities measured at fair value				
Derivative financial liabilities	10,150	1,264,408	-	1,274,558
Financial liabilities at FVTPL				
- Structured deposits	-	558,461	-	558,461
	10,150	1,822,869	-	1,833,019

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 **30.09.2026**	**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	-	1,304	-	1,304

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 30.09.2026	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:			
- other comprehensive income	-	2,797	2,797
Balance at end of the financial period	27	885,181	885,208

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:

	30.09.2026			
	AmBank	**AmBank Islamic**	**AmInvestment Bank**	**Group[1]**
Before deducting proposed dividends:				
CET1 Capital Ratio	14.566%	14.445%	51.191%	14.895%
Tier 1 Capital Ratio	14.566%	14.445%	51.191%	14.895%
Total Capital Ratio	18.442%	18.429%	51.853%	17.288%
After deducting proposed dividends:				
CET1 Capital Ratio	14.193%	14.053%	46.040%	14.494%
Tier 1 Capital Ratio	14.193%	14.053%	46.040%	14.495%
Total Capital Ratio	18.069%	18.036%	46.702%	16.887%

	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:

	30.09.2026			
	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	10,183,488	3,592,799	244,545	13,985,779
Fair value reserve	271,232	(44,317)	1,506	427,560
Foreign exchange translation reserve	84,361	-	-	90,927
Treasury shares	-	-	-	(19,362)
Regulatory reserve	479,188	274,005	11,501	764,694
Merger reserve	(3,725)	-	3,725	-
Other remaining disclosed reserves	-	-	-	21,144
Less: Regulatory adjustments applied on CET1 Capital				
- Goodwill	-	-	-	(303,492)
- Other intangible assets	(168,784)	(130)	(3,821)	(174,931)
- Deferred tax assets	(278,126)	(57,458)	(19,759)	(344,896)
- 55% of cumulative gains in fair value reserve	(149,178)	-	(828)	(235,158)
- Regulatory reserve	(479,188)	(274,005)	(11,501)	(764,694)
- 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	(1,277)	(13)	-	(1,281)
CET1 Capital	**12,978,455**	**4,877,988**	**505,559**	**18,488,530**
Additional Tier 1 Capital				
Qualifying CET1, Additional Tier 1 Capital instruments held by third parties	-	-	-	458
Tier 1 Capital	**12,978,455**	**4,877,988**	**505,559**	**18,488,988**
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	-	-	-	2,550,139
Surplus of total eligible provision over total expected loss	230,720	16,792	-	264,826
General provisions*	128,195	28,539	6,536	155,082
Tier 2 Capital	**3,453,915**	**1,345,331**	**6,536**	**2,970,047**
Total Capital	**16,432,370**	**6,223,319**	**512,095**	**21,459,035**

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

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

Credit RWA	79,420,767	34,652,475	458,118	111,578,151
Exposures to Central Counterparties RWA	21,692	-	64,732	86,425
Less: Credit RWA absorbed by Profit Sharing Investment Account	-	(3,308,504)	-	(1,020,287)
Total Credit RWA	79,442,459	31,343,971	522,850	110,644,289
Market RWA	3,567,677	307,205	10,803	3,853,825
Operational RWA	6,092,253	2,118,588	453,940	9,629,677
Total RWA	**89,102,389**	**33,769,764**	**987,593**	**124,127,791**

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:

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. CREDIT TRANSACTIONS AND EXPOSURES WITH CONNECTED PARTIES

	Group	
	30.09.2026	**31.03.2026**
Outstanding credit exposures with connected parties (RM'000)	9,157,816	3,587,499
Percentage of outstanding credit exposures to connected parties as a proportion of total credit exposures (%)	5.21	2.09
Percentage of outstanding credit exposures with connected parties which is impaired or in default (%)	0.00	0.00

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

A33. OPERATIONS OF ISLAMIC BANKING

UNAUDITED CONSOLIDATED STATEMENT OF FINANCIAL POSITION AS AT 30 SEPTEMBER 2026

	Note	Group 30.09.2026 RM'000	Group 31.03.2026 RM'000
ASSETS			
Cash and short-term funds		839,530	2,825,403
Derivative financial assets		10,860	22,410
Financial assets at FVTPL		2,058,183	1,868,436
Financial investments at FVOCI		7,501,976	6,448,691
Financial investments at amortised cost		3,402,075	3,384,628
Financing and advances	(a)	54,366,459	50,782,321
Statutory deposit with Bank Negara Malaysia		540,000	800,000
Deferred tax assets		57,444	49,252
Other assets		939,571	1,127,956
Property and equipment		439	482
Right-of-use assets		639	813
Intangible assets		144	130
TOTAL ASSETS		69,717,320	67,310,522
LIABILITIES AND ISLAMIC BANKING FUNDS			
Deposits from customers	(b)	52,841,782	51,204,226
Investment accounts of customers	(c)	2,777,861	2,057,293
Deposits and placements of banks and other financial institutions		1,799,791	1,256,497
Investment account due to a licensed bank	(d)	2,678,103	2,542,135
Securities sold under repurchase agreements		5,001	-
Recourse obligation on financing sold to Cagamas Berhad		1,565,018	2,005,042
Derivative financial liabilities		10,237	23,745
Term funding		1,010,000	1,000,000
Subordinated Sukuk		1,300,000	1,300,000
Other liabilities	(e)	519,933	573,301
TOTAL LIABILITIES		64,507,726	61,962,239
Share capital/Capital funds		1,387,107	1,387,107
Reserves		3,822,487	3,961,176
TOTAL ISLAMIC BANKING FUNDS		5,209,594	5,348,283
TOTAL LIABILITIES AND ISLAMIC BANKING FUNDS		69,717,320	67,310,522
COMMITMENTS AND CONTINGENCIES		13,723,041	14,151,692

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

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

	Individual Quarter		Cumulative Quarter	
Group	**30.09.2026**	**30.09.2025**	**30.09.2026**	**30.09.2025**
	RM'000	**RM'000**	**RM'000**	**RM'000**
Income derived from investment of depositors' funds	669,667	655,221	1,341,527	1,318,407
Income derived from investment of investment account funds	64,156	21,278	125,152	34,046
Income derived from Islamic banking funds	72,052	69,945	149,027	142,390
Allowances for impairment on financing and advances - net	(18,568)	(38,652)	(38,560)	(72,071)
Writeback of impairment on:				
- Financial investments	66,582	136,602	65,203	138,215
- Other financial assets	4	1	4	6
(Provision)/Writeback of provision for commitments and contingencies	(61)	894	(1,764)	972
Total distributable income	853,832	845,289	1,640,589	1,561,965
Income attributable to the depositors and others	(394,238)	(360,660)	(765,183)	(729,417)
Income attributable to the investment account holders	(51,923)	(19,015)	(101,705)	(30,423)
Total net income	407,671	465,614	773,701	802,125
Other operating expenses	(145,510)	(136,741)	(292,304)	(271,747)
Finance costs	(23,962)	(25,490)	(47,665)	(50,204)
Profit before taxation and zakat	238,199	303,383	433,732	480,174
Taxation and zakat	(55,887)	(71,403)	(100,915)	(112,667)
Profit for the financial period	182,312	231,980	332,817	367,507

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

	Individual Quarter		Cumulative Quarter	
Group	**30.09.2026**	**30.09.2025**	**30.09.2026**	**30.09.2025**
	RM'000	**RM'000**	**RM'000**	**RM'000**
Profit for the financial period	182,312	231,980	332,817	367,507
Other comprehensive income/(loss):				
Items that will not be reclassified subsequently to statement of profit or loss				
Equity Instruments				
Financial investments at FVOCI				
- net unrealised gain/(loss) on changes in fair value	549	(3,291)	2,743	(10,423)
- tax effect	(460)	789	(987)	2,501
	89	(2,502)	1,756	(7,922)
Items that may be reclassified subsequently to statement of profit or loss				
Debt Instruments				
Financial investments at FVOCI				
- net unrealised (loss)/gain on changes in fair value	(63,147)	6,214	(62,653)	42,588
- changes in ECL	155	(121)	17	(903)
- net gain reclassified to profit or loss	-	(14,439)	(16)	(18,321)
- tax effect	15,156	1,974	15,041	(5,824)
	(47,836)	(6,372)	(47,611)	17,540
Other comprehensive (loss)/income for the financial period, net of tax	(47,747)	(8,874)	(45,855)	9,618
Total comprehensive income for the financial period	134,565	223,106	286,962	377,125

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

UNAUDITED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY
FOR THE FINANCIAL QUARTER ENDED 30 SEPTEMBER 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	-	-	-	332,817	332,817
Other comprehensive loss, net	-	-	(45,855)	-	(45,855)
Total comprehensive (loss)/income for the financial period	-	-	(45,855)	332,817	286,962
Transfer to regulatory reserve	-	24,710	-	(24,710)	-
Transfer of net loss on disposal of equity instrument of financial investments at FVOCI to retained earnings	-	-	1,370	(1,370)	-
Dividend paid:					
- final, financial year ended 31.03.2026	-	-	-	(425,651)	(425,651)
	-	24,710	1,370	(451,731)	(425,651)
At 30.09.2026	1,387,107	274,005	(44,317)	3,592,799	5,209,594

		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	-	-	-	367,507	367,507
Other comprehensive income, net	-	-	9,618	-	9,618
Total comprehensive income for the financial period	-	-	9,618	367,507	377,125
Transfer to regulatory reserve	-	20,642	-	(20,642)	-
Dividend paid:					
- final, financial year ended 31.03.2025	-	-	-	(270,420)	(270,420)
	-	20,642	-	(291,062)	(270,420)
At 30.09.2025	1,387,107	101,316	8,029	3,801,131	5,297,583

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

(a) Financing and Advances

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

Group 30.09.2026	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	-	688,848	-	-	319,255	-	1,008,103
Term financing	179,158	20,420,069	5,647	-	181,641	-	20,786,515
Revolving credit	1,319	6,202,338	-	-	461,227	-	6,664,884
Housing financing	1,894,194	13,370,354	31,354	-	-	-	15,295,902
Hire purchase receivables	-	74	-	5,930,686	-	-	5,930,760
Bills receivables	-	2,183,717	-	-	-	111,249	2,294,966
Credit card receivables	-	611,778	-	-	2,473	-	614,251
Trust receipts	-	450,422	-	-	-	-	450,422
Staff financing	-	19,158	-	-	-	-	19,158
Claims on customers under acceptance credits	-	1,333,804	-	-	-	401,369	1,735,173
Others	-	-	-	-	-	33,681	33,681
Gross financing and advances*	2,074,671	45,280,562	37,001	5,930,686	964,596	546,299	54,833,815
Less: Allowances for ECL (Note A33 (a)(ii))							
- Stage 1 - 12-months ECL							(124,073)
- Stage 2 - Lifetime ECL not credit impaired							(186,919)
- Stage 3 - Lifetime ECL credit impaired							(156,364)
Net financing and advances							54,366,459

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

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

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

Group 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 A33 (a)(ii))							
- Stage 1 - 12-months ECL							(105,083)
- Stage 2 - Lifetime ECL not credit impaired							(218,703)
- Stage 3 - Lifetime ECL credit impaired							(148,477)
Net financing and advances							50,782,321

* Included in financing and advances are exposures to the Restricted Investment Account ("RA") arrangements between AmBank Islamic and AmBank amounting to RM2,685.2 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 amounting to RM11.0 million (31 March 2026: RM7.2 million) is taken up by AmBank.

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

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

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

	Group	
	30.09.2026	**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	325,134	528,794
Reclassified as non-impaired	(141,245)	(113,409)
Recoveries	(81,577)	(75,265)
Amount written off	(90,587)	(214,647)
Balance at end of the financial period/year	761,377	749,652
Gross impaired financing and advances as % of gross financing and advances	1.39%	1.46%
Financing loss coverage (including regulatory reserve)	100.2%	98.9%

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

Group 30.09.2026	**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 allowances for/(writeback of) ECL	18,990	(31,784)	98,474	85,680
Transfer to 12-month ECL (Stage 1)	6,718	(31,388)	(3,898)	(28,568)
Transfer to Lifetime ECL not credit impaired (Stage 2)	(6,991)	48,483	(19,276)	22,216
Transfer to Lifetime ECL credit impaired (Stage 3)	(750)	(13,003)	47,603	33,850
New financial assets originated	41,801	13,499	292	55,592
Net remeasurement of allowances	(248)	(3,702)	75,822	71,872
Changes in model assumptions and methodologies	(267)	(33,254)	-	(33,521)
Modification of contractual cash flows of financial assets	(17)	(50)	(195)	(262)
Financial assets derecognised	(21,256)	(12,369)	(1,874)	(35,499)
Amount written off	-	-	(90,587)	(90,587)
Balance at end of the financial period	124,073	186,919	156,364	467,356

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

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

(b) Deposits From Customers

	Group	
	30.09.2026	**31.03.2026**
	RM'000	**RM'000**
By type of deposit:		
Savings deposits		
Commodity Murabahah	3,636,262	3,665,716
Qard	201,876	136,890
Demand deposits		
Commodity Murabahah	13,764,315	14,043,431
Qard	746,196	1,864,517
Term deposits		
Commodity Murabahah	34,183,658	31,355,784
Qard	309,475	137,888
	52,841,782	51,204,226

The deposits are sourced from the following types of customers:

	Group	
	30.09.2026	**31.03.2026**
	RM'000	**RM'000**
Business enterprises	22,316,107	24,613,432
Government and statutory bodies	5,381,181	4,407,538
Individuals	18,106,583	18,518,485
Others	7,037,911	3,664,771
	52,841,782	51,204,226

The maturity structure of term deposits are as follows:

	Group	
	30.09.2026	**31.03.2026**
	RM'000	**RM'000**
Due within six months	26,090,568	24,053,892
Over six months to one year	8,355,343	7,381,218
Over one year to three years	45,678	56,902
Over three years to five years	1,544	1,660
	34,493,133	31,493,672

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

(c) Investment Accounts Of Customers

	Group	
	30.09.2026	**31.03.2026**
	RM'000	**RM'000**
Unrestricted investment accounts:		
Without maturity		
- Wakalah	11,893	11,113
With maturity		
- Mudarabah	2,765,968	2,046,180
	2,777,861	2,057,293

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

	Group	
	30.09.2026	**31.03.2026**
	RM'000	**RM'000**
Business enterprises	129	113
Individuals	2,777,732	2,057,180
	2,777,861	2,057,293

	Group	
	30.09.2026	**31.03.2026**
	RM'000	**RM'000**
Investment assets:		
Wakalah		
Interbank placement		
	11,893	11,113
Mudarabah		
Housing financing		
Auto financing	713	858
Corporate financing	1,852,721	1,370,366
Personal financing	414,788	306,798
	497,746	368,158
	2,765,968	2,046,180
Total investment	2,777,861	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			
30.09.2026			
Maturity			
- less than 3 months	33.36	0.13	2.71
- over 3 months to 1 year	73.08	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	-

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

(d) Investment Account Due to A Licensed Bank

	Group	
	30.09.2026	**31.03.2026**
	RM'000	**RM'000**
Restricted investment account ("RA")		
- Mudarabah Muqayyadah	2,678,103	2,542,135
Investment asset:		
Financing	2,678,103	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 September 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			
	30.09.2026		**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	4.55	90	4.52
- over 2 years to 5 years	90	4.35	90	4.35
- more than 5 years	90	4.72	90	4.33

(e) Other Liabilities

	Group	
	30.09.2026	**31.03.2026**
	RM'000	**RM'000**
Other payables and accruals	419,844	427,769
Deferred income	23,852	25,780
Lease liabilities	747	916
Provision for reinstatement of leased premises	79	87
Provision for zakat	6,604	4,726
Provision for taxation	30,653	78,045
Allowances for ECL on financing commitments and financial guarantees	21,429	19,659
Advance rentals	16,725	16,319
	519,933	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	
	30.09.2026 RM'000	30.09.2025 RM'000	RM'000	%	30.09.2026 RM'000	30.09.2025 RM'000	RM'000	%
Net Income	1,285,318	1,291,842	(6,524)	(0.5)	2,612,814	2,582,584	30,230	1.2
Profit before provisions	732,817	724,005	8,812	1.2	1,484,808	1,450,825	33,983	2.3
Profit before taxation and zakat	709,431	700,281	9,150	1.3	1,391,574	1,354,658	36,916	2.7
Profit for the financial period	540,143	534,541	5,602	1.0	1,060,185	1,050,598	9,587	0.9
Profit attributable to equity holders of the Company	540,066	534,584	5,482	1.0	1,060,295	1,050,760	9,535	0.9

Financial period ended 30 September 2026 compared to 30 September 2025

The Group reported a 1.2% year-on-year ("YoY") increase in net income to RM2,612.8 million (H1FY2026: RM2,582.6 million), driven primarily by stronger net interest income ("NII") despite softer non-interest income ("NoII"). NII grew 5.9% YoY to RM1,959.8 million (H1FY2026: RM1,850.9 million), supported by strong loan growth. H1FY2027 net interest margin ("NIM") moderated to 1.92% (H1FY2026: 1.99%) amid a lower rate environment and higher funding costs.

NoII was 10.8% lower YoY at RM653.0 million (H1FY2026: RM731.7 million) due to lower trading income from Group Treasury and Markets ("GTM") and lower Insurance business income, partially offset by higher wealth management and corporate banking income.

Overall expenses were marginally lower at RM1,128.0 million (H1FY2026: RM1,131.8 million), as lower personnel costs were offset by higher establishment expenses. Cost-to-Income ("CTI") improved to 43.2% (H1FY2026: 43.8%). Consequently, profit before provisions ("PBP") increased 2.3% YoY to RM1,484.8 million (H1FY2026: RM1,450.8 million).

Net impairment charges remained well controlled at RM93.2 million (H1FY2026: RM96.2 million), primarily due to overlay reversals in the Retail Banking portfolio. In Business Banking, net impairment charges were also lower, offsetting lower writeback in Wholesale Banking.

The Group's profit after taxation, zakat and minority interests ("PATMI") grew 0.9% YoY to RM1,060.3 million (H1FY2026: RM1,050.8 million), with annualised return on equity ("ROE") of 9.8% (H1FY2026: 10.1%) and return on assets ("ROA") of 0.99% (H1FY2026: 1.06%).

Divisional performance

Retail Banking - Profit after taxation ("PAT") of RM142.3 million (H1FY2026: PAT of RM116.0 million)

PAT increased 22.7% YoY to RM142.3 million, supported by materially lower impairment charges following previous portfolio de-risking and improved asset quality.

Income fell 4.4% YoY to RM739.4 million (H1FY2026: RM773.7 million) mainly due to lower NII resulting from compression in NIM, despite a 30.7% YoY increase in NoII driven by wealth management. Operating expenses increased 0.1% YoY to RM507.4 million (H1FY2026: RM506.9 million). Net impairment charge of RM45.4 million was 60.3% lower YoY (H1FY2026: RM114.4 million), mainly due to higher overlay reversals arising from improved asset quality across the portfolio.

Gross loans, advances and financing increased by 1.8% YoY to RM68.5 billion, reflecting a return to positive growth following portfolio de-risking initiatives, supported by continued expansion in mortgages and auto financing. Gross impaired loans, advances and financing ("GIL") ratio improved YoY at 1.75% (H1FY2026: 1.80%). Total deposits increased 2.9% YoY to RM60.3 billion.

Business Banking - PAT of RM407.7 million (H1FY2026: PAT of RM270.2 million)

PAT grew 50.9% YoY to RM407.7 million mainly due to higher income, lower operating expenses and lower net impairment charge.

Income grew 4.9% YoY to RM908.3 million (H1FY2026: RM865.5 million) mainly driven by higher NII growth of 6.6% YoY, partially offset by a decline in NoII of 1.0% YoY. Operating expenses decreased 0.2% YoY to RM331.6 million (H1FY2026: RM332.3 million). A lower net impairment charge of RM42.1 million was recorded (H1FY2026: RM178.1 million) mainly due to lower overlays and individual provisions on loans and advances and higher recoveries.

Gross loans, advances and financing increased 10.2% YoY to RM56.0 billion, underpinned by strong Commercial Banking loans growth of 12.9%. GIL ratio improved YoY to 1.98% (H1FY2026: 2.24%). Total deposits increased 13.4% YoY to RM43.8 billion.

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

Divisional performance (Cont'd.)

Wholesale Banking - PAT of RM479.1 million (H1FY2026: PAT of RM573.0 million)

PAT fell 16.4% YoY to RM479.1 million mainly attributable to lower net impairment writeback, partially mitigated by higher income.

Income grew 4.1% YoY to RM750.8 million (H1FY2026: RM721.5 million) driven by higher NII growth of 23.7% YoY from effective liability management efforts and strong YoY loans growth, partially mitigated by a decline of 39.6% in NoII due to lower trading income from GTM amid increased market volatility. Operating expenses increased marginally 0.7% YoY to RM175.7 million (H1FY2026: RM174.6 million). Net impairment writeback was lower at RM46.9 million (H1FY26: RM199.1 million).

Gross loans, advances and financing increased 18.9% YoY to RM24.4 billion. GIL ratio increased YoY to 0.50% (H1FY2026: 0.42%). Total deposits grew 7.6% YoY to RM54.3 billion.

(i) Corporate and Transaction Banking - PAT of RM244.3 million (H1FY2026: PAT of RM267.7 million)

PAT fell 8.8% YoY to RM244.3 million mainly attributable to lower net impairment writeback, partially offset by higher income and lower operating expenses.

Income increased 41.9% YoY to RM373.2 million (H1FY2026: RM262.9 million), mainly driven by a 21.2% YoY growth in NII from higher YoY loans growth and growth in NoII to RM100.0 million (H1FY2026: RM37.5 million) mainly from trading and investment income. Operating expenses decreased 0.5% YoY to RM101.7 million (H1FY2026: RM102.2 million). Net impairment writeback of RM47.6 million was 74.8% lower YoY compared to a RM189.0 million writeback in the previous year.

Gross loans, advances and financing grew 18.9% YoY to RM24.4 billion, while total deposits grew 12.6% YoY to RM15.6 billion.

(ii) Group Treasury and Markets - PAT of RM234.9 million (H1FY2026: PAT of RM305.2 million)

Income fell 17.6% YoY to RM377.6 million, with NoII declining to RM35.4 million (H1FY2026: RM186.6 million) due to softer trading income amid market volatility, partially offset by higher NII. As a result, PAT declined 23.1% YoY to RM234.9 million.

Investment Banking Origination and Broking and Group Wealth Management - PAT of RM36.9 million (H1FY2026: PAT of RM36.3 million)

PAT grew 1.6% YoY to RM36.9 million supported by higher income but partially offset by higher operating expenses and higher net impairment charge.

Income grew 8.2% YoY to RM188.4 million (H1FY2026: RM174.1 million) primarily supported by higher Group Wealth Management income generated from Funds Management and Private Banking ("PB"), partially offset by lower fee income from Corporate Finance and Stockbroking income. Operating expenses increased 0.6% YoY to RM128.6 million (H1FY2026: RM127.8 million) while net impairment was higher YoY at RM13.8 million (H1FY2026: RM0.2 million) mainly due to higher provisions taken in Stockbroking.

Funds Management PAT grew 16.7% to RM40.3 million (H1FY2026: RM34.5 million). Average assets under management ("AUM") (including PB) grew 7.2% YoY to RM69.1 billion (H1FY2026: RM64.5 billion).

Insurance – PAT of RM21.0 million (H1FY2026: PAT of RM61.4 million)

PAT declined to RM21.0 million on lower investment income and lower premiums, partially cushioned by lower claims and reserving. 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 RM26.8 million (H1FY2026: LAT of RM6.3 million)

This segment comprises support and corporate functions of the Group. LAT widened mainly due to additional overlays maintained for exposures deemed potentially vulnerable.

Islamic Banking - Profit after taxation and zakat ("PATZ") of RM332.8 million (H1FY2026: PATZ of RM367.5 million)

PATZ fell 9.4% YoY to RM332.8 million mainly due to lower net impairment writeback and higher expenses, partly offset by higher income.

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

Divisional performance (Cont'd.)

Islamic Banking - Profit after taxation and zakat ("PATZ") of RM332.8 million (H1FY2026: PATZ of RM367.5 million) (Cont'd.)

Total income expanded 2.4% YoY to RM701.2 million (H1FY2026: RM684.8 million) mainly driven by a 32.6% YoY increase in non-financing income to RM113.6 million, primarily from higher trading and investment income. Operating expenses increased 7.6% YoY to RM292.3 million (H1FY2026: RM271.7 million) mainly from service transfer pricing. Net impairment writeback of RM24.9 million was 62.9% lower YoY (H1FY2026: RM67.1 million) mainly from financial investments at amortised cost, partially offset by lower impairment on financing and advances.

Commentary on key components of financial statements

Total gross loans, advances and financing grew 2.9% year to date ("YTD") to RM150.9 billion (FY2026: RM146.7 billion) mainly driven by healthy growth from Wholesale Banking (+RM0.9 billion or +3.9%), Business Banking (+RM2.1 billion or +4.0%) and Retail Banking (+RM1.1 billion or +1.7%). On a YoY basis, total gross loans, advances and financing grew 7.4%, underpinned by strong growth in Wholesale Banking (+RM3.9 billion or +18.9%), Business Banking (+RM5.2 billion or +10.2%) and Retail Banking (+RM1.2 billion or +1.8%).

GIL ratio improved to 1.64% (FY2026: 1.67%) with loan/financing loss coverage ("LLC") (including Regulatory Reserves) at 100.6% (FY2026: 96.0%).

Total customer deposits stood at RM149.7 billion (FY2026: RM147.0 billion), up 1.8% YTD, with a 6.3% YTD increase in Time Deposits to RM100.9 billion (FY2026: RM94.9 billion) partly offset by a 6.4% YTD decline in current account and savings account ("CASA") to RM48.7 billion (FY2026: RM52.1 billion). On a YoY basis, customer deposits grew 6.9%, underpinned by 10.1% YoY growth in Time Deposits. The increase in customer deposits was broad-based across Business Banking (+12.3% YoY), Wholesale Banking (+7.8% YoY) and Retail Banking (+3.0% YoY).

With the Group's strong capital position and earnings resilience, a 20% increase in interim dividend of 15.0 sen per share (H1FY2026: 12.5 sen per share) was declared. This translated to a dividend payout ratio of 47% (H1FY2026: 39%).

The Group remained well capitalised, with CET1 Capital Ratio at 14.49% (FY2026: 14.82%) and Total Capital Ratio ("TCR") at 16.89% (FY2026: 17.23%). Liquidity remained ample with liquidity coverage ratios ("LCR") for the Group at 138.7%.

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	
	30.09.2026	30.06.2026		
	RM'000	RM'000	RM'000	%
Net Income	1,285,318	1,327,496	(42,178)	(3.2)
Profit before provisions	732,817	751,991	(19,174)	(2.5)
Profit before taxation and zakat	709,431	682,143	27,288	4.0
Profit for the financial quarter	540,143	520,042	20,101	3.9
Profit attributable to equity holders of the Company	540,066	520,229	19,837	3.8

For the financial quarter under review, the Group's total income was 3.2% lower quarter-on-quarter ("QoQ") to RM1,285.3 million, primarily due to a 20.0% QoQ decline in NoII to RM290.2 million, driven by lower GTM trading income amid market volatility and lower fee income from Wholesale Banking, Business Banking and Retail Banking. However, this was partially offset by a 3.2% QoQ increase in NII to RM995.1 million supported by assets growth, despite a 3 basis points ("bps") NIM compression to 1.90% amid a lower rate environment and higher funding costs.

Total operating expenses decreased 4.0% QoQ to RM552.5 million, mainly attributed to lower personnel costs.

PBP was 2.5% lower QoQ at RM732.8 million.

Net impairment charge was lower at RM23.4 million (Q1FY2027: RM69.8 million) mainly due to impairment writeback from Wholesale Banking, partly offset by higher net impairment charge from Retail Banking and Investment Banking.

Against the preceding quarter, profit before taxation and zakat was 4.0% higher at RM709.4 million while PATMI was 3.8% higher at RM540.1 million.

B3. PROSPECTS

Inflation to remain above target for longer

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

The global economy has remained resilient, but downside risks loom

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

Monetary policy tightening ahead

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

Rising bond yields rekindled fiscal concerns

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

Stable outlook signals confidence in Malaysia's economic resilience

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

Meanwhile, Malaysia's economy expanded by 5.5% YoY in Q3CY2026 (Q2CY2026: 6.0%), aligning with our expectations, supported by stronger export performance and continued expansion in domestic demand. Export growth was driven by technology-related products across both E&E and non-E&E segments amid the ongoing AI-driven technology upcycle, while household spending remained underpinned by favourable labour market conditions and steady income growth. Investment activity also strengthened further, supported by sustained spending on machinery, equipment, and structures. For the first nine months of 2026, GDP growth accelerated to 5.6% (9MCY2025: 4.8%), suggesting that the economy is on track to exceed the upper end of the official growth forecast of 4.8% to 5.3% for 2026. Looking ahead, growth is projected at 4.2% to 5.2% in 2027, supported by strong economic fundamentals, continued investment momentum, and policy measures that are expected to help cushion the economy against external headwinds and shocks.

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

B3. PROSPECTS (CONT'D.)

Loan growth strengthened in September

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

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

Overall outlook remains constructive despite external uncertainties

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

The Group delivered PATMI of RM540 million for Q2FY2027 and declared an interim dividend of 15.0 sen per share, improving dividend payout ratio to 47%

The Group's financial performance in Q2FY2027 reflects continued momentum in the execution of its Winning Together 2029 ("WT29") strategy. Building on the resilient performance recorded in the previous quarter, the Group achieved a strong quarterly PATMI of RM540 million, supported by higher NII, good loan growth and lower impairment charges.

Key profitability indicators remained stable with Q2FY2027 annualised ROE of 9.9% and ROA of 0.99%. The Group's capital position remained strong, enabling a higher interim dividend payout of 15.0 sen per share, while liquidity levels continued to be ample.

Looking ahead, Malaysia's economic outlook remains constructive, supported by resilient domestic demand, continued investments in digitalisation and AI, and sustained activity in key sectors such as E&E. These developments are expected to support financing demand across the Group's core banking franchises, particularly within the SME segment. Nonetheless, the Group is mindful that the external environment remains subject to risks arising from geopolitical tensions in the Middle East and the broader region.

Against this backdrop, the Group remains focused on maintaining prudent risk management and portfolio quality while preserving capital and liquidity strength. The Group will continue executing its strategic priorities under WT29, centred on Digitalisation, Operational Excellence and Sustainability, to strengthen long-term growth and enhance operational resilience.

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	**30.09.2026**	**30.09.2025**	**30.09.2026**	**30.09.2025**
	RM'000	**RM'000**	**RM'000**	**RM'000**
Current tax payable	167,978	184,816	266,524	278,165
Deferred tax	(124)	(20,253)	62,712	27,006
	167,854	164,563	329,236	305,171
Under/(Over) provision in prior financial years	313	(12)	275	(3,493)
Taxation	168,167	164,551	329,511	301,678
Zakat	1,121	1,189	1,878	2,382
Taxation and zakat	169,288	165,740	331,389	304,060

The total tax charge of the Group for the financial period ended 30 September 2026 and 30 September 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 30.09.2026	Up to one year RM'000	Over one year RM'000	Total RM'000
Unsecured			
Term funding			
Senior notes/Sukuk			
Denominated in RM	700,000	3,550,000	4,250,000
Euro Medium Term Note			
Denominated in USD	-	1,220,585	1,220,585
Commercial papers			
Denominated in RM	2,786,479	-	2,786,479
Structured deposits			
Denominated in:			
- RM	324,234	2,464,884	2,789,118
- AUD	4,708	-	4,708
- USD	8,653	-	8,653
- Others	14,968	-	14,968
	3,839,042	7,235,469	11,074,511
Debt capital			
Subordinated Notes and Sukuk			
Denominated in RM	-	4,395,000	4,395,000

Group 31.03.2026	Up to one year RM'000	Over one year RM'000	Total RM'000
Unsecured			
Term funding			
Senior notes/Sukuk			
Denominated in RM	500,000	3,200,000	3,700,000
Euro Medium Term Note			
Denominated in USD	-	1,210,030	1,210,030
Commercial papers			
Denominated in RM	1,711,655	-	1,711,655
Structured 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

(i) Declared interim single-tier dividend of 15.0 sen per share for the financial year ending 31 March 2027 has been recommended by the Directors;
(ii) Previous corresponding period: 12.5 sen;
(iii) Payment date: Pursuant to Section 8.26 of the Main Market Listing Requirements of Bursa Malaysia Securities Berhad, the interim dividend will be paid no later than three (3) months from the date of declaration; and
(iv) In respect of ordinary share capital, entitlement to the dividend will be determined on the basis of the record of Depositors as at the close of business on the date to be determined and announced at a later date.

B9. DERIVATIVE FINANCIAL INSTRUMENTS

Please refer to Note A29.

B10. EARNINGS PER SHARE (SEN)

(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	
	30.09.2026	**30.09.2025**	**30.09.2026**	**30.09.2025**
Net profit attributable to equity holders of the Company (RM'000)	540,066	534,584	1,060,295	1,050,760
Weighted average number of ordinary shares in issue ('000)	3,306,153	3,307,672	3,308,095	3,305,568
Basic earnings per share (sen)	16.34	16.16	32.05	31.79

(b) Diluted earnings per share

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