

HONG LEONG BANK BERHAD
Registration No: 193401000023 (97141-X)
(Incorporated in Malaysia)

Condensed Financial Statements
Unaudited Statements of Financial Position As At 30 June 2026

		The Group		The Bank	
	Note	30/06/2026	30/06/2025	30/06/2026	30/06/2025
		RM'000	RM'000	RM'000	RM'000
<u>ASSETS</u>					
Cash and short-term funds		10,883,077	9,990,872	9,132,563	7,792,755
Deposits and placements with banks and other financial institutions		23,753	3,249,519	4,999	3,698,169
Securities purchased under resale agreements		1,208,959	479,048	-	-
Financial assets at fair value through profit or loss	A8	7,331,563	7,990,797	5,894,912	6,913,909
Financial investments at fair value through other comprehensive income	A9	37,189,867	37,328,324	30,295,496	29,019,975
Financial investments at amortised cost	A10	25,061,022	26,704,377	20,346,335	20,946,139
Loans, advances and financing	A11	225,265,167	208,964,590	167,799,111	156,031,286
Other assets	A12	3,266,175	3,019,114	3,211,393	2,963,687
Derivative financial instruments		2,216,954	2,258,499	2,140,687	2,182,189
Amount due from subsidiaries		-	-	28,757	319,859
Statutory deposits with Central Banks		2,143,307	2,027,739	1,545,677	1,461,903
Deferred tax assets		142,818	118,650	106,435	88,222
Subsidiary companies		-	-	2,640,447	2,644,574
Investment in associated companies		10,352,079	9,210,641	2,063,041	2,063,041
Property and equipment		1,022,459	953,673	498,235	415,980
Intangible assets		320,151	334,629	297,709	307,535
Right-of-use assets		152,657	156,340	455,188	177,400
Goodwill		1,831,312	1,831,312	1,771,547	1,771,547
TOTAL ASSETS		328,411,320	314,618,124	248,232,532	238,798,170
<u>LIABILITIES AND SHAREHOLDERS' EQUITY</u>					
Deposits from customers	A13	252,064,383	238,926,005	188,817,144	179,112,230
Investment accounts of customers	A14	2,673,637	2,269,059	-	-
Deposits and placements of banks and other financial institutions	A15	7,356,493	9,935,753	7,909,614	10,289,396
Obligations on securities sold under repurchase agreements		6,322,232	6,524,607	6,322,232	6,524,607
Bills and acceptances payable		292,157	276,499	240,050	204,443
Lease liabilities		150,139	159,961	454,291	183,979
Other liabilities	A16	7,999,992	7,334,258	7,511,975	6,774,382
Derivative financial instruments		2,324,404	2,649,881	2,061,684	2,483,120
Recourse obligation on loans/financing sold to Cagamas Berhad ("Cagamas")		2,062,377	2,512,996	1,759,599	1,508,444
Provision for taxation		194,015	319,340	143,453	246,201
Senior debts	A17	926,032	806,413	724,881	605,097
Tier 2 subordinated bonds	A18	2,540,554	1,901,515	2,540,554	1,901,515
Multi-currency Additional Tier 1 capital securities	A19	1,714,867	1,714,861	1,714,867	1,714,861
TOTAL LIABILITIES		286,621,282	275,331,148	220,200,344	211,548,275
Share capital		7,739,063	7,739,063	7,739,063	7,739,063
Reserves		34,749,255	32,248,291	20,991,405	20,211,210
Less: Treasury shares		(698,280)	(700,378)	(698,280)	(700,378)
TOTAL SHAREHOLDERS' EQUITY		41,790,038	39,286,976	28,032,188	27,249,895
TOTAL LIABILITIES AND EQUITY		328,411,320	314,618,124	248,232,532	238,798,170
<u>COMMITMENTS AND CONTINGENCIES</u>	A31	428,765,268	376,048,966	412,278,222	359,612,977

Net asset per share attributable to ordinary equity holders of the parent (RM) *

	20.38	19.16	13.67	13.29
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* The Net assets per share attributable to ordinary equity holders of the parent (RM) is computed as Total Shareholders' Equity (excluding Minority Interest) divided by total number of ordinary shares in circulation.

The unaudited condensed financial statements should be read in conjunction with the audited financial statements for the financial year ended 30 June 2025.

HONG LEONG BANK BERHAD
Registration No: 193401000023 (97141-X)
(Incorporated in Malaysia)

Condensed Financial Statements
Unaudited Statements of Income
For The Financial Year Ended 30 June 2026

		The Group			
	Note	Current Quarter Ended 30/06/2026 RM'000	Corresponding Quarter Ended 30/06/2025 RM'000	Current Year Ended 30/06/2026 RM'000	Corresponding Year Ended 30/06/2025 RM'000
Interest income	A20(a)	2,182,715	2,217,163	8,731,421	8,774,986
Interest income for financial assets at fair value through profit or loss	A20(b)	18,595	29,551	99,205	113,994
Interest expense	A21	(1,164,883)	(1,224,866)	(4,768,259)	(4,901,454)
Net interest income		1,036,427	1,021,848	4,062,367	3,987,526
Net income from Islamic Banking business	A22	315,819	302,626	1,242,299	1,159,833
Other operating income	A23	408,950	295,665	1,388,621	1,250,671
Net income		1,761,196	1,620,139	6,693,287	6,398,030
Other operating expenses	A24	(681,171)	(625,655)	(2,513,856)	(2,479,199)
Operating profit before allowances		1,080,025	994,484	4,179,431	3,918,831
Write back of/(allowance for) impairment losses on loans, advances and financing	A25	32,306	(3,007)	(79,330)	383,317
Write back of impairment losses on financial investments and other assets	A26	328	99	266	282
		1,112,659	991,576	4,100,367	4,302,430
Associated companies:					
- Share of results		352,659	366,598	1,380,111	1,465,511
- Dilution loss		-	-	-	(407,602)
Profit before taxation		1,465,318	1,358,174	5,480,478	5,360,339
Taxation	B5	(222,591)	(269,568)	(948,982)	(1,086,897)
Net profit for the financial year		1,242,727	1,088,606	4,531,496	4,273,442
Attributable to:					
Owners of the parent		1,242,727	1,088,606	4,531,496	4,273,442
Earnings per share - basic (sen)	B10(a)	60.6	53.1	221.0	208.5
Earnings per share - diluted (sen)	B10(b)	60.3	52.8	219.8	207.3

The unaudited condensed financial statements should be read in conjunction with the audited financial statements for the financial year ended 30 June 2025.

HONG LEONG BANK BERHAD
Registration No: 193401000023 (97141-X)
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Condensed Financial Statements
Unaudited Statements of Comprehensive Income
For The Financial Year Ended 30 June 2026

	The Group			
	Current Quarter Ended 30/06/2026 RM'000	Corresponding Quarter Ended 30/06/2025 RM'000	Current Year Ended 30/06/2026 RM'000	Corresponding Year Ended 30/06/2025 RM'000
Net profit for the financial year	1,242,727	1,088,606	4,531,496	4,273,442
Other comprehensive income/(loss) in respect of:				
(i) Item that will not be reclassified to profit or loss:				
Equity instruments at fair value through other comprehensive income				
- Net fair value changes	20,430	27,884	33,548	27,884
(ii) Items that may be reclassified subsequently to profit or loss:				
(a) Share of other comprehensive income/(loss) of associated company	22,640	(19,903)	20,543	(55,945)
(b) Currency translation differences	246,135	(457,590)	96,525	(1,163,289)
(c) Debt instruments at fair value through other comprehensive income				
- Net fair value changes	51,496	192,887	(215,390)	444,090
- Changes in expected credit losses	(99)	(310)	(227)	(557)
Income tax relating to components of other comprehensive (income)/loss	(13,659)	(40,849)	31,822	(91,148)
Other comprehensive income/(loss) for the financial year, net of tax	326,943	(297,881)	(33,179)	(838,965)
Total comprehensive income for the financial year	1,569,670	790,725	4,498,317	3,434,477
Attributable to:				
- Owners of the parent	1,569,670	790,725	4,498,317	3,434,477

The unaudited condensed financial statements should be read in conjunction with the audited financial statements for the financial year ended 30 June 2025.

HONG LEONG BANK BERHAD
Registration No: 193401000023 (97141-X)
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Condensed Financial Statements
Unaudited Statements of Income
For The Financial Year Ended 30 June 2026

		The Bank			
	Note	Current Quarter Ended 30/06/2026 RM'000	Corresponding Quarter Ended 30/06/2025 RM'000	Current Year Ended 30/06/2026 RM'000	Corresponding Year Ended 30/06/2025 RM'000
Interest income	A20(a)	2,131,631	2,161,389	8,524,523	8,539,597
Interest income for financial assets at fair value through profit or loss	A20(b)	18,595	29,551	99,205	113,994
Interest expense	A21	(1,141,439)	(1,201,840)	(4,672,271)	(4,809,045)
Net interest income		1,008,787	989,100	3,951,457	3,844,546
Other operating income	A23	912,898	775,098	1,873,605	1,792,884
Net income		1,921,685	1,764,198	5,825,062	5,637,430
Other operating expenses	A24	(557,310)	(510,783)	(2,029,650)	(2,012,661)
Operating profit before allowances		1,364,375	1,253,415	3,795,412	3,624,769
Write back of impairment losses on loans, advances and financing	A25	37,129	24,715	5,763	339,295
(Allowance for)/write back of impairment losses on financial investments and other assets	A26	(681)	109	(384)	368
Profit before taxation		1,400,823	1,278,239	3,800,791	3,964,432
Taxation	B5	(313,441)	(334,028)	(868,913)	(960,520)
Net profit for the financial year		1,087,382	944,211	2,931,878	3,003,912
Earnings per share - basic (sen)	B10(a)	53.0	46.1	143.0	146.5
Earnings per share - diluted (sen)	B10(b)	52.7	45.8	142.2	145.7

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HONG LEONG BANK BERHAD
Registration No: 193401000023 (97141-X)
(Incorporated in Malaysia)

Condensed Financial Statements
Unaudited Statements of Comprehensive Income
For The Financial Year Ended 30 June 2026

	The Bank			
	Current Quarter Ended 30/06/2026 RM'000	Corresponding Quarter Ended 30/06/2025 RM'000	Current Year Ended 30/06/2026 RM'000	Corresponding Year Ended 30/06/2025 RM'000
Net profit for the financial year	1,087,382	944,211	2,931,878	3,003,912
Other comprehensive income/(loss) in respect of:				
(i) Item that will not be reclassified to profit or loss:				
Equity instruments at fair value through other comprehensive income				
- Net fair value changes	20,430	27,884	33,548	27,884
(ii) Items that may be reclassified subsequently to profit or loss:				
(a) Currency translation differences	3,818	(11,552)	(71,588)	(82,453)
(b) Debt instruments at fair value through other comprehensive income				
- Net fair value changes	50,774	149,791	(144,169)	366,576
- Changes in expected credit losses	(96)	(301)	(217)	(594)
Income tax relating to components of other comprehensive (income)/loss	(13,491)	(30,509)	28,096	(72,578)
Other comprehensive income/(loss) for the financial year, net of tax	61,435	135,313	(154,330)	238,835
Total comprehensive income for the financial year	1,148,817	1,079,524	2,777,548	3,242,747

The unaudited condensed financial statements should be read in conjunction with the audited financial statements for the financial year ended 30 June 2025.

HONG LEONG BANK BERHAD
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Condensed Financial Statements
Unaudited Statements of Changes in Equity For The Financial Year Ended 30 June 2026

	Attributable to owners of the parent					
The Group	Share Capital RM'000	Other Reserves RM'000	Regulatory Reserves* RM'000	Retained Profits RM'000	Treasury Shares RM'000	Total RM'000
At 1 July 2025	7,739,063	491,985	1,861,261	29,895,045	(700,378)	39,286,976
<u>Comprehensive income</u>						
Net profit for the financial year	-	-	-	4,531,496	-	4,531,496
Share of other comprehensive income	-					
of associated company	-	20,543	-	-	-	20,543
Financial assets measured at fair value through other comprehensive income						
- Equity instruments	-	33,548	-	-	-	33,548
- Net fair value changes	-					
- Debt instruments	-	(183,568)	-	-	-	(183,568)
- Net fair value changes	-	(227)	-	-	-	(227)
- Changes in expected credit losses	-	96,525	-	-	-	96,525
Currency translation differences	-					
Total comprehensive (loss)/income	-	(33,179)	-	4,531,496	-	4,498,317
<u>Transactions with owners</u>						
Transfer to regulatory reserve	-	-	297,662	(297,662)	-	-
Dividends paid	-	-	-	(2,009,273)	-	(2,009,273)
ESS exercised	-	(5,586)	-	3,488	2,098	-
Option charge from ESS granted	-	14,018	-	-	-	14,018
Total transactions with owners	-	8,432	297,662	(2,303,447)	2,098	(1,995,255)
At 30 June 2026	7,739,063	467,238	2,158,923	32,123,094	(698,280)	41,790,038
At 1 July 2024	7,739,063	1,323,177	1,259,640	27,674,882	(702,674)	37,294,088
<u>Comprehensive income</u>						
Net profit for the financial year	-	-	-	4,273,442	-	4,273,442
Share of other comprehensive loss	-					
of associated company	-	(55,945)	-	-	-	(55,945)
Financial assets measured at fair value through other comprehensive income						
- Equity instruments	-	27,884	-	-	-	27,884
- Net fair value changes	-					
- Debt instruments	-	352,942	-	-	-	352,942
- Net fair value changes	-	(557)	-	-	-	(557)
- Changes in expected credit losses	-	(1,163,289)	-	-	-	(1,163,289)
Currency translation differences	-					
Total comprehensive (loss)/income	-	(838,965)	-	4,273,442	-	3,434,477
<u>Transactions with owners</u>						
Transfer to regulatory reserve	-	-	601,621	(601,621)	-	-
Dividends paid	-	-	-	(1,455,499)	-	(1,455,499)
ESS exercised	-	(6,137)	-	3,841	2,296	-
Option charge from ESS granted	-	13,910	-	-	-	13,910
Total transactions with owners	-	7,773	601,621	(2,053,279)	2,296	(1,441,589)
At 30 June 2025	7,739,063	491,985	1,861,261	29,895,045	(700,378)	39,286,976

* Comprise regulatory reserves maintained by the Group's banking subsidiaries of RM2,137,528,000 (30 June 2025: RM1,842,518,000) in accordance with BNM's Guideline and the banking subsidiary in Vietnam with the State Bank of Vietnam of RM21,395,000 (30 June 2025: RM18,743,000)

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Condensed Financial Statements
Unaudited Statements of Changes in Equity For The Financial Year Ended 30 June 2026

	Attributable to owners of the parent					
The Bank	Share Capital RM'000	Other Reserves RM'000	Regulatory Reserve RM'000	Retained Profits RM'000	Treasury Shares RM'000	Total RM'000
At 1 July 2025	7,739,063	501,855	1,456,280	18,253,075	(700,378)	27,249,895
<u>Comprehensive income</u>						
Net profit for the financial year	-	-	-	2,931,878	-	2,931,878
Financial assets measured at fair value through other comprehensive income						
- Equity instruments						
- Net fair value changes	-	33,548	-	-	-	33,548
- Debt instruments						
- Net fair value changes	-	(116,073)	-	-	-	(116,073)
- Changes in expected credit losses	-	(217)	-	-	-	(217)
Currency translation differences	-	(71,588)	-	-	-	(71,588)
Total comprehensive (loss)/income	-	(154,330)	-	2,931,878	-	2,777,548
<u>Transactions with owners</u>						
Transfer to regulatory reserve	-	-	204,957	(204,957)	-	-
Dividends paid	-	-	-	(2,009,273)	-	(2,009,273)
ESS exercised	-	(5,586)	-	3,488	2,098	-
Option charge from ESS granted	-	14,018	-	-	-	14,018
Total transactions with owners	-	8,432	204,957	(2,210,742)	2,098	(1,995,255)
At 30 June 2026	7,739,063	355,957	1,661,237	18,974,211	(698,280)	28,032,188
At 1 July 2024	7,739,063	255,247	1,019,677	17,137,424	(702,674)	25,448,737
<u>Comprehensive income</u>						
Net profit for the financial year	-	-	-	3,003,912	-	3,003,912
Financial assets measured at fair value through other comprehensive income						
- Equity instruments						
- Net fair value changes	-	27,884	-	-	-	27,884
- Debt instruments						
- Net fair value changes	-	293,998	-	-	-	293,998
- Changes in expected credit losses	-	(594)	-	-	-	(594)
Currency translation differences	-	(82,453)	-	-	-	(82,453)
Total comprehensive income	-	238,835	-	3,003,912	-	3,242,747
<u>Transactions with owners</u>						
Transfer to regulatory reserve	-	-	436,603	(436,603)	-	-
Dividends paid	-	-	-	(1,455,499)	-	(1,455,499)
ESS exercised	-	(6,137)	-	3,841	2,296	-
Option charge from ESS granted	-	13,910	-	-	-	13,910
Total transactions with owners	-	7,773	436,603	(1,888,261)	2,296	(1,441,589)
At 30 June 2025	7,739,063	501,855	1,456,280	18,253,075	(700,378)	27,249,895

The unaudited condensed financial statements should be read in conjunction with the audited financial statements for the financial year ended 30 June 2025.

HONG LEONG BANK BERHAD
Registration No: 193401000023 (97141-X)
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Condensed Financial Statements
Unaudited Condensed Statements of Cash Flows
For The Financial Year Ended 30 June 2026

	The Group		The Bank	
	Financial Year Ended 30/06/2026 RM'000	Financial Year Ended 30/06/2025 RM'000	Financial Year Ended 30/06/2026 RM'000	Financial Year Ended 30/06/2025 RM'000
Profit before taxation	5,480,478	5,360,339	3,800,791	3,964,432
Adjustments for non-cash items	(2,827,643)	(2,790,970)	(2,160,098)	(2,409,161)
Operating profit before working capital changes	2,652,835	2,569,369	1,640,693	1,555,271
Changes in working capital:				
Net changes in operating assets	(14,790,622)	(22,622,826)	(8,015,138)	(17,236,492)
Net changes in operating liabilities	12,562,896	16,946,078	8,598,113	11,535,059
Income taxes and zakat paid	(1,027,019)	(843,283)	(821,665)	(671,272)
Net cash (used in)/generated from operating activities	(601,910)	(3,950,662)	1,402,003	(4,817,434)
Cash flows from investing activities				
Net (purchases)/proceeds of financial investments at fair value through other comprehensive income	(364,733)	3,709,554	(1,517,615)	6,714,435
Net proceeds of financial investments at amortised cost	1,268,133	4,230,157	424,682	1,409,890
Interest received from:				
- Financial investments at fair value through other comprehensive income	1,308,143	1,157,966	1,066,602	1,157,966
- Financial investments at amortised cost	920,741	774,364	721,697	774,364
- Subordinated facilities	-	-	40,214	40,754
Purchase of property and equipment	(184,758)	(101,129)	(182,977)	(100,029)
Net proceeds from sale of property and equipment	7,051	18,900	7,044	18,900
Purchase of intangible assets	(23,788)	(15,071)	(22,056)	(13,540)
Capital distribution from subsidiary company	-	-	628	38
Proceeds from divestment of associate	-	84,071	-	84,071
Dividends received from:				
- Associated company	354,845	392,344	354,845	392,344
- Financial assets at fair value through profit or loss	96,445	58,964	96,445	58,964
- Financial investments at fair value through other comprehensive income	4,249	522	4,249	522
Net cash generated from investing activities	3,386,328	10,310,642	993,758	10,538,679

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Condensed Financial Statements
Unaudited Condensed Statements of Cash Flows
For The Financial Year Ended 30 June 2026

	The Group		The Bank	
	Financial Year Ended 30/06/2026 RM'000	Financial Year Ended 30/06/2025 RM'000	Financial Year Ended 30/06/2026 RM'000	Financial Year Ended 30/06/2025 RM'000
Cash flows from financing activities				
Dividends paid	(2,009,273)	(1,455,499)	(2,009,273)	(1,455,499)
Repayment of lease liabilities	(45,899)	(44,622)	(70,404)	(69,545)
Repayment of recourse obligation on loans sold to Cagamas	(1,700,216)	(1,550,024)	(700,167)	(1,010,025)
Repayment of Senior debts	-	(484,000)	-	(479,000)
Proceeds from debt issuance:				
- Recourse obligation on financing sold to Cagamas	1,250,000	800,000	950,000	800,000
- Senior debts	122,100	734,000	122,100	734,000
- Tier 2 subordinated bonds	640,000	400,000	640,000	400,000
Interest/profit paid:				
- Recourse obligation on loans/financing sold to Cagamas	(79,553)	(127,994)	(57,933)	(69,028)
- Senior debts	(31,359)	(26,634)	(23,241)	(18,443)
- Tier 2 subordinated bonds	(77,783)	(62,229)	(77,783)	(62,229)
- Multi-currency Additional Tier 1 capital securities	(76,378)	(76,326)	(76,378)	(76,326)
- Lease liabilities	(7,449)	(7,452)	(8,996)	(8,904)
Net cash used in financing activities	<u>(2,015,810)</u>	<u>(1,900,780)</u>	<u>(1,312,075)</u>	<u>(1,314,999)</u>
Net increase in cash and cash equivalents	768,608	4,459,200	1,083,686	4,406,246
Currency translation differences	(173,564)	(250,616)	(93,604)	(112,769)
Cash and cash equivalents at the beginning of financial year	10,224,517	6,015,933	8,060,211	3,766,734
Cash and cash equivalents at the end of financial year	10,819,561	10,224,517	9,050,293	8,060,211
Cash and cash equivalents comprise the following:				
Cash and short-term funds	10,883,077	9,990,872	9,132,563	7,792,755
Deposits and placements with banks and other financial institutions	23,753	3,249,519	4,999	3,698,169
	10,906,830	13,240,391	9,137,562	11,490,924
Less:				
Cash and short-term funds and deposits and placements with banks and other financial institutions with original maturity of more than three months	(87,269)	(3,015,874)	(87,269)	(3,430,713)
	10,819,561	10,224,517	9,050,293	8,060,211

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Part A - Explanatory Notes Pursuant to Malaysian Financial Reporting Standard (“MFRS”) 134 and Policy Document on Financial Reporting Issued by Bank Negara Malaysia (“BNM”)

**NOTES TO THE UNAUDITED CONDENSED FINANCIAL STATEMENTS
FOR FINANCIAL YEAR ENDED 30 JUNE 2026**

A1 Basis of preparation

The unaudited condensed financial statements for the financial year ended 30 June 2026 have been prepared under the historical cost convention, except for the following assets and liabilities which are stated at fair values: financial assets at fair value through profit or loss (“FVTPL”), financial investments at fair value through other comprehensive income (“FVOCI”) and derivative financial instruments.

The unaudited condensed financial statements have been prepared in accordance with MFRS 134: “Interim Financial Reporting” issued by the Malaysian Accounting Standard Board and paragraph 9.22 of the Bursa Malaysia Securities Berhad’s (“Bursa Securities”) Listing Requirements and should be read in conjunction with the audited annual financial statements for the Group and Hong Leong Bank Berhad (“HLB” or “the Bank”) for the financial year ended 30 June 2025. The explanatory notes attached to the unaudited condensed financial statements provide an explanation of events and transactions that are significant to an understanding of the changes in the financial position and performance of the Group and the Bank since the financial year ended 30 June 2025.

The unaudited condensed financial statements incorporate the activities relating to Islamic Banking which have been undertaken by the Group in compliance with Shariah principles. Islamic Banking business refers generally to the acceptance of deposits and granting of financing under the Shariah principles.

The material accounting policies and methods of computation applied in the unaudited condensed financial statements are consistent with those adopted in the most recent annual audited financial statements for the financial year ended 30 June 2025, and modified for the adoption of the following accounting standards applicable for financial period beginning on or after 1 July 2025:

- * Amendments to MFRS 121 ‘Lack of Exchangeability’

The adoption of the above amendments to published standards are not expected to have material impact on the financial results of the Group and the Bank.

The preparation of unaudited condensed financial statements in conformity with the MFRS requires the use of certain critical accounting estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the unaudited condensed financial statements, and the reported amounts of income and expenses during the reported financial year. It also requires Directors to exercise their judgement in the process of applying the Group and the Bank’s accounting policies. Although these estimates and judgement are based on the Directors’ best knowledge of current events and actions, actual results may differ from those estimates.

A2 Status of matters giving rise to the auditor’s qualified report in the preceding annual financial statements for the year ended 30 June 2025

There was no qualified report issued by the auditors in the preceding annual financial statements for the year ended 30 June 2025.

A3 Seasonality or cyclicity of operations

The business operations of the Group and the Bank have not been affected by any material seasonal and cyclical factors in the current financial year.

HONG LEONG BANK BERHAD
Registration No: 193401000023 (97141-X)
(Incorporated in Malaysia)

A4 Exceptional items or unusual events affecting financial statements

There were no exceptional items or unusual events that materially affected the financial statements in the current financial year.

A5 Variation from financial estimates reported in preceding financial year

There were no changes in estimates of amounts reported in the prior financial year that may have a material effect in the current financial year.

A6 Issuance and repayment of debt and equity securities

Save as detailed below, there were no other new shares issuance, repayment of debt and equity securities, share buy-back and share cancellations, or resale of shares held as treasury shares during the financial year ended 30 June 2026:

a) Share Buy-back

The total number of shares bought back, all of which were held as treasury shares as at 30 June 2026 amounted to 81,101,700 shares, at an average price per share of RM5.32. None of the treasury shares were resold or cancelled to date.

b) Purchase of shares pursuant to Executive Share Scheme (“ESS”)

A trust has been set up for the ESS of the Bank and it is administered by an appointed trustee. This trustee will be entitled from time to time to accept financial assistance from the Bank upon such terms and conditions as the Bank and the trustee may agree to purchase the Bank's shares from the open market for the purposes of this trust. In accordance with MFRS 132: Financial Statements: Presentation and Disclosure, the shares purchased for the benefit of the ESS holdings are recorded as “Treasury Shares for ESS”, in addition to the Treasury Shares for share buy-back, in the Shareholders' Equity on the statements of financial position.

During the financial year ended 30 June 2026, the trust did not purchase any new shares. As at 30 June 2026, the total number of Treasury Shares for ESS was 36,172,582 pursuant to the Bank's ESS. The Treasury Shares have an average carrying value of RM7.37 per share.

HONG LEONG BANK BERHAD
Registration No: 193401000023 (97141-X)
(Incorporated in Malaysia)

A6 Issuance and repayment of debt and equity securities (continued)

The Bank has granted the following grant shares to eligible executives of the Bank and its subsidiary pursuant to the Bank's ESS:

On 21 March 2022, the Bank has granted 253,416 ordinary shares in HLB to eligible executives of the Bank pursuant to the Bank's ESS. The vesting of the 253,416 free ordinary shares in HLB will be done in tranches over a period of 1.5 years from the date of the grant.

On 1 March 2023, the Bank has granted 124,944 ordinary shares in HLB to eligible executives of the Bank pursuant to the Bank's ESS. The vesting of the 124,944 free ordinary shares in HLB will be done in tranches over a period of 1.5 years from the date of the grant.

On 15 May 2023, the Bank has granted 123,608 ordinary shares in HLB to eligible executives of the Bank pursuant to the Bank's ESS. The vesting of the 123,608 free ordinary shares in HLB will be done in tranches over a period of 1.5 years from the date of the grant.

On 29 November 2023, the Bank has granted 346,354 ordinary shares in HLB to eligible executives of the Bank pursuant to the Bank's ESS. The vesting of the 346,354 free ordinary shares in HLB will be done in tranches over a period of 2.5 years from the date of the grant.

On 20 February 2024, the Bank has granted 144,520 ordinary shares in HLB to eligible executives of the Bank pursuant to the Bank's ESS. The vesting of the 144,520 free ordinary shares in HLB will be done in tranches over a period of 1.5 years from the date of the grant.

On 19 June 2024, the Bank has granted 6,459 ordinary shares in HLB to eligible executives of the Bank pursuant to the Bank's ESS. The vesting of the 6,459 free ordinary shares in HLB will be done in tranches over a period of 1.1 years from the date of the grant.

On 27 September 2024, the Bank has granted 10,964,590 ordinary shares in HLB to eligible executives of the Bank pursuant to the Bank's ESS. The grant shares of 10,964,590 shall be earned over two tranches commencing from financial year ended 30 June 2024 to financial year ending 2028 upon achievement of the HLB targets.

On 24 February 2025, the Bank has granted 196,746 ordinary shares in HLB to eligible executives of the Bank pursuant to the Bank's ESS. The vesting of the 196,746 free ordinary shares in HLB will be done in tranches over a period of 1.5 years from the date of the grant.

On 5 August 2025, the Bank has granted 57,583 ordinary shares in HLB to an eligible executive of the Bank pursuant to the Bank's ESS. The vesting of the 57,583 free ordinary shares in HLB will be done in tranches over a period of 2.7 years from the date of the grant.

On 24 October 2025, the Bank has granted 892,642 ordinary shares in HLB to eligible executives of the Bank pursuant to the Bank's ESS. The grant shares of 892,642 shall be earned over two tranches commencing from financial year ending 30 June 2026 to financial year ending 30 June 2028 upon achievement of the HLB targets.

On 2 March 2026, the Bank has granted 219,866 ordinary shares in HLB to eligible executives of the Bank pursuant to the Bank's ESS. The vesting of the 219,866 free ordinary shares in HLB will be done in tranches over a period of 1.5 years from the date of the grant.

During the financial year ended 30 June 2026, a total of 691,860 grant shares lapsed and a total of 284,701 grant shares were vested and transferred pursuant to the Bank's ESS.

HONG LEONG BANK BERHAD
Registration No: 193401000023 (97141-X)
(Incorporated in Malaysia)

A6 Issuance and repayment of debt and equity securities (continued)

c) Issuance of Euro Medium Term Notes

On 29 May 2026, the Bank issued its first tranche of USD30.0 million nominal value of Euro Medium Term Notes ("EMTN") out of its USD5.0 billion Euro Medium Term Note Programme ("EMTN Programme") which was established on 30 April 2026. The coupon rate for this first tranche of the EMTN is 4.40% per annum, which is payable semi-annually in arrears from the date of the issue. The tenure for this EMTN is 3 years. The proceeds from the issuance shall be utilised for the Bank's working capital, general banking and other corporate purposes and/or if required, the refinancing of any existing financing obligations of the Bank.

d) Issuance of Tier 2 Subordinated Notes

On 26 June 2026, the Bank issued a seventh tranche of RM640.0 million nominal value of Tier 2 Subordinated Notes ("HLB Sub-Notes") pursuant to its HLB T2 Programme in two series i.e. series 1: 10-years non-callable 5 years HLB Sub-Notes callable on 26 June 2031 (and thereafter) and due on 26 June 2036 and series 2: 12-years non-callable 7 years HLB Sub-Notes callable on 27 June 2033 (and thereafter) and due on 25 June 2038. The coupon rate for this seventh tranche of the HLB Sub Notes is 3.90% and 4.00% per annum for series 1 and series 2 respectively, which is payable semi-annually in arrears from the date of the issue. Proceeds from the HLB Sub Notes shall be utilised, without limitation, for HLB's working capital, general banking and other corporate purposes, and the refinancing of any existing borrowings incurred, subordinated debt issued by HLB and/or any existing subordinated notes issued under the HLB T2 Programme.

A7 Dividends paid

A final single tier dividend of 68 sen per share in respect of financial year ended 30 June 2025 amounting to RM1,418.9 million was paid on 22 October 2025.

An interim single tier dividend of 30 sen per share in respect of financial year ending 30 June 2026 amounting to RM626.0 million was paid on 27 March 2026.

HONG LEONG BANK BERHAD
Registration No: 193401000023 (97141-X)
(Incorporated in Malaysia)

A8 Financial assets at fair value through profit or loss ("FVTPL")

	<u>The Group</u>		<u>The Bank</u>	
	<u>30/06/2026</u>	<u>30/06/2025</u>	<u>30/06/2026</u>	<u>30/06/2025</u>
	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>
Money market instruments:				
Bank Negara Malaysia bills	485,418	499,814	485,418	499,814
Government treasury bills	51,668	945,155	51,668	945,155
Malaysian Government securities	2,478,762	485,701	2,478,762	485,701
Malaysian Government investment certificates	1,447,596	2,058,193	596,803	1,546,919
Cagamas bonds	-	20,431	-	20,431
	<u>4,463,444</u>	<u>4,009,294</u>	<u>3,612,651</u>	<u>3,498,020</u>
Quoted securities:				
Shares in Malaysia	339,934	392,117	339,934	392,117
Wholesale fund/unit trust	1,348,742	2,239,039	1,348,742	2,239,039
Portfolio Investment Accounts (Note)	193	708	-	-
Foreign currency bonds in Malaysia	53,914	172,471	53,914	172,471
Foreign currency bonds outside Malaysia	54,778	97,741	54,778	97,741
Unquoted securities:				
Corporate bonds and sukuk	633,647	654,609	47,982	89,703
Shares in Malaysia	421,673	400,379	421,673	400,379
Foreign currency bonds outside Malaysia	15,238	24,439	15,238	24,439
Total financial assets at FVTPL	<u>7,331,563</u>	<u>7,990,797</u>	<u>5,894,912</u>	<u>6,913,909</u>

Note:

Included in financial assets at FVTPL are the underlying assets for the Portfolio Investment Accounts ("PIA"). PIA is the restricted investment account offered to investors based on the Shariah principle of Wakalah bi Al-Istithmar, an agency contract where the investor authorises Hong Leong Islamic Bank to manage the customers' investment on their behalf.

HONG LEONG BANK BERHAD
Registration No: 193401000023 (97141-X)
(Incorporated in Malaysia)

A9 Financial investments at fair value through other comprehensive income ("FVOCI")

	<u>The Group</u>		<u>The Bank</u>	
	<u>30/06/2026</u>	<u>30/06/2025</u>	<u>30/06/2026</u>	<u>30/06/2025</u>
	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>
At fair value				
(a) Debt instruments	36,801,035	37,166,143	29,906,664	28,857,794
(b) Equity instruments	388,832	162,181	388,832	162,181
Total financial investments at FVOCI	<u>37,189,867</u>	<u>37,328,324</u>	<u>30,295,496</u>	<u>29,019,975</u>
(a) Debt instruments				
Money market instruments:				
Government treasury bills	2,458,795	1,849,950	2,458,795	1,849,950
Malaysian Government securities	4,141,856	2,641,277	4,141,856	2,641,277
Malaysian Government investment certificates	12,417,219	12,435,488	7,287,055	7,090,696
Negotiable instruments of deposit	505,287	2,112,919	505,278	370,670
Other Government securities	330,882	85,422	330,882	85,422
Cagamas bonds	3,642,819	3,271,310	3,046,949	2,935,852
Khazanah bonds	207,391	219,740	207,391	219,740
	<u>23,704,249</u>	<u>22,616,106</u>	<u>17,978,206</u>	<u>15,193,607</u>
Quoted securities:				
Government sukuk	33,121	416,959	33,121	416,959
Foreign currency bonds in Malaysia	1,714,700	2,326,154	1,714,700	2,326,154
Foreign currency bonds outside Malaysia	1,464,346	1,878,104	1,464,346	1,878,104
Unquoted securities:				
Corporate bonds and sukuk	6,947,486	7,274,540	5,779,965	6,391,151
Foreign currency bonds in Malaysia	-	170,792	-	170,792
Foreign currency bonds outside Malaysia	2,937,133	2,483,488	2,936,326	2,481,027
	<u>36,801,035</u>	<u>37,166,143</u>	<u>29,906,664</u>	<u>28,857,794</u>

HONG LEONG BANK BERHAD
Registration No: 193401000023 (97141-X)
(Incorporated in Malaysia)

A9 Financial investments at fair value through other comprehensive income ("FVOCI") (continued)

Movements in expected credit losses of debt instruments at FVOCI are as follows:

	Stage 1	Stage 2	Stage 3	
	12 Months	Lifetime ECL	Lifetime ECL	
	ECL	not credit	credit	
The Group	RM'000	impaired	impaired	Total ECL
30 June 2026	RM'000	RM'000	RM'000	RM'000
At 1 July	2,444	-	4,287	6,731
New financial assets originated or purchased	1,457	-	-	1,457
Financial assets derecognised	(1,555)	-	-	(1,555)
Changes due to change in credit risk	(44)	-	-	(44)
Changes in models/risk parameters	(20)	-	-	(20)
Exchange differences	(65)	-	-	(65)
At 30 June	2,217	-	4,287	6,504

	Stage 1	Stage 2	Stage 3	
	12 Months	Lifetime ECL	Lifetime ECL	
	ECL	not credit	credit	
The Group	RM'000	impaired	impaired	Total ECL
30 June 2025	RM'000	RM'000	RM'000	RM'000
At 1 July	3,001	-	4,287	7,288
New financial assets originated or purchased	1,344	-	-	1,344
Financial assets derecognised	(1,330)	-	-	(1,330)
Changes due to change in credit risk	(275)	-	-	(275)
Changes in models/risk parameters	(20)	-	-	(20)
Exchange differences	(276)	-	-	(276)
At 30 June	2,444	-	4,287	6,731

HONG LEONG BANK BERHAD
Registration No: 193401000023 (97141-X)
(Incorporated in Malaysia)

A9 Financial investments at fair value through other comprehensive income ("FVOCI") (continued)

Movements in expected credit losses of debt instruments at FVOCI are as follows: (continued)

	Stage 1	Stage 2	Stage 3	
	12 Months	Lifetime ECL	Lifetime ECL	
	ECL	not credit	credit	
	RM'000	impaired	impaired	Total ECL
		RM'000	RM'000	RM'000
The Bank				
30 June 2026				
At 1 July	2,379	-	4,287	6,666
New financial assets originated or purchased	1,442	-	-	1,442
Financial assets derecognised	(1,531)	-	-	(1,531)
Changes due to change in credit risk	(45)	-	-	(45)
Changes in models/risk parameters	(18)	-	-	(18)
Exchange differences	(65)	-	-	(65)
At 30 June	2,162	-	4,287	6,449

	Stage 1	Stage 2	Stage 3	
	12 Months	Lifetime ECL	Lifetime ECL	
	ECL	not credit	credit	
	RM'000	impaired	impaired	Total ECL
		RM'000	RM'000	RM'000
The Bank				
30 June 2025				
At 1 July	2,973	-	4,287	7,260
New financial assets originated or purchased	1,279	-	-	1,279
Financial assets derecognised	(1,303)	-	-	(1,303)
Changes due to change in credit risk	(277)	-	-	(277)
Changes in models/risk parameters	(18)	-	-	(18)
Exchange differences	(275)	-	-	(275)
At 30 June	2,379	-	4,287	6,666

	<u>The Group</u>		<u>The Bank</u>	
	30/06/2026	30/06/2025	30/06/2026	30/06/2025
	RM'000	RM'000	RM'000	RM'000
(b) Equity instruments				
Quoted securities:				
Shares in Malaysia	194,936	-	194,936	-
Unquoted securities:				
Shares in Malaysia	167,585	144,681	167,585	144,681
Shares outside Malaysia	26,311	17,500	26,311	17,500
	388,832	162,181	388,832	162,181

HONG LEONG BANK BERHAD
Registration No: 193401000023 (97141-X)
(Incorporated in Malaysia)

A10 Financial investments at amortised cost

	<u>The Group</u>		<u>The Bank</u>	
	<u>30/06/2026</u>	<u>30/06/2025</u>	<u>30/06/2026</u>	<u>30/06/2025</u>
	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>
Money market instruments:				
Malaysian Government securities	6,808,291	4,852,337	6,808,291	4,852,337
Malaysian Government investment certificates	13,898,427	19,582,932	11,013,339	14,487,519
Cagamas bonds	1,350,938	1,115,076	948,006	562,874
Other Government securities	194,695	267,001	163,224	217,199
	<u>22,252,351</u>	<u>25,817,346</u>	<u>18,932,860</u>	<u>20,119,929</u>
Unquoted securities:				
Corporate bonds and sukuk	2,808,671	887,034	1,413,475	826,210
Less: Expected credit losses	-	(3)	-	-
Total financial investments at amortised cost	<u>25,061,022</u>	<u>26,704,377</u>	<u>20,346,335</u>	<u>20,946,139</u>

Movements in expected credit losses of financial investments at amortised cost are as follows:

	<u>Stage 1</u>	<u>Stage 2</u>	<u>Stage 3</u>	
	<u>12 Months</u>	<u>Lifetime ECL</u>	<u>Lifetime ECL</u>	
	<u>ECL</u>	<u>not credit</u>	<u>credit</u>	
	<u>RM'000</u>	<u>impaired</u>	<u>impaired</u>	<u>Total ECL</u>
	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>
The Group				
30 June 2026				
At 1 July	3	-	-	3
Changes due to change in credit risk	1	-	-	1
Changes in models/risk parameters	(3)	-	-	(3)
Exchange differences	(1)	-	-	(1)
At 30 June	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
	<u>Stage 1</u>	<u>Stage 2</u>	<u>Stage 3</u>	
	<u>12 Months</u>	<u>Lifetime ECL</u>	<u>Lifetime ECL</u>	
	<u>ECL</u>	<u>not credit</u>	<u>credit</u>	
	<u>RM'000</u>	<u>impaired</u>	<u>impaired</u>	<u>Total ECL</u>
	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>
The Group				
30 June 2025				
At 1 July	14	-	-	14
Changes due to change in credit risk	(10)	-	-	(10)
Changes in models/risk parameters	(1)	-	-	(1)
At 30 June	<u>3</u>	<u>-</u>	<u>-</u>	<u>3</u>

HONG LEONG BANK BERHAD
Registration No: 193401000023 (97141-X)
(Incorporated in Malaysia)

A10 Financial investments at amortised cost (continued)

Movements in expected credit losses of financial investments at amortised cost are as follows: (continued)

	<u>Stage 1</u>	<u>Stage 2</u>	<u>Stage 3</u>	
	12 Months	Lifetime ECL	Lifetime ECL	
	ECL	not credit	credit	
The Bank		impaired	impaired	Total ECL
30 June 2026	RM'000	RM'000	RM'000	RM'000
At 1 July/30 June	-	-	-	-

	<u>Stage 1</u>	<u>Stage 2</u>	<u>Stage 3</u>	
	12 Months	Lifetime ECL	Lifetime ECL	
	ECL	not credit	credit	
The Bank		impaired	impaired	Total ECL
30 June 2025	RM'000	RM'000	RM'000	RM'000
At 1 July/30 June	-	-	-	-

HONG LEONG BANK BERHAD
Registration No: 193401000023 (97141-X)
(Incorporated in Malaysia)

A11 Loans, advances and financing

	<u>The Group</u>		<u>The Bank</u>	
	30/06/2026	30/06/2025	30/06/2026	30/06/2025
	RM'000	RM'000	RM'000	RM'000
Overdrafts	4,163,584	4,172,873	2,620,839	2,738,670
Term loans/financing:				
- Housing and shop loans/financing	116,503,271	109,117,242	89,511,494	84,005,019
- Hire purchase receivables	26,597,965	24,507,501	18,552,495	17,218,636
- Ijarah receivables	226,432	238,897	-	-
- Other term loans/financing and syndicated term loans	41,653,189	38,662,878	27,952,927	25,841,494
Credit/charge card receivables	3,995,885	3,780,270	3,995,885	3,780,270
Bills receivable	4,697,805	4,708,118	4,180,723	4,167,141
Trust receipts	415,945	460,801	280,413	305,784
Claims on customers under acceptance credits	10,496,328	10,243,085	8,685,752	8,389,806
Revolving credit	17,423,233	14,056,893	12,591,866	10,230,234
Staff loans/financing	113,924	115,199	89,756	95,858
Gross loans, advances and financing	<u>226,287,561</u>	<u>210,063,757</u>	<u>168,462,150</u>	<u>156,772,912</u>
Fair value changes arising from fair value hedges and unamortised fair value changes arising from terminated fair value hedges	11,069	8,818	11,086	9,629
Allowance for impairment losses:				
- Expected credit losses	(1,033,463)	(1,107,985)	(674,125)	(751,255)
Total net loans, advances and financing	<u>225,265,167</u>	<u>208,964,590</u>	<u>167,799,111</u>	<u>156,031,286</u>

Included in loans, advances and financing are housing loans sold to Cagamas with recourse to the Group and the Bank amounting to RM2,019,848,000 (2025: RM2,417,047,000) and RM1,722,796,000 (2025: RM1,457,698,000) respectively.

HONG LEONG BANK BERHAD
Registration No: 193401000023 (97141-X)
(Incorporated in Malaysia)

A11 Loans, advances and financing (continued)

A11a By type of customer

	<u>The Group</u>		<u>The Bank</u>	
	30/06/2026	30/06/2025	30/06/2026	30/06/2025
	RM'000	RM'000	RM'000	RM'000
Domestic non-bank financial institutions	2,876,410	2,224,222	2,723,004	2,021,780
Domestic business enterprises:				
- Small and medium enterprises ("SME")	44,607,663	40,580,142	30,734,874	28,597,058
- Others	32,047,616	30,499,802	24,877,323	23,220,256
Government and statutory bodies	183	507	-	-
Individuals	140,482,381	130,668,880	104,294,289	97,204,064
Other domestic entities	178,690	102,731	3,749	4,214
Foreign entities	6,094,618	5,987,473	5,828,911	5,725,540
Gross loans, advances and financing	<u>226,287,561</u>	<u>210,063,757</u>	<u>168,462,150</u>	<u>156,772,912</u>

A11b By interest/profit rate sensitivity

	<u>The Group</u>		<u>The Bank</u>	
	30/06/2026	30/06/2025	30/06/2026	30/06/2025
	RM'000	RM'000	RM'000	RM'000
Fixed rate:				
- Housing and shop loans/financing	4,416,901	4,882,958	3,847,631	3,923,797
- Hire purchase receivables	26,401,604	24,475,716	18,375,369	17,191,291
- Other fixed rate loans/financing	9,064,620	8,637,397	7,528,297	7,242,779
Variable rate:				
- Standardised base rate/base rate/ base lending rate plus	151,369,554	141,453,220	113,709,871	106,958,663
- Cost plus	34,895,424	30,530,605	24,901,897	21,454,680
- Other variables rates	139,458	83,861	99,085	1,702
Gross loans, advances and financing	<u>226,287,561</u>	<u>210,063,757</u>	<u>168,462,150</u>	<u>156,772,912</u>

HONG LEONG BANK BERHAD
Registration No: 193401000023 (97141-X)
(Incorporated in Malaysia)

A11 Loans, advances and financing (continued)

A11c By economic purpose

	<u>The Group</u>		<u>The Bank</u>	
	<u>30/06/2026</u>	<u>30/06/2025</u>	<u>30/06/2026</u>	<u>30/06/2025</u>
	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>
Purchase of securities	1,092,804	981,406	840,761	732,753
Purchase of transport vehicles	25,491,231	24,154,806	17,431,185	16,841,083
Purchase of landed properties				
- residential	107,120,947	100,474,657	81,135,368	76,405,398
- non-residential	29,747,283	26,375,986	21,764,705	19,384,552
Purchase of fixed assets (excluding landed properties)	1,702,769	1,693,808	1,045,353	1,128,540
Personal use	5,276,010	4,609,951	3,354,184	2,815,789
Credit card	3,995,885	3,780,270	3,995,885	3,780,270
Construction	7,941,119	6,862,749	5,249,340	4,664,656
Working capital	42,022,903	39,821,266	32,439,912	30,124,510
Other purpose	1,896,610	1,308,858	1,205,457	895,361
Gross loans, advances and financing	<u>226,287,561</u>	<u>210,063,757</u>	<u>168,462,150</u>	<u>156,772,912</u>

A11d By geographical distribution

	<u>The Group</u>		<u>The Bank</u>	
	<u>30/06/2026</u>	<u>30/06/2025</u>	<u>30/06/2026</u>	<u>30/06/2025</u>
	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>
Malaysia	209,143,278	195,334,262	155,368,263	146,043,845
Singapore	12,994,802	10,698,706	12,994,802	10,698,706
Hong Kong	99,085	30,361	99,085	30,361
Vietnam	2,455,829	2,179,462	-	-
Cambodia	1,594,567	1,820,966	-	-
Gross loans, advances and financing	<u>226,287,561</u>	<u>210,063,757</u>	<u>168,462,150</u>	<u>156,772,912</u>

HONG LEONG BANK BERHAD
Registration No: 193401000023 (97141-X)
(Incorporated in Malaysia)

A11 Loans, advances and financing (continued)

A11e By residual contractual maturity

	<u>The Group</u>		<u>The Bank</u>	
	<u>30/06/2026</u>	<u>30/06/2025</u>	<u>30/06/2026</u>	<u>30/06/2025</u>
	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>
Within one year	45,337,693	41,527,918	35,374,643	32,707,165
One year to less than three years	7,141,241	6,067,981	5,856,322	4,912,280
Three years to less than five years	13,442,955	12,447,211	10,332,727	9,584,928
Five years and more	160,365,672	150,020,647	116,898,458	109,568,539
Gross loans, advances and financing	<u>226,287,561</u>	<u>210,063,757</u>	<u>168,462,150</u>	<u>156,772,912</u>

A11f Movements in impaired loans, advances and financing are as follows:

	<u>The Group</u>		<u>The Bank</u>	
	<u>30/06/2026</u>	<u>30/06/2025</u>	<u>30/06/2026</u>	<u>30/06/2025</u>
	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>
At 1 July	1,144,249	1,041,199	734,554	676,134
Classified as impaired during the financial year	2,048,099	1,957,465	1,324,423	1,285,869
Reclassified as non-impaired during the financial year	(1,104,562)	(1,073,515)	(740,630)	(695,344)
Amount written back in respect of recoveries	(439,246)	(422,926)	(293,414)	(310,676)
Amount written off	(345,048)	(349,566)	(228,862)	(221,412)
Exchange difference	(4,193)	(8,408)	(1,038)	(17)
At 30 June	<u>1,299,299</u>	<u>1,144,249</u>	<u>795,033</u>	<u>734,554</u>
Gross impaired loans and financing as a % of gross loans, advances and financing	<u>0.57%</u>	<u>0.54%</u>	<u>0.47%</u>	<u>0.47%</u>

HONG LEONG BANK BERHAD
Registration No: 193401000023 (97141-X)
(Incorporated in Malaysia)

A11 Loans, advances and financing (continued)

A11g Impaired loans, advances and financing by economic purpose

	<u>The Group</u>		<u>The Bank</u>	
	<u>30/06/2026</u>	<u>30/06/2025</u>	<u>30/06/2026</u>	<u>30/06/2025</u>
	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>
Purchase of securities	2	3	-	-
Purchase of transport vehicles	130,778	114,059	72,061	66,554
Purchase of landed properties				
- residential	457,311	413,275	274,494	251,064
- non-residential	139,378	118,219	98,407	94,433
Purchase of fixed assets (excluding landed properties)	4,278	4,511	4,278	4,511
Personal use	37,359	33,446	23,436	19,186
Credit card	28,598	26,644	28,598	26,644
Construction	24,209	75,024	10,197	57,908
Working capital	465,068	343,683	280,439	203,609
Other purpose	12,318	15,385	3,123	10,645
Gross impaired loans, advances and financing	<u>1,299,299</u>	<u>1,144,249</u>	<u>795,033</u>	<u>734,554</u>

A11h Impaired loans, advances and financing by geographical distribution

	<u>The Group</u>		<u>The Bank</u>	
	<u>30/06/2026</u>	<u>30/06/2025</u>	<u>30/06/2026</u>	<u>30/06/2025</u>
	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>
Malaysia	1,046,917	1,031,418	656,121	713,853
Singapore	131,758	20,701	131,758	20,701
Hong Kong	7,154	-	7,154	-
Vietnam	735	822	-	-
Cambodia	112,735	91,308	-	-
Gross impaired loans, advances and financing	<u>1,299,299</u>	<u>1,144,249</u>	<u>795,033</u>	<u>734,554</u>

HONG LEONG BANK BERHAD
Registration No: 193401000023 (97141-X)
(Incorporated in Malaysia)

A11 Loans, advances and financing (continued)

A11i Movements in expected credit losses for loans, advances and financing are as follows:

	Stage 1	Stage 2	Stage 3	Total ECL RM'000
	12 Months ECL RM'000	Lifetime ECL not credit impaired RM'000	Lifetime ECL credit impaired RM'000	
The Group				
30 June 2026				
At 1 July	453,720	332,375	321,890	1,107,985
Changes in ECL due to transfer within stages	(51,762)	(166,533)	218,295	-
Transfer to Stage 1	9,145	(9,102)	(43)	-
Transfer to Stage 2	(60,618)	115,162	(54,544)	-
Transfer to Stage 3	(289)	(272,593)	272,882	-
New financial assets originated	50,190	978	202	51,370
Financial assets derecognised	(14,073)	(30,859)	(17,703)	(62,635)
Changes due to change in credit risk	717	140,587	160,622	301,926
Modifications to contractual cash flows of financial asset	(227)	428	-	201
Changes in models/risk parameters	67	3	24	94
Amount written off	-	-	(344,234)	(344,234)
Exchange difference	(633)	(426)	(2,435)	(3,494)
Other movements	-	-	(17,750)	(17,750)
At 30 June	437,999	276,553	318,911	1,033,463

	Stage 1	Stage 2	Stage 3	Total ECL RM'000
	12 Months ECL RM'000	Lifetime ECL not credit impaired RM'000	Lifetime ECL credit impaired RM'000	
The Group				
30 June 2025				
At 1 July	902,823	341,901	369,010	1,613,734
Changes in ECL due to transfer within stages	(53,552)	(156,316)	209,868	-
Transfer to Stage 1	11,870	(11,786)	(84)	-
Transfer to Stage 2	(65,135)	124,110	(58,975)	-
Transfer to Stage 3	(287)	(268,640)	268,927	-
New financial assets originated	50,690	1,241	51	51,982
Financial assets derecognised	(17,150)	(49,347)	(22,908)	(89,405)
Changes due to change in credit risk	(428,572)	194,350	137,925	(96,297)
Modifications to contractual cash flows of financial asset	14	2,746	-	2,760
Amount written off	-	-	(350,264)	(350,264)
Exchange difference	(533)	(2,200)	(2,345)	(5,078)
Other movements	-	-	(19,447)	(19,447)
At 30 June	453,720	332,375	321,890	1,107,985

HONG LEONG BANK BERHAD
Registration No: 193401000023 (97141-X)
(Incorporated in Malaysia)

A11 Loans, advances and financing (continued)

A11i Movements in expected credit losses for loans, advances and financing are as follows: (continued)

	Stage 1	Stage 2	Stage 3	
	12 Months	Lifetime ECL	Lifetime ECL	Total ECL
	ECL	not credit	credit	
	RM'000	impaired	impaired	RM'000
The Bank				
30 June 2026				
At 1 July	334,448	207,545	209,262	751,255
Changes in ECL due to transfer within stages	(35,700)	(98,754)	134,454	-
Transfer to Stage 1	6,528	(6,491)	(37)	-
Transfer to Stage 2	(41,951)	79,088	(37,137)	-
Transfer to Stage 3	(277)	(171,351)	171,628	-
New financial assets originated	40,013	692	21	40,726
Financial assets derecognised	(11,771)	(17,240)	(9,534)	(38,545)
Changes due to change in credit risk	(5,840)	82,782	83,712	160,654
Modifications to contractual cash flows				
of financial asset	(224)	170	-	(54)
Amount written off	-	-	(228,757)	(228,757)
Exchange difference	(529)	(72)	(1,108)	(1,709)
Other movements	-	-	(9,445)	(9,445)
At 30 June	320,397	175,123	178,605	674,125

	Stage 1	Stage 2	Stage 3	
	12 Months	Lifetime ECL	Lifetime ECL	Total ECL
	ECL	not credit	credit	
	RM'000	impaired	impaired	RM'000
The Bank				
30 June 2025				
At 1 July	665,344	223,723	220,616	1,109,683
Changes in ECL due to transfer within stages	(38,379)	(103,329)	141,708	-
Transfer to Stage 1	8,779	(8,712)	(67)	-
Transfer to Stage 2	(46,890)	84,476	(37,586)	-
Transfer to Stage 3	(268)	(179,093)	179,361	-
New financial assets originated	40,775	966	1	41,742
Financial assets derecognised	(13,561)	(31,620)	(14,185)	(59,366)
Changes due to change in credit risk	(319,890)	119,456	89,982	(110,452)
Modifications to contractual cash flows				
of financial asset	14	92	-	106
Amount written off	-	-	(221,708)	(221,708)
Exchange difference	145	(1,743)	218	(1,380)
Other movements	-	-	(7,370)	(7,370)
At 30 June	334,448	207,545	209,262	751,255

HONG LEONG BANK BERHAD
Registration No: 193401000023 (97141-X)
(Incorporated in Malaysia)

A12 Other assets

	<u>The Group</u>		<u>The Bank</u>	
	30/06/2026 RM'000	30/06/2025 RM'000	30/06/2026 RM'000	30/06/2025 RM'000
Foreclosed properties	46	46	46	46
Sundry debtors and other prepayments	276,030	201,613	240,816	169,241
Dividends receivable	372,451	354,845	372,451	354,845
Settlement accounts	1,626,342	1,687,673	1,625,640	1,686,792
Treasury related receivables	64,209	108,946	64,175	108,946
Cash collateral pledged for derivative transactions	573,306	368,044	573,306	368,044
Other receivables	353,791	297,947	334,959	275,773
	<u>3,266,175</u>	<u>3,019,114</u>	<u>3,211,393</u>	<u>2,963,687</u>

A13 Deposits from customers

A13a By type of deposit

	<u>The Group</u>		<u>The Bank</u>	
	30/06/2026 RM'000	30/06/2025 RM'000	30/06/2026 RM'000	30/06/2025 RM'000
Amortised cost				
Fixed deposits	124,951,429	124,012,082	94,302,123	92,535,696
Negotiable instruments of deposits	8,670,010	10,856,820	5,607,079	6,852,378
Short-term placements	19,681,799	17,444,150	15,303,007	13,756,245
	<u>153,303,238</u>	<u>152,313,052</u>	<u>115,212,209</u>	<u>113,144,319</u>
Demand deposits	61,312,780	53,379,363	48,585,933	42,260,650
Saving deposits	26,073,549	25,147,842	21,091,727	20,393,925
Others	576,163	418,661	488,047	311,392
	<u>241,265,730</u>	<u>231,258,918</u>	<u>185,377,916</u>	<u>176,110,286</u>
At fair value through profit and loss				
Structured deposits linked to interest rate derivatives	11,102,436	7,785,758	3,547,936	3,090,039
Fair value changes arising from designation at fair value through profit or loss *	(303,783)	(118,671)	(108,708)	(88,095)
	<u>10,798,653</u>	<u>7,667,087</u>	<u>3,439,228</u>	<u>3,001,944</u>
	<u>252,064,383</u>	<u>238,926,005</u>	<u>188,817,144</u>	<u>179,112,230</u>

* The Group and the Bank have issued structured deposits which are linked to interest rate derivatives and designated them at fair value through profit or loss. This designation is permitted under MFRS 9 as it significantly reduces accounting mismatch. These instruments are managed by the Group on the basis of fair value and includes terms that have substantive derivative characteristics.

The fair value changes of the structured deposits which are linked to interest rate derivatives that are attributable to the changes in own credit risk are not significant.

HONG LEONG BANK BERHAD
Registration No: 193401000023 (97141-X)
(Incorporated in Malaysia)

A13 Deposits from customers (continued)

A13b By type of customer

	<u>The Group</u>		<u>The Bank</u>	
	30/06/2026	30/06/2025	30/06/2026	30/06/2025
	RM'000	RM'000	RM'000	RM'000
Government and statutory bodies	4,004,278	4,872,315	1,302,347	794,364
Business enterprises	118,403,084	109,516,840	87,717,830	80,512,334
Individuals	125,854,217	121,756,105	97,171,462	95,668,623
Others	3,802,804	2,780,745	2,625,505	2,136,909
	<u>252,064,383</u>	<u>238,926,005</u>	<u>188,817,144</u>	<u>179,112,230</u>

A13c The maturity structure of fixed deposits, negotiable instruments of deposits and short-term placements are as follows:

	<u>The Group</u>		<u>The Bank</u>	
	30/06/2026	30/06/2025	30/06/2026	30/06/2025
	RM'000	RM'000	RM'000	RM'000
Due within:				
- Six months	119,712,801	126,411,515	89,912,247	92,857,509
- Six months to one year	30,860,387	22,910,198	23,518,570	18,452,718
- One year to five years	1,749,282	2,008,407	800,624	851,160
- More than five years	980,768	982,932	980,768	982,932
	<u>153,303,238</u>	<u>152,313,052</u>	<u>115,212,209</u>	<u>113,144,319</u>

A14 Investment accounts of customers

	<u>The Group</u>		<u>The Bank</u>	
	30/06/2026	30/06/2025	30/06/2026	30/06/2025
	RM'000	RM'000	RM'000	RM'000
Unrestricted investment accounts				
Mudarabah with maturity	2,673,444	2,268,351	-	-
Restricted investment accounts *				
Wakalah bi Al-Istithmar	193	708	-	-
	<u>2,673,637</u>	<u>2,269,059</u>	<u>-</u>	<u>-</u>

The underlying assets for the investment accounts are house financing, personal financing, other term financing, cash and cash equivalent and unit trusts.

* Restricted Investment Account-i ("RIA") refers to a type of investment account where the Investment Account Holder ("IAH"), provides a specific investment mandate to Hong Leong Islamic Bank Berhad ("HLISB") such as purpose and/or period for investment. The RIA is based on shariah principle of Wakalah bi Al-Istithmar, an agency contract where the investor authorises HLISB as investment agent (Wakil) to manage the customers' investment on their behalf. Profit generated from the investment will be distributed to the IAH during the Profit Distribution Period.

HONG LEONG BANK BERHAD
Registration No: 193401000023 (97141-X)
(Incorporated in Malaysia)

A15 Deposits and placements of banks and other financial institutions

	<u>The Group</u>		<u>The Bank</u>	
	30/06/2026 RM'000	30/06/2025 RM'000	30/06/2026 RM'000	30/06/2025 RM'000
Licensed banks	6,941,589	8,398,855	7,528,091	8,770,196
Central banks (Note)	414,904	1,536,898	381,523	1,519,200
	<u>7,356,493</u>	<u>9,935,753</u>	<u>7,909,614</u>	<u>10,289,396</u>

Note:

Deposits and placements from central banks includes monies received by the Group and the Bank under the various government financing scheme as part of the government support measure in response to COVID-19 pandemic for the purpose of SME lending amounting to RM414,904,000 (2025: RM1,536,898,000) and RM381,523,000 (2025: RM1,519,200,000) respectively at concession rates. A total of RM1,189,200,000 in government financing schemes matured in June 2026.

A16 Other liabilities

		<u>The Group</u>		<u>The Bank</u>	
	Note	30/06/2026 RM'000	30/06/2025 RM'000	30/06/2026 RM'000	30/06/2025 RM'000
Zakat		350	350	-	-
Post employment benefits obligation					
- Defined contribution plan		250	255	250	255
Loan advance payment		3,329,342	3,352,960	2,805,121	2,797,789
Intercompany clearing and settlement		-	-	300,488	-
Amount due to subsidiary companies		-	-	24	432,107
Treasury and cheque clearing		1,564,500	868,147	1,546,174	624,123
Cash collateral pledged for derivative transactions		257,383	395,524	245,412	395,524
Sundry creditors and accruals		509,449	547,486	492,642	530,067
Provision for bonus and staff related expenses		198,904	196,570	189,382	186,439
Expected credit losses on financial guarantee contracts	(a)	6,813	5,252	5,922	4,510
Provision for reinstatement cost		18,829	19,769	24,793	25,703
Settlement accounts		1,660,417	1,474,686	1,618,931	1,462,352
Others		453,755	473,259	282,836	315,513
		<u>7,999,992</u>	<u>7,334,258</u>	<u>7,511,975</u>	<u>6,774,382</u>

HONG LEONG BANK BERHAD
Registration No: 193401000023 (97141-X)
(Incorporated in Malaysia)

A16 Other liabilities (continued)

(a) Movements in expected credit losses of financial guarantee contracts are as follows:

	Stage 1	Stage 2	Stage 3	
	12 Months	Lifetime ECL	Lifetime ECL	
	ECL	not credit	credit	
The Group	RM'000	impaired	impaired	Total ECL
30 June 2026		RM'000	RM'000	RM'000
At 1 July	4,680	572	-	5,252
Changes in ECL due to transfer within stages	(61)	61	-	-
Transfer to Stage 1	9	(9)	-	-
Transfer to Stage 2	(70)	70	-	-
Transfer to Stage 3	-	-	-	-
New financial assets originated	430	-	-	430
Financial assets derecognised	(153)	-	-	(153)
Changes due to change in credit risk	1,556	(181)	-	1,375
Exchange difference	(90)	(1)	-	(91)
At 30 June	6,362	451	-	6,813

	Stage 1	Stage 2	Stage 3	
	12 Months	Lifetime ECL	Lifetime ECL	
	ECL	not credit	credit	
The Group	RM'000	impaired	impaired	Total ECL
30 June 2025		RM'000	RM'000	RM'000
At 1 July	7,377	712	-	8,089
Changes in ECL due to transfer within stages	25	(52)	27	-
Transfer to Stage 1	53	(53)	-	-
Transfer to Stage 2	(28)	28	-	-
Transfer to Stage 3	-	(27)	27	-
New financial assets originated	440	-	-	440
Financial assets derecognised	(211)	(1)	(1)	(213)
Changes due to change in credit risk	(2,614)	(87)	(26)	(2,727)
Exchange difference	(337)	-	-	(337)
At 30 June	4,680	572	-	5,252

HONG LEONG BANK BERHAD
Registration No: 193401000023 (97141-X)
(Incorporated in Malaysia)

A16 Other liabilities (continued)

(a) Movements in expected credit losses of financial guarantee contracts are as follows: (continued)

	Stage 1	Stage 2	Stage 3	
	12 Months	Lifetime ECL	Lifetime ECL	
The Bank	ECL	not credit	credit	
30 June 2026	RM'000	impaired	impaired	Total ECL
		RM'000	RM'000	RM'000
At 1 July	3,962	548	-	4,510
Changes in ECL due to transfer within stages	(61)	61	-	-
Transfer to Stage 1	9	(9)	-	-
Transfer to Stage 2	(70)	70	-	-
Transfer to Stage 3	-	-	-	-
New financial assets originated	430	-	-	430
Financial assets derecognised	(151)	-	-	(151)
Changes due to change in credit risk	1,399	(183)	-	1,216
Exchange difference	(82)	(1)	-	(83)
At 30 June	<u>5,497</u>	<u>425</u>	<u>-</u>	<u>5,922</u>

	Stage 1	Stage 2	Stage 3	
	12 Months	Lifetime ECL	Lifetime ECL	
The Bank	ECL	not credit	credit	
30 June 2025	RM'000	impaired	impaired	Total ECL
		RM'000	RM'000	RM'000
At 1 July	6,884	644	-	7,528
Changes in ECL due to transfer within stages	22	(49)	27	-
Transfer to Stage 1	50	(50)	-	-
Transfer to Stage 2	(28)	28	-	-
Transfer to Stage 3	-	(27)	27	-
New financial assets originated	439	-	-	439
Financial assets derecognised	(211)	(1)	(1)	(213)
Changes due to change in credit risk	(2,816)	(46)	(26)	(2,888)
Exchange difference	(356)	-	-	(356)
At 30 June	<u>3,962</u>	<u>548</u>	<u>-</u>	<u>4,510</u>

HONG LEONG BANK BERHAD
Registration No: 193401000023 (97141-X)
(Incorporated in Malaysia)

A17 Senior debts

		<u>The Group</u>		<u>The Bank</u>	
	Note	30/06/2026 RM'000	30/06/2025 RM'000	30/06/2026 RM'000	30/06/2025 RM'000
RM600.0 million Multi-currency Medium Term Notes, at par	(a)	600,000	600,000	600,000	600,000
Add: Interest payable		5,488	5,581	5,488	5,581
		605,488	605,581	605,488	605,581
Less: Unamortised discounts		(437)	(679)	(437)	(679)
Add: Fair value changes arising from fair value hedges and unamortised fair value changes arising from terminated fair value hedges		14	195	14	195
		605,065	605,097	605,065	605,097
RM200.0 million Multi-currency Islamic Medium Term Notes, at par	(b)	200,000	200,000	-	-
Add: Profit payable		1,293	1,271	-	-
		201,293	201,271	-	-
Less: Unamortised discounts		(171)	(347)	-	-
Add: Fair value changes arising from fair value hedges and unamortised fair value changes arising from terminated fair value hedges		29	392	-	-
		201,151	201,316	-	-
USD30.0 million Euro Medium Term Notes, at par	(c)	122,100	-	122,100	-
Add: Interest payable		478	-	478	-
		122,578	-	122,578	-
Less: Unamortised discounts		(2,762)	-	(2,762)	-
		119,816	-	119,816	-
		926,032	806,413	724,881	605,097

(a) On 3 November 2023, the Bank issued its first tranche of RM100.0 million nominal value of medium term notes ("Senior MTN") out of its RM10.0 billion Multi-currency Medium Term Notes Programme ("Senior MTN Programme"). The coupon rate for this first tranche of the Senior MTN is 4.07% per annum, which is payable semi-annually in arrears from the date of the issue. The tenure for this Senior MTN is 3 years. The proceeds from the issuance shall be utilised for the Bank's working capital, general banking and other corporate purposes and/or if required, the refinancing of any existing financing obligations of the Bank.

On 30 September 2024, the Bank issued its second tranche of RM500.0 million nominal value of green medium term notes ("Green Senior MTN") out of its RM10.0 billion Senior MTN Programme. The coupon rate for this second tranche of the Green Senior MTN is 3.80% per annum, which is payable semi-annually in arrears from the date of the issue. The tenure for this Senior MTN is 5 years. The proceeds from the issuance shall be utilised for purposes that meet the criteria as set out in the HLB Green Bond Framework, which was established by HLB on 20 February 2022 and revised in April 2022 (as may be amended, revised and/or substituted from time to time) in accordance with the ASEAN Green Bond Standards issued by the ASEAN Capital Markets Forum in November 2017 and revised in October 2018 and the Green Bond Principles issued by the International Capital Market Association in June 2021.

HONG LEONG BANK BERHAD
Registration No: 193401000023 (97141-X)
(Incorporated in Malaysia)

A17 Senior debts (continued)

- (b) On 3 November 2023, HLISB, a wholly owned subsidiary of the Bank, issued its first tranche of RM200.0 million nominal value of Islamic medium term notes (Senior IMTN) out of its RM5.0 billion Multi-currency Islamic Medium Term Notes programme (Senior IMTN Programme). The coupon rate for this first tranche of the Senior IMTN is 4.07% per annum, which is payable semi-annually in arrears from the date of the issue. The tenure for this Senior IMTN is 3 years. The proceeds from the issuance shall be utilised for the HLISB's working capital, general banking and other corporate purposes and/or if required, the refinancing of any existing Islamic financing obligations of HLISB.
- (c) On 29 May 2026, the Bank issued its first tranche of USD30.0 million nominal value of Euro Medium Term Notes ("EMTN") out of its USD5.0 billion Euro Medium Term Note Programme ("EMTN Programme") which was established on 30 April 2026. The coupon rate for this first tranche of the EMTN is 4.40% per annum, which is payable semi-annually in arrears from the date of the issue. The tenure for this EMTN is 3 years. The proceeds from the issuance shall be utilised for the Bank's working capital, general banking and other corporate purposes and/or if required, the refinancing of any existing financing obligations of the Bank.

HONG LEONG BANK BERHAD
Registration No: 193401000023 (97141-X)
(Incorporated in Malaysia)

A18 Tier 2 subordinated bonds

	<u>The Group</u>		<u>The Bank</u>	
	<u>30/06/2026</u>	<u>30/06/2025</u>	<u>30/06/2026</u>	<u>30/06/2025</u>
	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>
RM2.5 billion Tier 2 subordinated notes, at par	2,540,000	1,900,000	2,540,000	1,900,000
Add: Interest payable	3,634	3,372	3,634	3,372
	2,543,634	1,903,372	2,543,634	1,903,372
Less: Unamortised discounts	(3,080)	(1,857)	(3,080)	(1,857)
	<u>2,540,554</u>	<u>1,901,515</u>	<u>2,540,554</u>	<u>1,901,515</u>

On 19 June 2023, the Bank issued a fourth tranche of RM500.0 million nominal value of 10-years non-callable 5 years Subordinated Notes (“Sub Notes”) callable on 19 June 2028 (and thereafter) and due on 17 June 2033 out of its RM10.0 billion Multi-Currency Sub Notes Programme. The coupon rate for this fourth tranche of the Sub Notes is 4.20% per annum, which is payable semi-annually in arrears from the date of the issue.

On 11 June 2024, the Bank issued a fifth tranche of RM1.0 billion nominal value of 10-years non-callable 5 years Sub-Notes callable on 11 June 2029 (and thereafter) and due on 11 June 2034 out of its Multi-Currency Tier 2 Subordinated Notes Programme (“HLB T2 Programme”). The coupon rate for this fifth tranche of the Sub Notes is 4.05% per annum, which is payable semi-annually in arrears from the date of the issue. RM400.0 million of the proceeds from the Sub Notes were used to subscribe for RM400.0 million Tier 2 subordinated sukuk murabahah (“HLISB T2 Sukuk Murabahah”) issued by its wholly-owned subsidiary, HLISB on even date. The HLISB T2 Sukuk Murabahah were issued pursuant to HLISB’s multi-currency perpetual subordinated sukuk programme. The remaining proceeds from the Sub-Notes shall be utilised, without limitation, for HLB’s working capital, general banking and other corporate purposes, and the refinancing of any existing borrowings incurred, subordinated debt issued by HLB and/or any existing subordinated notes issued under the HLB T2 Programme.

On 20 June 2025, the Bank issued a sixth tranche of RM400.0 million nominal value of Tier 2 Subordinated Notes (“HLB Sub-Notes”) pursuant to its HLB T2 Programme in two series i.e. series 1: 10-years non-callable 5 years HLB Sub-Notes callable on 20 June 2030 (and thereafter) and due on 20 June 2035 and series 2: 12-years non-callable 7 years HLB Sub-Notes callable on 21 June 2032 (and thereafter) and due on 19 June 2037. The coupon rate for this sixth tranche of the HLB Sub Notes is 3.78% and 3.85% per annum for series 1 and series 2 respectively, which is payable semi-annually in arrears from the date of the issue. Proceeds from the HLB Sub Notes shall be utilised, without limitation, for HLB’s working capital, general banking and other corporate purposes, and the refinancing of any existing borrowings incurred, subordinated debt issued by HLB and/or any existing subordinated notes issued under the HLB T2 Programme.

On 26 June 2026, the Bank issued a seventh tranche of RM640.0 million nominal value of Tier 2 Subordinated Notes (“HLB Sub-Notes”) pursuant to its HLB T2 Programme in two series i.e. series 1: 10-years non-callable 5 years HLB Sub-Notes callable on 26 June 2031 (and thereafter) and due on 26 June 2036 and series 2: 12-years non-callable 7 years HLB Sub-Notes callable on 27 June 2033 (and thereafter) and due on 25 June 2038. The coupon rate for this seventh tranche of the HLB Sub Notes is 3.90% and 4.00% per annum for series 1 and series 2 respectively, which is payable semi-annually in arrears from the date of the issue. Proceeds from the HLB Sub Notes shall be utilised, without limitation, for HLB’s working capital, general banking and other corporate purposes, and the refinancing of any existing borrowings incurred, subordinated debt issued by HLB and/or any existing subordinated notes issued under the HLB T2 Programme.

HONG LEONG BANK BERHAD
Registration No: 193401000023 (97141-X)
(Incorporated in Malaysia)

A19 Multi-currency Additional Tier 1 capital securities

	<u>The Group</u>		<u>The Bank</u>	
	<u>30/06/2026</u>	<u>30/06/2025</u>	<u>30/06/2026</u>	<u>30/06/2025</u>
	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>	<u>RM'000</u>
RM1.7 billion Multi-currency Additional Tier-1 and Additional Tier-1 Green capital securities, at par	1,700,000	1,700,000	1,700,000	1,700,000
Add: Interest payable	15,495	15,495	15,495	15,495
	1,715,495	1,715,495	1,715,495	1,715,495
Less: Unamortised discounts	(835)	(1,362)	(835)	(1,362)
Add: Fair value changes arising from fair value hedges	207	728	207	728
	<u>1,714,867</u>	<u>1,714,861</u>	<u>1,714,867</u>	<u>1,714,861</u>

On 29 April 2022, the Bank issued a nominal value of RM900.0 million Basel III-compliant Additional Tier 1 Green capital securities (“Green Capital Securities”), pursuant to its Multi-currency Additional Tier 1 capital securities programme. The Green Capital Securities carry a distribution rate of 4.45% per annum and are perpetual and non-callable for 5 years with an Issuer's call option to redeem at the end of year 5. Proceeds from the issuance of the Green Capital Securities shall be utilised for purposes that meet the criteria as set out in the HLB Green Bond Framework, which was established by HLB on 20 February 2022 and revised in April 2022 (as may be amended, revised and/or substituted from time to time) in accordance with the ASEAN Green Bond Standards issued by the ASEAN Capital Markets Forum in November 2017 and revised in October 2018 and the Green Bond Principles issued by the International Capital Market Association in June 2021.

On 14 October 2022, the Bank issued a nominal value of RM400.0 million Additional Tier 1 capital securities (“HLB Capital Securities”), pursuant to its multi-currency Additional Tier 1 capital securities programme. The HLB Capital Securities, which qualify as Additional Tier 1 capital for the Bank, carry a distribution rate of 4.70% per annum. The Capital Securities are perpetual with an Issuer's call option to redeem at the end of year 5. The proceeds from the issuance shall be utilised to fulfill the requirements of Additional Tier 1 capital as per BNM's Capital Adequacy Framework (Capital Components) issued on 9 December 2020 and as updated from time to time and for the refinancing of an existing tranche of RM400.0 million in nominal value of HLB Capital Securities issued previously under the HLB AT1 Programme on 30 November 2017.

On 25 March 2024, the Bank issued a nominal value of RM400.0 million Additional Tier 1 capital securities (“HLB Capital Securities”), pursuant to its multi-currency Additional Tier 1 capital securities programme. The HLB Capital Securities, which qualify as Additional Tier 1 capital for the Bank, carry a distribution rate of 4.25% per annum. The HLB Capital Securities are perpetual with an Issuer's call option to redeem at the end of year 5. The proceeds from the issuance shall be utilised to fulfill the requirements of Additional Tier 1 capital as per BNM's Capital Adequacy Framework (Capital Components) issued on 9 December 2020 and as updated from time to time and for the refinancing of an existing tranche of RM400.0 million in nominal value of HLB Capital Securities issued previously under the HLB AT1 Programme on 29 March 2019.

HONG LEONG BANK BERHAD
Registration No: 193401000023 (97141-X)
(Incorporated in Malaysia)

A20(a) Interest income

	4th Quarter Ended		Cumulative Twelve Months Ended	
	30/06/2026 RM'000	30/06/2025 RM'000	30/06/2026 RM'000	30/06/2025 RM'000
<u>Group</u>				
Loan, advances and financing	1,671,932	1,664,926	6,610,403	6,639,988
Money at call and deposit placements with financial institutions	44,080	75,732	235,704	207,496
Financial investments at FVOCI	313,308	314,614	1,284,102	1,263,539
Financial investments at amortised cost	148,639	154,462	580,563	639,395
Others	4,756	7,429	20,649	24,568
	<u>2,182,715</u>	<u>2,217,163</u>	<u>8,731,421</u>	<u>8,774,986</u>
Interest income earned on impaired loans, advances and financing during the financial year	<u>14,165</u>	<u>16,088</u>	<u>62,085</u>	<u>63,388</u>
	4th Quarter Ended		Cumulative Twelve Months Ended	
	30/06/2026 RM'000	30/06/2025 RM'000	30/06/2026 RM'000	30/06/2025 RM'000
<u>Bank</u>				
Loan, advances and financing	1,615,602	1,604,263	6,383,300	6,379,292
Money at call and deposit placements with financial institutions	48,372	80,967	253,142	233,972
Financial investments at FVOCI	314,683	314,584	1,288,110	1,263,394
Financial investments at amortised cost	148,353	154,312	579,615	638,758
Others	4,621	7,263	20,356	24,181
	<u>2,131,631</u>	<u>2,161,389</u>	<u>8,524,523</u>	<u>8,539,597</u>
Interest income earned on impaired loans, advances and financing during the financial year	<u>17,263</u>	<u>15,393</u>	<u>60,635</u>	<u>55,798</u>

HONG LEONG BANK BERHAD
Registration No: 193401000023 (97141-X)
(Incorporated in Malaysia)

A20(b) Interest income for financial assets at FVTPL

	4th Quarter Ended		Cumulative Twelve Months Ended	
	30/06/2026 RM'000	30/06/2025 RM'000	30/06/2026 RM'000	30/06/2025 RM'000
Group				
Financial assets at FVTPL	18,595	29,551	99,205	113,994

	4th Quarter Ended		Cumulative Twelve Months Ended	
	30/06/2026 RM'000	30/06/2025 RM'000	30/06/2026 RM'000	30/06/2025 RM'000
Bank				
Financial assets at FVTPL	18,595	29,551	99,205	113,994

A21 Interest expense

	4th Quarter Ended		Cumulative Twelve Months Ended	
	30/06/2026 RM'000	30/06/2025 RM'000	30/06/2026 RM'000	30/06/2025 RM'000
Group				
Deposits and placements of banks and other financial institutions	41,082	45,815	198,045	257,875
Obligations on securities sold under repurchase agreements	1,597	14,048	22,200	86,071
Deposits from customers	935,072	997,138	3,779,143	3,879,640
Short-term placements	125,510	112,505	524,118	447,175
Senior debts	6,308	5,751	23,626	23,366
Tier 2 subordinated bonds	19,718	15,983	78,045	62,691
Multi-currency Additional Tier-1 capital securities	19,043	19,043	76,378	76,378
Recourse obligation on loans sold to Cagamas	14,715	12,694	59,255	60,806
Others	1,838	1,889	7,449	7,452
	1,164,883	1,224,866	4,768,259	4,901,454

	4th Quarter Ended		Cumulative Twelve Months Ended	
	30/06/2026 RM'000	30/06/2025 RM'000	30/06/2026 RM'000	30/06/2025 RM'000
Bank				
Deposits and placements of banks and other financial institutions	49,311	60,028	237,281	324,660
Obligations on securities sold under repurchase agreements	1,597	14,048	22,200	86,071
Deposits from customers	902,077	959,676	3,642,372	3,718,994
Short-term placements	125,510	112,505	524,118	447,175
Senior debts	6,308	5,751	23,626	23,366
Tier 2 subordinated bonds	19,718	15,983	78,045	62,691
Multi-currency Additional Tier-1 capital securities	19,043	19,043	76,378	76,378
Recourse obligation on loans sold to Cagamas	14,715	12,694	59,255	60,806
Others	3,160	2,112	8,996	8,904
	1,141,439	1,201,840	4,672,271	4,809,045

HONG LEONG BANK BERHAD
Registration No: 193401000023 (97141-X)
(Incorporated in Malaysia)

A22 Net income from Islamic Banking business

	4th Quarter Ended		Cumulative Twelve Months Ended	
	30/06/2026	30/06/2025	30/06/2026	30/06/2025
	RM'000	RM'000	RM'000	RM'000
<u>Group</u>				
Income derived from investment of depositors' funds and others	629,535	634,783	2,501,840	2,423,248
Income derived from investment of shareholders' funds	116,341	102,641	436,731	432,380
Income derived from investment of investment account	34,532	33,114	134,291	123,966
Income attributable to depositors	(441,575)	(445,929)	(1,743,568)	(1,738,186)
Income attributable to depositors on investment account	(23,014)	(21,983)	(86,995)	(81,575)
	<u>315,819</u>	<u>302,626</u>	<u>1,242,299</u>	<u>1,159,833</u>
Financing income earned on impaired financing and advances during the financial year	<u>3,835</u>	<u>3,743</u>	<u>15,011</u>	<u>12,635</u>

HONG LEONG BANK BERHAD
Registration No: 193401000023 (97141-X)
(Incorporated in Malaysia)

A23 Other operating income

Group	4th Quarter Ended		Cumulative Twelve Months Ended	
	30/06/2026 RM'000	30/06/2025 RM'000	30/06/2026 RM'000	30/06/2025 RM'000
(a) <u>Fee income:</u>				
Commissions	85,920	68,308	309,835	267,726
Service charges and fees	10,354	9,998	41,727	40,874
Guarantee fees	19,890	6,172	43,784	28,076
Credit card related fees	75,066	64,348	278,940	250,522
Commitment fees	8,470	7,959	32,834	33,919
Fee on loans, advances and financing	14,007	15,953	44,153	50,954
Other fee income	23,201	11,232	64,548	47,443
	<u>236,908</u>	<u>183,970</u>	<u>815,821</u>	<u>719,514</u>
(b) <u>Gain arising from sale of</u>				
<u>financial assets:</u>				
Net gain from sale of financial assets at FVTPL	76,645	29,832	142,144	109,418
Net gain from sale of derivative				
financial instruments	79,997	37,276	232,337	42,161
Net gain from sale of financial investments				
at FVOCI	10,865	30,043	81,082	85,625
	<u>167,507</u>	<u>97,151</u>	<u>455,563</u>	<u>237,204</u>
(c) <u>Gross dividend income from:</u>				
Financial assets at FVTPL	24,080	18,751	96,445	58,964
Financial investments at FVOCI	522	522	4,249	522
	<u>24,602</u>	<u>19,273</u>	<u>100,694</u>	<u>59,486</u>

HONG LEONG BANK BERHAD
Registration No: 193401000023 (97141-X)
(Incorporated in Malaysia)

A23 Other operating income (continued)

	4th Quarter Ended		Cumulative Twelve Months Ended	
	30/06/2026 RM'000	30/06/2025 RM'000	30/06/2026 RM'000	30/06/2025 RM'000
(d) <u>Net unrealised loss on revaluation of:</u>				
- Financial assets at FVTPL	(26,662)	16,878	6,517	34,177
- Derivatives financial instruments	(73,099)	(44,813)	(190,776)	(106,397)
	<u>(99,761)</u>	<u>(27,935)</u>	<u>(184,259)</u>	<u>(72,220)</u>
(e) <u>Net realised gain on fair value changes arising from fair value hedges and amortisation of fair value changes arising from terminated fair value hedges</u>	<u>760</u>	<u>1,341</u>	<u>4,540</u>	<u>7,386</u>
(f) <u>Net unrealised gain/(loss) on fair value changes arising from fair value hedges</u>	<u>117</u>	<u>742</u>	<u>128</u>	<u>(1,695)</u>
(g) <u>Other income:</u>				
Foreign exchange gain	64,655	7,799	162,959	258,421
Rental income	5,223	5,646	20,702	21,186
Gain on disposal of property and equipment	4,031	6	4,074	9,124
Other non-operating income	4,908	7,672	8,399	12,265
	<u>78,817</u>	<u>21,123</u>	<u>196,134</u>	<u>300,996</u>
Total other operating income	<u>408,950</u>	<u>295,665</u>	<u>1,388,621</u>	<u>1,250,671</u>

HONG LEONG BANK BERHAD
Registration No: 193401000023 (97141-X)
(Incorporated in Malaysia)

A23 Other operating income (continued)

	4th Quarter Ended		Cumulative Twelve Months Ended	
	30/06/2026	30/06/2025	30/06/2026	30/06/2025
	RM'000	RM'000	RM'000	RM'000
Bank				
(a) <u>Fee income:</u>				
Commissions	85,106	67,399	306,244	264,532
Service charges and fees	10,132	9,749	41,083	39,778
Guarantee fees	19,842	6,130	43,460	27,920
Credit card related fees	75,066	64,348	278,940	250,522
Commitment fees	8,275	7,674	31,871	32,702
Fee on loans, advances and financing	12,616	14,540	39,080	44,160
Other fee income	23,093	11,065	64,154	46,347
	<u>234,130</u>	<u>180,905</u>	<u>804,832</u>	<u>705,961</u>
(b) <u>Gain arising from sale of</u>				
<u>financial assets:</u>				
Net gain from sale of financial assets at FVTPL	76,645	30,590	142,144	109,418
Net gain from sale of derivative				
financial instruments	79,997	37,276	232,337	42,161
Net gain from sale of financial investments				
at FVOCI	10,865	30,043	81,082	85,625
	<u>167,507</u>	<u>97,909</u>	<u>455,563</u>	<u>237,204</u>
(c) <u>Gross dividend income from:</u>				
Associated companies	510,395	486,270	510,395	486,270
Financial assets at FVTPL	24,080	20,825	96,445	58,964
Financial investments at FVOCI	522	522	4,249	522
	<u>534,997</u>	<u>507,617</u>	<u>611,089</u>	<u>545,756</u>

HONG LEONG BANK BERHAD
Registration No: 193401000023 (97141-X)
(Incorporated in Malaysia)

A23 Other operating income (continued)

	4th Quarter Ended		Cumulative Twelve Months Ended	
	30/06/2026 RM'000	30/06/2025 RM'000	30/06/2026 RM'000	30/06/2025 RM'000
(d) <u>Net unrealised loss on revaluation of:</u>				
- Financial assets at FVTPL	(26,662)	13,867	6,517	34,177
- Derivatives financial instruments	(73,099)	(44,813)	(190,776)	(106,397)
	<u>(99,761)</u>	<u>(30,946)</u>	<u>(184,259)</u>	<u>(72,220)</u>
(e) <u>Net realised gain on fair value changes arising from fair value hedges and amortisation of fair value changes arising from terminated fair value hedges</u>	<u>760</u>	<u>1,341</u>	<u>4,540</u>	<u>7,386</u>
(f) <u>Net unrealised gain/(loss) on fair value changes arising from fair value hedges</u>	<u>117</u>	<u>742</u>	<u>128</u>	<u>(1,695)</u>
(g) <u>Other income:</u>				
Foreign exchange gain	63,263	6,410	157,557	252,732
Rental income	2,959	3,444	11,851	12,467
Gain on disposal of property and equipment	4,031	6	4,074	9,124
Net gain on divestment of an associate	-	-	-	84,039
Other non-operating income	4,895	7,670	8,230	12,130
	<u>75,148</u>	<u>17,530</u>	<u>181,712</u>	<u>370,492</u>
Total other operating income	<u>912,898</u>	<u>775,098</u>	<u>1,873,605</u>	<u>1,792,884</u>

HONG LEONG BANK BERHAD
Registration No: 193401000023 (97141-X)
(Incorporated in Malaysia)

A24 Other operating expenses

	4th Quarter Ended		Cumulative Twelve Months Ended	
	30/06/2026	30/06/2025	30/06/2026	30/06/2025
	RM'000	RM'000	RM'000	RM'000
<u>Group</u>				
<u>Personnel costs</u>				
- Salaries, allowances and bonuses	337,377	305,064	1,257,415	1,217,447
- Medical expenses	12,815	6,770	56,069	45,028
- Training and convention expenses	2,697	6,084	14,352	18,056
- Staff welfare	2,879	3,175	13,472	13,794
- Others	24,822	8,662	36,724	38,740
	<u>380,590</u>	<u>329,755</u>	<u>1,378,032</u>	<u>1,333,065</u>
<u>Establishment costs</u>				
- Depreciation of property and equipment	17,448	21,040	74,577	89,995
- Depreciation of right-of-use assets	11,658	11,473	46,290	45,262
- Amortisation of intangible assets	19,531	17,411	73,555	69,003
- Rental of premises	859	553	2,334	1,769
- Information technology expenses	52,029	67,326	233,539	227,181
- Security services	5,419	5,994	21,364	23,545
- Electricity, water and sewerage	4,311	5,231	18,178	21,034
- Hire of plant and machinery	3,243	3,539	14,221	13,957
- Others	8,729	8,798	32,340	32,238
	<u>123,227</u>	<u>141,365</u>	<u>516,398</u>	<u>523,984</u>
<u>Marketing expenses</u>				
- Advertisement and publicity	16,760	7,442	41,829	30,717
- Sales commission and credit card related fees	51,931	57,155	168,028	184,090
- Others	6,641	6,368	23,176	22,880
	<u>75,332</u>	<u>70,965</u>	<u>233,033</u>	<u>237,687</u>
<u>Administration and general expenses</u>				
- Teletransmission expenses	3,716	4,047	13,863	16,602
- Stationery and printing expenses	2,313	2,832	9,566	10,989
- Professional fees	33,297	33,553	122,220	120,763
- Insurance fees	6,349	1,454	36,281	44,242
- Stamp, postage and courier	2,352	3,936	13,911	14,971
- Travelling and transport expenses	1,352	974	4,666	3,911
- Registration and license fees	2,279	2,286	9,304	9,080
- Brokerage and commission	2,812	2,991	11,225	10,656
- Credit card fees	38,429	26,306	126,845	118,673
- Others	9,123	5,191	38,512	34,576
	<u>102,022</u>	<u>83,570</u>	<u>386,393</u>	<u>384,463</u>
	<u>681,171</u>	<u>625,655</u>	<u>2,513,856</u>	<u>2,479,199</u>

HONG LEONG BANK BERHAD
Registration No: 193401000023 (97141-X)
(Incorporated in Malaysia)

A24 Other operating expenses (continued)

	4th Quarter Ended		Cumulative Twelve Months Ended	
	30/06/2026	30/06/2025	30/06/2026	30/06/2025
	RM'000	RM'000	RM'000	RM'000
<u>Bank</u>				
<u>Personnel costs</u>				
- Salaries, allowances and bonuses	259,145	238,232	962,712	942,795
- Medical expenses	9,802	4,805	43,088	35,232
- Training and convention expenses	2,405	5,086	11,837	14,873
- Staff welfare	2,076	2,418	9,940	10,481
- Others	23,532	7,492	31,822	33,873
	<u>296,960</u>	<u>258,033</u>	<u>1,059,399</u>	<u>1,037,254</u>
<u>Establishment costs</u>				
- Depreciation of property and equipment	13,897	17,351	60,239	75,028
- Depreciation of right-of-use assets	17,969	17,261	69,963	68,918
- Amortisation of intangible assets	17,968	15,759	67,201	62,187
- Rental of premises	884	595	2,669	1,898
- Information technology expenses	34,925	44,272	161,954	159,941
- Security services	4,036	4,494	15,882	17,662
- Electricity, water and sewerage	3,224	3,598	13,036	13,952
- Hire of plant and machinery	544	607	1,560	2,266
- Others	2,181	1,064	7,925	3,882
	<u>95,628</u>	<u>105,001</u>	<u>400,429</u>	<u>405,734</u>
<u>Marketing expenses</u>				
- Advertisement and publicity	14,009	6,349	34,164	27,364
- Sales commission and credit card related fees	45,815	50,125	140,430	158,563
- Others	5,358	5,210	18,304	17,760
	<u>65,182</u>	<u>61,684</u>	<u>192,898</u>	<u>203,687</u>
<u>Administration and general expenses</u>				
- Teletransmission expenses	3,605	3,949	13,474	16,205
- Stationery and printing expenses	2,189	2,712	9,032	10,395
- Professional fees	31,294	31,903	115,354	114,836
- Insurance fees	5,441	1,189	29,340	36,302
- Stamp, postage and courier	2,297	3,920	13,720	14,807
- Travelling and transport expenses	1,175	798	3,936	3,148
- Registration and license fees	1,995	1,986	8,149	7,877
- Brokerage and commission	1,877	2,179	7,762	7,208
- Credit card fees	38,329	26,306	126,675	118,673
- Others	11,338	11,123	49,482	36,535
	<u>99,540</u>	<u>86,065</u>	<u>376,924</u>	<u>365,986</u>
	<u>557,310</u>	<u>510,783</u>	<u>2,029,650</u>	<u>2,012,661</u>

HONG LEONG BANK BERHAD
Registration No: 193401000023 (97141-X)
(Incorporated in Malaysia)

A25 Allowance for/(write back of) impairment losses on loans, advances and financing

	4th Quarter Ended		Cumulative Twelve Months Ended	
Group	30/06/2026	30/06/2025	30/06/2026	30/06/2025
	RM'000	RM'000	RM'000	RM'000
Allowance for impairment losses on loans, advances and financing:				
- expected credit losses	36,754	82,456	292,608	(133,460)
Impaired loans, advances and financing:				
- written off	5,135	6,554	27,149	28,019
- recovered from bad debt written off	(74,195)	(86,003)	(240,427)	(277,876)
	<u>(32,306)</u>	<u>3,007</u>	<u>79,330</u>	<u>(383,317)</u>

	4th Quarter Ended		Cumulative Twelve Months Ended	
Bank	30/06/2026	30/06/2025	30/06/2026	30/06/2025
	RM'000	RM'000	RM'000	RM'000
Allowance for impairment losses on loans, advances and financing:				
- expected credit losses	19,425	46,223	164,276	(130,632)
Impaired loans, advances and financing:				
- written off	3,738	4,614	19,591	19,657
- recovered from bad debt written off	(60,292)	(75,552)	(189,630)	(228,320)
	<u>(37,129)</u>	<u>(24,715)</u>	<u>(5,763)</u>	<u>(339,295)</u>

HONG LEONG BANK BERHAD
Registration No: 193401000023 (97141-X)
(Incorporated in Malaysia)

A26 (Write back of)/allowance for impairment losses on financial investments and other assets

	4th Quarter Ended		Cumulative Twelve Months Ended	
<u>Group</u>	30/06/2026 RM'000	30/06/2025 RM'000	30/06/2026 RM'000	30/06/2025 RM'000
Expected credit losses and impairment losses on:				
- Financial investments at FVOCI	(108)	(225)	(162)	(281)
- Financial investments at amortised cost	-	(3)	(2)	(11)
- Cash and short-term funds	(63)	(18)	46	(13)
- Deposits and placements with banks and other financial institutions	(157)	147	(148)	23
	<u>(328)</u>	<u>(99)</u>	<u>(266)</u>	<u>(282)</u>

	4th Quarter Ended		Cumulative Twelve Months Ended	
<u>Bank</u>	30/06/2026 RM'000	30/06/2025 RM'000	30/06/2026 RM'000	30/06/2025 RM'000
Expected credit losses and impairment losses on:				
- Financial investments at FVOCI	(104)	(216)	(152)	(319)
- Cash and short-term funds	719	(20)	574	(167)
- Deposits and placements with banks and other financial institutions	66	127	(38)	118
	<u>681</u>	<u>(109)</u>	<u>384</u>	<u>(368)</u>

HONG LEONG BANK BERHAD
Registration No: 193401000023 (97141-X)
(Incorporated in Malaysia)

A27 Capital adequacy

The Group's and the Bank's regulatory capital is governed by BNM's Capital Adequacy Framework guidelines. The capital adequacy ratios of the Group and the Bank are computed in accordance with BNM's Capital Adequacy Framework (Capital Components) and Capital Adequacy Framework for Islamic Banks (Capital Components), which set out the approach for computing the regulatory capital adequacy ratios, the minimum levels of the ratios at which banking institutions are required to operate as well as requirements on Capital Conservation Buffer ("CCB") and Counter-Cyclical Capital Buffer ("CCyB"). The Group and the Bank are also required to maintain CCB of up to 2.5% of total risk-weighted assets ("RWA"). The CCyB, which could range from 0% up to 2.5%, is currently assessed at 0% in Malaysia. The minimum capital adequacy including CCB for Common Equity Tier I ("CET I") capital ratio, Tier I capital ratio and Total capital ratio for year 2019 onwards are 7.0%, 8.5% and 10.5% respectively.

The Group and the Bank have adopted the Standardised Approach for Credit Risk and Market Risk, and the Basic Indicator Approach for Operational Risk computation in deriving the RWA.

Individual entities within the Group comply with all externally imposed capital requirements to which they are subject to.

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

	The Group		The Bank	
	Financial Year Ended	Financial Year Ended	Financial Year Ended	Financial Year Ended
	30/06/2026	30/06/2025	30/06/2026	30/06/2025
Before deducting proposed dividends				
CET I capital ratio	13.779%	14.002%	13.434%	13.802%
Tier I capital ratio	14.648%	14.924%	14.295%	14.715%
Total capital ratio	<u>17.081%</u>	<u>17.093%</u>	<u>16.826%</u>	<u>16.888%</u>
After deducting proposed dividends				
CET I capital ratio	12.926%	13.233%	12.326%	12.805%
Tier I capital ratio	13.794%	14.154%	13.188%	13.717%
Total capital ratio	<u>16.228%</u>	<u>16.323%</u>	<u>15.719%</u>	<u>15.891%</u>

HONG LEONG BANK BERHAD
Registration No: 193401000023 (97141-X)
(Incorporated in Malaysia)

A27 Capital adequacy (continued)

(b) The components of CET I, Tier I and Tier II capital under the revised Capital Components Framework are as follows:

	The Group		The Bank	
	Financial Year Ended 30/06/2026 RM'000	Financial Year Ended 30/06/2025 RM'000	Financial Year Ended 30/06/2026 RM'000	Financial Year Ended 30/06/2025 RM'000
CET I capital				
Share capital	7,739,063	7,739,063	7,739,063	7,739,063
Retained profits	32,123,094	29,895,045	18,974,211	18,253,075
Other reserves	433,212	383,970	312,267	412,657
Less: Treasury shares	(698,280)	(700,378)	(698,280)	(700,378)
Less: Deferred tax assets	(142,818)	(118,650)	(106,435)	(88,222)
Less: Other intangible assets	(320,151)	(334,629)	(297,709)	(307,535)
Less: Goodwill	(1,831,312)	(1,831,312)	(1,771,547)	(1,771,547)
Less: Investment in subsidiary companies/ associated companies	(10,352,079)	(9,210,641)	(3,898,583)	(3,902,710)
Total CET I capital	26,950,729	25,822,468	20,252,987	19,634,403
Additional Tier I capital				
Multi-currency Additional Tier 1 capital securities	1,699,166	1,698,638	1,699,166	1,698,638
Additional Tier I capital before regulatory adjustments	1,699,166	1,698,638	1,699,166	1,698,638
Less: Investment in Additional Tier 1 perpetual subordinated sukuk wakalah	-	-	(400,000)	(400,000)
Additional Tier I capital after regulatory adjustments	1,699,166	1,698,638	1,299,166	1,298,638
Total Tier I capital	28,649,895	27,521,106	21,552,153	20,933,041
Tier II capital				
Stage 1 and Stage 2 expected credit loss allowances and regulatory reserves [#]	2,222,873	2,102,019	1,678,916	1,593,894
Subordinated bonds	2,536,920	1,898,143	2,536,920	1,898,143
Less: Investment in Tier 2 Subordinated Sukuk Murabahah	-	-	(400,000)	(400,000)
Total Tier II capital	4,759,793	4,000,162	3,815,836	3,092,037
Total capital	33,409,688	31,521,268	25,367,989	24,025,078

[#] Includes the qualifying regulatory reserves for non-impaired loans of the Group and the Bank of RM2,137,528,000 (2025: RM1,842,518,000) and RM1,661,237,000 (2025: RM1,456,280,000) respectively.

HONG LEONG BANK BERHAD
Registration No: 193401000023 (97141-X)
(Incorporated in Malaysia)

A27 Capital adequacy (continued)

(c) The breakdown of RWA by each major risk category is as follows:

	The Group		The Bank	
	Financial Year Ended 30/06/2026 RM'000	Financial Year Ended 30/06/2025 RM'000	Financial Year Ended 30/06/2026 RM'000	Financial Year Ended 30/06/2025 RM'000
Credit risk *	177,829,813	168,161,505	134,313,297	127,511,543
Market risk	6,189,836	5,390,982	6,031,330	5,170,118
Operational risk	11,570,835	10,861,994	10,418,274	9,576,805
Total RWA	195,590,484	184,414,481	150,762,901	142,258,466

* In accordance with BNM Investment Account Policy, the credit RWA of HLISB funded by Investment Account of RM1,650,620,000 (2025: RM1,522,279,000) is excluded from the calculation of capital adequacy ratio of the Group.

(d) The capital adequacy ratios of the banking subsidiary company of the Group are as follows:

	Hong Leong Islamic Bank Berhad	
	Financial Year Ended 30/06/2026	Financial Year Ended 30/06/2025
Before deducting proposed dividends		
CET I capital ratio	12.310%	12.061%
Tier I capital ratio	13.246%	13.074%
Total capital ratio	<u>15.367%</u>	<u>15.273%</u>
After deducting proposed dividends		
CET I capital ratio	12.310%	12.061%
Tier I capital ratio	13.246%	13.074%
Total capital ratio	<u>15.367%</u>	<u>15.273%</u>

HONG LEONG BANK BERHAD
Registration No: 193401000023 (97141-X)
(Incorporated in Malaysia)

A28 Group segmental reporting on income, profit and assets

The business segment results are prepared based on the Group's internal management reporting reflective of the organisation's management reporting structure.

The various business segments are described below:

Personal Financial Services focuses mainly on servicing individual customers and small businesses. Products and services that are extended to customers include mortgages, credit cards, hire purchase and others.

Business & Corporate Banking focuses mainly on corporate and small medium enterprises. Products and services offered include trade financing, working capital facilities, other term financing and corporate advisory services.

Global Markets refers to the Group's domestic treasury and capital market operations and includes foreign exchange, money market operations as well as capital market securities trading and investments.

Overseas/International Operations refers to Hong Leong Bank Berhad Overseas Branches, Subsidiaries and Associates. The overseas operations are mainly in commercial banking and treasury business.

Other operations consist of results from head office and other subsidiaries in the Group, which inter alia consist of dividend income from associates and rental income.

Financial quarter ended 30/06/2026

	Personal Financial Services RM'000	Business & Corporate Banking RM'000	Global Markets RM'000	Overseas/ International Operations RM'000	Other Operations RM'000	Inter- Segment Elimination RM'000	Total RM'000
<u>By business segment</u>							
Net interest income							
- External	831,603	242,367	194,422	86,962	(63,697)	1,470	1,293,127
- Inter-segment	(112,996)	183,981	(111,571)	5,081	35,505	-	-
Other operating income	197,686	172,113	27,820	36,998	552,415	(518,963)	468,069
Segment income	916,293	598,461	110,671	129,041	524,223	(517,493)	1,761,196
Segment profit before taxation	519,237	500,294	77,073	54,494	481,262	(519,701)	1,112,659
Associated company:							
- Share of results				352,659			352,659
Profit before taxation							1,465,318
Taxation							(222,591)
Profit after taxation							1,242,727

HONG LEONG BANK BERHAD
Registration No: 193401000023 (97141-X)
(Incorporated in Malaysia)

A28 Group segmental reporting on income, profit and assets (continued)

Financial year ended 30/06/2026

	Personal Financial Services RM'000	Business & Corporate Banking RM'000	Global Markets RM'000	Overseas/ International Operations RM'000	Other Operations RM'000	Inter- Segment Elimination RM'000	Total RM'000
<u>By business segment</u>							
Net interest income							
- External	3,275,546	856,896	893,304	325,028	(267,353)	2,218	5,085,639
- Inter-segment	(478,586)	695,377	(595,816)	11,056	367,969	-	-
Other operating income	752,495	602,209	69,881	137,804	589,875	(544,616)	1,607,648
Segment income	3,549,455	2,154,482	367,369	473,888	690,491	(542,398)	6,693,287
Segment profit before taxation	1,999,138	1,673,103	241,663	129,487	611,316	(554,340)	4,100,367
Associated company:							
- Share of results				1,380,111			1,380,111
Profit before taxation							5,480,478
Taxation							(948,982)
Profit after taxation							4,531,496
Segment assets	145,119,171	63,903,000	73,054,865	28,763,161	-	-	310,840,197
Unallocated assets							17,571,123
Total assets							328,411,320

Corresponding quarter ended 30/06/2025

	Personal Financial Services RM'000	Business & Corporate Banking RM'000	Global Markets RM'000	Overseas/ International Operations RM'000	Other Operations RM'000	Inter- Segment Elimination RM'000	Total RM'000
<u>By business segment</u>							
Net interest income							
- External	810,206	189,432	247,691	83,793	(66,986)	259	1,264,395
- Inter-segment	(103,013)	177,002	(166,687)	11,291	81,407	-	-
Other operating income	189,161	139,274	(10,686)	35,376	497,279	(494,660)	355,744
Segment income	896,354	505,708	70,318	130,460	511,700	(494,401)	1,620,139
Segment profit before taxation	497,293	409,060	41,628	48,977	492,739	(498,121)	991,576
Associated company:							
- Share of results				366,598			366,598
Profit before taxation							1,358,174
Taxation							(269,568)
Profit after taxation							1,088,606

HONG LEONG BANK BERHAD
Registration No: 193401000023 (97141-X)
(Incorporated in Malaysia)

A28 Group segmental reporting on income, profit and assets (continued)

Corresponding financial year ended 30/06/2025

	Personal Financial Services RM'000	Business & Corporate Banking RM'000	Global Markets RM'000	Overseas/ International Operations RM'000	Other Operations RM'000	Inter- Segment Elimination RM'000	Total RM'000
<u>By business segment</u>							
Net interest income							
- External	3,295,190	814,043	705,845	361,760	(251,681)	2,305	4,927,462
- Inter-segment	(463,046)	640,031	(619,476)	12,791	429,700	-	-
Other operating income	669,593	515,203	96,238	138,035	656,288	(604,789)	1,470,568
Segment income	<u>3,501,737</u>	<u>1,969,277</u>	<u>182,607</u>	<u>512,586</u>	<u>834,307</u>	<u>(602,484)</u>	<u>6,398,030</u>
Segment profit before taxation	1,960,723	1,568,340	66,517	164,014	1,160,181	(617,345)	4,302,430
Associated company:							
- Share of results				1,465,511			1,465,511
- Dilution loss				(407,602)			(407,602)
Profit before taxation							<u>5,360,339</u>
Taxation							<u>(1,086,897)</u>
Profit after taxation							<u>4,273,442</u>
Segment assets	135,338,966	59,726,103	77,660,995	28,623,035	-	-	301,349,099
Unallocated assets							<u>13,269,025</u>
Total assets							<u>314,618,124</u>

A29 Property and equipment

The valuations of land and building had been brought forward without amendment from the previous audited annual financial statements.

A30(a) Material events subsequent to the end of the reporting year

There are no material events subsequent to the end of the financial year ended 30 June 2026.

A30(b) Changes in the composition of the Group

There were no changes in the composition of the Group for the current financial year ended 30 June 2026 and up to the date of this report.

HONG LEONG BANK BERHAD
Registration No: 193401000023 (97141-X)
(Incorporated in Malaysia)

A31 Commitments and contingencies

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

The notional amounts of the commitments and contingencies constitute the following:

	The Group		The Bank	
	30/06/2026	30/06/2025	30/06/2026	30/06/2025
	RM'000	RM'000	RM'000	RM'000
Principal amount				
Direct credit substitutes	228,235	210,609	211,477	193,775
Certain transaction related contingent items	4,215,423	3,411,783	3,130,045	2,507,035
Short-term self liquidating trade related contingencies	1,672,826	1,264,218	1,375,028	1,100,777
Irrevocable commitments to extend credit:				
- maturity more than one year	21,461,549	19,529,325	15,941,932	14,426,386
- maturity less than one year	28,609,026	26,446,492	21,715,134	21,013,150
Foreign exchange related contracts:				
- less than one year	99,072,629	89,286,183	89,709,931	79,218,455
- one year to five years	4,228,599	4,577,090	4,132,364	4,577,090
- over five years	840,326	644,083	908,594	644,083
Interest rate related contracts:				
- less than one year	98,625,039	74,020,241	99,803,804	74,020,241
- one year to five years	148,696,586	138,138,796	154,298,883	143,434,429
- over five years	6,342,550	5,595,907	6,278,550	5,553,317
Equity related contracts:				
- less than one year	862,027	552,871	862,027	552,871
- one year to five years	928,988	1,148,149	928,988	1,148,149
Credit related contracts:				
- less than one year	215,842	256,983	215,842	256,983
- one year to five years	10,826	12,129	10,826	12,129
- over five years	1,546,475	1,549,149	1,546,475	1,549,149
Commodity related contracts:				
- less than one year	1,515,416	421,710	1,515,416	421,710
- one year to five years	941,118	1,172,318	941,118	1,172,318
Unutilised credit card lines	8,751,788	7,810,930	8,751,788	7,810,930
Total	428,765,268	376,048,966	412,278,222	359,612,977

A32 Related party transactions

All related party transactions within the Group had been entered into in the normal course of business and were carried out on normal commercial terms.

(a) Connected parties exposures

	The Group		The Bank	
	30/06/2026	30/06/2025	30/06/2026	30/06/2025
	RM'000	RM'000	RM'000	RM'000
Aggregate value of outstanding credit exposures with connected parties	4,322,878	3,338,612	3,445,043	2,706,179
Outstanding credit exposures to connected parties as a proportion of total credit exposures (%)	1.71%	1.43%	1.82%	1.54%
Outstanding credit exposures with connected parties which is non-performing or in default as a proportion of total credit exposures (%)	0.00000%	0.00001%	0.00000%	0.00002%

HONG LEONG BANK BERHAD
Registration No: 193401000023 (97141-X)
(Incorporated in Malaysia)

A33 Fair value of financial instruments

Financial instruments comprise of financial assets and financial liabilities. Fair value is the amount at which a financial asset could be exchanged or a financial liability settled, between knowledgeable and willing parties in an arm's length transaction. The information presented herein represents the estimates of fair values as at the statements of financial position date.

Where available, quoted and observable market prices are used as the measure of fair values. Where such quoted and observable market prices are not available, fair values are estimated based on a range of methodologies and assumptions regarding risk characteristics of various financial instruments, discount rates, estimates of future cash flows and other factors. Changes in the uncertainties and assumptions could materially affect these estimates and the resulting fair value estimates.

(a) Determination of fair value and fair value hierarchy

The Group and the Bank measure fair values using the following fair value hierarchy that 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: Quoted prices for identical or similar instruments in markets that are not active; and model-derived valuations in which inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly or indirectly.
- Level 3: Valuations derived from valuation techniques in which one or more significant inputs are not based on observable market data.

Valuation techniques

Financial instruments are classified as Level 1 if their value is observable in an active market. Such instruments are valued by reference to unadjusted quoted prices for identical assets or liabilities in active markets where the quoted prices are readily available, and the price represents actual and regularly occurring market transactions. An active market is one in which transactions occur with sufficient volume and frequency to provide pricing information on an on-going basis. These would include actively traded listed equities and actively exchange-traded derivatives.

Where fair value is determined using unquoted market prices in less active markets or quoted prices for similar assets and liabilities, such instruments are generally classified as Level 2. In cases where quoted prices are generally not available, the Group and the Bank then determine fair value based upon valuation techniques such as discounted cash flow that uses inputs such as market parameters including but not limited to yield curves, volatilities and foreign exchange rates. The majority of valuation techniques employ only observable market data and so reliability of the fair value measurement is high. These would include certain corporate bonds, government bonds and derivatives.

Financial instruments are classified as Level 3 if their valuation incorporates significant inputs that are not based on observable market data (unobservable inputs). Such inputs are generally determined based on observable inputs of a similar nature, historical observations on the level of the input or other analytical techniques. This category includes unquoted shares held for socio-economic reasons. Fair value for shares held for socio-economic reasons are based on the net tangible assets of the affected companies.

HONG LEONG BANK BERHAD
Registration No: 193401000023 (97141-X)
(Incorporated in Malaysia)

A33 Fair value of financial instruments (continued)

(a) Determination of fair value and fair value hierarchy (continued)

The table below analyses financial instruments carried at fair value analysed by level within the fair value hierarchy:

The Group				
Financial Year Ended 30/06/2026				
Fair Value				
	Level 1	Level 2	Level 3	Total
	RM'000	RM'000	RM'000	RM'000
<i>Recurring fair value measurements</i>				
<u>Financial Assets</u>				
Financial assets at FVTPL				
- Money market instrument	-	4,463,444	-	4,463,444
- Quoted securities	1,797,561	-	-	1,797,561
- Unquoted securities	-	648,885	421,673	1,070,558
Financial investments at FVOCI				
- Money market instrument	-	23,704,249	-	23,704,249
- Quoted securities	3,407,103	-	-	3,407,103
- Unquoted securities	-	9,884,619	193,896	10,078,515
Derivative financial instruments	504	2,076,975	139,475	2,216,954
	<u>5,205,168</u>	<u>40,778,172</u>	<u>755,044</u>	<u>46,738,384</u>
<u>Financial Liabilities</u>				
Derivative financial instruments	7,858	2,176,009	140,537	2,324,404
Financial liabilities designated at fair value				
- Structured deposits linked to interest rate derivatives	-	10,798,653	-	10,798,653
	<u>7,858</u>	<u>12,974,662</u>	<u>140,537</u>	<u>13,123,057</u>

The Group				
Financial Year Ended 30/06/2025				
Fair Value				
	Level 1	Level 2	Level 3	Total
	RM'000	RM'000	RM'000	RM'000
<i>Recurring fair value measurements</i>				
<u>Financial Assets</u>				
Financial assets at FVTPL				
- Money market instrument	-	4,009,294	-	4,009,294
- Quoted securities	2,902,076	-	-	2,902,076
- Unquoted securities	-	679,048	400,379	1,079,427
Financial investments at FVOCI				
- Money market instrument	-	22,616,106	-	22,616,106
- Quoted securities	4,621,217	-	-	4,621,217
- Unquoted securities	-	9,928,820	162,181	10,091,001
Derivative financial instruments	4,545	2,139,635	114,319	2,258,499
	<u>7,527,838</u>	<u>39,372,903</u>	<u>676,879</u>	<u>47,577,620</u>
<u>Financial Liabilities</u>				
Derivative financial instruments	12,955	2,550,470	86,456	2,649,881
Financial liabilities designated at fair value				
- Structured deposits linked to interest rate derivatives	-	7,667,087	-	7,667,087
	<u>12,955</u>	<u>10,217,557</u>	<u>86,456</u>	<u>10,316,968</u>

The Group recognises transfers between levels of the fair value hierarchy at the end of the reporting period during which the transfer has occurred. The fair value of an asset to be transferred between levels is determined as of the date of the event or change in circumstances that caused the transfer. There were no transfers between Level 1 and Level 2 of the fair value hierarchy during the financial year (2025: RM Nil).

HONG LEONG BANK BERHAD
Registration No: 193401000023 (97141-X)
(Incorporated in Malaysia)

A33 Fair value of financial instruments (continued)

(a) Determination of fair value and fair value hierarchy (continued)

The table below analyses financial instruments carried at fair value analysed by level within the fair value hierarchy: (continued)

The Bank				
Financial Year Ended 30/06/2026				
Fair Value				
	Level 1	Level 2	Level 3	Total
	RM'000	RM'000	RM'000	RM'000
<i>Recurring fair value measurements</i>				
<u>Financial Assets</u>				
Financial assets at FVTPL				
- Money market instrument	-	3,612,651	-	3,612,651
- Quoted securities	1,797,368	-	-	1,797,368
- Unquoted securities	-	63,220	421,673	484,893
Financial investments at FVOCI				
- Money market instrument	-	17,978,206	-	17,978,206
- Quoted securities	3,407,103	-	-	3,407,103
- Unquoted securities	-	8,716,291	193,896	8,910,187
Derivative financial instruments	504	2,000,768	139,415	2,140,687
	<u>5,204,975</u>	<u>32,371,136</u>	<u>754,984</u>	<u>38,331,095</u>
<u>Financial Liabilities</u>				
Derivative financial instruments	7,858	1,913,339	140,487	2,061,684
Financial liabilities designated at fair value				
- Structured deposits linked to interest rate derivatives	-	3,439,228	-	3,439,228
	<u>7,858</u>	<u>5,352,567</u>	<u>140,487</u>	<u>5,500,912</u>
The Bank				
Financial Year Ended 30/06/2025				
Fair Value				
	Level 1	Level 2	Level 3	Total
	RM'000	RM'000	RM'000	RM'000
<i>Recurring fair value measurements</i>				
<u>Financial Assets</u>				
Financial assets at FVTPL				
- Money market instrument	-	3,498,020	-	3,498,020
- Quoted securities	2,901,368	-	-	2,901,368
- Unquoted securities	-	114,142	400,379	514,521
Financial investments at FVOCI				
- Money market instrument	-	15,193,607	-	15,193,607
- Quoted securities	4,621,217	-	-	4,621,217
- Unquoted securities	-	9,042,970	162,181	9,205,151
Derivative financial instruments	4,545	2,063,369	114,275	2,182,189
	<u>7,527,130</u>	<u>29,912,108</u>	<u>676,835</u>	<u>38,116,073</u>
<u>Financial Liabilities</u>				
Derivative financial instruments	12,955	2,383,753	86,412	2,483,120
Financial liabilities designated at fair value				
- Structured deposits linked to interest rate derivatives	-	3,001,944	-	3,001,944
	<u>12,955</u>	<u>5,385,697</u>	<u>86,412</u>	<u>5,485,064</u>

The Bank recognises transfers between levels of the fair value hierarchy at the end of the reporting period during which the transfer has occurred. The fair value of an asset to be transferred between levels is determined as of the date of the event or change in circumstances that caused the transfer. There were no transfers between Level 1 and Level 2 of the fair value hierarchy during the financial year (2025: RM Nil).

HONG LEONG BANK BERHAD
Registration No: 193401000023 (97141-X)
(Incorporated in Malaysia)

A33 Fair value of financial instruments (continued)

(a) Determination of fair value and fair value hierarchy (continued)

Reconciliation of fair value measurements in Level 3 of the fair value hierarchy, is as below:

The Group 30 June 2026	Financial assets at FVTPL RM'000	Financial Assets Financial investments at FVOCI RM'000	Derivative financial instruments RM'000	Financial Liability Derivative financial instruments RM'000
At 1 July	400,379	162,181	114,319	86,456
Fair value changes recognised in statements of income	21,294	-	61,800	61,800
Net fair value changes recognised in other comprehensive income	-	23,213	-	-
Purchases/reclassification	-	8,502	62,256	50,201
Settlements	-	-	(98,900)	(57,920)
At 30 June	<u>421,673</u>	<u>193,896</u>	<u>139,475</u>	<u>140,537</u>
Fair value changes recognised in statements of income relating to assets/liability held on 30 June 2026	<u>21,294</u>	<u>-</u>	<u>61,800</u>	<u>61,800</u>
Total loss recognised in other comprehensive income relating to assets held on 30 June 2026	<u>-</u>	<u>23,213</u>	<u>-</u>	<u>-</u>

The Group 30 June 2025	Financial assets at FVTPL RM'000	Financial Assets Financial investments at FVOCI RM'000	Derivative financial instruments RM'000	Financial Liability Derivative financial instruments RM'000
At 1 July	384,329	116,797	74,763	81,155
Fair value changes recognised in statements of income	16,050	-	32,468	32,468
Net fair value changes recognised in other comprehensive income	-	27,884	-	-
Purchases/reclassification	-	17,500	44,969	18,343
Settlements	-	-	(37,881)	(45,510)
At 30 June	<u>400,379</u>	<u>162,181</u>	<u>114,319</u>	<u>86,456</u>
Fair value changes recognised in statements of income relating to assets/liability held on 30 June 2025	<u>16,050</u>	<u>-</u>	<u>32,468</u>	<u>32,468</u>
Total gain recognised in other comprehensive income relating to assets held on 30 June 2025	<u>-</u>	<u>27,884</u>	<u>-</u>	<u>-</u>

HONG LEONG BANK BERHAD
Registration No: 193401000023 (97141-X)
(Incorporated in Malaysia)

A33 Fair value of financial instruments (continued)

(a) Determination of fair value and fair value hierarchy (continued)

Reconciliation of fair value measurements in Level 3 of the fair value hierarchy, is as below: (continued)

The Bank				
30 June 2026				
	Financial assets at FVTPL RM'000	Financial Assets Financial investments at FVOCI RM'000	Derivative financial instruments RM'000	Financial Liability Derivative financial instruments RM'000
At 1 July	400,379	162,181	114,275	86,412
Fair value changes recognised in statements of income	21,294	-	61,750	61,750
Net fair value changes recognised in other comprehensive income	-	23,213	-	-
Purchases/reclassification	-	8,502	62,256	50,200
Settlements	-	-	(98,866)	(57,875)
At 30 June	<u>421,673</u>	<u>193,896</u>	<u>139,415</u>	<u>140,487</u>
Fair value changes recognised in statements of income relating to assets/liability held on 30 June 2026	<u>21,294</u>	<u>-</u>	<u>61,750</u>	<u>61,750</u>
Total loss recognised in other comprehensive income relating to assets held on 30 June 2026	<u>-</u>	<u>23,213</u>	<u>-</u>	<u>-</u>

The Bank				
30 June 2025				
	Financial assets at FVTPL RM'000	Financial Assets Financial investments at FVOCI RM'000	Derivative financial instruments RM'000	Financial Liability Derivative financial instruments RM'000
At 1 July	384,329	116,797	74,693	81,084
Fair value changes recognised in statements of income	16,050	-	32,468	32,468
Net fair value changes recognised in other comprehensive income	-	27,884	-	-
Purchases/reclassification	-	17,500	44,969	18,343
Settlements	-	-	(37,855)	(45,483)
At 30 June	<u>400,379</u>	<u>162,181</u>	<u>114,275</u>	<u>86,412</u>
Fair value changes recognised in statements of income relating to assets/liability held on 30 June 2025	<u>16,050</u>	<u>-</u>	<u>32,468</u>	<u>32,468</u>
Total gain recognised in other comprehensive income relating to assets held on 30 June 2025	<u>-</u>	<u>27,884</u>	<u>-</u>	<u>-</u>

HONG LEONG BANK BERHAD
Registration No: 193401000023 (97141-X)
(Incorporated in Malaysia)

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

B1 Review of performance

Current Quarter vs. Previous Year Corresponding Quarter

The Group recorded a pre-tax profit of RM1,465.3 million for the current financial quarter ended 30 June 2026, an increase of RM107.1 million or 7.9% as compared to previous corresponding quarter. The increase in pre-tax profit was mainly due to higher net income of RM141.0 million, write back of impairment losses on loans, advances and financing of RM35.3 million and higher write back of impairment losses on financial investments and other assets of RM0.2 million. However, this was mitigated by higher operating expenses of RM55.5 million and lower share of profit from associated company of RM13.9 million.

A detailed analysis of the performance of major operating segments of the group are as follows:

Personal Financial Services

The Personal Financial Services's segment recorded a pre-tax profit of RM519.2 million for the fourth quarter ended 30 June 2026 as compared to previous corresponding quarter of RM497.3 million. The increase in pre-tax profit was mainly contributed by higher total income and lower allowance for impairment losses on loans, advances and financing, partially offset by higher operating expenses.

Business and Corporate Banking

The Business and Corporate Banking's segment recorded a pre-tax profit of RM500.3 million for the fourth quarter ended 30 June 2026 as compared to previous corresponding quarter of RM409.1 million. The increase in pre-tax profit was mainly contributed by higher total income and lower allowance for impairment losses on loans, advances and financing, partially offset by higher operating expenses.

Global Markets

The Global Markets's segment recorded a pre-tax profit of RM77.1 million for the fourth quarter ended 30 June 2026 as compared to previous corresponding quarter of RM41.6 million. The increase in pre-tax profit was mainly contributed by higher total income, partially offset by higher operating expenses and higher allowance for impairment losses on financial investments and other assets.

International Banking

The International Banking's segment recorded a pre-tax profit of RM407.2 million for the fourth quarter ended 30 June 2026 as compared to previous corresponding quarter of RM415.6 million. The decrease in pre-tax profit was mainly contributed by lower share of profit from associated company in China, higher operating expenses and lower total income, partially offset by lower allowance for impairment losses on loans, advances and financing.

HONG LEONG BANK BERHAD
Registration No: 193401000023 (97141-X)
(Incorporated in Malaysia)

B1 Review of performance (continued)

Current Year-to-date vs. Previous Year-to-date

The Group's pre-tax profit for the financial year ended 30 June 2026 stood at RM5,480.5 million, an increase of RM120.2 million or 2.2% as compared to RM5,360.3 million in the previous financial year. The increase was mainly due to higher net income of RM295.3 million and a non-recurring dilution loss of RM407.6 million in the previous financial year. This was mitigated by higher operating expenses of RM34.7 million, allowance for impairment losses on loans, advances and financing of RM462.6 million and lower share of profit from associated company of RM85.4 million.

A detailed analysis of the performance of major operating segments of the group are as follows:

Personal Financial Services

The Personal Financial Services's segment recorded a pre-tax profit of RM1,999.1 million for the financial year ended 30 June 2026 as compared to previous corresponding year of RM1,960.7 million. The increase in pre-tax profit was mainly contributed by higher total income and lower operating expenses, partially offset by higher allowance for impairment losses on loans, advances and financing.

Personal Financial Services's loan base increased from RM134.9 billion as at 30 June 2025 to RM144.5 billion as at 30 June 2026. Deposit base increased from RM119.0 billion to RM124.5 billion.

Business and Corporate Banking

The Business and Corporate Banking's segment recorded a pre-tax profit of RM1,673.1 million for the financial year ended 30 June 2026 as compared to previous corresponding year of RM1,568.3 million. The increase in pre-tax profit was mainly contributed by higher total income, partially offset by higher allowance for impairment losses on loans, advances and financing and higher operating expenses.

Business and Corporate Banking's loan base increased from RM59.7 billion as at 30 June 2025 to RM63.9 billion as at 30 June 2026. Deposit base increased from RM60.7 billion to RM63.7 billion.

Global Markets

The Global Markets's segment recorded a pre-tax profit of RM241.7 million for the financial year ended 30 June 2026 as compared to previous corresponding year of RM66.5 million. The increase in pre-tax profit was mainly contributed by higher total income, partially offset by higher operating expenses and higher allowance for impairment losses on financial investments and other assets.

Treasury earning assets decreased from RM74.3 billion as at 30 June 2025 to RM70.0 billion as at 30 June 2026.

International Banking

The International Banking's segment recorded a pre-tax profit of RM1,509.6 million for the financial year ended 30 June 2026 as compared to previous corresponding year of RM1,629.5 million. The decrease in pre-tax profit was mainly contributed by lower share of profit from associated company in China, lower total income and higher operating expenses, partially offset by lower allowance for impairment losses on loans, advances and financing.

HONG LEONG BANK BERHAD
Registration No: 193401000023 (97141-X)
(Incorporated in Malaysia)

B2 Current Quarter vs. Preceding Quarter

For the current financial quarter, the Group recorded a pre-tax profit of RM1,465.3 million as compared to RM1,257.6 million in the preceding quarter, an increase of RM207.7 million mainly contributed by higher net income of RM180.8 million, write back of impairment losses on loans, advances and financing of RM69.6 million, write back of impairment losses on financial investments and other assets of RM0.4 million and higher share of profit from associated company of RM8.1 million. This was mitigated by higher operating expenses of RM51.2 million.

B3 Current year prospects

The Malaysian economy is expected to stay resilient despite prevailing uncertainties from the ongoing geopolitical conflicts in the Middle East. The Malaysian economy should expand at a moderate pace of 4.0%-5.0% in 2026, upheld by domestic consumption and Artificial Intelligence (“AI”)–driven exports. Domestic demand will be supported by proactive government programmes, continuous rollout of investment initiatives under various masterplans such as the 13th Malaysia Plan, AI and demand for electrical and electronics products, continuous investments into data centres as well as favourable commodity prices.

Driven by our aspiration to become the Best Run Bank in Malaysia, the Bank continues to execute the 3-5 Year Transformative Plan, adopting a balanced approach to navigate global uncertainty with domestic agility. Guided by our brand promise of “Built Around You”, we will continue to innovate our products and services to provide customers with a seamless banking experience across all touchpoints, while standing ready to support our customers as they manage through a complex and shifting global landscape.

Looking ahead, the Bank will pursue growth opportunities with prudent risk management and balance sheet discipline as our foundation. We will continue to invest in our digital and AI capabilities, alongside strategic alliances that enhance our business strengths and broaden our offerings. Sustainability remains an integral part of our long-term strategy, with environmental, social and governance considerations integrated into our business practices as we strive to create enduring value for our customers, communities and stakeholders.

B4 Variance in profit forecast and shortfall in profit guarantee

This note is not applicable to the Group.

B5 Taxation

	4th Quarter Ended		Cumulative Twelve Months Ended	
	30/06/2026	30/06/2025	30/06/2026	30/06/2025
	RM'000	RM'000	RM'000	RM'000
The Group				
Income tax	230,292	287,508	940,709	1,033,915
Transfer (to)/from deferred taxation	(7,701)	(17,940)	8,273	52,982
	<u>222,591</u>	<u>269,568</u>	<u>948,982</u>	<u>1,086,897</u>
	4th Quarter Ended		Cumulative Twelve Months Ended	
	30/06/2026	30/06/2025	30/06/2026	30/06/2025
	RM'000	RM'000	RM'000	RM'000
The Bank				
Income tax	322,089	350,011	858,670	933,559
Transfer (to)/from deferred taxation	(8,648)	(15,983)	10,243	26,961
	<u>313,441</u>	<u>334,028</u>	<u>868,913</u>	<u>960,520</u>

B6 Status of corporate proposals

There were no corporate proposals announced but not completed at the latest practicable date which was not earlier than 7 days from the issue of this report.

HONG LEONG BANK BERHAD
Registration No: 193401000023 (97141-X)
(Incorporated in Malaysia)

B7 Off-balance sheet financial instruments

Details of financial instruments with off-balance sheet risk as at 30 June 2026:

The Group

Items	Principal amount RM'000	Fair value	
		Assets RM'000	Liabilities RM'000
Foreign exchange related contracts			
Forwards			
(i) Less than 1 year	85,272,894	896,779	(847,193)
(ii) 1 year to 3 years	964,306	1,132	(84,737)
(iii) More than 3 years	303,538	6,636	(25,065)
Swaps			
(i) Less than 1 year	7,978,284	173,711	(51,147)
(ii) 1 year to 3 years	2,425,604	124,806	(24,150)
(iii) More than 3 years	1,375,477	87,840	(12,364)
Options			
(i) Less than 1 year	5,821,451	15,349	(13,650)
Interest rate related contracts			
Futures			
(i) Less than 1 year	1,786,934	504	(7,858)
Swaps			
(i) Less than 1 year	96,838,105	59,003	(63,451)
(ii) 1 year to 3 years	92,174,069	274,546	(350,853)
(iii) More than 3 years	62,865,067	345,550	(612,523)
Equity related contracts			
(i) Less than 1 year	862,027	51,284	(53,600)
(ii) 1 year to 3 years	820,394	72,161	(72,036)
(iii) More than 3 years	108,594	15,980	(14,850)
Credit related contracts			
(i) Less than 1 year	215,842	10,058	(10,058)
(ii) 1 year to 3 years	10,826	93	(93)
(iii) More than 3 years	1,546,475	19,505	(19,505)
Commodity related contracts			
(i) Less than 1 year	1,515,416	36,716	(36,214)
(ii) 1 year to 3 years	941,118	25,301	(25,057)
Total	363,826,421	2,216,954	(2,324,404)

HONG LEONG BANK BERHAD
Registration No: 193401000023 (97141-X)
(Incorporated in Malaysia)

B7 Off-balance sheet financial instruments (continued)

Details of financial instruments with off-balance sheet risk as at 30 June 2025:

The Group

Items	Principal amount RM'000	Fair value	
		Assets RM'000	Liabilities RM'000
Foreign exchange related contracts			
Forwards			
(i) Less than 1 year	74,440,786	468,248	(918,949)
(ii) 1 year to 3 years	1,285,522	9,350	(74,655)
(iii) More than 3 years	656,682	4,363	(44,554)
Swaps			
(i) Less than 1 year	12,973,266	194,680	(107,909)
(ii) 1 year to 3 years	2,023,705	106,626	(17,157)
(iii) More than 3 years	1,255,264	99,088	(10,296)
Options			
(i) Less than 1 year	1,872,131	9,974	(8,104)
Interest rate related contracts			
Futures			
(i) Less than 1 year	11,220,062	4,544	(12,954)
Swaps			
(i) Less than 1 year	62,800,179	47,089	(48,307)
(ii) 1 year to 3 years	83,757,014	389,088	(460,157)
(iii) More than 3 years	59,977,689	625,499	(674,799)
Equity related contracts			
(i) Less than 1 year	552,871	31,355	(24,290)
(ii) 1 year to 3 years	742,032	54,466	(33,665)
(iii) More than 3 years	406,117	28,456	(28,456)
Credit related contracts			
(i) Less than 1 year	256,983	5,652	(5,652)
(ii) More than 3 years	1,561,278	102,541	(102,541)
Commodity related contracts			
(i) Less than 1 year	421,710	15,273	(15,228)
(ii) 1 year to 3 years	1,172,318	62,207	(62,208)
Total	317,375,609	2,258,499	(2,649,881)

HONG LEONG BANK BERHAD
Registration No: 193401000023 (97141-X)
(Incorporated in Malaysia)

B7 Off-balance sheet financial instruments (continued)

Details of financial instruments with off-balance sheet risk as at 30 June 2026:

The Bank

Items	Principal amount RM'000	Fair value	
		Assets RM'000	Liabilities RM'000
Foreign exchange related contracts			
Forwards			
(i) Less than 1 year	75,905,823	794,035	(748,924)
(ii) 1 year to 3 years	936,339	660	(84,762)
(iii) More than 3 years	303,538	6,636	(25,065)
Swaps			
(i) Less than 1 year	7,978,284	173,711	(51,252)
(ii) 1 year to 3 years	2,425,604	124,806	(24,150)
(iii) More than 3 years	1,375,477	85,351	(12,574)
Options			
(i) Less than 1 year	5,825,824	15,382	(13,683)
Interest rate related contracts			
Futures			
(i) Less than 1 year	1,786,934	504	(7,858)
Swaps			
(i) Less than 1 year	98,016,870	59,106	(63,310)
(ii) 1 year to 3 years	93,919,286	276,354	(327,968)
(iii) More than 3 years	66,658,147	373,054	(470,725)
Equity related contracts			
(i) Less than 1 year	862,027	51,274	(53,600)
(ii) 1 year to 3 years	820,394	72,161	(72,036)
(iii) More than 3 years	108,594	15,980	(14,850)
Credit related contracts			
(i) Less than 1 year	215,842	10,058	(10,058)
(ii) 1 year to 3 years	10,826	93	(93)
(iii) More than 3 years	1,546,475	19,505	(19,505)
Commodity related contracts			
(i) Less than 1 year	1,515,416	36,716	(36,214)
(ii) 1 year to 3 years	941,118	25,301	(25,057)
Total	361,152,818	2,140,687	(2,061,684)

HONG LEONG BANK BERHAD
Registration No: 193401000023 (97141-X)
(Incorporated in Malaysia)

B7 Off-balance sheet financial instruments (continued)

Details of financial instruments with off-balance sheet risk as at 30 June 2025:

The Bank

Items	Principal amount RM'000	Fair value	
		Assets RM'000	Liabilities RM'000
Foreign exchange related contracts			
Forwards			
(i) Less than 1 year	64,365,116	368,108	(762,222)
(ii) 1 year to 3 years	1,285,522	9,350	(74,655)
(iii) More than 3 years	656,682	4,363	(44,554)
Swaps			
(i) Less than 1 year	12,973,266	194,512	(107,909)
(ii) 1 year to 3 years	2,023,705	106,626	(17,157)
(iii) More than 3 years	1,255,264	96,964	(10,340)
Options			
(i) Less than 1 year	1,880,073	10,017	(8,147)
Interest rate related contracts			
Futures			
(i) Less than 1 year	11,220,062	4,544	(12,954)
Swaps			
(i) Less than 1 year	62,800,179	48,719	(48,342)
(ii) 1 year to 3 years	85,762,944	393,029	(452,643)
(iii) More than 3 years	63,224,802	646,009	(672,157)
Equity related contracts			
(i) Less than 1 year	552,871	31,355	(24,290)
(ii) 1 year to 3 years	742,032	54,464	(33,665)
(iii) More than 3 years	406,117	28,456	(28,456)
Credit related contracts			
(i) Less than 1 year	256,983	5,652	(5,652)
(ii) More than 3 years	1,561,278	102,541	(102,541)
Commodity related contracts			
(i) Less than 1 year	421,710	15,273	(15,228)
(ii) 1 year to 3 years	1,172,318	62,207	(62,208)
Total	312,560,924	2,182,189	(2,483,120)

HONG LEONG BANK BERHAD
Registration No: 193401000023 (97141-X)
(Incorporated in Malaysia)

B7 Off-balance sheet financial instruments (continued)

Foreign exchange, interest rate, equity and commodity related contracts are subject to market risk and credit risk.

Market risk

Market risk is the potential change in value caused by movement in market rates or prices. The contractual amounts stated above provide only a measure of involvement in these types of transactions and do not represent the amount subject to market risk. Exposure to market risk may be reduced through offsetting on and off-balance sheet positions.

Derivatives

Market risk arises from the impact on trading positions of changes in foreign exchange rates and interest rates. It also includes the impact from changes in the correlations and volatilities of other risk factors. The Group manages trading market risk in the course of market-making, structuring and packaging products for investors and other clients, as well as to benefit from market opportunities. The Group's market risk framework identifies the types of the market risk to be covered, the risk metrics and methodologies to be used to capture such risk and the standards governing the management of market risk within the Group including limit setting and independent model validation, monitoring and valuation. Management of derivatives risks is continually reviewed and enhanced to ensure that the complexities of the business are appropriately controlled.

Credit risk

Credit risk arises from the possibility that a counter-party may be unable to meet the terms of a contract in which the Group has a gain position. As at the end of the financial year, the amount of credit risk, measured in terms of the cost to replace the profitable contracts, was RM2,624,065,000 (30 June 2025: RM2,357,735,000). This amount will increase or decrease over the life of the contracts, mainly as a function of maturity dates and market rates or prices.

Derivatives

The amount subject to credit risk is limited to the current fair value of instruments that are favourable to the Group (i.e. assets where their fair value is positive), which in relation to derivatives is only a small fraction of the contract, or notional values used to express the volume of instruments outstanding. This credit risk exposure is managed as part of the overall lending limits with customers, together with potential exposures from market movements. Collateral or other security is not usually obtained for credit risk exposures on these instruments, except where the Group requires margin deposits from counterparties.

The Group uses the following derivative instruments for both hedging and non-hedging purposes:

Currency forwards represent commitments to purchase foreign and domestic currency, including undelivered spot transactions. Interest rate futures are contractual obligations to receive or pay a net amount based on changes in currency rates or interest rates, or to buy or sell foreign currency or a financial instrument on a future date at a specified price, established in an organised financial market. The credit risk of futures contracts is negligible, as futures contracts are collateralised by cash or marketable securities, and changes in the futures contract value are settled daily with the exchange.

Currency and interest rate swaps are commitments to exchange one set of cash flows for another. Swaps result in an economic exchange of currencies or interest rates (for example, fixed rate for floating rate) or a combination of all these (i.e. cross-currency interest rate swaps). No exchange of principal takes place, except for certain currency swaps. The Group's credit risk represents the potential cost to replace the swap contracts if counterparties fail to fulfil their obligation. This risk is monitored on an ongoing basis with reference to the current fair value, a proportion of the notional amount of the contracts and the liquidity of the market. To control the level of credit risk taken, the Group assesses counterparties using the same techniques as for its lending activities.

HONG LEONG BANK BERHAD
Registration No: 193401000023 (97141-X)
(Incorporated in Malaysia)

B7 Off-balance sheet financial instruments (continued)

Credit risk (continued)

Derivatives (continued)

Foreign currency and interest rate options are contractual agreements under which the seller (writer) grants the purchaser (holder) the right, but not the obligation, either to buy (a call option) or sell (a put option) at or by a set date or during a set period, a specific amount of a foreign currency or a financial instrument at a predetermined price. The seller receives a premium from the purchaser in consideration for the assumption of foreign exchange or interest rate risk. Options may be either exchange-traded or negotiated between the Group and a customer (OTC). The Group is exposed to credit risk on purchased options only, and only to the extent of their carrying amount, which is their fair value.

The notional amounts of certain types of financial instruments provide a basis for comparison with instruments recognised on the statements of financial position but do not necessarily indicate the amounts of future cash flows involved or the current fair value of the instruments and, therefore, do not indicate the Group's exposure to credit or price risks. The derivative instruments become favourable (assets) or unfavourable (liabilities) as a result of fluctuations in market interest rates or foreign exchange rates relative to their terms. The aggregate contractual or notional amount of derivative financial instruments on hand, the extent to which instruments are favourable or unfavourable, and thus the aggregate fair values of derivative financial assets and liabilities, can fluctuate significantly from time to time.

Liquidity risk

Derivatives

Liquidity risk arises in any situation where a payment in cash, securities or equities is made in the expectation of a corresponding receipt in cash, securities or equities. Daily settlement limits are established for each counterparty to cover the aggregate of all settlement risk arising from the Group's market transactions on any single day.

Related accounting policies

Derivative financial instruments are measured at fair value and are carried as assets when the fair value is positive and as liabilities when the fair value is negative. Any gain or loss arising from a change in the fair value of the derivatives is recognised in the statements of income unless they are part of a hedging relationship which qualifies for hedge accounting where the gain or loss is recognised as follows:

Fair value hedge

Where a derivative financial instrument hedges the changes in fair value of a recognised asset or liability, any gain or loss on the hedging instrument is recognised in the statements of income. The hedged item is also stated at fair value in respect of the risk being hedged, with any gain or loss being recognised in the statements of income.

Cash flow hedge

Gains and losses on the hedging instrument, to the extent that the hedge is effective, are deferred in the separate component of equity. The ineffective part of any gain or loss is recognised in the statements of income. The deferred gains and losses are then released to the statements of income in the periods when the hedged items affects the statements of income.

HONG LEONG BANK BERHAD
Registration No: 193401000023 (97141-X)
(Incorporated in Malaysia)

B8 Material litigation

The Group does not have any material litigation which, in the opinion of the Directors, would have a material adverse impact on the financial results of the Group.

B9 Dividend

A final single tier dividend of 80.0 sen per share has been declared for the current quarter.

- (i) Amount per share: 80.0 sen.
- (ii) Previous corresponding quarter: single tier dividend of 68.0 sen per share.
- (iii) Entitlement date: To be announced later.
- (iv) Payment date: To be announced later.

B10 Earnings per share

(a) Basic earnings per share

Basic earnings per share from operations is calculated by dividing the net profit attributable to ordinary equity holders of the Bank after taxation by the weighted average number of ordinary shares in issue during the financial year, excluding the average number of ordinary shares purchased by the Bank and held as treasury shares.

	4th Quarter Ended		Cumulative Twelve Months Ended	
	30/06/2026	30/06/2025	30/06/2026	30/06/2025
	RM'000	RM'000	RM'000	RM'000
<u>The Group</u>				
Net profit attributable to equity holders	1,242,727	1,088,606	4,531,496	4,273,442
Weighted average number of ordinary shares in issue ('000)	2,167,718	2,167,718	2,167,718	2,167,718
Less: Treasury shares held	(117,413)	(117,700)	(117,413)	(117,700)
	<u>2,050,305</u>	<u>2,050,018</u>	<u>2,050,305</u>	<u>2,050,018</u>
Basic earnings per share (sen)	60.6	53.1	221.0	208.5
<u>The Bank</u>				
Net profit attributable to equity holders	1,087,382	944,211	2,931,878	3,003,912
Weighted average number of ordinary shares in issue ('000)	2,167,718	2,167,718	2,167,718	2,167,718
Less: Treasury shares held	(117,413)	(117,700)	(117,413)	(117,700)
	<u>2,050,305</u>	<u>2,050,018</u>	<u>2,050,305</u>	<u>2,050,018</u>
Basic earnings per share (sen)	53.0	46.1	143.0	146.5

HONG LEONG BANK BERHAD
Registration No: 193401000023 (97141-X)
(Incorporated in Malaysia)

B10 Earnings per share (continued)

(b) Diluted earnings per share

The Bank has two categories of dilutive potential ordinary shares, which are the share options and ordinary shares granted under the ESS. For the share options, a calculation is done to determine the number of shares that could have been acquired at fair value (determined as the average annual market share price of the Bank's shares) based on the monetary value of the subscription rights attached to outstanding share options. The number of shares calculated as below is compared with the number of shares that would have been issued assuming the exercise of the share options.

	4th Quarter Ended		Cumulative Twelve Months Ended	
	30/06/2026	30/06/2025	30/06/2026	30/06/2025
	RM'000	RM'000	RM'000	RM'000
<u>The Group</u>				
Net profit attributable to equity holders	1,242,727	1,088,606	4,531,496	4,273,442
Weighted average number of ordinary shares in issue (diluted) ('000):				
- During the period	2,050,305	2,050,018	2,050,305	2,050,018
- Adjustment for ESS	11,504	11,311	11,504	11,311
	<u>2,061,809</u>	<u>2,061,329</u>	<u>2,061,809</u>	<u>2,061,329</u>
Diluted earnings per share (sen)	60.3	52.8	219.8	207.3
<u>The Bank</u>				
Net profit attributable to equity holders	1,087,382	944,211	2,931,878	3,003,912
Weighted average number of ordinary shares in issue (diluted) ('000):				
- During the period	2,050,305	2,050,018	2,050,305	2,050,018
- Adjustment for ESS	11,504	11,311	11,504	11,311
	<u>2,061,809</u>	<u>2,061,329</u>	<u>2,061,809</u>	<u>2,061,329</u>
Diluted earnings per share (sen)	52.7	45.8	142.2	145.7

Dated this 27 August 2026

HONG LEONG BANK BERHAD
Registration No: 193401000023 (97141-X)
(Incorporated in Malaysia)

A34 Liquidity risk

Liquidity risk is defined as the current and prospective risk arising from the inability of the Group and the Bank to meet its contractual or regulatory obligations when they become due without incurring substantial losses. The liquidity risk is identified based on concentration, volatility of source of fund and funding maturity structure and it is measured primarily using Bank Negara Malaysia's New Liquidity Framework and depositor's concentration ratios. The Group and the Bank seek to project, monitor and manage its liquidity needs under normal as well as adverse circumstances.

The table below analyses the carrying amount of assets and liabilities (including non-financial instruments) as at 30 June 2026 based on the remaining contractual maturity:

	The Group 30 June 2026							
	Up to 1 week RM'000	1 week to 1 month RM'000	1 to 3 months RM'000	3 to 6 months RM'000	6 to 12 months RM'000	Over 1 year RM'000	No specific maturity RM'000	Total RM'000
Assets								
Cash and short-term funds	9,508,953	1,374,124	-	-	-	-	-	10,883,077
Deposits and placements with banks and other financial institutions	-	-	18,754	4,999	-	-	-	23,753
Securities purchased under resale agreements	-	528,277	212,195	468,487	-	-	-	1,208,959
Financial assets at fair value through profit or loss	193	2,096,448	977,867	928,668	-	1,218,038	2,110,349	7,331,563
Financial investments at fair value through other comprehensive income	202,024	1,079,722	1,628,334	695,037	551,704	32,644,214	388,832	37,189,867
Financial investments at amortised cost	1,355	486,741	22,158	2,475,764	1,328,964	20,746,040	-	25,061,022
Loans, advances and financing	19,857,240	12,063,394	7,744,564	4,403,932	973,375	180,222,662	-	225,265,167
Other assets	2,946,467	13,732	25,826	33,079	26,912	4,438	215,721	3,266,175
Derivative financial instruments	82,682	259,433	370,753	256,779	273,757	973,550	-	2,216,954
Statutory deposits with Central Banks	-	-	-	-	-	-	2,143,307	2,143,307
Deferred tax assets	-	-	-	-	-	-	142,818	142,818
Investment in associated companies	-	-	-	-	-	-	10,352,079	10,352,079
Property and equipment	-	-	-	-	-	-	1,022,459	1,022,459
Intangible assets	-	-	-	-	-	-	320,151	320,151
Right-of-use assets	-	-	-	-	-	-	152,657	152,657
Goodwill	-	-	-	-	-	-	1,831,312	1,831,312
Total assets	32,598,914	17,901,871	11,000,451	9,266,745	3,154,712	235,808,942	18,679,685	328,411,320

HONG LEONG BANK BERHAD
Registration No: 193401000023 (97141-X)
(Incorporated in Malaysia)

A34 Liquidity risk (continued)

The table below analyses the carrying amount of assets and liabilities (including non-financial instruments) as at 30 June 2026 based on the remaining contractual maturity: (continued)

	The Group 30 June 2026							
	Up to 1 week RM'000	1 week to 1 month RM'000	1 to 3 months RM'000	3 to 6 months RM'000	6 to 12 months RM'000	Over 1 year RM'000	No specific maturity RM'000	Total RM'000
Liabilities								
Deposits from customers	102,838,831	30,062,759	49,055,532	25,107,969	31,227,082	13,772,210	-	252,064,383
Investment accounts of customers	279,858	372,613	741,579	862,505	417,082	-	-	2,673,637
Deposits and placements of banks and other financial institutions	732,312	2,198,447	3,611,839	329,691	69,097	415,107	-	7,356,493
Obligations on securities sold under repurchase agreements	763,094	1,407,561	4,151,577	-	-	-	-	6,322,232
Bills and acceptances payable	195,654	7,658	42,558	46,281	6	-	-	292,157
Lease liabilities	-	3,617	7,311	10,503	19,876	108,832	-	150,139
Other liabilities	7,670,112	189,343	14,517	850	11,094	34	114,042	7,999,992
Derivative financial instruments	83,210	191,799	377,404	173,851	256,907	1,241,233	-	2,324,404
Recourse obligation on loans/financing sold to Cagamas	-	-	9,797	2,546	-	2,050,034	-	2,062,377
Provision for taxation	-	-	-	-	-	-	194,015	194,015
Senior debts	-	-	4,829	301,865	-	619,338	-	926,032
Tier 2 subordinated bonds	-	-	-	3,634	-	2,536,920	-	2,540,554
Multi-currency Additional Tier 1 capital securities	-	-	4,564	10,930	899,480	799,893	-	1,714,867
Total liabilities	112,563,071	34,433,797	58,021,507	26,850,625	32,900,624	21,543,601	308,057	286,621,282
Total equity	-	-	-	-	-	-	41,790,038	41,790,038
Total liabilities and equity	112,563,071	34,433,797	58,021,507	26,850,625	32,900,624	21,543,601	42,098,095	328,411,320
Net liquidity gap	(79,964,157)	(16,531,926)	(47,021,056)	(17,583,880)	(29,745,912)	214,265,341	18,371,628	41,790,038

HONG LEONG BANK BERHAD
Registration No: 193401000023 (97141-X)
(Incorporated in Malaysia)

A34 Liquidity risk (continued)

The table below analyses the carrying amount of assets and liabilities (including non-financial instruments) as at 30 June 2025 based on the remaining contractual maturity:

	The Group 30 June 2025							
	Up to 1 week RM'000	1 week to 1 month RM'000	1 to 3 months RM'000	3 to 6 months RM'000	6 to 12 months RM'000	Over 1 year RM'000	No specific maturity RM'000	Total RM'000
Assets								
Cash and short-term funds	8,720,373	1,270,499	-	-	-	-	-	9,990,872
Deposits and placements with banks and other financial institutions	-	-	2,681,053	568,466	-	-	-	3,249,519
Securities purchased under resale agreements	-	176,530	302,518	-	-	-	-	479,048
Financial assets at fair value through profit or loss	331,131	495,984	333,057	1,040,760	162,503	2,595,827	3,031,535	7,990,797
Financial investments at fair value through other comprehensive income	331,127	1,368,934	2,408,212	675,978	6,084,932	26,296,960	162,181	37,328,324
Financial investments at amortised cost	-	-	5,155,437	4,277,748	4,629,781	12,641,411	-	26,704,377
Loans, advances and financing	19,428,164	10,651,097	6,530,100	3,223,332	1,408,838	167,723,059	-	208,964,590
Other assets	2,473,884	11,670	22,220	27,113	15,567	1,479	467,181	3,019,114
Derivative financial instruments	67,171	148,837	249,394	169,009	142,404	1,481,684	-	2,258,499
Statutory deposits with Central Banks	-	-	-	-	-	-	2,027,739	2,027,739
Deferred tax assets	-	-	-	-	-	-	118,650	118,650
Investment in associated companies	-	-	-	-	-	-	9,210,641	9,210,641
Property and equipment	-	-	-	-	-	-	953,673	953,673
Intangible assets	-	-	-	-	-	-	334,629	334,629
Right-of-use assets	-	-	-	-	-	-	156,340	156,340
Goodwill	-	-	-	-	-	-	1,831,312	1,831,312
Total assets	31,351,850	14,123,551	17,681,991	9,982,406	12,444,025	210,740,420	18,293,881	314,618,124

HONG LEONG BANK BERHAD
Registration No: 193401000023 (97141-X)
(Incorporated in Malaysia)

A34 Liquidity risk (continued)

The table below analyses the carrying amount of assets and liabilities (including non-financial instruments) as at 30 June 2025 based on the remaining contractual maturity: (continued)

	The Group 30 June 2025							
	Up to 1 week RM'000	1 week to 1 month RM'000	1 to 3 months RM'000	3 to 6 months RM'000	6 to 12 months RM'000	Over 1 year RM'000	No specific maturity RM'000	Total RM'000
Liabilities								
Deposits from customers	93,609,624	29,912,106	52,530,985	29,734,539	23,051,937	10,086,814	-	238,926,005
Investment accounts of customers	174,016	487,877	727,733	717,581	161,852	-	-	2,269,059
Deposits and placements of banks and other financial institutions	884,714	1,258,656	6,078,645	79,078	97,492	1,537,168	-	9,935,753
Obligations on securities sold under repurchase agreements	135,947	2,368,922	4,019,738	-	-	-	-	6,524,607
Bills and acceptances payable	138,536	7,997	48,953	81,013	-	-	-	276,499
Lease liabilities	-	3,222	6,563	9,652	19,202	121,322	-	159,961
Other liabilities	7,028,656	186,589	16,830	624	11,640	-	89,919	7,334,258
Derivative financial instruments	73,429	237,984	345,128	273,791	211,061	1,508,488	-	2,649,881
Recourse obligation on loans/financing sold to Cagamas	-	-	4,100	1,308,707	400,004	800,185	-	2,512,996
Provision for taxation	-	-	-	-	-	-	319,340	319,340
Senior debts	-	-	4,841	2,011	-	799,561	-	806,413
Tier 2 subordinated bonds	-	-	-	3,372	-	1,898,143	-	1,901,515
Multi-currency Additional Tier 1 capital securities	-	-	4,564	10,930	-	1,699,367	-	1,714,861
Total liabilities	102,044,922	34,463,353	63,788,080	32,221,298	23,953,188	18,451,048	409,259	275,331,148
Total equity	-	-	-	-	-	-	39,286,976	39,286,976
Total liabilities and equity	102,044,922	34,463,353	63,788,080	32,221,298	23,953,188	18,451,048	39,696,235	314,618,124
Net liquidity gap	(70,693,072)	(20,339,802)	(46,106,089)	(22,238,892)	(11,509,163)	192,289,372	17,884,622	39,286,976

HONG LEONG BANK BERHAD
Registration No: 193401000023 (97141-X)
(Incorporated in Malaysia)

A34 Liquidity risk (continued)

The table below analyses the carrying amount of assets and liabilities (including non-financial instruments) as at 30 June 2026 based on the remaining contractual maturity:

	The Bank 30 June 2026							
	Up to 1 week RM'000	1 week to 1 month RM'000	1 to 3 months RM'000	3 to 6 months RM'000	6 to 12 months RM'000	Over 1 year RM'000	No specific maturity RM'000	Total RM'000
Assets								
Cash and short-term funds	8,786,216	346,347	-	-	-	-	-	9,132,563
Deposits and placements with banks and other financial institutions	-	-	-	4,999	-	-	-	4,999
Financial assets at fair value through profit or loss	-	1,923,298	565,353	77,875	-	1,218,037	2,110,349	5,894,912
Financial investments at fair value through other comprehensive income	202,015	988,054	1,592,699	695,037	515,536	25,913,323	388,832	30,295,496
Financial investments at amortised cost	1,355	486,741	22,158	1,968,950	1,141,553	16,725,578	-	20,346,335
Loans, advances and financing	15,231,319	9,838,396	6,808,637	2,818,079	442,221	132,660,459	-	167,799,111
Other assets	2,967,672	13,178	24,718	31,422	26,842	4,438	143,123	3,211,393
Derivative financial instruments	83,103	254,531	362,217	192,487	248,448	999,901	-	2,140,687
Amount due from subsidiaries	-	-	-	-	-	-	28,757	28,757
Statutory deposits with Central Banks	-	-	-	-	-	-	1,545,677	1,545,677
Deferred tax assets	-	-	-	-	-	-	106,435	106,435
Subsidiary companies	-	-	-	-	-	-	2,640,447	2,640,447
Investment in associated companies	-	-	-	-	-	-	2,063,041	2,063,041
Property and equipment	-	-	-	-	-	-	498,235	498,235
Intangible assets	-	-	-	-	-	-	297,709	297,709
Right-of-use assets	-	-	-	-	-	-	455,188	455,188
Goodwill	-	-	-	-	-	-	1,771,547	1,771,547
Total assets	27,271,680	13,850,545	9,375,782	5,788,849	2,374,600	177,521,736	12,049,340	248,232,532

HONG LEONG BANK BERHAD
Registration No: 193401000023 (97141-X)
(Incorporated in Malaysia)

A34 Liquidity risk (continued)

The table below analyses the carrying amount of assets and liabilities (including non-financial instruments) as at 30 June 2026 based on the remaining contractual maturity: (continued)

	The Bank 30 June 2026							
	Up to 1 week RM'000	1 week to 1 month RM'000	1 to 3 months RM'000	3 to 6 months RM'000	6 to 12 months RM'000	Over 1 year RM'000	No specific maturity RM'000	Total RM'000
Liabilities								
Deposits from customers	80,952,119	22,140,639	36,921,748	18,792,541	23,881,624	6,128,473	-	188,817,144
Deposits and placements of banks and other financial institutions	813,241	2,384,706	3,872,955	388,092	69,097	381,523	-	7,909,614
Obligations on securities sold under repurchase agreements	763,094	1,407,561	4,151,577	-	-	-	-	6,322,232
Bills and acceptances payable	161,003	4,776	35,949	38,316	6	-	-	240,050
Lease liabilities	-	4,749	9,468	13,957	26,920	399,197	-	454,291
Other liabilities	6,886,302	189,255	14,392	750	2,644	303,044	115,588	7,511,975
Derivative financial instruments	79,259	176,292	353,430	149,098	226,820	1,076,785	-	2,061,684
Recourse obligation on loans sold to Cagamas	-	-	7,019	2,546	-	1,750,034	-	1,759,599
Provision for taxation	-	-	-	-	-	-	143,453	143,453
Senior debts	-	-	4,829	100,714	-	619,338	-	724,881
Tier 2 subordinated bonds	-	-	-	3,634	-	2,536,920	-	2,540,554
Multi-currency Additional Tier 1 capital securities	-	-	4,564	10,930	899,480	799,893	-	1,714,867
Total liabilities	89,655,018	26,307,978	45,375,931	19,500,578	25,106,591	13,995,207	259,041	220,200,344
Total equity	-	-	-	-	-	-	28,032,188	28,032,188
Total liabilities and equity	89,655,018	26,307,978	45,375,931	19,500,578	25,106,591	13,995,207	28,291,229	248,232,532
Net liquidity gap	(63,152,685)	(12,457,433)	(36,000,149)	(13,711,729)	(22,731,991)	164,295,876	11,790,299	28,032,188

HONG LEONG BANK BERHAD
Registration No: 193401000023 (97141-X)
(Incorporated in Malaysia)

A34 Liquidity risk (continued)

The table below analyses the carrying amount of assets and liabilities (including non-financial instruments) as at 30 June 2025 based on the remaining contractual maturity:

	The Bank 30 June 2025							
	Up to 1 week RM'000	1 week to 1 month RM'000	1 to 3 months RM'000	3 to 6 months RM'000	6 to 12 months RM'000	Over 1 year RM'000	No specific maturity RM'000	Total RM'000
Assets								
Cash and short-term funds	7,792,755	-	-	-	-	-	-	7,792,755
Deposits and placements with banks and other financial institutions	-	-	2,664,442	568,466	-	465,261	-	3,698,169
Financial assets at fair value through profit or loss	330,823	495,776	160,002	648,717	162,503	2,084,553	3,031,535	6,913,909
Financial investments at fair value through other comprehensive income	331,127	770,095	1,264,802	645,887	5,534,114	20,311,769	162,181	29,019,975
Financial investments at amortised cost	-	-	5,155,436	2,777,335	2,511,960	10,501,408	-	20,946,139
Loans, advances and financing	14,876,757	8,642,731	5,889,507	2,165,026	891,057	123,566,208	-	156,031,286
Other assets	2,783,936	11,142	21,165	25,534	15,425	1,404	105,081	2,963,687
Derivative financial instruments	48,538	138,463	229,362	143,839	117,978	1,504,009	-	2,182,189
Amount due from subsidiaries	-	-	-	-	-	-	319,859	319,859
Statutory deposits with Central Banks	-	-	-	-	-	-	1,461,903	1,461,903
Deferred tax assets	-	-	-	-	-	-	88,222	88,222
Subsidiary companies	-	-	-	-	-	-	2,644,574	2,644,574
Investment in associated companies	-	-	-	-	-	-	2,063,041	2,063,041
Property and equipment	-	-	-	-	-	-	415,980	415,980
Intangible assets	-	-	-	-	-	-	307,535	307,535
Right-of-use assets	-	-	-	-	-	-	177,400	177,400
Goodwill	-	-	-	-	-	-	1,771,547	1,771,547
Total assets	26,163,936	10,058,207	15,384,716	6,974,804	9,233,037	158,434,612	12,548,858	238,798,170

HONG LEONG BANK BERHAD
Registration No: 193401000023 (97141-X)
(Incorporated in Malaysia)

A34 Liquidity risk (continued)

The table below analyses the carrying amount of assets and liabilities (including non-financial instruments) as at 30 June 2025 based on the remaining contractual maturity: (continued)

	The Bank 30 June 2025							
	Up to 1 week RM'000	1 week to 1 month RM'000	1 to 3 months RM'000	3 to 6 months RM'000	6 to 12 months RM'000	Over 1 year RM'000	No specific maturity RM'000	Total RM'000
Liabilities								
Deposits from customers	74,626,940	21,512,554	37,099,749	22,296,180	18,812,499	4,764,308	-	179,112,230
Deposits and placements of banks and other financial institutions	651,431	1,406,603	6,507,304	180,768	24,090	1,519,200	-	10,289,396
Obligations on securities sold under repurchase agreements	135,947	2,368,922	4,019,738	-	-	-	-	6,524,607
Bills and acceptances payable	98,907	6,997	41,519	57,020	-	-	-	204,443
Lease liabilities	-	5,942	11,921	17,798	32,684	115,634	-	183,979
Other liabilities	6,044,084	186,589	16,830	624	2,493	432,500	91,262	6,774,382
Derivative financial instruments	62,362	236,257	280,664	218,187	187,274	1,498,376	-	2,483,120
Recourse obligation on loans sold to Cagamas	-	-	4,100	304,155	400,004	800,185	-	1,508,444
Provision for taxation	-	-	-	-	-	-	246,201	246,201
Senior debts	-	-	4,841	740	-	599,516	-	605,097
Tier 2 subordinated bonds	-	-	-	3,372	-	1,898,143	-	1,901,515
Multi-currency Additional Tier 1 capital securities	-	-	4,564	10,930	-	1,699,367	-	1,714,861
Total liabilities	81,619,671	25,723,864	47,991,230	23,089,774	19,459,044	13,327,229	337,463	211,548,275
Total equity	-	-	-	-	-	-	27,249,895	27,249,895
Total liabilities and equity	81,619,671	25,723,864	47,991,230	23,089,774	19,459,044	13,327,229	27,587,358	238,798,170
Net liquidity gap	(55,455,735)	(15,665,657)	(32,606,514)	(16,114,970)	(10,226,007)	145,107,383	12,211,395	27,249,895