MALAYAN BANKING BERHAD
(Co. Reg. No.: 196001000142)
(Incorporated in Malaysia)

CONDENSED FINANCIAL STATEMENTS
UNAUDITED INCOME STATEMENTS
FOR THE FIRST QUARTER ENDED 31 MARCH 2026

Group	Note	First Quarter Ended 31 March 2026 RM'000	First Quarter Ended 31 March 2025 RM'000	Cumulative 3 Months Ended 31 March 2026 RM'000	Cumulative 3 Months Ended 31 March 2025 RM'000
Interest income	A20	**6,422,816**	7,740,014	**6,422,816**	7,740,014
Interest expense	A21	**(3,153,746)**	(4,517,792)	**(3,153,746)**	(4,517,792)
Net interest income		**3,269,070**	3,222,222	**3,269,070**	3,222,222
Income from Islamic Banking Scheme operations	A39a	**2,185,180**	2,064,354	**2,185,180**	2,064,354
Insurance/takaful service result	A22	**369,853**	471,399	**369,853**	471,399
Other operating income	A24	**1,112,217**	2,099,840	**1,112,217**	2,099,840
Total operating income		**6,936,320**	7,857,815	**6,936,320**	7,857,815
Net insurance/takaful investment/finance result	A25	**163,182**	(145,656)	**163,182**	(145,656)
Net operating income		**7,099,502**	7,712,159	**7,099,502**	7,712,159
Overhead expenses	A26	**(3,545,537)**	(3,742,945)	**(3,545,537)**	(3,742,945)
Operating profit before impairment losses		**3,553,965**	3,969,214	**3,553,965**	3,969,214
Allowances for impairment losses on loans, advances, financing and other debts, net	A27	**(484,692)**	(384,155)	**(484,692)**	(384,155)
Writeback of/(allowances for) impairment losses on financial investments, net	A28	**275,685**	(22,065)	**275,685**	(22,065)
Writeback of/(allowances for) impairment losses on other assets, net	A29	**3,342**	(20,158)	**3,342**	(20,158)
Operating profit		**3,348,300**	3,542,836	**3,348,300**	3,542,836
Share of (losses)/profits in associates and joint ventures		**(57,828)**	51,321	**(57,828)**	51,321
Profit before taxation and zakat		**3,290,472**	3,594,157	**3,290,472**	3,594,157
Taxation and zakat	B5	**(742,518)**	(950,769)	**(742,518)**	(950,769)
Profit for the financial period		**2,547,954**	2,643,388	**2,547,954**	2,643,388
Attributable to:					
Equity holders of the Bank		**2,480,658**	2,588,857	**2,480,658**	2,588,857
Non-controlling interests		**67,296**	54,531	**67,296**	54,531
		2,547,954	2,643,388	**2,547,954**	2,643,388
Earnings per share attributable to equity holders of the Bank					
Basic/diluted	B12	**20.53 sen**	21.45 sen	**20.53 sen**	21.45 sen

(These unaudited condensed interim financial statements should be read in conjunction with the audited annual financial statements for the financial year ended 31 December 2025 and the accompanying explanatory notes attached to these financial statements)

MALAYAN BANKING BERHAD
(Co. Reg. No.: 196001000142)
(Incorporated in Malaysia)

CONDENSED FINANCIAL STATEMENTS
UNAUDITED STATEMENTS OF COMPREHENSIVE INCOME
FOR THE FIRST QUARTER ENDED 31 MARCH 2026

	First Quarter Ended		Cumulative 3 Months Ended	
Group	31 March 2026 RM'000	31 March 2025 RM'000	31 March 2026 RM'000	31 March 2025 RM'000
Profit for the financial period	**2,547,954**	2,643,388	**2,547,954**	2,643,388
Other comprehensive loss:				
Items that will not be reclassified subsequently to profit or loss:				
Defined benefit plan actuarial gain	**(242)**	5,471	**(242)**	5,471
Income tax effect	**78**	(258)	**78**	(258)
Net gain/(loss) from change in fair value on equity instruments at fair value through other comprehensive income	**22,528**	(13,255)	**22,528**	(13,255)
	22,364	(8,042)	**22,364**	(8,042)
Items that may be reclassified subsequently to profit or loss:				
Net (loss)/gain on debt instruments at fair value through other comprehensive income	**(1,378,783)**	363,835	**(1,378,783)**	363,835
- Net (loss)/gain from change in fair value	**(1,331,983)**	297,781	**(1,331,983)**	297,781
- Changes in expected credit losses	**(329,747)**	118,258	**(329,747)**	118,258
- Income tax effect	**282,947**	(52,204)	**282,947**	(52,204)
Net loss on foreign exchange translation	**(456,306)**	(670,079)	**(456,306)**	(670,079)
Cost of hedging for fair value hedge	**2,233**	2,531	**2,233**	2,531
Net loss on capital reserve	**(7,891)**	(198)	**(7,891)**	(198)
Share of change in associates' reserve	**93,809**	72,959	**93,809**	72,959
Net insurance finance/investment result	**77,821**	(44,150)	**77,821**	(44,150)
	(1,669,117)	(275,102)	**(1,669,117)**	(275,102)
Other comprehensive loss for the financial period, net of tax	**(1,646,753)**	(283,144)	**(1,646,753)**	(283,144)
Total comprehensive income for the financial period	**901,201**	2,360,244	**901,201**	2,360,244
Other comprehensive (loss)/income for the financial period, attributable to:				
Equity holders of the Bank	**(1,633,882)**	(287,647)	**(1,633,882)**	(287,647)
Non-controlling interests	**(12,871)**	4,503	**(12,871)**	4,503
	(1,646,753)	(283,144)	**(1,646,753)**	(283,144)
Total comprehensive income for the financial period, attributable to:				
Equity holders of the Bank	**846,776**	2,301,210	**846,776**	2,301,210
Non-controlling interests	**54,425**	59,034	**54,425**	59,034
	901,201	2,360,244	**901,201**	2,360,244

(These unaudited condensed interim financial statements should be read in conjunction with the audited annual financial statements for the financial year ended 31 December 2025 and the accompanying explanatory notes attached to these financial statements)

MALAYAN BANKING BERHAD
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CONDENSED FINANCIAL STATEMENTS
UNAUDITED INCOME STATEMENTS
FOR THE FIRST QUARTER ENDED 31 MARCH 2026

Bank	**Note**	**First Quarter Ended 31 March 2026 RM'000**	**First Quarter Ended 31 March 2025 RM'000**	**Cumulative 3 Months Ended 31 March 2026 RM'000**	**Cumulative 3 Months Ended 31 March 2025 RM'000**
Interest income	A20	**4,355,798**	5,321,592	**4,355,798**	5,321,592
Interest expense	A21	**(2,566,580)**	(3,563,085)	**(2,566,580)**	(3,563,085)
Net interest income		**1,789,218**	1,758,507	**1,789,218**	1,758,507
Dividends from subsidiaries	A23	**1,116,719**	2,576,492	**1,116,719**	2,576,492
Other operating income	A24	**1,044,151**	1,868,027	**1,044,151**	1,868,027
		2,160,870	4,444,519	**2,160,870**	4,444,519
Net operating income		**3,950,088**	6,203,026	**3,950,088**	6,203,026
Overhead expenses	A26	**(1,678,920)**	(1,675,242)	**(1,678,920)**	(1,675,242)
Operating profit before impairment losses		**2,271,168**	4,527,784	**2,271,168**	4,527,784
Allowances for impairment losses on loans, advances, financing and other debts, net	A27	**(91,790)**	(171,311)	**(91,790)**	(171,311)
Allowances for impairment on financial investments, net	A28	**(1,655)**	(752)	**(1,655)**	(752)
Allowances for impairment losses on other assets, net	A29	**(2,818)**	(8,738)	**(2,818)**	(8,738)
Profit before taxation and zakat		**2,174,905**	4,346,983	**2,174,905**	4,346,983
Taxation and zakat	B5	**(266,994)**	(438,849)	**(266,994)**	(438,849)
Profit for the financial period		**1,907,911**	3,908,134	**1,907,911**	3,908,134

(These unaudited condensed interim financial statements should be read in conjunction with the audited annual financial statements for the financial year ended 31 December 2025 and the accompanying explanatory notes attached to these financial statements)

MALAYAN BANKING BERHAD
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CONDENSED FINANCIAL STATEMENTS
UNAUDITED STATEMENTS OF COMPREHENSIVE INCOME
FOR THE FIRST QUARTER ENDED 31 MARCH 2026

Bank	**First Quarter Ended**		**Cumulative 3 Months Ended**	
	31 March 2026 RM'000	**31 March 2025 RM'000**	**31 March 2026 RM'000**	**31 March 2025 RM'000**
Profit for the financial period	**1,907,911**	3,908,134	**1,907,911**	3,908,134
Other comprehensive loss:				
Items that will not be reclassified subsequently to profit or loss:				
Net gain from change in fair value on equity instruments at fair value through other comprehensive income	**13,799**	15,218	**13,799**	15,218
Items that may be reclassified subsequently to profit or loss:				
Net (loss)/gain on debt instruments at fair value through other comprehensive income	**(606,458)**	219,358	**(606,458)**	219,358
- Net (loss)/gain from change in fair value	**(741,994)**	126,905	**(741,994)**	126,905
- Changes in expected credit losses	**(40,121)**	122,910	**(40,121)**	122,910
- Income tax effect	**175,657**	(30,457)	**175,657**	(30,457)
Net loss on foreign exchange translation	**(101,522)**	(312,247)	**(101,522)**	(312,247)
Cost of hedging for fair value hedge	**2,233**	2,531	**2,233**	2,531
	(705,747)	(90,358)	**(705,747)**	(90,358)
Other comprehensive loss for the financial period, net of tax	**(691,948)**	(75,140)	**(691,948)**	(75,140)
Total comprehensive income for the financial period	**1,215,963**	3,832,994	**1,215,963**	3,832,994

(These unaudited condensed interim financial statements should be read in conjunction with the audited annual financial statements for the financial year ended 31 December 2025 and the accompanying explanatory notes attached to these financial statements)

MALAYAN BANKING BERHAD
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CONDENSED FINANCIAL STATEMENTS
UNAUDITED STATEMENTS OF FINANCIAL POSITION AS AT 31 MARCH 2026

		Group		Bank	
	Note	31 March 2026 RM'000	31 December 2025 RM'000	31 March 2026 RM'000	31 December 2025 RM'000
ASSETS					
Cash and short-term funds		**32,268,914**	28,328,140	**26,204,106**	23,860,757
Deposits and placements with financial institutions		**6,844,206**	14,030,366	**23,360,228**	29,613,139
Financial assets purchased under resale agreements		**8,875,793**	8,812,426	**10,156,036**	9,736,966
Financial assets designated upon initial recognition at fair value through profit or loss	A10(i)	**12,022,722**	12,905,693	**-**	-
Financial investments at fair value through profit or loss	A10(ii)	**45,397,947**	46,066,479	**23,746,684**	21,483,165
Financial investments at fair value through other comprehensive income	A10(iii)	**111,560,042**	116,964,234	**62,087,545**	65,619,846
Financial investments at amortised cost	A10(iv)	**86,239,273**	80,786,440	**70,041,583**	67,965,825
Loans, advances and financing to financial institutions	A11(i)	**1,394,114**	907,213	**50,092,705**	49,564,603
Loans, advances and financing to customers	A11(ii)	**674,172,603**	676,981,380	**216,725,648**	221,415,399
Derivative assets	A36	**18,962,635**	17,640,228	**18,545,515**	17,405,045
Insurance contract/takaful certificate assets	A12(i)	**100,261**	103,165	**-**	-
Reinsurance contract/retakaful certificate assets	A12(ii)	**5,088,213**	5,274,445	**-**	-
Other assets	A13	**24,638,502**	17,316,342	**17,445,612**	11,827,919
Investment properties		**1,045,521**	1,042,622	**-**	-
Statutory deposits with central banks		**11,381,948**	11,958,915	**3,701,978**	3,051,218
Investment in subsidiaries		**-**	-	**37,131,360**	37,133,790
Interest in associates and joint ventures		**1,813,604**	1,832,384	**438,859**	438,859
Property, plant and equipment		**2,518,168**	2,458,303	**1,058,715**	987,923
Right-of-use assets		**1,840,285**	1,924,027	**1,279,184**	1,285,210
Intangible assets		**6,438,390**	6,532,573	**878,630**	815,001
Deferred tax assets		**1,795,572**	1,718,218	**414,828**	385,973
TOTAL ASSETS		**1,054,398,713**	1,053,583,593	**563,309,216**	562,590,638
LIABILITIES					
Customers' funding:					
- Deposits from customers	A14	**687,086,413**	698,210,227	**293,142,567**	300,346,778
- Investment accounts of customers[1]	A39g	**32,380,861**	32,782,974	**-**	-
Deposits and placements from financial institutions	A15	**51,318,976**	42,587,329	**79,696,275**	69,888,618
Obligations on financial assets sold under repurchase agreements		**30,200,542**	25,899,425	**39,382,066**	33,949,068
Derivative liabilities	A36	**23,646,486**	24,535,876	**23,410,687**	24,156,646
Financial liabilities at fair value through profit or loss	A16	**9,953,874**	9,583,737	**7,039,575**	6,748,860
Bills and acceptances payable		**1,259,470**	1,452,395	**565,947**	608,709
Insurance contract/takaful certificate liabilities	A12(i)	**46,476,534**	47,093,930	**-**	-
Reinsurance contract/retakaful certificate liabilities	A12(ii)	**7,251**	32,762	**-**	-
Other liabilities	A18	**30,999,698**	29,115,493	**11,203,144**	14,814,278
Provision for taxation and zakat		**535,212**	395,791	**-**	-
Deferred tax liabilities		**698,748**	814,707	**-**	-
Borrowings	A17(i)	**31,851,131**	28,207,145	**18,169,589**	16,802,922
Subordinated obligations	A17(ii)	**12,630,547**	14,452,872	**12,313,194**	14,138,570
Capital securities	A17(iii)	**1,561,104**	1,577,087	**1,561,104**	1,577,087
TOTAL LIABILITIES		**960,606,847**	956,741,750	**486,484,148**	483,031,536

[1] Investment accounts of customers are used to fund financing and advances as disclosed in Note A39e.

MALAYAN BANKING BERHAD
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CONDENSED FINANCIAL STATEMENTS
UNAUDITED STATEMENTS OF FINANCIAL POSITION AS AT 31 MARCH 2026

	Note	Group		Bank	
		31 March 2026 RM'000	31 December 2025 RM'000	31 March 2026 RM'000	31 December 2025 RM'000
EQUITY ATTRIBUTABLE TO EQUITY HOLDERS OF THE BANK					
Share capital		**54,882,333**	54,882,333	**54,882,333**	54,882,333
Shares held-in-trust		**(78)**	(78)	**(78)**	(78)
Retained profits		**36,302,214**	37,756,235	**18,007,205**	20,053,014
Reserves		**(843,063)**	806,137	**3,935,608**	4,623,833
		90,341,406	93,444,627	**76,825,068**	79,559,102
Non-controlling interests		**3,450,460**	3,397,216	**-**	-
		93,791,866	96,841,843	**76,825,068**	79,559,102
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY		**1,054,398,713**	1,053,583,593	**563,309,216**	562,590,638
COMMITMENTS AND CONTINGENCIES	A34	**2,050,883,144**	2,069,301,088	**1,941,936,306**	1,965,141,573
CAPITAL ADEQUACY	A35				
The capital adequacy ratios of the Group and of the Bank are as follows:					
CET1 Capital Ratio		**14.956%**	16.041%	**13.785%**	15.558%
Tier 1 Capital Ratio		**15.331%**	16.419%	**14.014%**	15.787%
Total Capital Ratio		**18.469%**	19.960%	**17.128%**	19.599%
Net assets per share attributable to equity holders of the Bank		**RM7.48**	RM7.73	**RM6.36**	RM6.59

(These unaudited condensed interim financial statements should be read in conjunction with the audited annual financial statements for the financial year ended 31 December 2025 and the accompanying explanatory notes attached to these financial statements)

MALAYAN BANKING BERHAD
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CONDENSED FINANCIAL STATEMENTS
UNAUDITED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY
FOR THE FIRST QUARTER ENDED 31 MARCH 2026

	<================================= Attributable to equity holders of the Bank								=================================>			
		<========================= Non-Distributable					=========================>					
Group	**Share Capital RM'000**	**Shares Held-in-trust RM'000**	**Statutory Reserve RM'000**	**Regulatory Reserve RM'000**	**Fair Value Through Other Comprehensive Income Reserve RM'000**	**Exchange Fluctuation Reserve RM'000**	**ESGP Reserve RM'000**	**Other Reserves [1] RM'000**	**Retained Profits [2] RM'000**	**Total Shareholders' Equity RM'000**	**Non-Controlling Interests RM'000**	**Total Equity RM'000**
At 1 January 2026	54,882,333	(78)	517,166	2,091,415	3,280,958	(4,753,996)	124,988	(454,394)	37,756,235	93,444,627	3,397,216	96,841,843
Profit for the financial period	-	-	-	-	-	-	-	-	2,480,658	2,480,658	67,296	2,547,954
Other comprehensive income/(loss)	-	-	-	-	(1,300,505)	(381,645)	-	48,268	-	(1,633,882)	(12,871)	(1,646,753)
Defined benefit plan actuarial (loss)/gain	-	-	-	-	-	-	-	(191)	-	(191)	27	(164)
Share of associates' reserve	-	-	-	-	25,884	67,925	-	-	-	93,809	-	93,809
Net loss on foreign exchange translation	-	-	-	-	-	(449,570)	-	-	-	(449,570)	(6,736)	(456,306)
Net loss on financial investments at fair value through other comprehensive income	-	-	-	-	(1,326,389)	-	-	-	-	(1,326,389)	(29,866)	(1,356,255)
Cost of hedging for fair value hedge	-	-	-	-	-	-	-	2,233	-	2,233	-	2,233
Net loss on capital reserve	-	-	-	-	-	-	-	(7,517)	-	(7,517)	(374)	(7,891)
Net insurance finance/investment result	-	-	-	-	-	-	-	53,743	-	53,743	24,078	77,821
Total comprehensive (loss)/income for the financial period	-	-	-	-	(1,300,505)	(381,645)	-	48,268	2,480,658	846,776	54,425	901,201
Carried forward	54,882,333	(78)	517,166	2,091,415	1,980,453	(5,135,641)	124,988	(406,126)	40,236,893	94,291,403	3,451,641	97,743,044

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CONDENSED FINANCIAL STATEMENTS
UNAUDITED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY
FOR THE FIRST QUARTER ENDED 31 MARCH 2026

<================================= Attributable to equity holders of the Bank =================================>
<========================== Non-Distributable ==========================>

Group (cont'd.)	**Share Capital RM'000**	**Shares Held-in-trust RM'000**	**Statutory Reserve RM'000**	**Regulatory Reserve RM'000**	**Fair Value Through Other Comprehensive Income Reserve RM'000**	**Exchange Fluctuation Reserve RM'000**	**ESGP Reserve RM'000**	**Other Reserves [1] RM'000**	**Retained Profits [2] RM'000**	**Total Shareholders' Equity RM'000**	**Non-Controlling Interests RM'000**	**Total Equity RM'000**
Brought forward	54,882,333	(78)	517,166	2,091,415	1,980,453	(5,135,641)	124,988	(406,126)	40,236,893	94,291,403	3,451,641	97,743,044
Net loss on disposal of financial investments at fair value through other comprehensive income	-	-	-	-	(3,798)	-	-	-	3,798	-	-	-
Share-based payment under Maybank Group Employees' Share Grant Plan ("ESGP")	-	-	-	-	-	-	36,768	-	-	36,768	-	36,768
Effect of net acquisition from/disposal to non-controlling interests	-	-	-	-	-	-	-	-	-	-	2,017	2,017
Transfer to statutory reserve	-	-	5,434	-	-	-	-	-	(5,434)	-	-	-
Transfer from regulatory reserve	-	-	-	(53,722)	-	-	-	-	53,722	-	-	-
Dividends paid (Note A9)	-	-	-	-	-	-	-	-	(3,986,765)	(3,986,765)	(3,198)	(3,989,963)
Total transactions with shareholders/ other equity movements	-	-	5,434	(53,722)	(3,798)	-	36,768	-	(3,934,679)	(3,949,997)	(1,181)	(3,951,178)
At 31 March 2026	54,882,333	(78)	522,600	2,037,693	1,976,655	(5,135,641)	161,756	(406,126)	36,302,214	90,341,406	3,450,460	93,791,866

[1] **The further breakdown and movement of other reserves are disclosed in Note A19.**

[2] **The retained profits of the Group include the non-distributable Life Funds surplus from an insurance subsidiary amounted to RM940.3 million (net of tax). This non-distributable Life Funds surplus is only available for distribution to shareholder on the amount recommended by the Appointed Actuary in accordance with the Financial Services Act 2013.**

(These unaudited condensed interim financial statements should be read in conjunction with the audited annual financial statements for the financial year ended 31 December 2025 and the accompanying explanatory notes attached to these financial statements)

MALAYAN BANKING BERHAD
(Co. Reg. No.: 196001000142)
(Incorporated in Malaysia)

CONDENSED FINANCIAL STATEMENTS
UNAUDITED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY
FOR THE FIRST QUARTER ENDED 31 MARCH 2026

	<==== Attributable to equity holders of the Bank ====>											
		<==== Non-Distributable ====>										
Group	**Share Capital RM'000**	**Shares Held-in-trust RM'000**	**Statutory Reserve RM'000**	**Regulatory Reserve RM'000**	**Fair Value Through Other Comprehensive Income Reserve RM'000**	**Exchange Fluctuation Reserve RM'000**	**ESGP Reserve RM'000**	**Other Reserves [1] RM'000**	**Retained Profits [2] RM'000**	**Total Shareholders' Equity RM'000**	**Non-Controlling Interests RM'000**	**Total Equity RM'000**
At 1 January 2025	54,736,195	(1,764)	502,436	2,846,576	2,731,389	(532,658)	110,928	(450,832)	34,028,358	93,970,628	3,236,509	97,207,137
Profit for the financial period	-	-	-	-	-	-	-	-	2,588,857	2,588,857	54,531	2,643,388
Other comprehensive income/(loss)	-	-	-	-	351,304	(615,871)	-	(23,080)	-	(287,647)	4,503	(283,144)
Defined benefit plan actuarial gain	-	-	-	-	-	-	-	5,063	-	5,063	150	5,213
Share of associates' reserve	-	-	-	-	17,947	55,012	-	-	-	72,959	-	72,959
Net (loss)/gain on foreign exchange translation	-	-	-	-	-	(670,883)	-	-	-	(670,883)	804	(670,079)
Net gain on financial investments at fair value through other comprehensive income	-	-	-	-	333,357	-	-	-	-	333,357	17,223	350,580
Cost of hedging for fair value hedge	-	-	-	-	-	-	-	2,531	-	2,531	-	2,531
Net loss on capital reserve	-	-	-	-	-	-	-	(188)	-	(188)	(10)	(198)
Net insurance finance/investment result	-	-	-	-	-	-	-	(30,486)	-	(30,486)	(13,664)	(44,150)
Total comprehensive income/(loss) for the financial period	-	-	-	-	351,304	(615,871)	-	(23,080)	2,588,857	2,301,210	59,034	2,360,244
Carried forward	54,736,195	(1,764)	502,436	2,846,576	3,082,693	(1,148,529)	110,928	(473,912)	36,617,215	96,271,838	3,295,543	99,567,381

MALAYAN BANKING BERHAD
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CONDENSED FINANCIAL STATEMENTS
UNAUDITED CONSOLIDATED STATEMENT OF CHANGES IN EQUITY
FOR THE FIRST QUARTER ENDED 31 MARCH 2026

	<=== Attributable to equity holders of the Bank										===>	
		<=== Non-Distributable					===>					
Group (cont'd.)	**Share Capital RM'000**	**Shares Held-in-trust RM'000**	**Statutory Reserve RM'000**	**Regulatory Reserve RM'000**	**Fair Value Through Other Comprehensive Income Reserve RM'000**	**Exchange Fluctuation Reserve RM'000**	**ESGP Reserve RM'000**	**Other Reserves [1] RM'000**	**Retained Profits [2] RM'000**	**Total Shareholders' Equity RM'000**	**Non-Controlling Interests RM'000**	**Total Equity RM'000**
Brought forward	54,736,195	(1,764)	502,436	2,846,576	3,082,693	(1,148,529)	110,928	(473,912)	36,617,215	96,271,838	3,295,543	99,567,381
Net gain on disposal of financial investments at fair value through other comprehensive income	-	-	-	-	(146)	-	-	-	146	-	-	-
Share-based payment under Maybank Group Employees' Share Grant Plan ("ESGP")	-	-	-	-	-	-	61,851	-	(52,547)	9,304	-	9,304
Effect of changes in corporate structure within the Group	-	-	-	-	-	-	-	-	-	-	(8,759)	(8,759)
Effect of net acquisition from/disposal to non-controlling interests	-	-	-	-	-	-	-	-	-	-	8,710	8,710
Transfer to statutory reserve	-	-	4,566	-	-	-	-	-	(4,566)	-	-	-
Transfer from regulatory reserve	-	-	-	(70,943)	-	-	-	-	70,943	-	-	-
Issue of shares pursuant to Maybank Group ESGP	141,038	-	-	-	-	-	(141,038)	-	-	-	-	-
Dividends paid	-	-	-	-	-	-	-	-	(3,861,425)	(3,861,425)	(6,645)	(3,868,070)
Total transactions with shareholders/ other equity movements	141,038	-	4,566	(70,943)	(146)	-	(79,187)	-	(3,847,449)	(3,852,121)	(6,694)	(3,858,815)
At 31 March 2025	54,877,233	(1,764)	507,002	2,775,633	3,082,547	(1,148,529)	31,741	(473,912)	32,769,766	92,419,717	3,288,849	95,708,566

[1] The further breakdown and movement of other reserves are disclosed in Note A19.

[2] The retained profits of the Group include the non-distributable Life Funds surplus from an insurance subsidiary amounted to RM937.0 million (net of tax). This non-distributable Life Funds surplus is only available for distribution to shareholder on the amount recommended by the Appointed Actuary in accordance with the Financial Services Act 2013.

(These unaudited condensed interim financial statements should be read in conjunction with the audited annual financial statements for the financial year ended 31 December 2025 and the accompanying explanatory notes attached to these financial statements)

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CONDENSED FINANCIAL STATEMENTS
UNAUDITED STATEMENT OF CHANGES IN EQUITY
FOR THE FIRST QUARTER ENDED 31 MARCH 2026

	<=== Attributable to equity holders of the Bank ===>									
		<=== Non-Distributable ===>								
Bank	**Share Capital RM'000**	**Shares Held-in-trust RM'000**	**Statutory Reserve RM'000**	**Regulatory Reserve RM'000**	**Fair Value Through Other Comprehensive Income Reserve RM'000**	**Exchange Fluctuation Reserve RM'000**	**ESGP Reserve RM'000**	**Hedge Reserve RM'000**	**Distributable Retained Profits RM'000**	**Total Equity RM'000**
At 1 January 2026	54,882,333	(78)	107,451	1,554,671	1,594,548	1,248,162	124,988	(5,987)	20,053,014	79,559,102
Profit for the financial period	-	-	-	-	-	-	-	-	1,907,911	1,907,911
Other comprehensive (loss)/income	-	-	-	-	(592,659)	(101,522)	-	2,233	-	(691,948)
Net loss on foreign exchange translation	-	-	-	-	-	(101,522)	-	-	-	(101,522)
Net loss on financial investments at fair value through other comprehensive income	-	-	-	-	(592,659)	-	-	-	-	(592,659)
Cost of hedging for fair value hedge	-	-	-	-	-	-	-	2,233	-	2,233
Total comprehensive (loss)/income for the financial period	-	-	-	-	(592,659)	(101,522)	-	2,233	1,907,911	1,215,963
Net gain on disposal of financial investments at fair value through other comprehensive income	-	-	-	-	(3,798)	-	-	-	3,798	-
Share-based payment under Maybank Group Employees' Share Grant Plan ("ESGP")	-	-	-	-	-	-	36,768	-	-	36,768
Transfer to statutory reserve	-	-	2,817	-	-	-	-	-	(2,817)	-
Transfer from regulatory reserve	-	-	-	(32,064)	-	-	-	-	32,064	-
Dividends paid (Note A9(a))	-	-	-	-	-	-	-	-	(3,986,765)	(3,986,765)
Total transactions with shareholders/ other equity movements	-	-	2,817	(32,064)	(3,798)	-	36,768	-	(3,953,720)	(3,949,997)
At 31 March 2026	54,882,333	(78)	110,268	1,522,607	998,091	1,146,640	161,756	(3,754)	18,007,205	76,825,068

(These unaudited condensed interim financial statements should be read in conjunction with the audited annual financial statements for the financial year ended 31 December 2025 and the accompanying explanatory notes attached to these financial statements)

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CONDENSED FINANCIAL STATEMENTS
UNAUDITED STATEMENT OF CHANGES IN EQUITY
FOR THE FIRST QUARTER ENDED 31 MARCH 2026

	<=== Attributable to equity holders of the Bank ===>									
	<=== Non-Distributable ===>									
Bank	**Share Capital RM'000**	**Shares Held-in-trust RM'000**	**Statutory Reserve RM'000**	**Regulatory Reserve RM'000**	**Fair Value Through Other Comprehensive Income Reserve RM'000**	**Exchange Fluctuation Reserve RM'000**	**ESGP Reserve RM'000**	**Hedge Reserve RM'000**	**Distributable Retained Profits RM'000**	**Total Equity RM'000**
At 1 January 2025	54,736,195	(1,764)	98,094	2,230,452	1,763,015	2,790,276	110,928	(12,132)	16,822,741	78,537,805
Profit for the financial period	-	-	-	-	-	-	-	-	3,908,134	3,908,134
Other comprehensive income/(loss)	-	-	-	-	234,576	(312,247)	-	2,531	-	(75,140)
Net loss on foreign exchange translation	-	-	-	-	-	(312,247)	-	-	-	(312,247)
Net gain on financial investments at fair value through other comprehensive income	-	-	-	-	234,576	-	-	-	-	234,576
Cost of hedging for fair value hedge	-	-	-	-	-	-	-	2,531	-	2,531
Total comprehensive (loss)/income for the financial period	-	-	-	-	234,576	(312,247)	-	2,531	3,908,134	3,832,994
Share-based payment under Maybank Group Employees' Share Grant Plan ("ESGP")	-	-	-	-	-	-	61,851	-	(52,547)	9,304
Transfer to statutory reserve	-	-	4,566	-	-	-	-	-	(4,566)	-
Transfer to regulatory reserve	-	-	-	10,518	-	-	-	-	(10,518)	-
Issue of shares pursuant to Maybank Group ESGP	141,038	-	-	-	-	-	(141,038)	-	-	-
Dividends paid	-	-	-	-	-	-	-	-	(3,861,425)	(3,861,425)
Total transactions with shareholders/ other equity movements	141,038	-	4,566	10,518	-	-	(79,187)	-	(3,929,056)	(3,852,121)
At 31 March 2025	54,877,233	(1,764)	102,660	2,240,970	1,997,591	2,478,029	31,741	(9,601)	16,801,819	78,518,678

(These unaudited condensed interim financial statements should be read in conjunction with the audited annual financial statements for the financial year ended 31 December 2025 and the accompanying explanatory notes attached to these financial statements)

MALAYAN BANKING BERHAD
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CONDENSED FINANCIAL STATEMENTS
UNAUDITED STATEMENTS OF CASH FLOWS
FOR THE FIRST QUARTER ENDED 31 MARCH 2026

	Group		Bank	
	31 March 2026 RM'000	**31 March 2025 RM'000**	**31 March 2026 RM'000**	**31 March 2025 RM'000**
Cash flows from operating activities				
Profit before taxation and zakat	**3,290,472**	3,594,157	**2,174,905**	4,346,983
Adjustments for:				
Share of losses/(profits) in associates and joint ventures	**57,828**	(51,321)	**-**	-
Depreciation of property, plant and equipment	**79,114**	77,884	**17,750**	17,416
Depreciation of right-of-use assets	**122,192**	127,053	**28,643**	28,576
Amortisation of intangible assets	**75,234**	67,350	**28,630**	20,158
Gain on disposal of property, plant and equipment	**(246)**	(551)	**(98)**	(335)
Excess of capital repayment of a subsidiary	**-**	-	**(3,317)**	-
Net gain on change in structure/disposal of deemed controlled structured entities	**-**	(5,959)	**-**	(1,847)
Net loss on dilution/disposal of interest in associate	**-**	269	**-**	-
Net gain on disposal of financial assets at fair value through profit or loss	**(220,060)**	(87,029)	**(69,622)**	(105,177)
Net gain on disposal of financial investments at fair value through other comprehensive income	**(184,339)**	(275,918)	**(200,582)**	(192,266)
Unrealised loss/(gain) on revaluation of financial assets at fair value through profit or loss and derivatives	**784,882**	(256,558)	**78,349**	(594,244)
Unrealised (gain)/loss on revaluation of financial liabilities at fair value through profit or loss	**(40,523)**	323,388	**(40,523)**	323,388
Allowances for impairment losses on loans, advances and financing, net	**664,315**	504,280	**154,379**	227,122
Allowances for/(writeback of) impairment losses on other debts	**3,399**	(748)	**1,378**	(1,070)
(Writeback of)/allowances for impairment losses on financial investments, net	**(275,685)**	22,065	**1,655**	752
(Writeback of)/allowances for impairment losses on other assets and investment in associate/subsidiary, net	**(3,342)**	20,158	**2,818**	8,738
Dividend income	**(95,673)**	(55,574)	**(1,118,246)**	(2,577,692)
ESGP expenses	**55,117**	28,020	**30,641**	16,208
Other adjustments for non-operating and non-cash items	**40,850**	38,482	**(14,699)**	(52,681)
Operating profit before working capital changes	**4,353,535**	4,069,448	**1,072,061**	1,464,029
Change in cash and short-term funds with original maturity of more than three months	**341,973**	329,924	**(334,599)**	(415,458)
Change in deposits and placements with financial institutions with original maturity of more than three months	**(1,340,166)**	708,144	**(5,725,890)**	749,323
Change in financial investments portfolio	**(1,759,463)**	(15,411,877)	**(2,713,878)**	(12,559,315)
Change in loans, advances and financing	**(838,530)**	(4,654,445)	**3,326,466**	(297,496)
Change in insurance/reinsurance contract/ takaful/retakaful certificate assets	**188,336**	471,749	**-**	-
Change in statutory deposits with central banks	**577,066**	1,397,940	**(650,760)**	(29,506)
Change in deposits from customers	**(9,013,850)**	1,418,980	**(6,531,332)**	3,984,453
Change in investment accounts of customers	**(402,113)**	1,354,244	**-**	-
Change in deposits and placements from financial institutions	**8,731,647**	10,553,346	**9,807,657**	4,464,886
Change in financial liabilities at fair value through profit or loss	**262,395**	(112,432)	**182,973**	(252)
Change in insurance/reinsurance contract/takaful/retakaful certificate liabilities	**(642,908)**	(111,620)	**-**	-
Change in other operating activities	**(1,784,456)**	(3,360,913)	**(4,818,400)**	(1,406,620)
Cash used in operations	**(1,326,534)**	(3,347,512)	**(6,385,702)**	(4,045,956)
Taxes and zakat paid	**(531,193)**	(530,330)	**(197,747)**	(266,295)
Net cash used in operating activities	**(1,857,727)**	(3,877,842)	**(6,583,449)**	(4,312,251)

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UNAUDITED STATEMENTS OF CASH FLOWS
FOR THE FIRST QUARTER ENDED 31 MARCH 2026

	Group		Bank	
	31 March 2026 RM'000	31 March 2025 RM'000	31 March 2026 RM'000	31 March 2025 RM'000
Cash flows from investing activities				
Dividends received from:				
- financial investments portfolio	**95,673**	55,574	**1,527**	1,200
- subsidiaries	**-**	-	**1,116,719**	2,576,492
Purchase of property, plant and equipment	**(154,544)**	(73,808)	**(91,306)**	(17,097)
Purchase of intangible assets	**(78,404)**	(37,402)	**(18,295)**	(16,158)
Purchase of investment properties	**(66)**	(287)	**-**	-
Purchase of additional ordinary shares in existing subsidiaries	**-**	-	**-**	(1,372,894)
Proceeds from disposal of property, plant and equipment	**1,428**	6,731	**150**	351
Purchase of shares in deemed controlled structured entities	**-**	-	**(7,859)**	(22,150)
Net effect arising from capital repayment of a subsidiary	**-**	-	**13,606**	-
Net cash (used in)/generated from investing activities	**(135,913)**	(49,192)	**1,014,542**	1,149,744
Cash flows from financing activities				
Drawdown/(repayment) of borrowings, net	**3,692,460**	(3,221,128)	**1,387,296**	(1,227,153)
Redemption of subordinated obligations	**(1,700,000)**	-	**(1,700,000)**	-
Repayment of lease liabilities	**(163,420)**	(149,926)	**(30,021)**	(24,811)
Dividends paid	**(3,986,765)**	(3,861,425)	**(3,986,765)**	(3,861,425)
Dividends paid to non-controlling interests	**(3,198)**	(6,645)	**-**	-
Net cash used in financing activities	**(2,160,923)**	(7,239,124)	**(4,329,490)**	(5,113,389)
Net decrease in cash and cash equivalents	**(4,154,563)**	(11,166,158)	**(9,898,397)**	(8,275,896)
Cash and cash equivalents at beginning of the financial period	**40,580,822**	60,775,848	**35,957,446**	47,807,243
Effects of foreign exchange rate changes	**(90,654)**	3,700	**(73,076)**	30,501
Cash and cash equivalents at end of the financial period	**36,335,605**	49,613,390	**25,985,973**	39,561,848
Cash and cash equivalents comprise:				
Cash and short-term funds	**32,286,985**	33,726,428	**26,209,853**	26,089,100
Deposits and placements with financial institutions	**6,854,696**	16,906,144	**23,367,257**	30,867,324
	39,141,681	50,632,572	**49,577,110**	56,956,424
Less:				
Cash and short-term funds and deposits and placements with financial institutions, with original maturity of more than three months	**(2,745,446)**	(952,619)	**(23,530,507)**	(17,328,013)
Restricted deposits and placements with financial institutions	**(60,630)**	(66,563)	**(60,630)**	(66,563)
Cash and cash equivalents at end of the financial period	**36,335,605**	49,613,390	**25,985,973**	39,561,848

(These unaudited condensed interim financial statements should be read in conjunction with the audited annual financial statements for the financial year ended 31 December 2025 and the accompanying explanatory notes attached to these financial statements)

MALAYAN BANKING BERHAD
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Part A: Explanatory Notes Pursuant to Malaysian Financial Reporting Standard 134 ("MFRS 134") Interim Financial Reporting

A1. Basis of Preparation

The unaudited condensed interim financial statements for the Group and the Bank have been prepared under the historical cost convention except for the following assets and liabilities that are stated at fair values: financial assets at fair value through other comprehensive income, financial assets and liabilities at fair value through profit or loss, derivative financial instruments and investment properties.

The unaudited condensed interim financial statements have been prepared in accordance with the requirements of Chapter 9, part K of the Listing Requirements of Bursa Malaysia Securities Berhad, MFRS 134 *Interim Financial Reporting* and IAS 34 *Interim Financial Reporting.*

The unaudited condensed interim financial statements do not include all the information and disclosures required in the audited annual financial statements, and should be read in conjunction with the audited annual financial statements for the financial year ended 31 December 2025. These explanatory notes attached to the audited condensed interim 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 of the Bank since the financial year ended 31 December 2025.

The unaudited condensed interim financial statements of the Group include Islamic banking and insurance business. Islamic banking refers generally to the acceptance of deposits, granting of financing and dealing in Islamic securities under the Shariah principles. Insurance business refers to the underwriting of general and life insurance business, the management of general and family takaful business and investment-linked business.

The material accounting policies and methods of computation applied by the Group and the Bank are consistent with those adopted in the most recent audited annual financial statements for the financial year ended 31 December 2025 except for adoption of the following amendments to MFRS Accounting Standards, which is effective for annual periods beginning on or after 1 January 2026:

- Amendments to MFRS 9 *Financial Instruments* and MFRS 7 *Financial Instruments*: *Disclosures - Classification and Measurement of Financial Instruments*
- Amendments to MFRS 9 *Financial Instruments* and MFRS 7 *Financial Instruments*: *Disclosures - Contracts Referencing Nature-dependent Electricity*

The adoption of the above amendments to MFRS does not have any significant financial impact to the Group's and the Bank's financial statements as disclosed below:

Amendments to MFRS 9 *Financial Instruments* and MFRS 7 *Financial Instruments: Disclosures - Classification and Measurement of Financial Instruments*

The amendments clarify the following:

- A financial liability is derecognised on the settlement date, i.e., when the related obligation is discharged, cancelled, expired or the liability otherwise qualifies for derecognition. It also introduces an accounting policy choice to derecognise financial liabilities that are settled through an electronic payment system ("EPS") before settlement date if certain conditions are met;

- Assessment of the contractual cash flow characteristics of financial assets that include Environmental, Social, and Governance ("ESG")-linked features and other similar contingent features; and

- The treatment of non-recourse assets and contractually linked instruments ("CLI").

A1. Basis of Preparation (cont'd.)

Amendments to MFRS 9 *Financial Instruments* and MFRS 7 *Financial Instruments*: *Disclosures - Classification and Measurement of Financial Instruments* (cont'd.)

The amendments require additional disclosures in MFRS 7 for financial assets and liabilities with contractual terms that reference a contingent event (including those that are ESG-linked), and equity instruments classified at Fair Value through Other Comprehensive Income ("FVOCI").

The new requirements can be applied retrospectively with an adjustment to opening retained earnings. Prior periods are not required to be restated and can only be restated without using hindsight. An entity is required to disclose information about financial assets that change their measurement category due to the amendments.

The amendments do not have a significant impact on the preparation of the Group's and the Bank's financial statements.

Amendments to MFRS 9 *Financial Instruments* and MFRS 7 *Financial Instruments*: *Disclosures - Contracts Referencing Nature-dependent Electricity*

The amendments clarify the following:

- For the nature-dependent electricity contracts, like power purchase agreements ("PPAs") that meet own-use exemptions, an entity is allowed to exclude such contracts from the scope of financial instruments accounting under MFRS 9. Instead, the PPAs will be treated as non-financial contracts as part of normal operating expenses. Own-use exemptions are applied if the electricity is purchased with the intention of being used for the entity's own operational needs, rather than reselling it or using it as a trading asset. The entity needs to expect that the quantity of electricity it agrees to purchase will align with its expected consumption needs and must actually use the electricity it buys; and

- On the other hand, for the PPAs that do not meet the own-use exemption, such contracts are recognised as derivatives and valued at fair value through profit or loss ("FVTPL"). Applying hedge accounting can help entities reduce profit or loss volatility by aligning the accounting treatment with how these PPAs hedge the price fluctuations of future electricity purchases or sales.

Under the amendments, an entity may apply the own-use exemption to certain PPAs, meaning these contracts would not be recognised on its statement of financial position. In this scenario, the entity is required to provide additional disclosures on:

- Contractual features that subject the entity to fluctuations in electricity volume and the risk of receiving surplus supply;
- Projected future cash flows from unrecognized contractual obligations to purchase electricity within the relevant time periods;
- Qualitative information on how the entity evaluates if a contract could turn onerous; and
- Both qualitative and quantitative details regarding the costs and proceeds related to the purchase and sale of electricity, derived from the information used in the 'net-purchaser' evaluation.

The amendments do not have a significant impact on the preparation of the Group's and the Bank's financial statements.

A2. Accounting Policies

The audited annual financial statements of the Group and of the Bank for the financial year ended 31 December 2025 were prepared in accordance with MFRS Accounting Standards and IFRS Accounting Standards and the requirements of the Companies Act 2016 in Malaysia. The material accounting policies adopted in preparing these unaudited condensed interim financial statements are consistent with those of the audited annual financial statements for the financial year ended 31 December 2025 except for the adoption of the amendments to MFRS Accounting Standards which is effective for annual periods beginning on or after 1 January 2026 as disclosed in Note A1.

A3. Significant Accounting Estimates and Judgements

The preparation of unaudited condensed interim financial statements requires management to make judgements, estimates and assumptions that affect the application of accounting policies and the reported amounts of income, expenses, assets, liabilities, the accompanying disclosures and the disclosure of contingent liabilities. Although these estimates and judgements are based on management's best knowledge of current events and actions, actual results may differ.

In preparing these unaudited condensed interim financial statements, the significant judgements made by management in applying the Group's and the Bank's accounting policies and the key sources of estimation uncertainty were the same as those that applied to the audited annual financial statements for the financial year ended 31 December 2025.

A4. Auditors' Report on Preceding Audited Annual Financial Statements

The auditors' report on the audited annual financial statements for the financial year ended 31 December 2025 was not qualified.

A5. Seasonal or Cyclical Factors

The operations of the Group and of the Bank were not materially affected by any seasonal or cyclical factors during the first quarter ended 31 March 2026.

A6. Unusual Items Due to Their Nature, Size or Incidence

During the first quarter ended 31 March 2026, save as disclosed in Note A8 below, there were no unusual items affecting the assets, liabilities, equity, net income or cash flows of the Group and of the Bank.

A7. Changes in Estimates

There were no material changes in estimates during the first quarter ended 31 March 2026.

A8. Changes in Debt and Equity Securities (cont'd.)

(i) Save as disclosed below, there were no new shares issuance, cancellations, share buy-backs, resale of shares bought back by the Group and by the Bank during the first quarter ended 31 March 2026:

(a) **Borrowings**

Issuance/redemption of medium term notes by the Bank

Currency	Description	Aggregate Nominal Value (in million)
Issuance of medium term notes		
HKD	Fixed Rate Notes	200.0
Redemption of medium term notes		
HKD	Fixed Rate Notes	205.0

Issuance of bonds by PT Bank Maybank Indonesia Tbk and its subsidiaries

Currency	Description	Aggregate Nominal Value (in million)
IDR	Fixed Rate Notes	1,500,000.0

Issuance of commercial papers by the Bank

The aggregate nominal value of the commercial papers issued by the Bank and outstanding as at 31 March 2026 are as follows:

Currency	Description	Aggregate Nominal Value (in million)
RM	Zero Coupon Notes	1,510.2
RM	Fixed Rate Notes	2,505.0
HKD	Zero Coupon Notes	100.0
SGD	Fixed Rate Notes*	241.4
USD	Fixed Rate Notes*	7.1

* Extendible money market certificates

Issuance of commercial papers by Maybank Singapore Limited

The aggregate nominal value of the commercial papers issued by Maybank Singapore Limited and outstanding as at 31 March 2026 are as follows:

Currency	Description	Aggregate Nominal Value (in million)
USD	Zero Coupon Notes	5.0

Issuance of Islamic medium tem notes by Maybank Islamic Berhad

The aggregate nominal value of the Islamic medium term notes issued by Maybank Islamic Berhad and outstanding as at 31 March 2026 are as follows:

Currency	Description	Aggregate Nominal Value (in million)
RM	Fixed Rate IMTN	3,000.0

A8. Changes in Debt and Equity Securities (cont'd.)

(i) Save as disclosed below, there were no new shares issuance, cancellations, share buy-backs, resale of shares bought back by the Group and by the Bank during the first quarter ended 31 March 2026 (cont'd.):

(a) **Borrowings (cont'd.)**

Borrowings/repayment of borrowings by PT Bank Maybank Indonesia Tbk and its subsidiaries

The aggregate nominal value of borrowings and the repayments by PT Bank Maybank Indonesia Tbk and its subsidiaries as at 31 March 2026 are as follows:

Currency	Description	Aggregate Nominal Value (in million)
Borrowings		
IDR	Borrowings	4,231,313,663.6
USD	Borrowings	36,000.0
Repayment of borrowings		
IDR	Borrowings	3,382,835,596.5

Borrowings/repayment of borrowings by Maybank IBG Holdings Limited and its subsidiaries

The aggregate nominal value of borrowings and the repayments by Maybank IBG Holdings Limited and its subsidiaries as at 31 March 2026 are as follows:

Currency	Description	Aggregate Nominal Value (in million)
Borrowings		
VND	Borrowings	320,000.0
IDR	Borrowings	275,000.0
THB	Borrowings	436.3
Repayment of borrowings		
USD	Borrowings	52.5
HKD	Borrowings	83.0

(b) **Subordinated Obligations**

Redemption of RM1.7 billion Tier 2 Subordinated Sukuk Murabahah pursuant to the RM30.0 billion Sukuk Programme of the Bank[1]

Redemption	First Call Date	Maturity Date	Nominal Value	Description	Tenor
Redemption	30 January 2026	31 January 2031	RM1.7 billion	Tier 2 Subordinated Sukuk Murabahah (12 non-call 7)	12 years

[1]The subordinated sukuk was fully redeemed on the First Call Date.

A8. Changes in Debt and Equity Securities (cont'd.)

(ii) The following are the changes in debt securities of the Group and of the Bank subsequent to the first quarter ended 31 March 2026 and have not been reflected in the financial statements for the first quarter ended 31 March 2026:

(a) **Borrowings**

Issuance of medium term notes by the Bank

Currency	Description	Aggregate Nominal Value (in million)
USD	Floating Rate Notes	600.0

Redemption of bonds by PT Bank Maybank Indonesia Tbk and its subsidiaries

Currency	Description	Aggregate Nominal Value (in million)
IDR	Fixed Rate Notes	779,000.0

Repayment of borrowings by PT Bank Maybank Indonesia Tbk and its subsidiaries

Currency	Description	Aggregate Nominal Value (in million)
IDR	Borrowings	3,369,443.8

Repayment of borrowings by Maybank IBG Holdings Limited and its subsidiaries

Currency	Description	Aggregate Nominal Value (in million)
IDR	Borrowings	1,120,000.0
VND	Borrowings	200,000.0
THB	Borrowings	2,088.7

(b) **Subordinated Obligations**

Issuance of Tier 2 Subordinated Sukuk Murabahah pursuant to the RM30.0 billion Sukuk Programme of the Bank

Issuance	Issue Date	First Call Date	Maturity Date	Nominal Value	Description	Tenor
Issuance	13 May 2026	13 May 2031	13 May 2036	RM240.0 million	Tier 2 Subordinated Sukuk Murabahah (10 non-call 5)	10 years
Issuance	13 May 2026	13 May 2033	13 May 2038	RM310.0 million	Tier 2 Subordinated Sukuk Murabahah (12 non-call 7)	12 years
Issuance	13 May 2026	13 May 2036	13 May 2041	RM650.0 million	Tier 2 Subordinated Sukuk Murabahah (15 non-call 10)	15 years

A9. Dividends Paid

Dividends paid during the first quarter ended 31 March 2026 are as follows:

(a) A single-tier second interim cash dividend, in respect of the financial year ended 31 December 2025 of 33.0 sen per ordinary share, was declared by the Bank on 26 February 2026.

The single-tier second interim cash dividend of 33.0 sen amounted to RM3,986,764,754 was paid on 26 March 2026.

(b) Dividends paid by Maybank's subsidiaries to non-controlling interests amounted to RM3,198,000 during the first quarter ended 31 March 2026.

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A10. Financial Investments Portfolio

	Note	Group 31 March 2026 RM'000	Group 31 December 2025 RM'000	Bank 31 March 2026 RM'000	Bank 31 December 2025 RM'000
Financial assets designated upon initial recognition at fair value through profit or loss	(i)	**12,022,722**	12,905,693	**-**	-
Financial investments at fair value through profit or loss	(ii)	**45,397,947**	46,066,479	**23,746,684**	21,483,165
Financial investments at fair value through other comprehensive income	(iii)	**111,560,042**	116,964,234	**62,087,545**	65,619,846
Financial investments at amortised cost	(iv)	**86,239,273**	80,786,440	**70,041,583**	67,965,825
		255,219,984	256,722,846	**155,875,812**	155,068,836

Included in notes (iii) and (iv) are the impact of the Group Investment Management Framework ("GIMF") implementation during the financial year ended 31 December 2025 which constitutes a change in business model for managing financial assets under MFRS 9 *Financial Instruments* .

(i) Financial assets designated upon initial recognition at fair value through profit or loss ("FVTPL")

	Group 31 March 2026 RM'000	Group 31 December 2025 RM'000	Bank 31 March 2026 RM'000	Bank 31 December 2025 RM'000
At fair value				
Money market instruments:				
Malaysian Government Securities	**256,995**	260,936	**-**	-
Malaysian Government Investment Issues	**839,123**	859,069	**-**	-
Negotiable Islamic Certificates of Deposits	**35,040**	20,161	**-**	-
	1,131,158	1,140,166	**-**	-
Quoted securities:				
Outside Malaysia:				
Shares, warrants and loan stocks	**18,180**	13,952	**-**	-
	18,180	13,952	**-**	-
Unquoted securities:				
In Malaysia:				
Corporate Bonds and Sukuk	**10,656,208**	11,485,186	**-**	-
Outside Malaysia:				
Corporate Bonds and Sukuk	**217,176**	266,389	**-**	-
	10,873,384	11,751,575	**-**	-
Total financial assets designated upon initial recognition at FVTPL	**12,022,722**	12,905,693	**-**	-

A10. Financial Investments Portfolio (cont'd.)

(ii) Financial investments at fair value through profit or loss ("FVTPL")

	Group		Bank	
	31 March 2026 RM'000	**31 December 2025 RM'000**	**31 March 2026 RM'000**	**31 December 2025 RM'000**
At fair value				
Money market instruments:				
Malaysian Government Securities	**2,741,477**	2,528,403	**2,731,472**	2,507,234
Malaysian Government Investment Issues	**1,285,292**	1,493,517	**1,091,837**	1,264,664
Cagamas Bonds	**140,565**	130,592	**-**	-
Foreign Government Securities	**3,161,143**	4,870,749	**2,318,251**	3,766,203
Malaysian Government Treasury Bills	**3,889,726**	3,320,854	**3,194,365**	2,469,262
Bank Negara Malaysia Bills and Notes	**435,093**	-	**435,093**	-
	11,653,296	12,344,115	**9,771,018**	10,007,363
Quoted securities:				
In Malaysia:				
Shares, warrants, mutual funds and loan stocks	**5,021,431**	6,160,492	**803,914**	820,950
Unit trusts	**449,168**	459,531	**317,546**	348,815
Outside Malaysia:				
Shares, warrants, mutual funds and loan stocks	**8,412,665**	11,588,139	**3,019,395**	3,954,763
Unit trusts	**1,843,882**	1,927,215	**343,072**	324,802
Corporate Bonds and Sukuk	**2,425,662**	2,586,485	**-**	-
Government Bonds	**226,887**	100,564	**-**	-
Government Treasury Bills	**48,992**	22,101	**-**	-
	18,428,687	22,844,527	**4,483,927**	5,449,330
Unquoted securities:				
In Malaysia:				
Shares	**1,057,925**	1,057,925	**832,443**	832,443
Unit trusts	**2,717,746**	2,495,629	**-**	-
Corporate Bonds and Sukuk	**2,728,381**	2,577,825	**1,322,046**	1,217,334
Structured deposits	**154,805**	131,566	**-**	-
Outside Malaysia:				
Shares	**12,369**	12,966	**-**	-
Unit trusts	**231,502**	179,824	**-**	-
Mutual funds	**513,770**	253,477	**-**	-
Corporate Bonds and Sukuk	**1,204,818**	319,460	**642,602**	127,530
Government Bonds	**6,694,648**	3,849,165	**6,694,648**	3,849,165
	15,315,964	10,877,837	**9,491,739**	6,026,472
Total financial investments at FVTPL	**45,397,947**	46,066,479	**23,746,684**	21,483,165

A10. Financial Investments Portfolio (cont'd.)

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

	Group		Bank	
	31 March 2026 RM'000	31 December 2025 RM'000	31 March 2026 RM'000	31 December 2025 RM'000
At fair value				
Money market instruments:				
Malaysian Government Securities	**8,912,290**	10,848,647	**8,634,021**	10,545,981
Malaysian Government Investment Issues	**16,147,496**	17,973,658	**6,364,981**	7,270,308
Negotiable instruments of deposits	**768,036**	204,813	**493,945**	-
Foreign Government Securities	**10,339,615**	11,013,717	**2,928,473**	2,711,057
Foreign Government Treasury Bills	**3,643,973**	4,799,020	**696,367**	1,279,699
Cagamas Bonds	**542,177**	571,186	**542,177**	571,186
	40,353,587	45,411,041	**19,659,964**	22,378,231
Quoted securities:				
In Malaysia:				
Shares, warrants and loan stocks	**775,980**	715,093	**356,831**	349,900
Corporate Bonds and Sukuk	**-**	17,796	**-**	21,377
Outside Malaysia:				
Corporate Bonds and Sukuk	**3,742,660**	3,840,637	**-**	-
Government Bonds	**1,213,741**	1,238,310	**-**	-
	5,732,381	5,811,836	**356,831**	371,277
Unquoted securities:				
In Malaysia:				
Shares and loan stocks	**431,985**	433,457	**423,529**	423,778
Government Bonds	**214,585**	219,173	**214,585**	219,173
Corporate Bonds and Sukuk	**35,129,449**	37,634,336	**15,380,877**	17,903,127
Outside Malaysia:				
Shares	**3,921**	4,075	**-**	-
Mutual Funds	**2,506**	2,668	**-**	-
Government Bonds	**14,056,916**	13,127,235	**13,668,641**	12,715,765
Corporate Bonds and Sukuk	**15,634,712**	14,320,413	**12,383,118**	11,608,495
	65,474,074	65,741,357	**42,070,750**	42,870,338
Total financial investments at FVOCI	**111,560,042**	116,964,234	**62,087,545**	65,619,846

A10. Financial Investments Portfolio (cont'd.)

(iii) Financial investments at fair value through other comprehensive income ("FVOCI") (cont'd.)

(a) Movements in the allowances for impairment losses on financial investments at fair value through other comprehensive income are as follows:

Group **As at 31 March 2026**	**Stage 1** **12-month ECL** **RM'000**	**Stage 2** **Lifetime ECL not credit impaired** **RM'000**	**Stage 3** **Lifetime ECL credit impaired** **RM'000**	**Total** **RM'000**
At 1 January 2026	60,918	300,882	-	361,800
Net remeasurement of allowances	764	(285,832)	-	(285,068)
New financial assets originated or purchased	2,346	3,772	-	6,118
Financial assets derecognised	(2,286)	(1,999)	-	(4,285)
Changes in models/risk parameters	(625)	(518)	-	(1,143)
Exchange differences	(1,424)	-	-	(1,424)
At 31 March 2026	59,693	16,305	-	75,998

Group **As at 31 December 2025**	**Stage 1** **12-month ECL** **RM'000**	**Stage 2** **Lifetime ECL not credit impaired** **RM'000**	**Stage 3** **Lifetime ECL credit impaired** **RM'000**	**Total** **RM'000**
At 1 January 2025	55,001	7,862	-	62,863
Net remeasurement of allowances	(4,096)	293,414	-	289,318
New financial assets originated or purchased	18,440	-	-	18,440
Financial assets derecognised	(11,015)	(396)	-	(11,411)
Changes in models/risk parameters	(383)	-	-	(383)
Exchange differences	2,971	2	-	2,973
At 31 December 2025	60,918	300,882	-	361,800

A10. Financial Investments Portfolio (cont'd.)

(iii) Financial investments at fair value through other comprehensive income ("FVOCI") (cont'd.)

(a) Movements in the allowances for impairment losses on financial investments at fair value through other comprehensive income are as follows (cont'd.):

Bank **As at 31 March 2026**	**Stage 1** **12-month ECL** **RM'000**	**Stage 2** **Lifetime ECL not credit impaired** **RM'000**	**Stage 3** **Lifetime ECL credit impaired** **RM'000**	**Total** **RM'000**
At 1 January 2026	**13,206**	**2,460**	**-**	**15,666**
Net remeasurement of allowances	**259**	**-**	**-**	**259**
New financial assets originated or purchased	**789**	**-**	**-**	**789**
Financial assets derecognised	**(1,616)**	**(2)**	**-**	**(1,618)**
Changes in models/risk parameters	**(113)**	**(518)**	**-**	**(631)**
Exchange differences	**(155)**	**-**	**-**	**(155)**
At 31 March 2026	**12,370**	**1,940**	**-**	**14,310**

Bank **As at 31 December 2025**	**Stage 1** **12-month ECL** **RM'000**	**Stage 2** **Lifetime ECL not credit impaired** **RM'000**	**Stage 3** **Lifetime ECL credit impaired** **RM'000**	**Total** **RM'000**
At 1 January 2025	12,488	6,221	-	18,709
Net remeasurement of allowances	(5,156)	(3,748)	-	(8,904)
New financial assets originated or purchased	6,026	-	-	6,026
Financial assets derecognised	(5,174)	(14)	-	(5,188)
Changes in models/risk parameters	(57)	-	-	(57)
Exchange differences	5,079	1	-	5,080
At 31 December 2025	13,206	2,460	-	15,666

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A10. Financial Investments Portfolio (cont'd.)

(iv) Financial investments at amortised cost

	Group		Bank	
	31 March 2026 RM'000	**31 December 2025 RM'000**	**31 March 2026 RM'000**	**31 December 2025 RM'000**
At amortised cost less accumulated impairment losses				
Money market instruments:				
Malaysian Government Securities	**9,731,700**	9,698,036	**9,731,600**	9,697,936
Malaysian Government Investment Issues	**15,738,257**	15,423,604	**5,704,288**	5,826,837
Foreign Government Securities	**18,424,360**	17,074,965	**10,366,205**	9,792,640
Khazanah Bonds	**75,893**	75,104	**75,893**	75,104
Cagamas Bonds	**25,567**	25,323	**25,567**	25,323
Foreign Government Treasury Bills	**83,137**	111,693	**83,137**	111,693
Negotiable instruments of deposits	**-**	-	**1,481,405**	-
	44,078,914	42,408,725	**27,468,095**	25,529,533
Unquoted securities:				
In Malaysia:				
Corporate Bonds and Sukuk	**22,998,774**	21,486,637	**24,420,959**	26,033,823
Government Bonds	**169,614**	169,244	**169,614**	169,244
Outside Malaysia:				
Corporate Bonds and Sukuk	**6,068,778**	5,459,396	**6,179,273**	5,496,717
Government Bonds	**13,049,293**	11,380,037	**11,840,911**	10,770,984
	42,286,459	38,495,314	**42,610,757**	42,470,768
Allowances for impairment losses	**(126,100)**	(117,599)	**(37,269)**	(34,476)
Total financial investments at amortised cost	**86,239,273**	80,786,440	**70,041,583**	67,965,825

(a) Movements in the allowances for impairment losses on financial investments at amortised cost are as follows:

Group **As at 31 March 2026**	**Stage 1** 12-month ECL RM'000	**Stage 2** Lifetime ECL not credit impaired RM'000	**Stage 3** Lifetime ECL credit impaired RM'000	**Total RM'000**
At 1 January 2026	**43,092**	**65,278**	**9,229**	**117,599**
Net remeasurement of allowances	**8,988**	**2,078**	**(470)**	**10,596**
New financial assets originated or purchased	**6,598**	**3,322**	**-**	**9,920**
Financial assets derecognised	**(2,419)**	**(110)**	**-**	**(2,529)**
Changes in models/risk parameters	**(8,867)**	**(427)**	**-**	**(9,294)**
Exchange differences	**(192)**	**-**	**-**	**(192)**
At 31 March 2026	**47,200**	**70,141**	**8,759**	**126,100**

A10. Financial Investments Portfolio (cont'd.)

(iv) Financial investments at amortised cost (cont'd.)

(a) Movements in the allowances for impairment losses on financial investments at amortised cost are as follows (cont'd.):

Group **As at 31 December 2025**	**Stage 1** **12-month ECL** **RM'000**	**Stage 2** **Lifetime ECL not credit impaired** **RM'000**	**Stage 3** **Lifetime ECL credit impaired** **RM'000**	**Total** **RM'000**
At 1 January 2025	34,225	15,962	1,080,950	1,131,137
Net remeasurement of allowances	20,124	49,926	486,470	556,520
New financial assets originated or purchased	12,147	-	-	12,147
Financial assets derecognised	(17,141)	(105)	-	(17,246)
Changes in models/risk parameters	(143)	-	-	(143)
Amount written-off	-	-	(1,558,191)	(1,558,191)
Exchange differences	(6,120)	(505)	-	(6,625)
At 31 December 2025	43,092	65,278	9,229	117,599

Bank **As at 31 March 2026**	**Stage 1** **12-month ECL** **RM'000**	**Stage 2** **Lifetime ECL not credit impaired** **RM'000**	**Stage 3** **Lifetime ECL credit impaired** **RM'000**	**Total** **RM'000**
At 1 January 2026	**22,428**	**12,048**	**-**	**34,476**
Net remeasurement of allowances	**8,261**	**-**	**-**	**8,261**
New financial assets originated or purchased	**5,720**	**-**	**-**	**5,720**
Financial assets derecognised	**(2,260)**	**-**	**-**	**(2,260)**
Changes in models/risk parameters	**(8,865)**	**-**	**-**	**(8,865)**
Exchange differences	**(63)**	**-**	**-**	**(63)**
At 31 March 2026	**25,221**	**12,048**	**-**	**37,269**

Bank **As at 31 December 2025**	**Stage 1** **12-month ECL** **RM'000**	**Stage 2** **Lifetime ECL not credit impaired** **RM'000**	**Stage 3** **Lifetime ECL credit impaired** **RM'000**	**Total** **RM'000**
At 1 January 2025	19,771	10,504	-	30,275
Net remeasurement of allowances	11,447	2,049	-	13,496
New financial assets originated or purchased	9,715	-	-	9,715
Financial assets derecognised	(12,540)	-	-	(12,540)
Changes in models/risk parameters	(143)	-	-	(143)
Exchange differences	(5,822)	(505)	-	(6,327)
At 31 December 2025	22,428	12,048	-	34,476

A11. Loans, Advances and Financing

	Note	Group 31 March 2026 RM'000	Group 31 December 2025 RM'000	Bank 31 March 2026 RM'000	Bank 31 December 2025 RM'000
Loans, advances and financing to financial institutions	(i)	**1,394,114**	907,213	**50,092,705**	49,564,603
Loans, advances and financing to customers	(ii)	**674,172,603**	676,981,380	**216,725,648**	221,415,399
		675,566,717	677,888,593	**266,818,353**	270,980,002
(i) Loans, advances and financing to financial institutions^:					
(A) Loans, advances and financing to financial institutions at amortised cost		**1,395,627**	908,905	**50,247,002**	49,713,728
(B) Loans, advances and financing to financial institutions at fair value through other comprehensive income		**-**	-	**-**	-
Gross loans, advances and financing to financial institutions		**1,395,627**	908,905	**50,247,002**	49,713,728
Allowances for loans, advances and financing:					
- Stage 1 - 12-month ECL		**(1,470)**	(1,661)	**(37,238)**	(36,072)
- Stage 2 - Lifetime ECL not credit impaired		**(43)**	(31)	**(18,479)**	(13,267)
- Stage 3 - Lifetime ECL credit impaired		**-**	-	**(98,580)**	(99,786)
Net loans, advances and financing to financial institutions		**1,394,114**	907,213	**50,092,705**	49,564,603
(ii) Loans, advances and financing to customers:					
(A) Loans, advances and financing to customers at fair value through other comprehensive income		**31,664,724**	30,288,409	**36,852,850**	35,715,653
(B) Loans, advances and financing to customers at amortised cost		**727,001,901**	732,415,098	**183,897,452**	189,702,261
		758,666,625	762,703,507	**220,750,302**	225,417,914
Unearned interest and income		**(75,592,214)**	(77,063,623)	**(1,026,328)**	(1,082,328)
Gross loans, advances and financing to customers		**683,074,411**	685,639,884	**219,723,974**	224,335,586
Allowances for loans, advances and financing:					
- Stage 1 - 12-month ECL		**(2,073,106)**	(2,099,634)	**(863,200)**	(864,368)
- Stage 2 - Lifetime ECL not credit impaired		**(3,493,819)**	(3,412,665)	**(1,400,373)**	(1,363,852)
- Stage 3 - Lifetime ECL credit impaired		**(3,334,883)**	(3,146,205)	**(734,753)**	(691,967)
Net loans, advances and financing to customers		**674,172,603**	676,981,380	**216,725,648**	221,415,399
Net loans, advances and financing	(i) & (ii)	**675,566,717**	677,888,593	**266,818,353**	270,980,002

^ Included in the Bank's loans/financing to financial institutions is financing granted to Maybank Islamic Berhad ("MIB"), a subsidiary of the Bank, under a government financing scheme as part of the government support measures in response to COVID-19 pandemic for the purpose of SME lending amounting to RM1,108.1 million (31 December 2025: RM1,099.7 million), and under the Restricted Profit-Sharing Investment Account ("RPSIA") amounting to RM49,806.9 million net of expected credit losses (31 December 2025: RM48,341.8 million). The RPSIA is a contract based on the Mudharabah principle between two parties financing where the Bank acts as the investor who provides capital to MIB whereas the business venture is managed by MIB as an entrepreneur. The profit of the business venture is shared between both parties based on pre-agreed ratios. Losses, if any, are borne by the Bank.

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A11. Loans, Advances and Financing (cont'd.)

(iii) Loans, advances and financing to financial institutions and customers

	Group		Bank	
	31 March 2026 RM'000	31 December 2025 RM'000	31 March 2026 RM'000	31 December 2025 RM'000
Loans/financing to financial institutions	**1,395,627**	908,905	**50,247,002**	49,713,728
Overdrafts/cashline	**19,121,518**	19,393,409	**5,856,648**	5,913,068
Term loans/financing:				
- Housing loans/financing	**236,667,731**	235,771,850	**48,662,469**	48,516,581
- Syndicated loans/financing	**46,526,770**	45,637,526	**41,287,871**	40,561,192
- Hire purchase receivables	**102,546,248**	102,074,012	**10,482,331**	10,848,046
- Lease receivables	**3,937,173**	3,949,474	**-**	-
- Other loans/financing	**239,959,853**	241,844,337	**57,948,009**	60,322,897
Credit card receivables	**13,543,700**	13,561,977	**8,545,439**	8,530,282
Bills receivables	**8,302,920**	9,912,717	**7,540,997**	9,144,471
Trust receipts	**1,666,898**	1,862,059	**1,116,853**	1,196,612
Claims on customers under acceptance credits	**12,995,498**	12,930,321	**5,267,149**	4,982,459
Revolving credits	**60,440,976**	62,831,381	**30,733,319**	32,180,318
Share margin financing	**8,214,832**	8,187,210	**2,826,805**	2,740,331
Staff loans/financing	**4,680,688**	4,683,474	**481,431**	480,575
Loans/financing to:				
- Directors of the Bank	**3,521**	3,373	**820**	809
- Directors of subsidiaries	**3,428**	4,419	**156**	262
Others	**54,871**	55,968	**5**	11
	760,062,252	763,612,412	**270,997,304**	275,131,642
Unearned interest and income	**(75,592,214)**	(77,063,623)	**(1,026,328)**	(1,082,328)
Gross loans, advances and financing	**684,470,038**	686,548,789	**269,970,976**	274,049,314
Allowances for loans, advances and financing:				
- Stage 1 - 12-month ECL	**(2,074,576)**	(2,101,295)	**(900,438)**	(900,440)
- Stage 2 - Lifetime ECL not credit impaired	**(3,493,862)**	(3,412,696)	**(1,418,852)**	(1,377,119)
- Stage 3 - Lifetime ECL credit impaired	**(3,334,883)**	(3,146,205)	**(833,333)**	(791,753)
Net loans, advances and financing	**675,566,717**	677,888,593	**266,818,353**	270,980,002

(iv) Loans, advances and financing analysed by type of customers are as follows:

	Group		Bank	
	31 March 2026 RM'000	31 December 2025 RM'000	31 March 2026 RM'000	31 December 2025 RM'000
Domestic banking institutions	**1,733,591**	1,245,362	**54,260,155**	53,232,023
Domestic non-banking financial institutions	**30,099,414**	28,155,487	**15,570,066**	14,160,580
Domestic business enterprises:				
- Small and medium enterprises	**114,485,709**	118,877,716	**34,218,860**	34,966,800
- Others	**111,086,139**	109,074,448	**58,968,617**	61,289,675
Government and statutory bodies	**17,015,528**	17,232,937	**41,308**	39,517
Individuals	**352,005,974**	349,880,587	**65,385,714**	65,249,954
Other domestic entities	**16,505,373**	18,121,616	**4,441,241**	5,768,630
Foreign entities	**41,538,310**	43,960,636	**37,085,015**	39,342,135
Gross loans, advances and financing	**684,470,038**	686,548,789	**269,970,976**	274,049,314

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A11. Loans, Advances and Financing (cont'd.)

(v) Loans, advances and financing analysed by geographical locations are as follows:

	Group		Bank	
	31 March 2026 RM'000	31 December 2025 RM'000	31 March 2026 RM'000	31 December 2025 RM'000
Malaysia	**447,864,787**	444,308,574	**175,288,343**	175,161,507
Singapore	**171,977,701**	174,287,704	**71,137,417**	73,665,168
Indonesia	**30,360,567**	31,377,014	**-**	-
Labuan Offshore	**8,372,287**	8,783,544	**8,371,843**	8,783,096
Hong Kong SAR	**8,485,578**	9,201,515	**8,084,074**	8,745,970
United States of America	**767,945**	770,438	**767,945**	770,438
People's Republic of China	**4,647,482**	5,322,382	**4,647,482**	5,322,382
Vietnam	**1,229,172**	1,084,554	**383,415**	262,665
United Kingdom	**887,107**	916,907	**887,056**	916,872
Brunei	**376,867**	388,428	**376,867**	388,428
Cambodia	**4,615,303**	4,829,805	**-**	-
Philippines	**3,570,883**	3,857,668	**-**	-
Thailand	**1,287,825**	1,387,468	**-**	-
Laos	**12,011**	12,402	**12,011**	12,402
Myanmar	**14,523**	20,386	**14,523**	20,386
Gross loans, advances and financing	**684,470,038**	686,548,789	**269,970,976**	274,049,314

(vi) Loans, advances and financing analysed by interest/profit rate sensitivity are as follows:

	Group		Bank	
	31 March 2026 RM'000	31 December 2025 RM'000	31 March 2026 RM'000	31 December 2025 RM'000
Fixed rate:				
- Housing loans/financing	**39,815,732**	42,531,257	**267,804**	264,133
- Hire purchase receivables	**80,939,872**	79,792,831	**8,825,178**	8,776,508
- Other fixed rate loans/financing	**93,312,595**	92,297,904	**78,536,054**	78,631,270
Variable rate:				
- Base lending/financing rate/ base rate plus	**281,592,270**	276,386,830	**76,009,232**	73,605,885
- Cost plus	**33,340,471**	33,111,130	**11,597,144**	11,473,072
- Other variable rates	**155,469,098**	162,428,837	**94,735,564**	101,298,446
Gross loans, advances and financing	**684,470,038**	686,548,789	**269,970,976**	274,049,314

(vii) Loans, advances and financing analysed by economic purpose are as follows:

	Group		Bank	
	31 March 2026 RM'000	31 December 2025 RM'000	31 March 2026 RM'000	31 December 2025 RM'000
Purchase of securities	**32,744,496**	32,993,791	**6,054,252**	6,290,962
Purchase of transport vehicles	**89,798,398**	89,495,635	**7,524,640**	7,906,852
Purchase of landed properties:				
- Residential	**215,676,034**	214,538,549	**49,063,357**	49,099,710
- Non-residential	**59,990,385**	58,646,502	**17,472,270**	17,685,976
Purchase of fixed assets (excluding landed properties)	**2,835,457**	2,727,049	**1,424,426**	1,339,660
Personal use	**13,906,627**	14,382,790	**2,633,256**	3,335,420
Credit card	**13,604,695**	13,625,672	**8,540,300**	8,524,211
Purchase of consumer durables	**10,214**	11,146	**8,794**	9,679
Constructions	**13,964,615**	14,231,327	**7,146,472**	7,377,080
Mergers and acquisitions	**2,995,652**	2,990,470	**2,318,523**	2,248,708
Working capital	**191,163,265**	195,254,217	**131,671,092**	134,113,686
Others	**47,780,200**	47,651,641	**36,113,594**	36,117,370
Gross loans, advances and financing	**684,470,038**	686,548,789	**269,970,976**	274,049,314

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A11. Loans, Advances and Financing (cont'd.)

(viii) The maturity profile of loans, advances and financing are as follows:

	Group		Bank	
	31 March 2026 RM'000	31 December 2025 RM'000	31 March 2026 RM'000	31 December 2025 RM'000
Within one year	**144,035,067**	149,492,683	**84,277,374**	88,520,945
One year to three years	**75,702,306**	75,452,732	**50,691,733**	52,184,599
Three years to five years	**83,203,733**	87,474,810	**55,364,434**	56,590,447
After five years	**381,528,932**	374,128,564	**79,637,435**	76,753,323
Gross loans, advances and financing	**684,470,038**	686,548,789	**269,970,976**	274,049,314

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

	Group		Bank	
	31 March 2026 RM'000	31 December 2025 RM'000	31 March 2026 RM'000	31 December 2025 RM'000
At 1 January	**8,810,197**	8,325,759	**2,860,602**	5,619,460
Impaired during the financial period	**1,534,689**	5,168,291	**412,455**	1,475,848
Reclassified as non-impaired	**(261,239)**	(456,192)	**(57,516)**	(116,389)
Amount recovered	**(463,229)**	(1,653,415)	**(156,841)**	(1,740,264)
Amount written-off	**(387,143)**	(2,233,722)	**(88,329)**	(2,304,430)
Exchange differences	**(38,026)**	(340,524)	**(4,655)**	(73,623)
Gross impaired loans at 31 March 2026/ 31 December 2025	**9,195,249**	8,810,197	**2,965,716**	2,860,602
Less: Stage 3 - Lifetime ECL credit impaired	**(3,898,719)**	(3,728,727)	**(1,118,659)**	(1,091,018)
Net impaired loans at 31 March 2026/ 31 December 2025	**5,296,530**	5,081,470	**1,847,057**	1,769,584

<u>Calculation of ratio of net impaired loans:</u>

	Group		Bank	
	31 March 2026 RM'000	31 December 2025 RM'000	31 March 2026 RM'000	31 December 2025 RM'000
Gross impaired loans at 31 March 2026/ 31 December 2025 (excluding financing funded by Investment Account*)	**9,195,249**	8,810,197	**2,965,716**	2,860,602
Less: Stage 3 - Lifetime ECL credit impaired	**(3,898,719)**	(3,728,727)	**(1,118,659)**	(1,091,018)
Net impaired loans	**5,296,530**	5,081,470	**1,847,057**	1,769,584
Gross loans, advances and financing	**684,470,038**	686,548,789	**269,970,976**	274,049,314
Less: Funded by Investment Account*	**(32,380,861)**	(32,782,974)	**-**	-
Less: Allowances for loans, advances and financing at fair value through other comprehensive income and at amortised cost	**(9,598,722)**	(9,399,542)	**(3,544,308)**	(3,499,762)
Net loans, advances and financing	**642,490,455**	644,366,273	**266,426,668**	270,549,552
Ratio of net impaired loans	**0.82%**	0.79%	**0.69%**	0.65%

* In the books of Maybank Islamic Berhad, a wholly-owned subsidiary of the Bank, the unrestricted investment accounts (net of intercompany balances) as at 31 March 2026 was RM32,380.9 million (31 December 2025: RM32,783.0 million).

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A11. Loans, Advances and Financing (cont'd.)

(x) Impaired loans, advances and financing by economic purpose are as follows:

	Group		Bank	
	31 March 2026 RM'000	31 December 2025 RM'000	31 March 2026 RM'000	31 December 2025 RM'000
Purchase of securities	**176,222**	111,082	**70,319**	3,468
Purchase of transport vehicles	**705,687**	683,801	**92,963**	91,746
Purchase of landed properties:				
- Residential	**1,449,287**	1,342,574	**409,163**	373,486
- Non-residential	**886,459**	830,270	**228,370**	224,302
Purchase of fixed assets (excluding landed properties)	**74,571**	74,824	**53,731**	55,143
Personal use	**224,655**	220,713	**41,681**	41,755
Credit card	**92,208**	88,391	**46,726**	43,775
Purchase of consumer durables	**23**	133	**22**	132
Constructions	**418,427**	418,678	**241,101**	239,410
Working capital	**4,571,036**	4,472,104	**1,387,311**	1,390,499
Others	**596,674**	567,627	**394,329**	396,886
Gross impaired loans, advances and financing	**9,195,249**	8,810,197	**2,965,716**	2,860,602

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

	Group		Bank	
	31 March 2026 RM'000	31 December 2025 RM'000	31 March 2026 RM'000	31 December 2025 RM'000
Malaysia	**5,952,101**	5,561,631	**1,959,056**	1,858,276
Singapore	**473,635**	499,312	**60,838**	62,004
Indonesia	**1,170,326**	1,185,107	**-**	-
Labuan Offshore	**457,084**	445,625	**457,084**	445,625
Hong Kong SAR	**364,289**	366,239	**364,280**	366,230
People's Republic of China	**119,982**	119,477	**119,982**	119,477
Vietnam	**1,095**	1,114	**-**	-
Brunei	**3,757**	8,233	**3,757**	8,233
Cambodia	**403,243**	361,007	**-**	-
Philippines	**217,986**	229,301	**-**	-
Thailand	**31,032**	32,394	**-**	-
Laos	**104**	159	**104**	159
Myanmar	**615**	598	**615**	598
Gross impaired loans, advances and financing	**9,195,249**	8,810,197	**2,965,716**	2,860,602

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A11. Loans, Advances and Financing (cont'd.)

(xii) Movements in the allowances for impairment losses on loans, advances and financing are as follows:

At fair value through other comprehensive income

Group As at 31 March 2026	Stage 1 12-month ECL RM'000	Stage 2 Lifetime ECL not credit impaired RM'000	Stage 3 Lifetime ECL credit impaired RM'000	Total RM'000
At 1 January 2026	92,540	64,284	582,522	739,346
Transferred to Stage 1	169	(169)	-	-
Transferred to Stage 2	(236)	236	-	-
Net remeasurement of allowances	(1,041)	1,003	(17,990)	(18,028)
New financial assets originated or purchased	4,458	-	-	4,458
Financial assets derecognised	(2,519)	(3,506)	-	(6,025)
Changes in models/risk parameters	(22,633)	(471)	-	(23,104)
Exchange differences	(265)	(285)	(696)	(1,246)
At 31 March 2026	70,473	61,092	563,836	695,401

Group As at 31 December 2025	Stage 1 12-month ECL RM'000	Stage 2 Lifetime ECL not credit impaired RM'000	Stage 3 Lifetime ECL credit impaired RM'000	Total RM'000
At 1 January 2025	108,959	40,849	222,406	372,214
Transferred to Stage 2	(15,408)	15,408	-	-
Transferred to Stage 3	-	(7,927)	7,927	-
Net remeasurement of allowances	(12,061)	3,974	430,999	422,912
New financial assets originated or purchased	42,696	20,038	-	62,734
Financial assets derecognised	(27,449)	(229)	-	(27,678)
Changes in models/risk parameters	(957)	(7,658)	-	(8,615)
Amount written-off	-	-	(68,231)	(68,231)
Exchange differences	(3,240)	(171)	(10,579)	(13,990)
At 31 December 2025	92,540	64,284	582,522	739,346

Bank As at 31 March 2026	Stage 1 12-month ECL RM'000	Stage 2 Lifetime ECL not credit impaired RM'000	Stage 3 Lifetime ECL credit impaired RM'000	Total RM'000
At 1 January 2026	98,103	33,082	299,265	430,450
Transferred to Stage 1	169	(169)	-	-
Transferred to Stage 2	(236)	236	-	-
Net remeasurement of allowances	(916)	1,003	(13,242)	(13,155)
New financial assets originated or purchased	4,249	-	-	4,249
Financial assets derecognised	(2,519)	(3,506)	-	(6,025)
Changes in models/risk parameters	(22,588)	-	-	(22,588)
Exchange differences	(265)	(284)	(697)	(1,246)
At 31 March 2026	75,997	30,362	285,326	391,685

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A11. Loans, Advances and Financing (cont'd.)

(xii) Movements in the allowances for impairment losses on loans, advances and financing are as follows (cont'd.):

At fair value through other comprehensive income (cont'd.)

Bank As at 31 December 2025	Stage 1 12-month ECL RM'000	Stage 2 Lifetime ECL not credit impaired RM'000	Stage 3 Lifetime ECL credit impaired RM'000	Total RM'000
At 1 January 2025	109,468	15,078	222,406	346,952
Transferred to Stage 2	(15,408)	15,408	-	-
Transferred to Stage 3	-	(7,927)	7,927	-
Net remeasurement of allowances	(9,342)	3,944	147,742	142,344
New financial assets originated or purchased	38,278	6,737	-	45,015
Financial assets derecognised	(21,973)	-	-	(21,973)
Changes in models/risk parameters	282	-	-	282
Amount written-off	-	-	(68,231)	(68,231)
Exchange differences	(3,202)	(158)	(10,579)	(13,939)
At 31 December 2025	98,103	33,082	299,265	430,450

At amortised cost

Group As at 31 March 2026	Stage 1 12-month ECL RM'000	Stage 2 Lifetime ECL not credit impaired RM'000	Stage 3 Lifetime ECL credit impaired RM'000	Total RM'000
At 1 January 2026	**2,101,295**	**3,412,696**	**3,146,205**	**8,660,196**
Transferred to Stage 1	**226,144**	**(175,734)**	**(50,410)**	**-**
Transferred to Stage 2	**(55,647)**	**129,261**	**(73,614)**	**-**
Transferred to Stage 3	**(50,090)**	**(147,933)**	**198,023**	**-**
Net remeasurement of allowances	**(61,778)**	**277,297**	**549,782**	**765,301**
New financial assets originated or purchased	**185,164**	**173,708**	**-**	**358,872**
Financial assets derecognised	**(148,840)**	**(132,781)**	**(28,462)**	**(310,083)**
Changes in models/risk parameters	**(112,634)**	**(35,464)**	**(118)**	**(148,216)**
Amount written-off	**-**	**-**	**(387,143)**	**(387,143)**
Exchange differences	**(9,038)**	**(7,188)**	**(19,380)**	**(35,606)**
At 31 March 2026	**2,074,576**	**3,493,862**	**3,334,883**	**8,903,321**

Group As at 31 December 2025	Stage 1 12-month ECL RM'000	Stage 2 Lifetime ECL not credit impaired RM'000	Stage 3 Lifetime ECL credit impaired RM'000	Total RM'000
At 1 January 2025	1,874,360	3,448,452	4,872,075	10,194,887
Transferred to Stage 1	418,071	(384,289)	(33,782)	-
Transferred to Stage 2	(107,223)	192,817	(85,594)	-
Transferred to Stage 3	(35,536)	(339,858)	375,394	-
Net remeasurement of allowances	116,068	724,159	576,868	1,417,095
New financial assets originated or purchased	495,868	197,442	-	693,310
Financial assets derecognised	(349,881)	(259,178)	(136,157)	(745,216)
Changes in models/risk parameters	(253,269)	(117,794)	(28,321)	(399,384)
Amount written-off	-	-	(2,165,491)	(2,165,491)
Exchange differences	(57,163)	(49,055)	(228,787)	(335,005)
At 31 December 2025	2,101,295	3,412,696	3,146,205	8,660,196

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A11. Loans, Advances and Financing (cont'd.)

(xii) Movements in the allowances for impairment losses on loans, advances and financing are as follows (cont'd.):

At amortised cost (cont'd.)

Bank **As at 31 March 2026**	**Stage 1** **12-month ECL** **RM'000**	**Stage 2** **Lifetime ECL not credit impaired** **RM'000**	**Stage 3** **Lifetime ECL credit impaired** **RM'000**	**Total** **RM'000**
At 1 January 2026	**900,440**	**1,377,119**	**791,753**	**3,069,312**
Transferred to Stage 1	**95,705**	**(51,777)**	**(43,928)**	**-**
Transferred to Stage 2	**(14,512)**	**39,129**	**(24,617)**	**-**
Transferred to Stage 3	**(45,291)**	**(46,752)**	**92,043**	**-**
Net remeasurement of allowances	**48,515**	**23,684**	**112,372**	**184,571**
New financial assets originated or purchased	**67,424**	**130,860**	**-**	**198,284**
Financial assets derecognised	**(75,135)**	**(42,687)**	**(6,914)**	**(124,736)**
Changes in models/risk parameters	**(77,256)**	**(9,615)**	**(1)**	**(86,872)**
Amount written-off	**-**	**-**	**(88,329)**	**(88,329)**
Exchange differences	**548**	**(1,109)**	**954**	**393**
At 31 March 2026	**900,438**	**1,418,852**	**833,333**	**3,152,623**

Bank **As at 31 December 2025**	**Stage 1** **12-month ECL** **RM'000**	**Stage 2** **Lifetime ECL not credit impaired** **RM'000**	**Stage 3** **Lifetime ECL credit impaired** **RM'000**	**Total** **RM'000**
At 1 January 2025	902,507	999,939	3,443,904	5,346,350
Transferred to Stage 1	133,349	(122,367)	(10,982)	-
Transferred to Stage 2	(31,697)	49,683	(17,986)	-
Transferred to Stage 3	(8,413)	(97,208)	105,621	-
Net remeasurement of allowances	92,765	608,879	(397,151)	304,493
New financial assets originated or purchased	165,394	52,153	-	217,547
Financial assets derecognised	(179,676)	(53,509)	(51,219)	(284,404)
Changes in models/risk parameters	(163,673)	(52,653)	(24)	(216,350)
Amount written-off	-	-	(2,236,198)	(2,236,198)
Exchange differences	(10,116)	(7,798)	(44,212)	(62,126)
At 31 December 2025	900,440	1,377,119	791,753	3,069,312

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A12. Insurance contract/takaful certificate assets/liabilities and reinsurance contract/retakaful certificate assets/ liabilities

		Group	
		31 March 2026 RM'000	31 December 2025 RM'000
Insurance contract/takaful certificate assets		**100,261**	103,165
Insurance contract/takaful certificate liabilities		**(46,476,534)**	(47,093,930)
Insurance contract/takaful certificate liabilities, net	(i)	**(46,376,273)**	(46,990,765)
Reinsurance contract/retakaful certificate assets		**5,088,213**	5,274,445
Reinsurance contract/retakaful certificate liabilities		**(7,251)**	(32,762)
Reinsurance contract/retakaful certificate assets, net	(ii)	**5,080,962**	5,241,683

(i) Insurance contract/takaful certificate

	Group	
	31 March 2026 RM'000	31 December 2025 RM'000
Remaining coverage	**(34,252,710)**	(34,167,352)
- Excluding loss component	**(33,187,123)**	(33,131,977)
- Loss component	**(1,065,587)**	(1,035,375)
Incurred claims	**(12,123,563)**	(12,823,413)
	(46,376,273)	(46,990,765)

(ii) Reinsurance contract/retakaful certificate

	Group	
	31 March 2026 RM'000	31 December 2025 RM'000
Remaining coverage	**1,401,722**	1,605,300
- Excluding loss component	**1,314,780**	1,509,728
- Loss component	**86,942**	95,572
Amounts recoverable for incurred claims	**3,679,240**	3,636,383
	5,080,962	5,241,683

A13. Other Assets

	Group		Bank	
	31 March 2026 RM'000	31 December 2025 RM'000	31 March 2026 RM'000	31 December 2025 RM'000
Other debtors, net of allowances for impairment losses	**14,857,652**	13,216,093	**16,994,313**	11,498,420
Amount due from brokers and clients	**7,731,811**	2,412,808	**-**	-
Prepayments and deposits	**1,218,448**	907,635	**221,377**	178,163
Tax recoverable	**554,081**	496,872	**229,922**	151,336
Foreclosed properties, net of allowances for impairment losses	**276,510**	282,934	**-**	-
	24,638,502	17,316,342	**17,445,612**	11,827,919

A14. Deposits from Customers

(i) By type of deposit

	Group		Bank	
	31 March 2026 RM'000	31 December 2025 RM'000	31 March 2026 RM'000	31 December 2025 RM'000
Fixed deposits and negotiable instruments of deposits				
- One year or less	**319,677,934**	328,452,721	**143,811,758**	153,739,657
- More than one year	**5,642,005**	6,352,598	**1,748,656**	2,246,265
	325,319,939	334,805,319	**145,560,414**	155,985,922
Money market deposits	**93,991,582**	95,492,538	**26,835,173**	22,419,200
Savings deposits	**104,464,029**	104,407,413	**34,851,239**	33,971,802
Demand deposits	**163,310,863**	163,504,957	**85,895,741**	87,969,854
	687,086,413	698,210,227	**293,142,567**	300,346,778

(ii) By type of customer

	Group		Bank	
	31 March 2026 RM'000	31 December 2025 RM'000	31 March 2026 RM'000	31 December 2025 RM'000
Business enterprises	**372,206,850**	381,059,650	**163,397,971**	164,707,110
Individuals	**177,781,809**	178,892,999	**84,025,823**	84,351,940
Government and statutory bodies	**69,910,978**	73,255,845	**18,474,025**	20,098,106
Others	**67,186,776**	65,001,733	**27,244,748**	31,189,622
	687,086,413	698,210,227	**293,142,567**	300,346,778

(iii) The maturity profile of fixed deposits and negotiable instruments of deposits are as follows:

	Group		Bank	
	31 March 2026 RM'000	31 December 2025 RM'000	31 March 2026 RM'000	31 December 2025 RM'000
Within six months	**259,047,146**	274,106,522	**118,001,425**	131,655,895
Six months to one year	**60,630,788**	54,346,199	**25,810,333**	22,083,762
One year to three years	**4,866,579**	5,570,560	**1,181,167**	1,679,783
Three years to five years	**347,528**	299,529	**139,591**	83,973
More than five years	**427,898**	482,509	**427,898**	482,509
	325,319,939	334,805,319	**145,560,414**	155,985,922

A15. Deposits and Placements from Financial Institutions

	Group		Bank	
	31 March 2026 RM'000	**31 December 2025 RM'000**	**31 March 2026 RM'000**	**31 December 2025 RM'000**
Licensed banks	**47,438,837**	39,413,542	**76,731,820**	67,431,002
Licensed finance companies	**947,595**	1,274,849	**947,595**	1,274,849
Licensed investment banks	**1,522,239**	749,158	**1,522,238**	749,157
Other financial institutions	**1,410,305**	1,149,780	**494,622**	433,610
	51,318,976	42,587,329	**79,696,275**	69,888,618

The maturity profile of deposits and placements from financial institutions are as follows:

	Group		Bank	
	31 March 2026 RM'000	**31 December 2025 RM'000**	**31 March 2026 RM'000**	**31 December 2025 RM'000**
One year or less	**47,378,371**	38,796,349	**76,444,670**	66,784,084
More than one year	**3,940,605**	3,790,980	**3,251,605**	3,104,534
	51,318,976	42,587,329	**79,696,275**	69,888,618

A16. Financial Liabilities at Fair Value Through Profit or Loss ("FVTPL")

	Group		Bank	
	31 March 2026 RM'000	**31 December 2025 RM'000**	**31 March 2026 RM'000**	**31 December 2025 RM'000**
Structured deposits	**3,303,320**	3,046,858	**389,021**	211,981
Borrowings				
Unsecured				
Medium Term Notes				
- More than one year				
Denominated in:				
- USD	**6,650,554**	6,536,879	**6,650,554**	6,536,879
Total financial liabilities at fair value through profit or loss	**9,953,874**	9,583,737	**7,039,575**	6,748,860

The contractual carrying amounts of structured deposits designated at FVTPL as at 31 March 2026 were RM3,290,331,000 (31 December 2025: RM3,026,392,000) for the Group and RM397,787,000 (31 December 2025: RM214,814,000) for the Bank, meanwhile the contractual carrying amount of borrowings designated at FVTPL as at 31 March 2026 for the Group and the Bank were RM14,126,764,000 (31 December 2025: RM14,023,081,000). The fair value changes of the financial liabilities at FVTPL that are attributable to the changes in own credit risk are not significant.

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A17. Borrowings, Subordinated Obligations and Capital Securities

	Group		Bank	
	31 March 2026 RM'000	**31 December 2025 RM'000**	**31 March 2026 RM'000**	**31 December 2025 RM'000**
(i) Borrowings				
Secured				
(a) Borrowings				
- Less than one year				
Denominated in:				
- IDR	**820,066**	515,928	**-**	-
- VND	**69,902**	70,388	**-**	-
	889,968	586,316	**-**	-
- More than one year				
Denominated in:				
- EUR	**4,675,873**	4,821,840	**-**	-
- IDR	**1,607,420**	1,671,730	**-**	-
	6,283,293	6,493,570	**-**	-
Total secured borrowings	**7,173,261**	7,079,886	**-**	-
Unsecured				
(a) Borrowings				
- Less than one year				
Denominated in:				
- USD	**382,546**	752,428	**34,476**	34,314
- CNY	**1,180,499**	1,162,442	**1,180,499**	1,162,442
- SGD	**849,341**	783,309	**849,341**	783,309
- THB	**747,033**	723,727	**-**	-
- HKD	**51,461**	43,308	**51,461**	-
- IDR	**1,222,197**	1,160,243	**-**	-
- VND	**125,620**	77,337	**-**	-
- RM (Note (a))	**5,817,784**	5,063,353	**5,817,784**	4,516,350
	10,376,481	9,766,147	**7,933,561**	6,496,415
- More than one year				
Denominated in:				
- USD	**811,278**	810,875	**-**	-
- IDR	**239,328**	243,730	**-**	-
- RM (Note (a))	**806,711**	806,711	**806,711**	806,711
	1,857,317	1,861,316	**806,711**	806,711

Note (a): Included in the borrowings are the amounts received by the Group and the Bank under government financing scheme as part of the government support measure in response to COVID-19 pandemic with a six-year maturity amounting to RM1,788,962,000 (31 December 2025: RM1,775,447,000) to be repaid on 17 June 2026 and RM43,003,000 (31 December 2025: RM42,679,000) to be repaid on 6 October 2026 for the purpose of SME lending at a below market rate. The financing under the government scheme is for lending at concession rates to SMEs and for COVID-19 related relief measures.

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A17. Borrowings, Subordinated Obligations and Capital Securities (cont'd.)

	Group		Bank	
	31 March 2026 RM'000	31 December 2025 RM'000	31 March 2026 RM'000	31 December 2025 RM'000
(i) Borrowings (cont'd.)				
Unsecured (cont'd.)				
(b) Medium Term Notes				
- Less than one year				
Denominated in:				
- USD	**530,839**	528,324	**530,839**	528,324
- HKD	**300,063**	300,862	**300,063**	300,862
- JPY	**517,918**	515,174	**517,918**	515,174
	1,348,820	1,344,360	**1,348,820**	1,344,360
- More than one year				
Denominated in:				
- USD	**5,936,166**	5,964,820	**5,936,166**	5,964,820
- HKD	**1,077,948**	1,104,490	**1,077,948**	1,104,490
- JPY	**458,310**	484,484	**458,310**	484,484
- AUD	**359,365**	355,282	**359,365**	355,282
- CNH	**127,485**	126,175	**127,485**	126,175
- RM	**3,135,978**	120,185	**121,223**	120,185
	11,095,252	8,155,436	**8,080,497**	8,155,436
Total unsecured borrowings	**24,677,870**	21,127,259	**18,169,589**	16,802,922
Total borrowings	**31,851,131**	28,207,145	**18,169,589**	16,802,922

	Group		Bank	
	31 March 2026 RM'000	31 December 2025 RM'000	31 March 2026 RM'000	31 December 2025 RM'000
(ii) Subordinated Obligations				
Unsecured				
- More than one year				
Denominated in:				
- RM	**12,630,547**	14,452,872	**12,313,194**	14,138,570
	12,630,547	14,452,872	**12,313,194**	14,138,570

	Group		Bank	
	31 March 2026 RM'000	31 December 2025 RM'000	31 March 2026 RM'000	31 December 2025 RM'000
(iii) Capital Securities				
Unsecured				
- More than one year				
Denominated in:				
- RM	**1,561,104**	1,577,087	**1,561,104**	1,577,087
	1,561,104	1,577,087	**1,561,104**	1,577,087

A18. Other Liabilities

		Group		Bank	
	Note	31 March 2026 RM'000	31 December 2025 RM'000	31 March 2026 RM'000	31 December 2025 RM'000
Amount due to brokers and clients		**10,506,074**	6,655,834	**-**	-
Deposits, other creditors and accruals		**17,216,435**	19,434,901	**9,285,966**	13,095,212
Defined benefit pension plans		**437,529**	439,216	**-**	-
Provisions for commitments and contingencies		**21,234**	21,236	**21,078**	21,078
Allowances for impairment losses on loan commitments and financial guarantee contracts	(i)	**259,627**	246,718	**129,001**	129,185
Lease liabilities		**1,874,012**	1,925,147	**1,316,208**	1,309,732
Structured deposits		**684,787**	392,441	**450,891**	259,071
		30,999,698	29,115,493	**11,203,144**	14,814,278

(i) Movements in the allowances for impairment losses on loan commitments and financial guarantee contracts are as follows:

Group As at 31 March 2026	Stage 1 12-month ECL RM'000	Stage 2 Lifetime ECL not credit impaired RM'000	Stage 3 Lifetime ECL credit impaired RM'000	Total RM'000
At 1 January 2026	**150,003**	**33,171**	**63,544**	**246,718**
Transferred to Stage 1	**5,920**	**(5,906)**	**(14)**	**-**
Transferred to Stage 2	**(2,655)**	**3,769**	**(1,114)**	**-**
Transferred to Stage 3	**(45)**	**(786)**	**831**	**-**
Net remeasurement of allowances	**11,213**	**478**	**14,123**	**25,814**
New credit exposures originated or purchased	**26,426**	**7,630**	**-**	**34,056**
Credit exposures derecognised	**(27,230)**	**(8,759)**	**(3,464)**	**(39,453)**
Changes in models/risk parameters	**(6,141)**	**(206)**	**(2)**	**(6,349)**
Exchange differences	**(1,118)**	**(41)**	**-**	**(1,159)**
At 31 March 2026	**156,373**	**29,350**	**73,904**	**259,627**

Group As at 31 December 2025	Stage 1 12-month ECL RM'000	Stage 2 Lifetime ECL not credit impaired RM'000	Stage 3 Lifetime ECL credit impaired RM'000	Total RM'000
At 1 January 2025	167,452	99,546	130,799	397,797
Transferred to Stage 1	6,478	(5,966)	(512)	-
Transferred to Stage 2	(9,001)	9,548	(547)	-
Transferred to Stage 3	(91)	(303)	394	-
Net remeasurement of allowances	(11,999)	(3,945)	(53,902)	(69,846)
New credit exposures originated or purchased	90,754	18,401	-	109,155
Credit exposures derecognised	(73,878)	(81,496)	(20,578)	(175,952)
Changes in models/risk parameters	(10,584)	(1,475)	7,904	(4,155)
Exchange differences	(9,128)	(1,139)	(14)	(10,281)
At 31 December 2025	150,003	33,171	63,544	246,718

A18. Other Liabilities (cont'd.)

(i) Movements in the allowances for impairment losses on loan commitments and financial guarantee contracts are as follows (cont'd.):

Bank As at 31 March 2026	Stage 1 12-month ECL RM'000	Stage 2 Lifetime ECL not credit impaired RM'000	Stage 3 Lifetime ECL credit impaired RM'000	Total RM'000
At 1 January 2026	70,982	14,093	44,110	129,185
Transferred to Stage 1	1,723	(1,723)	-	-
Transferred to Stage 2	(1,381)	2,407	(1,026)	-
Transferred to Stage 3	(18)	(1)	19	-
Net remeasurement of allowances	7,775	(1,807)	3,735	9,703
New credit exposures originated or purchased	13,470	7,088	-	20,558
Credit exposures derecognised	(18,375)	(4,556)	(3,461)	(26,392)
Changes in models/risk parameters	(3,427)	4	-	(3,423)
Exchange differences	(661)	31	-	(630)
At 31 March 2026	70,088	15,536	43,377	129,001

Bank As at 31 December 2025	Stage 1 12-month ECL RM'000	Stage 2 Lifetime ECL not credit impaired RM'000	Stage 3 Lifetime ECL credit impaired RM'000	Total RM'000
At 1 January 2025	71,192	84,267	74,055	229,514
Transferred to Stage 1	2,643	(2,135)	(508)	-
Transferred to Stage 2	(2,903)	3,126	(223)	-
Transferred to Stage 3	(15)	(8)	23	-
Net remeasurement of allowances	(2,519)	(4,588)	(17,234)	(24,341)
New credit exposures originated or purchased	52,078	9,375	-	61,453
Credit exposures derecognised	(42,995)	(74,049)	(19,966)	(137,010)
Changes in models/risk parameters	(2,941)	(1,257)	7,934	3,736
Exchange differences	(3,558)	(638)	29	(4,167)
At 31 December 2025	70,982	14,093	44,110	129,185

A19. Other Reserves

The breakdown and movement of other reserves are as follows:

Group	Capital Reserve RM'000	Revaluation Reserve RM'000	Defined Benefit Reserve RM'000	Hedge Reserve RM'000	Insurance Finance Reserve RM'000	Total Other Reserves RM'000
	<==== Non-Distributable					====>
At 1 January 2026	12,311	(2,688)	143,233	(373,729)	(233,521)	(454,394)
Other comprehensive (loss)/income	(7,517)	-	(191)	2,233	53,743	48,268
Defined benefit plan actuarial loss	-	-	(191)	-	-	(191)
Cost of hedging for fair value hedge	-	-	-	2,233	-	2,233
Net insurance finance/investment result	-	-	-	-	53,743	53,743
Net loss on capital reserve	(7,517)	-	-	-	-	(7,517)
Total comprehensive (loss)/income for the financial period	(7,517)	-	(191)	2,233	53,743	48,268
At 31 March 2026	4,794	(2,688)	143,042	(371,496)	(179,778)	(406,126)

Group	Capital Reserve RM'000	Revaluation Reserve RM'000	Defined Benefit Reserve RM'000	Hedge Reserve RM'000	Insurance Finance Reserve RM'000	Total Other Reserves RM'000
	<==== Non-Distributable					====>
At 1 January 2025	12,837	(2,688)	115,055	(379,874)	(196,162)	(450,832)
Other comprehensive (loss)/income	(188)	-	5,063	2,531	(30,486)	(23,080)
Defined benefit plan actuarial gain	-	-	5,063	-	-	5,063
Cost of hedging for fair value hedge	-	-	-	2,531	-	2,531
Net insurance finance/investment result	-	-	-	-	(30,486)	(30,486)
Net loss on capital reserve	(188)	-	-	-	-	(188)
Total comprehensive (loss)/income for the financial period	(188)	-	5,063	2,531	(30,486)	(23,080)
At 31 March 2025	12,649	(2,688)	120,118	(377,343)	(226,648)	(473,912)

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A20. Interest Income

Group	First Quarter Ended		Cumulative 3 Months Ended	
	31 March 2026 RM'000	31 March 2025 RM'000	31 March 2026 RM'000	31 March 2025 RM'000
Loans, advances and financing	**4,429,137**	5,284,407	**4,429,137**	5,284,407
Money at call and deposits and placements with financial institutions	**188,461**	385,576	**188,461**	385,576
Financial assets purchased under resale agreements	**63,833**	164,558	**63,833**	164,558
Financial assets at FVTPL	**238,621**	246,048	**238,621**	246,048
Financial investments at FVOCI	**989,818**	1,132,434	**989,818**	1,132,434
Financial investments at amortised cost	**556,592**	533,669	**556,592**	533,669
	6,466,462	7,746,692	**6,466,462**	7,746,692
Amortisation of premiums, net	**(43,646)**	(6,678)	**(43,646)**	(6,678)
	6,422,816	7,740,014	**6,422,816**	7,740,014

Bank	First Quarter Ended		Cumulative 3 Months Ended	
	31 March 2026 RM'000	31 March 2025 RM'000	31 March 2026 RM'000	31 March 2025 RM'000
Loans, advances and financing	**2,724,826**	3,361,275	**2,724,826**	3,361,275
Money at call and deposits and placements with financial institutions	**351,831**	532,504	**351,831**	532,504
Financial assets purchased under resale agreements	**77,955**	176,629	**77,955**	176,629
Financial assets at FVTPL	**41,275**	55,210	**41,275**	55,210
Financial investments at FVOCI	**644,463**	704,053	**644,463**	704,053
Financial investments at amortised cost	**487,892**	428,609	**487,892**	428,609
	4,328,242	5,258,280	**4,328,242**	5,258,280
Accretion of discounts, net	**27,556**	63,312	**27,556**	63,312
	4,355,798	5,321,592	**4,355,798**	5,321,592

Included in interest income for the three-month financial period ended 31 March 2026 is interest on impaired assets amounting to approximately RM71,875,000 (31 March 2025: RM67,985,216) for the Group and RM26,964,000 (31 March 2025: RM26,510,625) for the Bank.

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A21. Interest Expense

Group	First Quarter Ended 31 March 2026 RM'000	First Quarter Ended 31 March 2025 RM'000	Cumulative 3 Months Ended 31 March 2026 RM'000	Cumulative 3 Months Ended 31 March 2025 RM'000
Deposits and placements from financial institutions	**343,909**	480,689	**343,909**	480,689
Deposits from customers	**2,014,773**	3,112,847	**2,014,773**	3,112,847
Obligations on financial assets sold under repurchase agreements	**205,743**	277,429	**205,743**	277,429
Borrowings	**256,848**	269,974	**256,848**	269,974
Subordinated obligations	**137,670**	116,119	**137,670**	116,119
Capital securities	**15,966**	15,966	**15,966**	15,966
Structured deposits	**8,254**	13,679	**8,254**	13,679
Financial liabilities at FVTPL	**170,583**	231,089	**170,583**	231,089
	3,153,746	4,517,792	**3,153,746**	4,517,792

Bank	First Quarter Ended 31 March 2026 RM'000	First Quarter Ended 31 March 2025 RM'000	Cumulative 3 Months Ended 31 March 2026 RM'000	Cumulative 3 Months Ended 31 March 2025 RM'000
Deposits and placements from financial institutions	**538,390**	733,859	**538,390**	733,859
Deposits from customers	**1,319,906**	1,967,879	**1,319,906**	1,967,879
Obligations on financial assets sold under repurchase agreements	**257,427**	393,311	**257,427**	393,311
Borrowings	**147,637**	146,038	**147,637**	146,038
Subordinated obligations	**120,320**	96,947	**120,320**	96,947
Capital securities	**15,966**	15,966	**15,966**	15,966
Structured deposits	**6,564**	11,211	**6,564**	11,211
Financial liabilities at FVTPL	**160,370**	197,874	**160,370**	197,874
	2,566,580	3,563,085	**2,566,580**	3,563,085

A22. Insurance/takaful service result

Group	First Quarter Ended 31 March 2026 RM'000	First Quarter Ended 31 March 2025 RM'000	Cumulative 3 Months Ended 31 March 2026 RM'000	Cumulative 3 Months Ended 31 March 2025 RM'000
Insurance/takaful revenue	**2,065,745**	2,208,922	**2,065,745**	2,208,922
Insurance/takaful service expenses	**(1,672,687)**	(1,348,159)	**(1,672,687)**	(1,348,159)
Net expenses from reinsurance contracts/retakaful certificate held	**(23,205)**	(389,364)	**(23,205)**	(389,364)
	369,853	471,399	**369,853**	471,399

A23. Dividends from Subsidiaries

Bank	First Quarter Ended 31 March 2026 RM'000	First Quarter Ended 31 March 2025 RM'000	Cumulative 3 Months Ended 31 March 2026 RM'000	Cumulative 3 Months Ended 31 March 2025 RM'000
Gross dividend income from:				
Subsidiaries	**1,116,719**	2,576,492	**1,116,719**	2,576,492
	1,116,719	2,576,492	**1,116,719**	2,576,492

A24. Other Operating Income

Group	First Quarter Ended 31 March 2026 RM'000	First Quarter Ended 31 March 2025 RM'000	Cumulative 3 Months Ended 31 March 2026 RM'000	Cumulative 3 Months Ended 31 March 2025 RM'000
(a) Fee income:				
Commission	**367,515**	351,330	**367,515**	351,330
Service charges and fees	**490,140**	433,929	**490,140**	433,929
Underwriting fees	**14,943**	16,420	**14,943**	16,420
Brokerage income	**91,764**	78,692	**91,764**	78,692
Fees on loans, advances and financing	**57,382**	58,725	**57,382**	58,725
	1,021,744	939,096	**1,021,744**	939,096
(b) Investment income:				
Net gain on disposal of financial assets at FVTPL	**242,561**	79,260	**242,561**	79,260
Net gain on disposal of financial investments at FVOCI	**223,428**	203,823	**223,428**	203,823
Net loss on dilution/disposal of interest in associates	**-**	(269)	**-**	(269)
Net gain on change in structure/disposal of deemed controlled structured entities	**-**	5,959	**-**	5,959
	465,989	288,773	**465,989**	288,773
(c) Gross dividend income from:				
Financial investments portfolio	**95,673**	55,574	**95,673**	55,574
(d) Unrealised (loss)/gain on revaluation of:				
Financial assets designated upon initial recognition at FVTPL	**(163,564)**	65,260	**(163,564)**	65,260
Financial investments at FVTPL	**(2,088,968)**	(765,611)	**(2,088,968)**	(765,611)
Financial liabilities at FVTPL	**40,523**	(323,388)	**40,523**	(323,388)
Derivatives	**1,453,243**	952,448	**1,453,243**	952,448
	(758,766)	(71,291)	**(758,766)**	(71,291)
(e) Other income:				
Foreign exchange gain, net	**74,859**	726,939	**74,859**	726,939
Realised gain on derivatives	**193,185**	83,474	**193,185**	83,474
Rental income	**12,941**	14,454	**12,941**	14,454
Gain on disposal of property, plant and equipment	**246**	551	**246**	551
Gain on disposal of foreclosed properties	**427**	14,813	**427**	14,813
Fair value adjustments on investments properties	**2,971**	(176)	**2,971**	(176)
Others	**2,948**	47,633	**2,948**	47,633
	287,577	887,688	**287,577**	887,688
Total other operating income	**1,112,217**	2,099,840	**1,112,217**	2,099,840

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A24. Other Operating Income (cont'd.)

	First Quarter Ended		Cumulative 3 Months Ended	
	31 March 2026	31 March 2025	31 March 2026	31 March 2025
Bank	RM'000	RM'000	RM'000	RM'000
(a) Fee income:				
Commission	**270,041**	260,678	**270,041**	260,678
Service charges and fees	**223,969**	230,861	**223,969**	230,861
Underwriting fees	**-**	11,878	**-**	11,878
Brokerage income	**419**	419	**419**	419
Fees on loans, advances and financing	**33,733**	41,483	**33,733**	41,483
	528,162	545,319	**528,162**	545,319
(b) Investment income:				
Net gain on disposal of financial assets at FVTPL	**69,622**	105,177	**69,622**	105,177
Net gain on disposal of financial investments at FVOCI	**200,582**	192,266	**200,582**	192,266
Excess of capital repayment of a subsidiary	**3,317**	-	**3,317**	-
Net gain on change in structure/disposal of deemed controlled structured entities	**-**	1,847	**-**	1,847
	273,521	299,290	**273,521**	299,290
(c) Gross dividend income from:				
Financial investments portfolio	**1,527**	1,200	**1,527**	1,200
(d) Unrealised (loss)/gain on revaluation of:				
Financial investments at FVTPL	**(1,362,604)**	(226,394)	**(1,362,604)**	(226,394)
Financial liabilities at FVTPL	**40,523**	(323,388)	**40,523**	(323,388)
Derivatives	**1,284,255**	820,638	**1,284,255**	820,638
	(37,826)	270,856	**(37,826)**	270,856
(e) Other income:				
Foreign exchange gain, net	**61,157**	664,953	**61,157**	664,953
Realised gain on derivatives	**143,271**	16,768	**143,271**	16,768
Rental income	**15,366**	18,191	**15,366**	18,191
Gain on disposal of property, plant and equipment	**98**	335	**98**	335
Others	**58,875**	51,115	**58,875**	51,115
	278,767	751,362	**278,767**	751,362
Total other operating income	**1,044,151**	1,868,027	**1,044,151**	1,868,027

A25. Net insurance/takaful investment/finance result

	First Quarter Ended		Cumulative 3 Months Ended	
	31 March 2026	31 March 2025	31 March 2026	31 March 2025
Group	RM'000	RM'000	RM'000	RM'000
Finance (expenses)/income from insurance/ takaful certificate contract issued	**(143,251)**	191,917	**(143,251)**	191,917
Finance expenses from reinsurance/ retakaful certificate contract held	**(19,931)**	(46,261)	**(19,931)**	(46,261)
Net insurance/takaful investment/finance result	**(163,182)**	145,656	**(163,182)**	145,656

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A26. Overhead Expenses

Group	First Quarter Ended 31 March 2026 RM'000	First Quarter Ended 31 March 2025 RM'000	Cumulative 3 Months Ended 31 March 2026 RM'000	Cumulative 3 Months Ended 31 March 2025 RM'000
(a) Personnel expenses				
Salaries, allowances and bonuses	**1,516,316**	1,678,671	**1,516,316**	1,678,671
Social security cost	**14,585**	15,549	**14,585**	15,549
Retirement costs	**189,096**	202,794	**189,096**	202,794
ESGP expenses	**53,117**	26,799	**53,117**	26,799
Other staff related expenses	**289,626**	275,468	**289,626**	275,468
	2,062,740	2,199,281	**2,062,740**	2,199,281
(b) Establishment costs				
Depreciation of property, plant and equipment	**76,110**	75,144	**76,110**	75,144
Depreciation of right-of-use assets	**120,212**	123,691	**120,212**	123,691
Amortisation of intangible assets	**70,846**	62,768	**70,846**	62,768
Rental of leasehold land and premises	**4,348**	3,350	**4,348**	3,350
Repairs and maintenance of property, plant and equipment	**46,928**	50,253	**46,928**	50,253
Information technology expenses	**304,989**	259,907	**304,989**	259,907
Finance cost on lease liabilities	**21,130**	20,583	**21,130**	20,583
Others	**3,636**	4,818	**3,636**	4,818
	648,199	600,514	**648,199**	600,514
(c) Marketing expenses				
Advertisement and publicity	**39,888**	55,437	**39,888**	55,437
Others	**100,475**	116,091	**100,475**	116,091
	140,363	171,528	**140,363**	171,528
(d) Administration and general expenses				
Fees and brokerage	**359,238**	409,718	**359,238**	409,718
Administrative expenses	**114,855**	132,324	**114,855**	132,324
General expenses	**215,474**	203,276	**215,474**	203,276
Others	**4,668**	26,304	**4,668**	26,304
	694,235	771,622	**694,235**	771,622
Total overhead expenses	**3,545,537**	3,742,945	**3,545,537**	3,742,945
Cost to income ratio ("CIR") [1]	**49.9%**	48.5%	**49.9%**	48.5%

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A26. Overhead Expenses (cont'd.)

	First Quarter Ended		Cumulative 3 Months Ended	
	31 March 2026	31 March 2025	31 March 2026	31 March 2025
Bank	RM'000	RM'000	RM'000	RM'000
(a) Personnel expenses				
Salaries, allowances and bonuses	**817,046**	900,868	**817,046**	900,868
Social security cost	**8,269**	8,665	**8,269**	8,665
Retirement costs	**126,784**	139,725	**126,784**	139,725
ESGP expenses	**30,641**	16,208	**30,641**	16,208
Other staff related expenses	**157,428**	135,498	**157,428**	135,498
	1,140,168	1,200,964	**1,140,168**	1,200,964
(b) Establishment costs				
Depreciation of property, plant and equipment	**17,750**	17,416	**17,750**	17,416
Depreciation of right-of-use assets	**28,643**	28,576	**28,643**	28,576
Amortisation of intangible assets	**28,630**	20,158	**28,630**	20,158
Rental of leasehold land and premises	**2,455**	1,607	**2,455**	1,607
Repairs and maintenance of property, plant and equipment	**27,704**	30,801	**27,704**	30,801
Information technology expenses	**467,595**	367,566	**467,595**	367,566
Finance cost on lease liabilities	**12,886**	10,042	**12,886**	10,042
Others	**3,856**	4,115	**3,856**	4,115
	589,519	480,281	**589,519**	480,281
(c) Marketing expenses				
Advertisement and publicity	**20,326**	19,865	**20,326**	19,865
Others	**70,900**	88,018	**70,900**	88,018
	91,226	107,883	**91,226**	107,883
(d) Administration and general expenses				
Fees and brokerage	**248,733**	290,010	**248,733**	290,010
Administrative expenses	**56,410**	50,739	**56,410**	50,739
General expenses	**81,326**	77,428	**81,326**	77,428
Others	**3,221**	3,578	**3,221**	3,578
	389,690	421,755	**389,690**	421,755
(e) Overhead expenses allocated to subsidiaries, net	**(531,683)**	(535,641)	**(531,683)**	(535,641)
Total overhead expenses	**1,678,920**	1,675,242	**1,678,920**	1,675,242
Cost to income ratio ("CIR")[1]	**42.5%**	27.0%	**42.5%**	27.0%

[1] Cost to income ratio ("CIR") is computed using the total overhead expenses over the net operating income as disclosed on the face of income statements.

A27. Allowances for Impairment Losses on Loans, Advances, Financing and Other Debts, net

	First Quarter Ended		Cumulative 3 Months Ended	
Group	**31 March 2026 RM'000**	**31 March 2025 RM'000**	**31 March 2026 RM'000**	**31 March 2025 RM'000**
(Writeback of)/allowances for impairment losses on loans, advances and financing:				
- Stage 1 - 12-month ECL, net	**(155,555)**	(130,360)	**(155,555)**	(130,360)
- Stage 2 - Lifetime ECL not credit impaired, net	**278,929**	131,757	**278,929**	131,757
- Stage 3 - Lifetime ECL credit impaired, net	**513,869**	477,659	**513,869**	477,659
Bad debts and financing written-off	**27,072**	25,224	**27,072**	25,224
Bad debts and financing recovered	**(183,022)**	(119,377)	**(183,022)**	(119,377)
Allowances for/(writeback of) impairment losses on other debts	**3,399**	(748)	**3,399**	(748)
	484,692	384,155	**484,692**	384,155

	First Quarter Ended		Cumulative 3 Months Ended	
Bank	**31 March 2026 RM'000**	**31 March 2025 RM'000**	**31 March 2026 RM'000**	**31 March 2025 RM'000**
(Writeback of)/allowances for impairment losses on loans, advances and financing:				
- Stage 1 - 12-month ECL, net	**(58,783)**	(83,283)	**(58,783)**	(83,283)
- Stage 2 - Lifetime ECL not credit impaired, net	**100,468**	101,071	**100,468**	101,071
- Stage 3 - Lifetime ECL credit impaired, net	**92,489**	190,798	**92,489**	190,798
Bad debts and financing written-off	**20,205**	18,536	**20,205**	18,536
Bad debts and financing recovered	**(63,967)**	(54,741)	**(63,967)**	(54,741)
Allowances for/(writeback of) impairment losses on other debts	**1,378**	(1,070)	**1,378**	(1,070)
	91,790	171,311	**91,790**	171,311

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A28. (Writeback of)/allowances for Impairment Losses on Financial Investments, net

Group	First Quarter Ended 31 March 2026 RM'000	First Quarter Ended 31 March 2025 RM'000	Cumulative 3 Months Ended 31 March 2026 RM'000	Cumulative 3 Months Ended 31 March 2025 RM'000
Financial investments at fair value through other comprehensive income				
- Stage 1 - 12-month ECL, net	**199**	5,777	**199**	5,777
- Stage 2 - Lifetime ECL not credit impaired, net	**(284,577)**	(2,364)	**(284,577)**	(2,364)
Net	**(284,378)**	3,413	**(284,378)**	3,413
Financial investments at amortised cost				
- Stage 1 - 12-month ECL, net	**4,300**	(593)	**4,300**	(593)
- Stage 2 - Lifetime ECL not credit impaired, net	**4,863**	(1,730)	**4,863**	(1,730)
- Stage 3 - Lifetime ECL credit impaired, net	**(470)**	20,975	**(470)**	20,975
Net	**8,693**	18,652	**8,693**	18,652
	(275,685)	22,065	**(275,685)**	22,065

Bank	First Quarter Ended 31 March 2026 RM'000	First Quarter Ended 31 March 2025 RM'000	Cumulative 3 Months Ended 31 March 2026 RM'000	Cumulative 3 Months Ended 31 March 2025 RM'000
Financial investments at fair value through other comprehensive income				
- Stage 1 - 12-month ECL, net	**(681)**	860	**(681)**	860
- Stage 2 - Lifetime ECL not credit impaired, net	**(520)**	(1,509)	**(520)**	(1,509)
Net	**(1,201)**	(649)	**(1,201)**	(649)
Financial investments at amortised cost				
- Stage 1 - 12-month ECL, net	**2,856**	1,906	**2,856**	1,906
- Stage 2 - Lifetime ECL not credit impaired, net	**-**	(505)	**-**	(505)
Net	**2,856**	1,401	**2,856**	1,401
	1,655	752	**1,655**	752

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A29. (Writeback of)/allowances for Impairment Losses on Other Assets, net

Group	First Quarter Ended 31 March 2026 RM'000	First Quarter Ended 31 March 2025 RM'000	Cumulative 3 Months Ended 31 March 2026 RM'000	Cumulative 3 Months Ended 31 March 2025 RM'000
(a) Other financial assets				
Cash and short-term funds				
- Stage 1 - 12-month ECL, net	**(7,540)**	2,354	**(7,540)**	2,354
Net	**(7,540)**	2,354	**(7,540)**	2,354
Deposits and placements with financial institutions				
- Stage 1 - 12-month ECL, net	**(217)**	(1,609)	**(217)**	(1,609)
Net	**(217)**	(1,609)	**(217)**	(1,609)
Financial assets purchased under resale agreements				
- Stage 1 - 12-month ECL, net	**91**	(625)	**91**	(625)
Net	**91**	(625)	**91**	(625)
Insurance/reinsurance contract/takaful/ retakaful certificate assets				
- Stage 1 - 12-month ECL, net	**800**	24	**800**	24
Net	**800**	24	**800**	24
Other assets				
- Stage 1 - 12-month ECL, net	**3,994**	10,265	**3,994**	10,265
- Stage 2 - Lifetime ECL not credit impaired, net	**(5)**	(12)	**(5)**	(12)
- Stage 3 - Lifetime ECL credit impaired, net	**(243)**	10,497	**(243)**	10,497
Net	**3,746**	20,750	**3,746**	20,750
Statutory deposit with central banks				
- Stage 1 - 12-month ECL, net	**(99)**	(736)	**(99)**	(736)
Net	**(99)**	(736)	**(99)**	(736)
(b) Other non-financial assets				
Impairment on other non-financial assets	**(123)**	-	**(123)**	-
	(3,342)	20,158	**(3,342)**	20,158

A29. (Writeback of)/allowances for Impairment Losses on Other Assets, net (cont'd.)

Bank	First Quarter Ended 31 March 2026 RM'000	 31 March 2025 RM'000	Cumulative 3 Months Ended 31 March 2026 RM'000	 31 March 2025 RM'000
(a) Other financial assets				
Cash and short-term funds				
- Stage 1 - 12-month ECL, net	**63**	(656)	**63**	(656)
Net	**63**	(656)	**63**	(656)
Deposits and placements with financial institutions				
- Stage 1 - 12-month ECL, net	**(112)**	(1,275)	**(112)**	(1,275)
Net	**(112)**	(1,275)	**(112)**	(1,275)
Financial assets purchased under resale agreements				
- Stage 1 - 12-month ECL, net	**194**	(111)	**194**	(111)
Net	**194**	(111)	**194**	(111)
Other assets				
- Stage 3 - Lifetime ECL credit impaired, net	**2,673**	10,780	**2,673**	10,780
Net	**2,673**	10,780	**2,673**	10,780
	2,818	8,738	**2,818**	8,738

A30. Segment Information

By business segments

The Group's operating segments are Group Community Financial Services, Group Global Banking and Group Insurance and Takaful. The Group determines and presents operating segments based on information provided to the Board and senior management of the Group.

The Group is organised into three (3) operating segments based on services and products available within the Group as follows:

(a) <u>Group Community Financial Services ("CFS")</u>

(i) Consumer Banking

Consumer Banking comprises the full range of products and services offered to individuals in the region, which includes savings and fixed deposits, remittance services, current accounts, consumer loans such as housing loans and personal loans, hire purchases, unit trusts, bancassurance products and credit cards.

(ii) Small, Medium Enterprise ("SME") Banking

SME Banking comprises the full range of products and services offered to small and medium enterprises in the region. The products and services offered include long-term loans such as project financing, short-term credit such as overdrafts and trade financing, and fee-based services such as cash management and custodian services.

(iii) Business Banking

Business Banking comprises the full range of products and services offered to commercial enterprises in the region. The products and services offered include long-term loans such as project financing, short-term credit such as overdrafts and trade financing, and fee-based services such as cash management and custodian services.

A30. Segment Information (cont'd.)

By business segments (cont'd.)

(b) Group Global Banking ("GB")

(i) Group Corporate & Commercial Banking and Global Markets

Group Corporate & Commercial Banking and Global Markets comprise of Corporate & Commercial Banking and Global Markets businesses.

Corporate & Commercial Banking comprises the full range of products and services offered to business customers in the region, ranging from large corporate and the public sector. The products and services offered include long-term loans such as project financing, short-term credit such as overdrafts and trade financing, and fee-based services.

Global Markets comprise the full range of products and services relating to treasury activities and services, which includes foreign exchange, money market, derivatives and trading of capital market.

(ii) Group Investment Banking

Investment Banking comprises the investment banking and securities broking business. This segment focuses on business needs of mainly large corporate customers and financial institutions. The products and services offered to customers include corporate advisory services, bond issuance, equity issuance, syndicated acquisition advisory services, debt restructuring advisory services, and share and futures dealings.

(iii) Group Asset Management

Asset Management comprises the asset and fund management services, providing a diverse range of Conventional and Islamic investment solutions to retail, corporate and institutional clients.

(c) Group Insurance and Takaful

Insurance and Takaful comprise the business of underwriting all classes of general and life insurance businesses, offshore investment life insurance business, general takaful and family takaful businesses.

A30. Segment Information (cont'd.)

By business segments (cont'd.)

	<== Business Segments						
		<== Group Global Banking					
Three-Month Ended 31 March 2026	**Group Community Financial Services RM'000**	**Group Corporate & Commercial Banking and Global Markets RM'000**	**Group Investment Banking RM'000**	**Group Asset Management RM'000**	**Group Insurance and Takaful RM'000**	**Head Office and Others RM'000**	**Total RM'000**
Net interest income/(expense):							
- External	1,898,412	1,074,321	121,349	2	395,222	(220,236)	3,269,070
- Inter-segment	-	-	(39,884)	729	4,676	34,479	-
	1,898,412	1,074,321	81,465	731	399,898	(185,757)	3,269,070
Net interest income/(expense)	1,898,412	1,074,321	81,465	731	399,898	(185,757)	3,269,070
Income from IBS operations	1,497,489	573,323	14,823	-	-	99,545	2,185,180
Insurance/takaful service result	-	-	-	-	244,960	124,893	369,853
Other operating income	976,064	592,705	346,524	21,489	(497,475)	(327,090)	1,112,217
Total operating income/(expense)	4,371,965	2,240,349	442,812	22,220	147,383	(288,409)	6,936,320
Net insurance/takaful investment/finance result	-	-	-	-	163,182	-	163,182
Net operating income/(expense)	4,371,965	2,240,349	442,812	22,220	310,565	(288,409)	7,099,502
Overhead expenses	(2,473,181)	(707,569)	(306,580)	(24,866)	(33,341)	-	(3,545,537)
Operating profit/(loss) before impairment losses	1,898,784	1,532,780	136,232	(2,646)	277,224	(288,409)	3,553,965
Allowances for impairment losses on loans, advances, financing and other debts, net	(38,988)	(425,740)	(19,402)	-	(562)	-	(484,692)
Writeback of/(allowances for) impairment losses on financial investments, net	237	278,800	-	-	(3,352)	-	275,685
(Allowances for)/writeback of impairment losses on other assets and interest in an associate, net	(269)	5,251	417	-	(2,057)	-	3,342
Operating profit/(loss)	1,859,764	1,391,091	117,247	(2,646)	271,253	(288,409)	3,348,300
Share of (losses)/profits in associates and joint ventures	-	(58,521)	693	-	-	-	(57,828)
Profit/(loss) before taxation and zakat	1,859,764	1,332,570	117,940	(2,646)	271,253	(288,409)	3,290,472
Taxation and zakat							(742,518)
Profit after taxation and zakat							2,547,954
Non-controlling interests							(67,296)
Profit for the financial period attributable to equity holders of the Bank							2,480,658

A30. Segment Information (cont'd.)

By business segments (cont'd.)

Three-Month Ended 31 March 2026 (cont'd.)	<==== Business Segments ====	<==== Group Global Banking ====					
	Group Community Financial Services RM'000	Group Corporate & Commercial Banking and Global Markets RM'000	Group Investment Banking RM'000	Group Asset Management RM'000	Group Insurance and Takaful RM'000	Head Office and Others RM'000	Total RM'000
Included in other operating income are:							
Fee income:							
Commission	409,236	31,343	6,733	28,094	-	(107,891)	367,515
Service charges and fees	344,568	70,400	56,031	23,513	(473)	(3,899)	490,140
Underwriting fees	-	-	14,943	-	-	-	14,943
Brokerage income	419	-	91,345	-	-	-	91,764
Fees on loans, advances and financing	21,041	34,366	2,562	-	-	(587)	57,382
Fee income from IBS operations	127,859	52,005	11,431	-	-	564	191,859
Included in overhead expenses and insurance/takaful service result are:							
Depreciation of property, plant and equipment	(52,269)	(14,705)	(7,264)	(78)	(4,798)	-	(79,114)
Depreciation of right-of-use assets	(79,668)	(23,087)	(13,777)	(943)	(4,717)	-	(122,192)
Amortisation of intangible assets	(53,006)	(14,518)	(1,860)	(21)	(5,829)	-	(75,234)

A30. Segment Information (cont'd.)

By business segments (cont'd.)

Three-Month Ended 31 March 2025*	**Group Community Financial Services RM'000**	**Group Corporate & Commercial Banking and Global Markets RM'000**	**Group Investment Banking RM'000**	**Group Asset Management RM'000**	**Group Insurance and Takaful RM'000**	**Head Office and Others RM'000**	**Total RM'000**
	<===== Business Segments				=====>		
		<===== Group Global Banking		=====>			
Net interest income/(expense):							
- External	1,948,509	1,109,345	132,208	4	410,017	(377,861)	3,222,222
- Inter-segment	-	-	(38,844)	922	7,932	29,990	-
	1,948,509	1,109,345	93,364	926	417,949	(347,871)	3,222,222
Net interest income/(expense)	1,948,509	1,109,345	93,364	926	417,949	(347,871)	3,222,222
Income from IBS operations	1,389,770	475,169	20,479	-	-	178,936	2,064,354
Insurance/takaful service result	-	-	-	-	354,311	117,088	471,399
Other operating income	928,980	1,049,668	253,184	25,043	(300,391)	143,356	2,099,840
Total operating income	4,267,259	2,634,182	367,027	25,969	471,869	91,509	7,857,815
Net insurance/takaful investment/finance result	-	-	-	-	(145,656)	-	(145,656)
Net operating income	4,267,259	2,634,182	367,027	25,969	326,213	91,509	7,712,159
Overhead expenses	(2,602,929)	(768,385)	(285,107)	(25,853)	(60,671)	-	(3,742,945)
Operating profit before impairment losses	1,664,330	1,865,797	81,920	116	265,542	91,509	3,969,214
Allowances for impairment losses on loans, advances, financing and other debts, net	(373,401)	(10,299)	(163)	-	(292)	-	(384,155)
(Allowances for)/writeback of impairment losses on financial investments, net	(27)	(22,661)	-	-	623	-	(22,065)
Allowances for impairment losses on other assets and interest in an associate, net	(84)	(17,422)	(1,774)	-	(878)	-	(20,158)
Operating profit	1,290,818	1,815,415	79,983	116	264,995	91,509	3,542,836
Share of profits in associates and joint ventures	-	50,530	791	-	-	-	51,321
Profit before taxation and zakat	1,290,818	1,865,945	80,774	116	264,995	91,509	3,594,157
Taxation and zakat							(950,769)
Profit after taxation and zakat							2,643,388
Non-controlling interests							(54,531)
Profit for the financial period attributable to equity holders of the Bank							2,588,857

* The figures as at 31 March 2025 have been restated due to a structural change of business segmentation that took effect after the financial period ended 31 March 2025.

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A30. Segment Information (cont'd.)

By business segments (cont'd.)

Three-Month Ended 31 March 2025* (cont'd.)	Business Segments: Group Community Financial Services RM'000	Group Global Banking: Group Corporate & Commercial Banking and Global Markets RM'000	Group Global Banking: Group Investment Banking RM'000	Group Global Banking: Group Asset Management RM'000	Group Insurance and Takaful RM'000	Head Office and Others RM'000	Total RM'000
Included in other operating income are:							
Fee income:							
Commission	393,366	33,423	5,045	14,200	-	(94,704)	351,330
Service charges and fees	305,563	63,445	40,474	19,351	(1,743)	6,839	433,929
Underwriting fees	-	11,878	4,542	-	-	-	16,420
Brokerage income	419	-	78,273	-	-	-	78,692
Fees on loans, advances and financing	17,118	40,323	1,063	-	-	221	58,725
Fee income from IBS operations	116,870	41,448	17,962	-	-	658	176,938
Included in overhead expenses and insurance/takaful service result are:							
Depreciation of property, plant and equipment	(52,071)	(14,578)	(6,932)	(74)	(4,229)	-	(77,884)
Depreciation of right-of-use assets	(41,496)	(10,898)	(7,577)	(480)	(66,602)	-	(127,053)
Amortisation of intangible assets	(46,349)	(13,483)	(1,611)	(26)	(5,881)	-	(67,350)

* The figures as at 31 March 2025 have been restated due to a structural change of business segmentation that took effect after the financial period ended 31 March 2025.

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A31. Carrying Amount of Revalued Assets

The Group's and the Bank's property and equipment are stated at cost less accumulated depreciation and accumulated impairment losses, if any. There was no change in the valuation of property and equipment that were brought forward from the previous audited annual financial statements for the financial year ended 31 December 2025.

A32. Subsequent Events

There were no material events subsequent to the reporting date, other than as disclosed in Note A8(ii) and B6.

A33. Changes in the Composition of the Group

There were no significant changes to the composition of the Group during the first quarter ended 31 March 2026.

A34. Commitments and Contingencies

In the normal course of business, the Group and the Bank make various commitments and incur certain contingent liabilities with legal recourse to their customers. No material losses are anticipated as a result of these transactions.

The risk-weighted exposures of the Group and of the Bank as at the following reporting dates are as follows:

	As at 31 March 2026			As at 31 December 2025		
Group	**Full commitment RM'000**	**Credit equivalent amount* RM'000**	**Risk-weighted amount* RM'000**	**Full commitment RM'000**	**Credit equivalent amount* RM'000**	**Risk-weighted amount* RM'000**
Contingent liabilities						
Direct credit substitutes	**9,794,569**	**9,158,875**	**5,633,383**	10,634,351	9,548,894	5,613,298
Certain transaction-related contingent items	**16,420,232**	**8,119,533**	**4,931,724**	17,273,271	8,419,101	4,896,332
Short-term self-liquidating trade-related contingencies	**5,920,497**	**986,799**	**599,942**	5,824,359	851,492	439,425
Obligations under underwriting agreements	**48,743**	**-**	**-**	-	-	-
	32,184,041	**18,265,207**	**11,165,049**	33,731,981	18,819,487	10,949,055
Commitments						
Irrevocable commitments to extend credit:						
- Maturity within one year	**185,962,234**	**20,487,599**	**5,013,572**	177,449,636	20,220,144	5,046,818
- Maturity exceeding one year	**67,441,091**	**68,764,504**	**27,955,447**	71,933,671	68,347,791	28,234,742
	253,403,325	**89,252,103**	**32,969,019**	249,383,307	88,567,935	33,281,560
Miscellaneous commitments and contingencies	**12,944,650**	**1,492,520**	**140,490**	12,189,772	1,796,648	202,151
Total credit-related commitments and contingencies	**298,532,016**	**109,009,830**	**44,274,558**	295,305,060	109,184,070	44,432,766
Derivative financial instruments						
Foreign exchange related contracts:						
- Less than one year	**692,486,094**	**6,256,793**	**1,966,640**	660,803,712	6,167,894	1,638,165
- One year to less than five years	**55,354,615**	**3,940,501**	**1,922,674**	54,467,414	3,995,434	1,865,184
- Five years and above	**4,035,445**	**451,600**	**224,837**	5,159,745	463,296	225,145
	751,876,154	**10,648,894**	**4,114,151**	720,430,871	10,626,624	3,728,494
Interest rate related contracts:						
- Less than one year	**447,732,601**	**92,611**	**34,235**	501,650,152	82,120	31,503
- One year to less than five years	**410,640,755**	**1,883,677**	**707,416**	417,531,483	2,207,633	831,988
- Five years and above	**109,241,232**	**2,189,466**	**1,043,878**	105,956,340	2,015,806	913,666
	967,614,588	**4,165,754**	**1,785,529**	1,025,137,975	4,305,559	1,777,157

A34. Commitments and Contingencies (cont'd.)

The risk-weighted exposures of the Group and of the Bank as at the following reporting dates are as follows (cont'd.):

	As at 31 March 2026			**As at 31 December 2025**		
Group (cont'd.)	**Full commitment RM'000**	**Credit equivalent amount* RM'000**	**Risk-weighted amount* RM'000**	**Full commitment RM'000**	**Credit equivalent amount* RM'000**	**Risk-weighted amount* RM'000**
Derivative financial instruments (cont'd.)						
Equity and commodity related contracts:						
- Less than one year	**22,742,432**	**1,320,328**	**440,723**	17,411,191	1,085,339	315,475
- One year to less than five years	**10,098,269**	**853,709**	**163,527**	10,971,579	693,554	148,272
	32,840,701	**2,174,037**	**604,250**	28,382,770	1,778,893	463,747
Credit related contracts:						
- Less than one year	**12,732**	**-**	**-**	37,266	-	-
- One year to less than five years	**6,953**	**-**	**-**	7,146	-	-
	19,685	**-**	**-**	44,412	-	-
Total treasury-related commitments and contingencies	**1,752,351,128**	**16,988,685**	**6,503,930**	1,773,996,028	16,711,076	5,969,398
Total commitments and contingencies	**2,050,883,144**	**125,998,515**	**50,778,488**	2,069,301,088	125,895,146	50,402,164

	As at 31 March 2026			**As at 31 December 2025**		
Bank	**Full commitment RM'000**	**Credit equivalent amount* RM'000**	**Risk-weighted amount* RM'000**	**Full commitment RM'000**	**Credit equivalent amount* RM'000**	**Risk-weighted amount* RM'000**
Contingent liabilities						
Direct credit substitutes	**6,131,416**	**5,578,689**	**3,633,969**	6,944,213	5,830,587	3,597,818
Certain transaction-related contingent items	**10,461,391**	**5,203,748**	**3,195,344**	11,005,395	5,504,999	3,257,455
Short-term self-liquidating trade-related contingencies	**4,428,329**	**674,981**	**453,373**	4,761,669	644,919	343,264
	21,021,136	**11,457,418**	**7,282,686**	22,711,277	11,980,505	7,198,537
Commitments						
Irrevocable commitments to extend credit:						
- Maturity within one year	**112,797,296**	**8,659,122**	**1,640,273**	105,652,869	8,845,397	1,911,075
- Maturity exceeding one year	**35,871,188**	**34,793,077**	**15,538,021**	42,040,513	35,037,436	15,885,740
	148,668,484	**43,452,199**	**17,178,294**	147,693,382	43,882,833	17,796,815
Miscellaneous commitments and contingencies	**10,920,178**	**2,060,743**	**205,092**	9,535,596	2,191,837	219,234
Total credit-related commitments and contingencies	**180,609,798**	**56,970,360**	**24,666,072**	179,940,255	58,055,175	25,214,586
Derivative financial instruments						
Foreign exchange related contracts:						
- Less than one year	**710,181,318**	**5,927,098**	**1,690,033**	677,291,467	5,889,992	1,431,890
- One year to less than five years	**58,415,461**	**3,703,016**	**1,385,295**	57,998,204	3,777,689	1,386,582
- Five years and above	**3,057,446**	**465,546**	**110,914**	3,611,970	462,749	133,324
	771,654,225	**10,095,660**	**3,186,242**	738,901,641	10,130,430	2,951,796

A34. Commitments and Contingencies (cont'd.)

The risk-weighted exposures of the Group and of the Bank as at the following reporting dates are as follows (cont'd.):

Bank (cont'd.)	As at 31 March 2026 Full commitment RM'000	Credit equivalent amount* RM'000	Risk-weighted amount* RM'000	As at 31 December 2025 Full commitment RM'000	Credit equivalent amount* RM'000	Risk-weighted amount* RM'000
Derivative financial instruments (cont'd.)						
Interest rate related contracts:						
- Less than one year	**447,793,505**	**93,554**	**33,539**	501,759,626	81,341	29,908
- One year to less than five years	**411,780,942**	**1,873,991**	**671,906**	418,709,712	2,199,714	795,461
- Five years and above	**109,234,672**	**2,170,835**	**1,029,506**	105,924,118	2,009,475	910,330
	968,809,119	**4,138,380**	**1,734,951**	1,026,393,456	4,290,530	1,735,699
Equity and commodity related contracts:						
- Less than one year	**10,745,828**	**259,622**	**54,048**	8,891,520	530,205	129,803
- One year to less than five years	**10,097,651**	**757,443**	**163,524**	10,970,289	693,554	148,272
	20,843,479	**1,017,065**	**217,572**	19,861,809	1,223,759	278,075
Credit related contracts:						
- Less than one year	**12,732**	**-**	**-**	37,266	-	-
- One year to less than five years	**6,953**	**-**	**-**	7,146	-	-
	19,685	**-**	**-**	44,412	-	-
Total treasury-related commitments and contingencies	**1,761,326,508**	**15,251,105**	**5,138,765**	1,785,201,318	15,644,719	4,965,570
Total commitments and contingencies	**1,941,936,306**	**72,221,465**	**29,804,837**	1,965,141,573	73,699,894	30,180,156

* The credit equivalent amount and the risk-weighted amount are derived from using the credit conversion factors and risk-weights respectively as specified by Bank Negara Malaysia for regulatory capital adequacy purposes.

(i) The Group's and the Bank's derivative financial instruments are subject to market, credit and liquidity risks, as follows:

Market Risk
Market risk on derivatives is the potential loss to the value of these contracts due to changes in price of the underlying items such as equities, interest rates, foreign exchange rates, credit spreads, commodities or other indices. The notional or contractual amounts provide only the volume of transactions outstanding at the reporting date and do not represent the amount at risk. Exposure to market risk may be reduced through offsetting items from on and off-balance sheet positions.

Credit Risk
Credit risk arises from the possibility that a counterparty may be unable to meet the terms of a contract in which the Bank and certain subsidiaries have a gain position. As at 31 March 2026, the amount of credit risk in the Group, measured in terms of the cost to replace the profitable contracts, was RM18,962.6 million (31 December 2025: RM17,640.2 million). This amount will increase or decrease over the life of the contracts, mainly as a function of maturity dates and market rates or prices.

Liquidity Risk
Liquidity risk on derivatives is the risk that the derivative position cannot be closed out promptly. Exposure to liquidity risk is reduced through contracting derivatives where the underlying items are widely traded.

A34. Commitments and Contingencies (cont'd.)

(ii) There have been no changes since the end of the previous financial year in respect of the following:

(a) The types of derivative financial contracts entered into and the rationale for entering into such contracts, as well as the expected benefits accruing from these contracts;
(b) The risk management policies in place for mitigating and controlling the risks associated with these derivative financial contracts; and
(c) The related accounting policies.

A35. Capital Adequacy

(a) Capital Adequacy Framework

(i) Bank Negara Malaysia ("BNM") had on 14 June 2024 issued the updated Capital Adequacy Framework (Capital Components) and Capital Adequacy Framework for Islamic Banks (Capital Components) on the computation of capital and capital adequacy ratios for Conventional banks and Islamic banks respectively. All financial institutions shall hold and maintain at all times, the following minimum capital adequacy ratios:

Common Equity Tier 1 (CET1) Capital Ratio	Tier 1 Capital Ratio	Total Capital Ratio
4.5%*	6.0%	8.0%

* In addition, BNM had introduced Capital Conservation Buffer of 2.5% of total risk-weighted assets ("RWA") as well as Countercyclical Capital Buffer ranging between 0% - 2.5% of total RWA.

(ii) Total RWA is calculated as the sum of credit RWA, market RWA, operational RWA and large exposure risk requirements as determined in accordance with the Capital Adequacy Framework (Basel II - Risk-Weighted Assets) and Capital Adequacy Framework for Islamic Banks (Risk-Weighted Assets) both issued by BNM on 18 December 2023 for Conventional banks and Islamic banks respectively.

Any exposures which are deducted in the calculation of CET1 Capital, Tier 1 Capital and Total Capital are not subjected to any further capital charges in the computation of RWA.

(b) Compliance and application of capital adequacy ratios

The capital adequacy ratios of the Group and of the Bank are computed in accordance with BNM's Capital Adequacy Framework (Capital Components) issued on 14 June 2024 and Capital Adequacy Framework (Basel II - Risk-Weighted Assets) issued on 18 December 2023. For Operational Risk, this refers to BNM's Capital Adequacy Framework (Operational Risk) issued on 15 December 2023. The total RWA are computed based on the following approaches:

(A) Credit risk under Internal Ratings-Based Approach and Standardised Approach;
(B) Market risk under Standardised Approach;
(C) Operational risk under Standardised Approach; and
(D) Large exposure risk requirements.

A35. Capital Adequacy (cont'd.)

(b) Compliance and application of capital adequacy ratios (cont'd.)

On an entity level basis, the computation of capital adequacy ratios of the subsidiaries of the Group are as follows:

(i) For Maybank Islamic Berhad, the computation of capital adequacy ratios are based on BNM's Capital Adequacy Framework for Islamic Banks (Capital Components) issued on 14 June 2024 and Capital Adequacy Framework for Islamic Banks (Risk-Weighted Assets) issued on 18 December 2023. For Operational Risk, this refers to BNM's Capital Adequacy Framework (Operational Risk) issued on 15 December 2023. The total RWA are computed based on the following approaches:

(A) Credit risk under Internal Ratings-Based Approach and Standardised Approach;
(B) Market risk under Standardised Approach;
(C) Operational risk under Standardised Approach; and
(D) Large exposure risk requirements.

The minimum regulatory capital adequacy requirements for CET1, Tier 1 and Total Capital are 4.5%, 6.0% and 8.0% of total RWA for the financial year ending 31 December 2026 (2025: 4.5%, 6.0% and 8.0% of total RWA).

(ii) For Maybank Investment Bank Berhad, the computation of capital adequacy ratios are based on BNM's Capital Adequacy Framework (Capital Components) issued on 14 June 2024 and Capital Adequacy Framework (Basel II - Risk-Weighted Assets) issued on 18 December 2023. For Operational Risk, this refers to BNM's Capital Adequacy Framework (Operational Risk) issued on 15 December 2023. The total RWA are computed based on the following approaches:

(A) Credit risk under Standardised Approach;
(B) Market risk under Standardised Approach;
(C) Operational risk under Standardised Approach; and
(D) Large exposure risk requirements.

The minimum regulatory capital adequacy requirements for CET1, Tier 1 and Total Capital are 4.5%, 6.0% and 8.0% of total RWA for the financial year ending 31 December 2026 (2025: 4.5%, 6.0% and 8.0% of total RWA).

(iii) For PT Bank Maybank Indonesia Tbk, the computation of capital adequacy ratios are in accordance with local requirements, which is based on the Basel II capital accord. The total RWA are computed based on the following approaches:

(A) Credit risk under Standardised Approach;
(B) Market risk under Standardised Approach; and
(C) Operational risk under Basic Indicator Approach.

The minimum regulatory capital adequacy requirement for PT Bank Maybank Indonesia Tbk for the financial year ending 31 December 2026 is 9.0% up to less than 10.0% (2025: 9.0% up to less than 10.0%) of total RWA.

A35. Capital Adequacy (cont'd.)

(b) Compliance and application of capital adequacy ratios (cont'd.)

(iv) For Maybank Singapore Limited, the computation of capital adequacy ratios are based on MAS Notice 637 dated 20 September 2023 (last revised on 9 October 2025) issued by the Monetary Authority of Singapore ("MAS"). The total RWA are computed based on the following approaches:

(A) Credit risk under Internal Ratings-Based Approach and Standardised Approach;
(B) Market risk under Simplified Standardised Approach;
(C) Operational risk under Standardised Approach; and
(D) Output Floor calculation using Standardised Approach under MAS Notice 637.

The minimum regulatory capital adequacy requirements for CET1, Tier 1 and Total Capital are 6.5%, 8.0% and 10.0% of total RWA for the financial year ending 31 December 2026 (2025: 6.5%, 8.0% and 10.0% of total RWA).

(c) The capital adequacy ratios of the Group and of the Bank

With effect from 30 June 2013, the amount of declared dividend to be deducted in the calculation of CET1 Capital under a DRP shall be determined in accordance with BNM's Implementation Guidance on Capital Adequacy Framework (Capital Components) ("Implementation Guidance") issued on 8 May 2013 (last updated on 9 December 2020). Under the said Implementation Guidance, where a portion of the dividend may be reinvested under a DRP (the electable portion), the amount of declared dividend to be deducted in the calculation of CET1 Capital may be reduced as follows:

(i) where an irrevocable written undertaking from shareholder has been obtained to reinvest the electable portion of the dividend; or

(ii) where there is no irrevocable written undertaking provided, the average of the preceding 3-year take-up rates subject to the amount being not more than 50% of the total electable portion of the dividend.

In arriving the capital adequacy ratios for the three months financial period ended 31 March 2026, the paid dividend have been deducted from the calculation of CET1 Capital.

Based on the above, the capital adequacy ratios of the Group and of the Bank are as follows:

	Group		**Bank**	
	31 March 2026	**31 December 2025**	**31 March 2026**	**31 December 2025**
Before deducting electable portion				
CET1 Capital Ratio	**14.956%**	16.041%	**13.785%**	15.558%
Tier 1 Capital Ratio	**15.331%**	16.419%	**14.014%**	15.787%
Total Capital Ratio	**18.469%**	19.960%	**17.128%**	19.599%

A35. Capital Adequacy (cont'd.)

(d) Components of capital:

	Group		Bank	
	31 March 2026 RM'000	**31 December 2025 RM'000**	**31 March 2026 RM'000**	**31 December 2025 RM'000**
CET1 Capital				
Share capital	**54,882,333**	54,882,333	**54,882,333**	54,882,333
Share premium				
Retained profits[1]	**24,448,199**	28,382,877	**16,100,128**	20,053,848
Other reserves[1]	**(1,361,684)**	(71,879)	**3,529,535**	4,177,638
Qualifying non-controlling interests	**101,822**	120,750	**-**	-
CET1 Capital before regulatory adjustments	**78,070,670**	83,314,081	**74,511,996**	79,113,819
Less: Regulatory adjustments applied on CET1 Capital:	**(12,807,817)**	(13,359,699)	**(40,804,298)**	(41,004,093)
Deferred tax assets	**(1,556,014)**	(1,470,364)	**(414,828)**	(385,973)
Goodwill	**(4,743,867)**	(4,834,154)	**(81,015)**	(81,015)
Other intangibles	**(1,538,905)**	(1,542,398)	**(797,615)**	(733,986)
Gains on financial instruments classified as 'fair value through other comprehensive income'	**(631,837)**	(1,103,087)	**(418,013)**	(686,087)
Regulatory reserve	**(2,037,693)**	(2,091,415)	**(1,522,607)**	(1,554,671)
Investment in ordinary shares of unconsolidated financial and insurance/takaful entities[2]	**(2,299,501)**	(2,318,281)	**(37,570,220)**	(37,562,361)
Total CET1 Capital	**65,262,853**	69,954,382	**33,707,698**	38,109,726
Additional Tier 1 Capital				
Capital securities	**1,560,000**	1,560,000	**1,560,000**	1,560,000
Qualifying CET1 and Additional Tier 1 Capital instruments held by third parties	**73,845**	85,439	**-**	-
Less: Investment in capital instruments of unconsolidated financial and insurance/ takaful entities	**-**	-	**(1,000,000)**	(1,000,000)
Total Tier 1 Capital	**66,896,698**	71,599,821	**34,267,698**	38,669,726
Tier 2 Capital				
Subordinated obligations	**12,250,000**	13,950,000	**12,250,000**	13,950,000
Qualifying CET1, Additional Tier 1 and Tier 2 Capital instruments held by third parties	**33,445**	39,081	**-**	-
General provisions[3]	**256,452**	301,671	**48,604**	39,114
Surplus of total eligible provision over total expected loss	**1,843,834**	1,842,825	**990,840**	997,834
Less: Investment in capital instruments of unconsolidated financial and insurance/ takaful entities	**(691,000)**	(691,000)	**(5,676,583)**	(5,648,257)
Total Tier 2 Capital	**13,692,731**	15,442,577	**7,612,861**	9,338,691
Total Capital	**80,589,429**	87,042,398	**41,880,559**	48,008,417

[1] For the Group, the amount excludes retained profits and other reserves from insurance and takaful business.

[2] For the Bank, the regulatory adjustment includes cost of investment in subsidiaries and associates, except for Myfin Berhad of RM1 as its business, assets and liabilities have been transferred to the Bank. For the Group, the regulatory adjustment includes carrying amount of associates and investment in insurance and takaful entities.

[3] Refers to loss allowance measured at an amount equal to 12-month and lifetime expected credit losses and regulatory reserve, to the extent they are ascribed to non-credit impaired exposures, determined under Standardised Approach for credit risk.

A35. Capital Adequacy (cont'd.)

(d) Components of capital (cont'd.):

The capital adequacy ratios of the Group are derived from consolidated balances of the Bank and its subsidiaries, excluding the investments in insurance and takaful entities and associates.

The capital adequacy ratios of the Bank are derived from the Bank excluding the investments in subsidiaries and associates (except for Myfin Berhad as disclosed above).

(e) The capital adequacy ratios of the banking subsidiaries of the Bank are as follows:

	Maybank Islamic Berhad	Maybank Investment Bank Berhad	PT Bank Maybank Indonesia Tbk	Maybank Singapore Limited
At 31 March 2026				
CET1 Capital Ratio	**13.238%**	**15.367%**	**-**	**14.477%**
Tier 1 Capital Ratio	**14.051%**	**15.367%**	**-**	**14.477%**
Total Capital Ratio	**17.011%**	**15.728%**	**26.345%**	**17.796%**
At 31 December 2025				
CET1 Capital Ratio	14.397%	18.671%	-	14.840%
Tier 1 Capital Ratio	15.224%	18.671%	-	14.840%
Total Capital Ratio	18.231%	19.111%	27.291%	18.193%

A35. Capital Adequacy (cont'd.)

(f) The breakdown of RWA by each major risk categories are as follows:

At 31 March 2026	**Group RM'000**	**Bank RM'000**	**Maybank Islamic Berhad RM'000**	**Maybank Investment Bank Berhad RM'000**	**PT Bank Maybank Indonesia Tbk RM'000**	**Maybank Singapore Limited RM'000**
Standardised Approach exposure	54,238,401	25,001,648	3,939,056	1,035,228	25,035,449	10,127,954
Internal Ratings-Based Approach exposure after scaling factor	307,305,699	165,139,928	131,350,577	-	-	39,239,043
Exposures to Central Counterparties	906,551	217,910	-	-	-	-
Total RWA for credit risk	362,450,651	190,359,486	135,289,633	1,035,228	25,035,449	49,366,997
Total RWA for credit risk absorbed by Maybank and Investment Account Holders*	-	-	(28,011,880)	-	-	-
Total RWA for market risk	20,755,940	20,563,018	1,751,598	756,739	872,913	863,026
Total RWA for operational risk	52,233,828	32,694,079	13,946,485	929,285	2,781,999	2,467,186
Large exposure risk RWA for equity holdings	911,864	901,319	-	-	-	-
Total RWA	436,352,283	244,517,902	122,975,836	2,721,252	28,690,361	52,697,209

At 31 December 2025	**Group RM'000**	**Bank RM'000**	**Maybank Islamic Berhad RM'000**	**Maybank Investment Bank Berhad RM'000**	**PT Bank Maybank Indonesia Tbk RM'000**	**Maybank Singapore Limited RM'000**
Standardised Approach exposure	54,274,492	24,892,382	3,754,067	911,059	24,894,889	10,205,333
Internal Ratings-Based Approach exposure after scaling factor	307,137,565	166,305,591	129,431,598	-	-	38,390,343
Exposures to Central Counterparties	2,159,923	2,062,111	-	-	-	-
Total RWA for credit risk	363,571,980	193,260,084	133,185,665	911,059	24,894,889	48,595,676
Total RWA for credit risk absorbed by Maybank and Investment Account Holders*	-	-	(27,648,122)	-	-	-
Total RWA for market risk	19,824,895	17,678,489	1,768,164	801,981	997,243	849,026
Total RWA for operational risk	51,786,824	33,103,695	13,623,048	900,759	2,761,109	2,488,441
Large exposure risk RWA for equity holdings	907,931	905,014	-	-	-	-
Total RWA	436,091,630	244,947,282	120,928,755	2,613,799	28,653,241	51,933,143

* In accordance to the BNM Investment Account policy, the credit risk weighted assets funded by investment accounts (Unrestricted Investment Account and Restricted Investment Account) are excluded from the calculation of capital adequacy ratio of the Bank.

A36. Derivative Financial Instruments

The following tables summarise the contractual or underlying principal amounts of trading derivatives and financial instruments held for hedging purposes. The principal or contractual amounts of these instruments reflect the volume of transactions outstanding at the reporting date, and do not represent amounts at risk.

Derivative financial instruments are revalued on a gross position basis and the unrealised gains or losses are reflected in "Derivative Financial Instruments" Assets and Liabilities respectively.

	Group			Bank		
	Principal	<----- Fair Value ----->		Principal	<----- Fair Value ----->	
	Amount	Assets	Liabilities	Amount	Assets	Liabilities
	Amount	Amount	Amount	Amount	Amount	Amount
At 31 March 2026	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Trading derivatives						
Foreign exchange related contracts						
Currency forwards:						
- Less than one year	118,406,785	1,136,977	(1,531,310)	86,676,247	909,003	(1,073,162)
- One year to three years	4,543,912	67,028	(261,309)	4,765,207	64,878	(261,249)
- More than three years	1,918,136	8,151	(120,406)	1,677,487	7,785	(124,161)
	124,868,833	1,212,156	(1,913,025)	93,118,941	981,666	(1,458,572)
Currency swaps:						
- Less than one year	534,025,666	2,886,897	(3,472,254)	584,540,524	3,137,139	(4,117,612)
- One year to three years	3,356,855	57,549	(27,590)	3,356,855	57,549	(27,590)
- More than three years	826,148	3,952	(41,149)	826,148	3,952	(41,149)
	538,208,669	2,948,398	(3,540,993)	588,723,527	3,198,640	(4,186,351)
Currency spots:						
- Less than one year	12,482,832	20,004	(13,843)	12,465,526	18,559	(13,520)
Currency options:						
- Less than one year	2,886,957	76,960	(92,320)	2,936,282	22,298	(32,819)
- One year to three years	361,513	300	(9,739)	467,725	14,800	(14,799)
	3,248,470	77,260	(102,059)	3,404,007	37,098	(47,618)
Cross currency interest rate swaps:						
- Less than one year	23,854,203	642,340	(283,393)	22,733,088	630,999	(276,897)
- One year to three years	31,120,953	954,505	(399,793)	34,238,741	1,058,822	(621,959)
- More than three years	12,939,926	395,348	(194,546)	11,818,127	446,453	(301,548)
	67,915,082	1,992,193	(877,732)	68,789,956	2,136,274	(1,200,404)
Interest rate related contracts						
Interest rate swaps:						
- Less than one year	431,196,234	568,364	(567,420)	431,575,607	572,257	(569,350)
- One year to three years	237,135,001	1,333,128	(1,173,192)	238,084,977	1,363,145	(1,213,078)
- More than three years	255,397,159	7,359,487	(9,283,678)	255,580,810	7,370,446	(9,287,473)
	923,728,394	9,260,979	(11,024,290)	925,241,394	9,305,848	(11,069,901)
Interest rate futures:						
- Less than one year	14,757,887	91,567	(108,963)	14,439,418	91,034	(108,963)
- One year to three years	282,940	65	-	282,940	65	-
	15,040,827	91,632	(108,963)	14,722,358	91,099	(108,963)
Interest rate options:						
- One year to three years	1,938,783	5,771	(880)	1,938,783	5,771	(880)
- More than three years	22,709,938	1,408,837	(4,004,695)	22,709,938	1,408,837	(4,004,695)
	24,648,721	1,414,608	(4,005,575)	24,648,721	1,414,608	(4,005,575)

A36. Derivative Financial Instruments (cont'd.)

	Group			Bank		
	Principal	<----- Fair Value ----->		Principal	<----- Fair Value ----->	
	Amount	Assets	Liabilities	Amount	Assets	Liabilities
	Amount	Amount	Amount	Amount	Amount	Amount
At 31 March 2026 (cont'd.)	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Trading derivatives (cont'd.)						
Equity related contracts						
Equity options:						
- Less than one year	8,655,002	616,774	(628,601)	1,312,863	130,644	(5,036)
- One year to three years	12,596	811	(17)	12,596	811	(17)
	8,667,598	617,585	(628,618)	1,325,459	131,455	(5,053)
Equity swaps:						
- Less than one year	8,116,728	1,596,002	(1,651,218)	3,462,263	1,484,054	(1,520,169)
- One year to three years	618	-	(5)	-	-	-
	8,117,346	1,596,002	(1,651,223)	3,462,263	1,484,054	(1,520,169)
Commodity related contracts						
Commodity options:						
- Less than one year	4,162,735	280,616	(280,616)	4,162,735	280,616	(280,616)
- One year to three years	8,245,377	562,489	(562,489)	8,245,377	562,489	(562,489)
- More than three years	462,971	35,407	(35,407)	462,971	35,407	(35,407)
	12,871,083	878,512	(878,512)	12,871,083	878,512	(878,512)
Commodity swaps:						
- Less than one year	1,807,967	292,914	(292,916)	1,807,967	292,914	(292,916)
- One year to three years	1,376,707	43,924	(43,924)	1,376,707	43,924	(43,924)
	3,184,674	336,838	(336,840)	3,184,674	336,838	(336,840)
Credit related contracts						
Credit default swaps:						
- Less than one year	12,732	11	-	12,732	11	-
- One year to three years	6,953	603	(51)	6,953	603	(51)
	19,685	614	(51)	19,685	614	(51)
Hedging derivatives						
Foreign exchange related contracts						
Cross currency interest rate swaps:						
- Less than one year	829,651	64,407	(119,194)	829,651	64,407	(119,194)
- One year to three years	1,246,242	75,622	(80,005)	1,246,242	75,622	(80,005)
- More than three years	3,076,375	116,138	(148,518)	3,076,375	116,138	(148,518)
	5,152,268	256,167	(347,717)	5,152,268	256,167	(347,717)
Interest rate related contracts						
Interest rate swaps:						
- Less than one year	1,778,480	43,365	(424)	1,778,480	43,365	(424)
- One year to three years	2,236,276	13,880	(11,804)	2,236,276	13,880	(11,804)
- More than three years	181,890	-	(2,375)	181,890	-	(2,375)
	4,196,646	57,245	(14,603)	4,196,646	57,245	(14,603)
Netting effects for reporting under MFRS 132	-	(1,797,558)	1,797,558	-	(1,783,162)	1,783,162
Total	1,752,351,128	18,962,635	(23,646,486)	1,761,326,508	18,545,515	(23,410,687)

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A36. Derivative Financial Instruments (cont'd.)

	Group			Bank		
	Principal	<----- Fair Value ----->		Principal	<----- Fair Value ----->	
	Amount	Assets	Liabilities	Amount	Assets	Liabilities
At 31 December 2025	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Trading derivatives						
Foreign exchange related contracts						
Currency forwards:						
- Less than one year	80,738,271	445,524	(1,666,111)	49,390,951	236,993	(924,013)
- One year to three years	4,601,413	49,858	(216,952)	4,575,502	49,381	(219,891)
- More than three years	2,608,196	12,061	(135,225)	1,933,472	9,136	(135,434)
	87,947,880	507,443	(2,018,288)	55,899,925	295,510	(1,279,338)
Currency swaps:						
- Less than one year	539,682,547	3,050,884	(3,837,639)	586,838,565	3,478,632	(4,415,897)
- One year to three years	2,468,149	30,236	(13,384)	2,610,197	30,236	(13,387)
- More than three years	832,417	4,283	(36,642)	832,417	4,283	(36,642)
	542,983,113	3,085,403	(3,887,665)	590,281,179	3,513,151	(4,465,926)
Currency spots:						
- Less than one year	11,221,401	12,365	(10,788)	11,676,000	11,898	(11,186)
Currency options:						
- Less than one year	2,991,245	53,339	(75,473)	3,255,575	20,527	(34,904)
- One year to three years	394,194	281	(11,784)	502,901	16,369	(17,550)
	3,385,439	53,620	(87,257)	3,758,476	36,896	(52,454)
Cross currency interest rate swaps:						
- Less than one year	25,427,175	520,117	(257,988)	25,387,303	534,290	(255,876)
- One year to three years	30,884,929	699,905	(344,301)	34,006,682	760,628	(599,212)
- More than three years	15,351,049	557,044	(177,878)	14,662,191	560,401	(229,438)
	71,663,153	1,777,066	(780,167)	74,056,176	1,855,319	(1,084,526)
Interest rate related contracts						
Interest rate swaps:						
- Less than one year	494,791,740	716,683	(685,543)	494,901,214	718,656	(686,190)
- One year to three years	245,053,863	1,303,332	(1,190,510)	246,123,829	1,331,685	(1,236,000)
- More than three years	245,046,988	7,754,856	(9,408,722)	245,123,029	7,762,682	(9,412,987)
	984,892,591	9,774,871	(11,284,775)	986,148,072	9,813,023	(11,335,177)
Interest rate futures:						
- Less than one year	6,643,683	182,613	(182,579)	6,643,683	182,613	(182,579)
Interest rate options:						
- One year to three years	4,854,248	36,490	(24,399)	4,854,248	36,490	(24,399)
- More than three years	24,854,393	1,565,351	(4,394,532)	24,854,393	1,565,351	(4,394,532)
	29,708,641	1,601,841	(4,418,931)	29,708,641	1,601,841	(4,418,931)

A36. Derivative Financial Instruments (cont'd.)

	Group			Bank		
	Principal	<----- Fair Value ----->		Principal	<----- Fair Value ----->	
	Amount	Assets	Liabilities	Amount	Assets	Liabilities
At 31 December 2025 (cont'd.)	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Trading derivatives (cont'd.)						
Equity related contracts						
Equity options:						
- Less than one year	6,082,837	325,792	(502,950)	904,531	78,689	(748)
Equity swaps:						
- Less than one year	6,444,076	438,268	(1,478,687)	3,102,711	124,095	(1,430,936)
- One year to three years	1,290	-	(8)	-	-	-
	6,445,366	438,268	(1,478,695)	3,102,711	124,095	(1,430,936)
Commodity related contracts						
Commodity options:						
- Less than one year	3,387,833	116,742	(116,742)	3,387,833	116,742	(116,742)
- One year to three years	9,531,955	526,992	(526,992)	9,531,955	526,992	(526,992)
- More than three years	663,808	20,693	(20,693)	663,808	20,693	(20,693)
	13,583,596	664,427	(664,427)	13,583,596	664,427	(664,427)
Commodity swaps:						
- Less than one year	1,496,445	30,934	(30,934)	1,496,445	30,934	(30,934)
- One year to three years	774,526	26,172	(26,172)	774,526	26,172	(26,172)
	2,270,971	57,106	(57,106)	2,270,971	57,106	(57,106)
Credit-related contract						
Credit default swaps:						
- Less than one year	37,266	204	(21)	37,266	204	(21)
- One year to three years	7,146	729	(110)	7,146	729	(110)
	44,412	933	(131)	44,412	933	(131)
Hedging derivatives						
Foreign exchange related contracts						
Cross currency interest rate swaps:						
- Less than one year	743,073	62,609	(103,287)	743,073	62,609	(103,287)
- One year to three years	1,092,704	71,047	(57,487)	1,092,704	71,047	(57,487)
- More than three years	1,394,108	104,012	(162,308)	1,394,108	104,012	(162,308)
	3,229,885	237,668	(323,082)	3,229,885	237,668	(323,082)
Interest rate related contracts						
Interest rate swaps:						
- Less than one year	214,729	9,911	(1,947)	214,729	9,911	(1,947)
- One year to three years	3,292,773	86,264	(5,289)	3,292,773	86,264	(5,289)
- More than three years	385,558	-	(7,162)	385,558	-	(7,162)
	3,893,060	96,175	(14,398)	3,893,060	96,175	(14,398)
Netting effects for reporting under MFRS 132	-	(1,175,363)	1,175,363	-	(1,164,299)	1,164,299
Total	1,773,996,028	17,640,228	(24,535,876)	1,785,201,318	17,405,045	(24,156,646)

A37. Fair Value Measurements of Financial Instruments

Valuation principles

For disclosure purposes, the level in the hierarchy within which the instruments are classified in its entirety is based on the lowest level input that is significant to the position's fair value measurements:

(a) Level 1: Quoted prices (unadjusted) in active markets for identical assets and liabilities

Refers to financial instruments which are regarded as quoted in an active market if quoted prices are readily and regularly available from an exchange, and those prices which represent actual and regularly occurring market transactions in an arm's length basis. Such financial instruments include actively traded government securities, listed derivatives and cash products traded on exchange.

(b) Level 2: Valuation techniques for which all significant inputs are, or are based on, observable market data

Refers to inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly (i.e. prices) or indirectly (i.e. derived from prices). Examples of Level 2 financial instruments include over-the-counter ("OTC") derivatives, corporate and other government bonds, illiquid equities and consumer loans and financing with homogeneous or similar features in the market.

(c) Level 3: Valuation techniques for which significant inputs are not based on observable market data

Refers to instruments where fair value is measured using significant unobservable inputs. The valuation techniques used are consistent with Level 2 but incorporates the Group's and the Bank's own assumptions and data. Examples of Level 3 instruments include corporate bonds in illiquid markets, private equity investments and loans and financing priced primarily based on internal credit assessment.

The classification in the fair value hierarchy of the Group's and the Bank's non-financial and financial assets and financial liabilities measured at fair value as at 31 March 2026 and 31 December 2025 is summarised in the table:

		Valuation technique using		
Group	**Quoted Market Price (Level 1)**	**Observable Inputs (Level 2)**	**Unobservable Inputs (Level 3)**	**Total**
At 31 March 2026	**RM'000**	**RM'000**	**RM'000**	**RM'000**
Financial assets measured at fair value:				
Financial assets designated upon initial recognition at fair value through profit or loss	18,180	12,004,542	-	12,022,722
Money market instruments	-	1,131,158	-	1,131,158
Quoted securities	18,180	-	-	18,180
Unquoted securities	-	10,873,384	-	10,873,384
Financial investments at fair value through profit or loss	18,428,687	25,911,045	1,058,215	45,397,947
Money market instruments	-	11,653,296	-	11,653,296
Quoted securities	18,428,687	-	-	18,428,687
Unquoted securities	-	14,257,749	1,058,215	15,315,964

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A37. Fair Value Measurements of Financial Instruments (cont'd.)

The classification in the fair value hierarchy of the Group's and the Bank's non-financial and financial assets and financial liabilities measured at fair value as at 31 March 2026 and 31 December 2025 is summarised in the table (cont'd.):

		Valuation technique using		
Group (cont'd.)	**Quoted Market Price (Level 1)**	**Observable Inputs (Level 2)**	**Unobservable Inputs (Level 3)**	**Total**
At 31 March 2026	**RM'000**	**RM'000**	**RM'000**	**RM'000**
Financial assets measured at fair value (cont'd.):				
Financial investments at fair value through other comprehensive income	5,732,381	105,398,414	429,247	111,560,042
Money market instruments	-	40,353,587	-	40,353,587
Quoted securities	5,732,381	-	-	5,732,381
Unquoted securities	-	65,044,827	429,247	65,474,074
Loans, advances and financing at fair value through other comprehensive income	-	-	31,664,724	31,664,724
Derivative assets	-	17,747,349	1,215,286	18,962,635
Foreign exchange related contracts	-	6,506,178	-	6,506,178
Interest rate related contracts	-	10,824,464	-	10,824,464
Equity and commodity related contracts	-	2,213,651	1,215,286	3,428,937
Credit related contracts	-	614	-	614
Netting effects under MFRS 132 Amendments	-	(1,797,558)	-	(1,797,558)
	24,179,248	161,061,350	34,367,472	219,608,070
Financial liabilities measured at fair value:				
Financial liabilities at fair value through profit or loss	-	9,953,874	-	9,953,874
Structured deposits	-	3,303,320	-	3,303,320
Borrowings	-	6,650,554	-	6,650,554
Derivative liabilities	-	22,431,200	1,215,286	23,646,486
Foreign exchange related contracts	-	6,795,369	-	6,795,369
Interest rate related contracts	-	15,153,431	-	15,153,431
Equity and commodity related contracts	-	2,279,907	1,215,286	3,495,193
Credit related contracts	-	51	-	51
Netting effects under MFRS 132 Amendments	-	(1,797,558)	-	(1,797,558)
	-	32,385,074	1,215,286	33,600,360

A37. Fair Value Measurements of Financial Instruments (cont'd.)

The classification in the fair value hierarchy of the Group's and the Bank's non-financial and financial assets and financial liabilities measured at fair value as at 31 March 2026 and 31 December 2025 is summarised in the table (cont'd.):

Group At 31 December 2025	Quoted Market Price (Level 1) RM'000	Valuation technique using Observable Inputs (Level 2) RM'000	Valuation technique using Unobservable Inputs (Level 3) RM'000	Total RM'000
Financial assets measured at fair value:				
Financial assets designated upon initial recognition at fair value through profit or loss	13,952	12,891,741	-	12,905,693
Money market instruments	-	1,140,166	-	1,140,166
Quoted securities	13,952	-	-	13,952
Unquoted securities	-	11,751,575	-	11,751,575
Financial investments at fair value through profit or loss	22,844,527	22,163,726	1,058,226	46,066,479
Money market instruments	-	12,344,115	-	12,344,115
Quoted securities	22,844,527	-	-	22,844,527
Unquoted securities	-	9,819,611	1,058,226	10,877,837
Financial investments at fair value through other comprehensive income	5,811,836	110,722,829	429,569	116,964,234
Money market instruments	-	45,411,041	-	45,411,041
Quoted securities	5,811,836	-	-	5,811,836
Unquoted securities	-	65,311,788	429,569	65,741,357
Loans, advances and financing at fair value through other comprehensive income	-	-	30,288,409	30,288,409
Derivative assets	-	16,918,739	721,489	17,640,228
Foreign exchange related contracts	-	5,673,565	-	5,673,565
Interest rate related contracts	-	11,655,500	-	11,655,500
Equity and commodity related contracts	-	764,104	721,489	1,485,593
Credit related contracts	-	933	-	933
Netting effects under MFRS 132 Amendments	-	(1,175,363)	-	(1,175,363)
	28,670,315	162,697,035	32,497,693	223,865,043
Financial liabilities measured at fair value:				
Financial liabilities at fair value through profit or loss	-	9,583,737	-	9,583,737
Structured deposits	-	3,046,858	-	3,046,858
Borrowings	-	6,536,879	-	6,536,879
Derivative liabilities	-	23,814,387	721,489	24,535,876
Foreign exchange related contracts	-	7,107,247	-	7,107,247
Interest rate related contracts	-	15,900,683	-	15,900,683
Equity and commodity related contracts	-	1,981,689	721,489	2,703,178
Credit related contracts	-	131	-	131
Netting effects under MFRS 132 Amendments	-	(1,175,363)	-	(1,175,363)
	-	33,398,124	721,489	34,119,613

A37. Fair Value Measurements of Financial Instruments (cont'd.)

The classification in the fair value hierarchy of the Group's and the Bank's non-financial and financial assets and financial liabilities measured at fair value as at 31 March 2026 and 31 December 2025 is summarised in the table (cont'd.):

Bank **At 31 March 2026**	**Quoted Market Price (Level 1) RM'000**	**Valuation technique using: Observable Inputs (Level 2) RM'000**	**Valuation technique using: Unobservable Inputs (Level 3) RM'000**	**Total RM'000**
Financial assets measured at fair value:				
Financial investments at fair value through profit or loss	4,483,927	18,430,314	832,443	23,746,684
Money market instruments	-	9,771,018	-	9,771,018
Quoted securities	4,483,927	-	-	4,483,927
Unquoted securities	-	8,659,296	832,443	9,491,739
Financial investments at fair value through other comprehensive income	356,831	61,307,185	423,529	62,087,545
Money market instruments	-	19,659,964	-	19,659,964
Quoted securities	356,831	-	-	356,831
Unquoted securities	-	41,647,221	423,529	42,070,750
Loans, advances and financing at fair value through other comprehensive income	-	-	36,852,850	36,852,850
Derivative assets	-	17,330,229	1,215,286	18,545,515
Foreign exchange related contracts	-	6,628,404	-	6,628,404
Interest rate related contracts	-	10,868,800	-	10,868,800
Equity and commodity related contracts	-	1,615,573	1,215,286	2,830,859
Credit related contracts	-	614	-	614
Netting effects under MFRS 132 Amendments	-	(1,783,162)	-	(1,783,162)
	4,840,758	97,067,728	39,324,108	141,232,594
Financial liabilities measured at fair value:				
Financial liabilities at fair value through profit or loss	-	7,039,575	-	7,039,575
Structured deposits	-	389,021	-	389,021
Borrowings	-	6,650,554	-	6,650,554
Derivative liabilities	-	22,195,401	1,215,286	23,410,687
Foreign exchange related contracts	-	7,254,182	-	7,254,182
Interest rate related contracts	-	15,199,042	-	15,199,042
Equity and commodity related contracts	-	1,525,288	1,215,286	2,740,574
Credit related contracts	-	51	-	51
Netting effects under MFRS 132 Amendments	-	(1,783,162)	-	(1,783,162)
	-	29,234,976	1,215,286	30,450,262

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A37. Fair Value Measurements of Financial Instruments (cont'd.)

The classification in the fair value hierarchy of the Group's and the Bank's non-financial and financial assets and financial liabilities measured at fair value as at 31 March 2026 and 31 December 2025 is summarised in the table (cont'd.):

		Valuation technique using		
Bank **At 31 December 2025**	**Quoted Market Price (Level 1) RM'000**	**Observable Inputs (Level 2) RM'000**	**Unobservable Inputs (Level 3) RM'000**	**Total RM'000**
Financial assets measured at fair value:				
Financial investments at fair value through profit or loss	5,449,330	15,201,392	832,443	21,483,165
Money market instruments	-	10,007,363	-	10,007,363
Quoted securities	5,449,330	-	-	5,449,330
Unquoted securities	-	5,194,029	832,443	6,026,472
Financial investments at fair value through other comprehensive income	371,277	64,824,791	423,778	65,619,846
Money market instruments	-	22,378,231	-	22,378,231
Quoted securities	371,277	-	-	371,277
Unquoted securities	-	42,446,560	423,778	42,870,338
Loans, advances and financing at fair value through other comprehensive income	-	-	35,715,653	35,715,653
Derivative assets	-	16,683,556	721,489	17,405,045
Foreign exchange related contracts	-	5,950,442	-	5,950,442
Interest rate related contracts	-	11,693,652	-	11,693,652
Equity and commodity related contracts	-	202,828	721,489	924,317
Credit related contracts	-	933	-	933
Netting effects under MFRS132 Amendments	-	(1,164,299)	-	(1,164,299)
	5,820,607	96,709,739	37,693,363	140,223,709
Financial liabilities measured at fair value:				
Financial liabilities at fair value through profit or loss	-	6,748,860	-	6,748,860
Structured deposits	-	211,981	-	211,981
Borrowings	-	6,536,879	-	6,536,879
Derivative liabilities	-	23,435,157	721,489	24,156,646
Foreign exchange related contracts	-	7,216,512	-	7,216,512
Interest rate related contracts	-	15,951,085	-	15,951,085
Equity and commodity related contracts	-	1,431,728	721,489	2,153,217
Credit related contracts	-	131	-	131
Netting effects under MFRS132 Amendments	-	(1,164,299)	-	(1,164,299)
	-	30,184,017	721,489	30,905,506

A37. Fair Value Measurements of Financial Instruments (cont'd.)

Valuation techniques

The valuation techniques used for the financial and non-financial assets and financial liabilities that are not determined by reference to quoted prices (Level 1) are described below:

Derivatives

The fair values of the Group's and the Bank's derivative instruments are derived using discounted cash flows analysis, option pricing and benchmarking models.

Financial assets designated upon initial recognition at fair value through profit or loss, financial investments at fair value through profit or loss and financial investments at fair value through other comprehensive income

The fair values of these financial assets/financial investments are determined by reference to prices quoted by independent data providers and independent brokers. Fair values for unquoted equity securities held for socio economic reasons (classified as Level 3) are determined based on the net tangible assets of the companies.

Loans, advances and financing at fair value through profit or loss and at fair value through other comprehensive income

The fair values are estimated based on expected future cash flows of contractual instalment payments, discounted at applicable and prevailing rates at reporting date offered for similar facilities to new borrowers with similar credit profiles.

Financial liabilities at fair value through profit or loss

The fair values of financial liabilities designated at fair value through profit or loss are derived using discounted cash flows.

A37. Fair Value Measurements of Financial Instruments (cont'd.)

Reconciliation of fair value measurements in Level 3 of the fair value hierarchy:

Group As at 31 March 2026	At 1 January 2026 RM'000	Other gains/(losses) recognised in income statements* RM'000	Unrealised gains/(losses) recognised in income statements# RM'000	Unrealised losses recognised in other comprehensive income RM'000	Purchases/ Issuances/ Additions RM'000	Sales RM'000	Settlements RM'000	Exchange differences RM'000	At 31 March 2026 RM'000
Financial investments at fair value through profit or loss									
Unquoted securities	1,058,226	-	-	-	-	-	-	(11)	1,058,215
Financial investments at fair value through other comprehensive income									
Unquoted securities	429,569	-	-	(249)	-	-	-	(73)	429,247
Loans, advances and financing at fair value through other comprehensive income	30,288,409	-	-	(87,279)	3,769,524	-	(2,098,366)	(207,564)	31,664,724
Derivative assets									
Equity and commodity related contracts	721,489	53,093	506,232	-	14,723	(80,251)	-	-	1,215,286
Total Level 3 financial assets	32,497,693	53,093	506,232	(87,528)	3,784,247	(80,251)	(2,098,366)	(207,648)	34,367,472
Derivative liabilities									
Equity and commodity related contracts	(721,489)	(57,536)	(506,237)	-	(14,723)	84,699	-	-	(1,215,286)
Total Level 3 financial liabilities	(721,489)	(57,536)	(506,237)	-	(14,723)	84,699	-	-	(1,215,286)
Total net Level 3 financial assets/(liabilities)	31,776,204	(4,443)	(5)	(87,528)	3,769,524	4,448	(2,098,366)	(207,648)	33,152,186

* Included within 'Other operating income', '(Allowances for)/writeback of impairment losses on financial investments, net' and 'Income from Islamic Banking Scheme operations'.

Included within 'Other operating income' and 'Income from Islamic Banking Scheme operations'.

A37. Fair Value Measurements of Financial Instruments (cont'd.)

Reconciliation of fair value measurements in Level 3 of the fair value hierarchy (cont'd.):

Group **As at 31 December 2025**	**At 1 January 2025 RM'000**	**Other gains/(losses) recognised in income statements* RM'000**	**Unrealised gains/(losses) recognised in income statements# RM'000**	**Unrealised gains/(losses) recognised in other comprehensive income RM'000**	**Purchases/ Issuances/ Additions RM'000**	**Sales RM'000**	**Settlements RM'000**	**Exchange differences RM'000**	**At 31 December 2025 RM'000**
Financial investments at fair value through profit or loss									
Unquoted securities	1,005,425	-	52,838	-	-	-	-	(37)	1,058,226
Financial investments at fair value through other comprehensive income									
Unquoted securities	362,880	-	-	66,895	-	(167)	-	(39)	429,569
Loans, advances and financing at fair value through other comprehensive income	32,016,786	-	-	(233,229)	10,080,729	-	(10,112,070)	(1,463,807)	30,288,409
Derivative assets									
Equity and commodity related contracts	803,968	188,227	(379,553)	-	338,083	(229,236)	-	-	721,489
Total Level 3 financial assets	34,189,059	188,227	(326,715)	(166,334)	10,418,812	(229,403)	(10,112,070)	(1,463,883)	32,497,693
Derivative liabilities									
Equity and commodity related contracts	(803,968)	(206,443)	380,560	-	(338,083)	246,445	-	-	(721,489)
Total Level 3 financial liabilities	(803,968)	(206,443)	380,560	-	(338,083)	246,445	-	-	(721,489)
Total net Level 3 financial assets/(liabilities)	33,385,091	(18,216)	53,845	(166,334)	10,080,729	17,042	(10,112,070)	(1,463,883)	31,776,204

* Included within 'Other operating income', 'Allowances for impairment losses on financial investments, net' and 'Income from Islamic Banking Scheme operations'.
# Included within 'Other operating income' and 'Income from Islamic Banking Scheme operations'.

A37. Fair Value Measurements of Financial Instruments (cont'd.)

Reconciliation of fair value measurements in Level 3 of the fair value hierarchy (cont'd.):

Bank **As at 31 March 2026**	**At 1 January 2025 RM'000**	**Other gains/(losses) recognised in income statements* RM'000**	**Unrealised gains/(losses) recognised in income statements# RM'000**	**Unrealised (losses)/gains recognised in other comprehensive income RM'000**	**Purchases/ Issuances/ Additions RM'000**	**Sales RM'000**	**Settlements RM'000**	**Exchange differences RM'000**	**At 31 March 2025 RM'000**
Financial investments at fair value through profit or loss									
Unquoted securities	832,443	-	-	-	-	-	-	-	832,443
Financial investments at fair value through other comprehensive income									
Unquoted securities	423,778	-	-	(249)	-	-	-	-	423,529
Loans, advances and financing at fair value through other comprehensive income	35,715,653	-	-	94,734	3,657,637	-	(2,401,011)	(214,163)	36,852,850
Derivative assets									
Equity and commodity related contracts	721,489	53,093	506,232	-	14,723	(80,251)	-	-	1,215,286
Total Level 3 financial assets	37,693,363	53,093	506,232	94,485	3,672,360	(80,251)	(2,401,011)	(214,163)	39,324,108
Derivative liabilities									
Equity and commodity related contracts	(721,489)	(57,536)	(506,237)	-	(14,723)	84,699	-	-	(1,215,286)
Total Level 3 financial liabilities	(721,489)	(57,536)	(506,237)	-	(14,723)	84,699	-	-	(1,215,286)
Total net Level 3 financial assets/(liabilities)	36,971,874	(4,443)	(5)	94,485	3,657,637	4,448	(2,401,011)	(214,163)	38,108,822

* Included within 'Other operating income' and '(Allowances for)/writeback of impairment losses on financial investments, net'.
\# Included within 'Other operating income'.

A37. Fair Value Measurements of Financial Instruments (cont'd.)

Reconciliation of fair value measurements in Level 3 of the fair value hierarchy (cont'd.):

Bank As at 31 December 2025	At 1 January 2025 RM'000	Other gains/(losses) recognised in income statements* RM'000	Unrealised gains/(losses) recognised in income statements# RM'000	Unrealised gains/(losses) recognised in other comprehensive income RM'000	Purchases/ Issuances/ Additions RM'000	Sales RM'000	Settlements RM'000	Exchange differences RM'000	At 31 December 2025 RM'000
Financial investments at fair value through profit or loss									
Unquoted securities	783,340	-	49,103	-	-	-	-	-	832,443
Financial investments at fair value through other comprehensive income									
Unquoted securities	357,022	-	-	66,756	-	-	-	-	423,778
Loans, advances and financing at fair value through other comprehensive income	34,662,051	-	-	(235,585)	13,698,789	-	(10,888,009)	(1,521,593)	35,715,653
Derivative assets									
Equity and commodity related contracts	803,968	188,227	(379,553)	-	338,083	(229,236)	-	-	721,489
Total Level 3 financial assets	36,606,381	188,227	(330,450)	(168,829)	14,036,872	(229,236)	(10,888,009)	(1,521,593)	37,693,363
Derivative liabilities									
Equity and commodity related contracts	(803,968)	(206,443)	380,560	-	(338,083)	246,445	-	-	(721,489)
Total Level 3 financial liabilities	(803,968)	(206,443)	380,560	-	(338,083)	246,445	-	-	(721,489)
Total net Level 3 financial assets/(liabilities)	35,802,413	(18,216)	50,110	(168,829)	13,698,789	17,209	(10,888,009)	(1,521,593)	36,971,874

* Included within 'Other operating income' and 'Allowances for impairment losses on financial investments, net'.
# Included within 'Other operating income'.

The Group's accounting policy is to recognise transfers into and transfers out of fair value hierarchy levels as the end of the reporting period.

There were no transfers between Level 1 and Level 2 for the Group and the Bank during the three months financial period ended 31 March 2026.

Movements in Level 3 financial instruments measured at fair value

There were no transfers into or out of Level 3 for the Group and the Bank during the three months financial period ended 31 March 2026.

A38. Unaudited Income Statements and Statements of Financial Position of Insurance and Takaful Business

Pursuant to Paragraph 11.4(f) of Bank Negara Malaysia's Financial Reporting Policy document issued on 29 April 2022, the breakdown of Unaudited Income Statements and Statements of Financial Position of Insurance and Takaful Business into Life Business, Family Takaful Business, General Takaful Business and General Business and others are disclosed as follows:

(a) Unaudited Income Statements for the First Quarter Ended 31 March 2026

Group	Life Business		Family Takaful Business		General Takaful Business		General Business and Others		Total	
Three-Month Ended	31 March 2026 RM'000	31 March 2025 RM'000	31 March 2026 RM'000	31 March 2025 RM'000	31 March 2026 RM'000	31 March 2025 RM'000	31 March 2026 RM'000	31 March 2025 RM'000	31 March 2026 RM'000	31 March 2025 RM'000
Interest income	**173,064**	181,013	**162,787**	169,035	**52,284**	50,751	**32,458**	37,112	**420,593**	437,911
Interest expense	**(4,599)**	(4,879)	**-**	-	**-**	-	**(16,096)**	(15,083)	**(20,695)**	(19,962)
Net interest income	**168,465**	176,134	**162,787**	169,035	**52,284**	50,751	**16,362**	22,029	**399,898**	417,949
Insurance/takaful service result	**63,732**	92,166	**82,966**	162,181	**67,374**	61,953	**30,890**	38,011	**244,962**	354,311
Other operating income	**(350,761)**	(199,194)	**(139,801)**	(55,687)	**(11,614)**	(37,908)	**4,701**	(7,602)	**(497,475)**	(300,391)
Total operating income	**(118,564)**	69,106	**105,952**	275,529	**108,044**	74,796	**51,953**	52,438	**147,385**	471,869
Net insurance/takaful investment/finance result	**169,811**	356	**15,551**	(134,883)	**(18,536)**	(6,280)	**(3,644)**	(4,849)	**163,182**	(145,656)
Net operating income	**51,247**	69,462	**121,503**	140,646	**89,508**	68,516	**48,309**	47,589	**310,567**	326,213
Overhead expenses	**(28,028)**	(30,521)	**(2,283)**	(1,594)	**(2,949)**	(1,586)	**296**	(25,476)	**(32,964)**	(59,177)
Operating profit before impairment losses	**23,219**	38,941	**119,220**	139,052	**86,559**	66,930	**48,605**	22,113	**277,603**	267,036
Allowances for impairment losses on loans, advances, financing and other debts, net	**(5)**	(165)	**(2)**	(1)	**(1)**	-	**(554)**	(126)	**(562)**	(292)
(Allowances for)/writeback of impairment losses on financial investments, net	**(753)**	348	**(1,676)**	221	**(449)**	30	**(474)**	24	**(3,352)**	623
(Allowances for)/writeback of impairment losses on other assets, net	**(1,146)**	(602)	**(107)**	(4)	**(610)**	114	**(194)**	(386)	**(2,057)**	(878)
Profit before taxation and zakat	**21,315**	38,522	**117,435**	139,268	**85,499**	67,074	**47,383**	21,625	**271,632**	266,489
Taxation and zakat	**3,615**	(13,553)	**(44,448)**	(75,447)	**(26,376)**	(24,935)	**(11,748)**	(17,446)	**(78,957)**	(131,381)
Profit for the financial period	**24,930**	24,969	**72,987**	63,821	**59,123**	42,139	**35,635**	4,179	**192,675**	135,108

A38. Unaudited Income Statements and Statements of Financial Position of Insurance and Takaful Business (cont'd.)

Pursuant to Paragraph 11.4(f) of Bank Negara Malaysia's Financial Reporting Policy document issued on 29 April 2022, the breakdown of Unaudited Income Statements and Statements of Financial Position of Insurance and Takaful Business into Life Business, Family Takaful Business, General Takaful Business and General Business and others are disclosed as follows (cont'd.):

(b) Unaudited Statements of Financial Position as at 31 March 2026

	Life Business		Family Takaful Business		General Takaful Business		General Business and Others*		Total	
Group	**31 March 2026 RM'000**	**31 December 2025 RM'000**	**31 March 2026 RM'000**	**31 December 2025 RM'000**	**31 March 2026 RM'000**	**31 December 2025 RM'000**	**31 March 2026 RM'000**	**31 December 2025 RM'000**	**31 March 2026 RM'000**	**31 December 2025 RM'000**
ASSETS										
Cash and short-term funds	**876,289**	702,199	**80,102**	94,501	**189,252**	118,045	**847,903**	126,960	**1,993,546**	1,041,705
Deposits and placements with financial institutions	**1,580,675**	884,774	**1,604,407**	1,206,031	**855,220**	1,039,866	**608,113**	516,810	**4,648,415**	3,647,481
Financial assets purchased under resale agreements	**-**	-	**-**	-	**-**	-	**-**	-	**-**	-
Financial assets designated upon initial recognition at fair value through profit or loss	**5,666,650**	6,098,601	**6,268,318**	6,723,661	**13,341**	13,401	**56,234**	56,078	**12,004,543**	12,891,741
Financial investments at fair value through profit or loss	**10,535,022**	10,864,385	**1,804,651**	2,165,695	**264,940**	349,531	**452,997**	510,313	**13,057,610**	13,889,924
Financial investments at fair value through other comprehensive income	**7,448,342**	7,505,859	**7,320,517**	7,514,628	**4,510,606**	4,342,688	**1,549,412**	1,662,142	**20,828,877**	21,025,317
Financial investments at amortised cost	**-**	-	**-**	-	**-**	-	**14,751**	16,243	**14,751**	16,243
Loans, advances and financing	**85,641**	85,827	**7,835**	8,069	**586**	646	**50,712**	49,367	**144,774**	143,909
Derivative assets	**20,609**	71,805	**45**	992	**-**	470	**16**	230	**20,670**	73,497
Insurance contract/takaful certificate assets	**38,730**	44,710	**-**	4,397	**-**	-	**61,531**	54,058	**100,261**	103,165
Reinsurance contract/retakaful certificate assets	**1,154,286**	1,223,389	**384,133**	394,448	**376,352**	448,195	**3,173,442**	3,208,413	**5,088,213**	5,274,445
Other assets	**360,644**	191,494	**202,466**	95,827	**14,809**	7,506	**205,675**	182,792	**783,594**	477,619
Investment properties	**855,925**	853,925	**-**	-	**-**	-	**186,138**	185,075	**1,042,063**	1,039,000
Statutory deposits with central banks	**2,832**	2,841	**-**	-	**-**	-	**-**	-	**2,832**	2,841
Property, plant and equipment	**128,930**	126,334	**146**	158	**12,106**	12,110	**82,857**	83,536	**224,039**	222,138
Right-of-use assets	**36,551**	39,166	**291**	338	**-**	-	**12,741**	11,787	**49,583**	51,291
Intangible assets	**72,915**	73,274	**24,995**	25,081	**8,975**	7,798	**33,882**	35,017	**140,767**	141,170
Deferred tax assets	**20,509**	21,694	**103,481**	104,897	**80,412**	85,659	**35,156**	35,603	**239,558**	247,853
TOTAL ASSETS	**28,884,550**	28,790,277	**17,801,387**	18,338,723	**6,326,599**	6,425,915	**7,371,560**	6,734,424	**60,384,096**	60,289,339
LIABILITIES										
Derivative liabilities	**37,045**	4,633	**44**	-	**-**	-	**9,054**	16,289	**46,143**	20,922
Insurance contract/takaful certificate liabilities	**24,808,468**	24,599,031	**13,741,025**	14,479,940	**3,695,745**	3,712,807	**4,231,296**	4,302,152	**46,476,534**	47,093,930
Reinsurance contract/retakaful certificate liabilities	**(553)**	24,722	**-**	-	**-**	-	**7,804**	8,040	**7,251**	32,762
Other liabilities #	**1,478,013**	1,427,678	**1,309,357**	758,129	**287,218**	315,125	**365,586**	336,930	**3,440,174**	2,837,862
Provision for taxation and zakat	**(17,781)**	(67,097)	**61,546**	41,030	**55,157**	55,044	**25,554**	33,386	**124,476**	62,363
Deferred tax liabilities	**450,157**	530,112	**37,851**	61,081	**28,275**	40,618	**64,676**	65,357	**580,959**	697,168
Subordinated obligations	**-**	-	**-**	-	**-**	-	**315,103**	312,051	**315,103**	312,051
TOTAL LIABILITIES	**26,755,349**	26,519,079	**15,149,823**	15,340,180	**4,066,395**	4,123,594	**5,019,073**	5,074,205	**50,990,640**	51,057,058
EQUITY ATTRIBUTABLE TO EQUITYHOLDERS OF THE SUBSIDIARIES										
Share capital	**1,388,122**	1,388,122	**100,000**	100,000	**970,001**	970,001	**(1,797,257)**	(1,797,257)	**660,866**	660,866
Other reserves	**741,079**	883,076	**2,551,564**	2,898,543	**1,290,203**	1,332,320	**4,149,744**	3,457,476	**8,732,590**	8,571,415
	2,129,201	2,271,198	**2,651,564**	2,998,543	**2,260,204**	2,302,321	**2,352,487**	1,660,219	**9,393,456**	9,232,281
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	**28,884,550**	28,790,277	**17,801,387**	18,338,723	**6,326,599**	6,425,915	**7,371,560**	6,734,424	**60,384,096**	60,289,339

* Included inter-company transactions within insurance/takaful entities which are eliminated on consolidation at Group level.

Included in other liabilities are the amounts due to/(from) life, general and investment-linked funds which are unsecured, not subject to any interest elements and are repayable on demand.

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A39. The Operations of Islamic Banking Scheme

A39a. Unaudited Income Statements for the First Quarter Ended 31 March 2026

Group	First Quarter Ended 31 March 2026 RM'000	First Quarter Ended 31 March 2025 RM'000	Cumulative 3 Months Ended 31 March 2026 RM'000	Cumulative 3 Months Ended 31 March 2025 RM'000
Income derived from investment of depositors' funds	**3,387,605**	3,338,011	**3,387,605**	3,338,011
Income derived from investment of investment account funds	**375,035**	361,384	**375,035**	361,384
Income derived from investment of Islamic Banking Funds	**217,980**	217,243	**217,980**	217,243
Allowances for impairment losses on financing and advances, net	**(319,720)**	(135,510)	**(319,720)**	(135,510)
(Allowances for)/writeback of impairment losses on financial investments, net	**(4,112)**	1,110	**(4,112)**	1,110
(Allowances for)/writeback of impairment losses on other assets, net	**(851)**	203	**(851)**	203
Total distributable income	**3,655,937**	3,782,441	**3,655,937**	3,782,441
Profit share income from investment accounts	**61,856**	46,072	**61,856**	46,072
Profit distributed to depositors	**(1,667,141)**	(1,766,632)	**(1,667,141)**	(1,766,632)
Profit distributed to investment account holders	**(117,295)**	(124,058)	**(117,295)**	(124,058)
Total net income	**1,933,357**	1,937,823	**1,933,357**	1,937,823
Finance cost	**(137,666)**	(126,817)	**(137,666)**	(126,817)
Overhead expenses	**(809,663)**	(780,692)	**(809,663)**	(780,692)
Profit before taxation and zakat	**986,028**	1,030,314	**986,028**	1,030,314
Taxation	**(237,565)**	(248,178)	**(237,565)**	(248,178)
Zakat	**(11,964)**	(17,369)	**(11,964)**	(17,369)
Profit for the financial period	**736,499**	764,767	**736,499**	764,767

For consolidation and amalgamation with the conventional banking operations, income from Islamic Banking Scheme comprises the following items:

Group	First Quarter Ended 31 March 2026 RM'000	First Quarter Ended 31 March 2025 RM'000	Cumulative 3 Months Ended 31 March 2026 RM'000	Cumulative 3 Months Ended 31 March 2025 RM'000
Income derived from investment of depositors' funds	**3,387,605**	3,338,011	**3,387,605**	3,338,011
Income derived from investment of investment account funds	**375,035**	361,384	**375,035**	361,384
Income derived from investment of Islamic Banking Funds	**217,980**	217,243	**217,980**	217,243
Total income before allowances for impairment losses on financial assets and overhead expenses	**3,980,620**	3,916,638	**3,980,620**	3,916,638
Profit share income from investment accounts	**61,856**	46,072	**61,856**	46,072
Profit distributed to depositors	**(1,667,141)**	(1,766,632)	**(1,667,141)**	(1,766,632)
Profit distributed to investment account holders	**(117,295)**	(124,058)	**(117,295)**	(124,058)
	2,258,040	2,072,020	**2,258,040**	2,072,020
Finance cost	**(137,666)**	(126,817)	**(137,666)**	(126,817)
Net of intercompany income and expenses	**126,655**	165,153	**126,655**	165,153
Profit share income from investment accounts funded by the Bank	**(61,849)**	(46,002)	**(61,849)**	(46,002)
Income from Islamic Banking Scheme operations reported in the Income Statement of the Group	**2,185,180**	2,064,354	**2,185,180**	2,064,354

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A39. The Operations of Islamic Banking Scheme (cont'd.)

A39b. Unaudited Statements of Comprehensive Income for the First Quarter Ended 31 March 2026

	First Quarter Ended		Cumulative 3 Months Ended	
	31 March 2026	31 March 2025	31 March 2026	31 March 2025
Group	RM'000	RM'000	RM'000	RM'000
Profit for the financial period	**736,499**	764,767	**736,499**	764,767
Other comprehensive (loss)/income:				
Items that may be reclassified subsequently to profit or loss:				
Net gain on foreign exchange translation	**197**	357	**197**	357
Net (loss)/gain on financial investments at fair value through other comprehensive income	**(158,298)**	24,147	**(158,298)**	24,147
- Net (loss)/gain from change in fair value	**(200,736)**	36,333	**(200,736)**	36,333
- Changes in expected credit losses	**(5,739)**	(3,466)	**(5,739)**	(3,466)
- Income tax effect	**48,177**	(8,720)	**48,177**	(8,720)
	(158,101)	24,504	**(158,101)**	24,504
Other comprehensive (loss)/income for the financial period, net of tax	**(158,101)**	24,504	**(158,101)**	24,504
Total comprehensive income for the financial period	**578,398**	789,271	**578,398**	789,271

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A39. The Operations of Islamic Banking Scheme (cont'd.)

A39c. Unaudited Statement of Financial Position as at 31 March 2026

Group	Note	31 March 2026 RM'000	31 December 2025 RM'000
ASSETS			
Cash and short-term funds		**22,499,184**	18,919,885
Deposits and placements with banks and other financial institutions		**6,228,253**	4,668,171
Financial assets purchased under resale agreements		**3,343,624**	2,553,228
Financial investments at fair value through profit or loss		**1,951,207**	1,685,011
Financial investments at fair value through other comprehensive income		**14,816,554**	15,506,334
Financial investments at amortised cost		**15,063,172**	14,348,351
Financing and advances	A39e	**279,439,632**	275,699,184
Derivative assets		**1,145,249**	963,038
Other assets		**1,138,175**	4,919,670
Statutory deposit with central banks		**2,238,722**	2,192,333
Property, plant and equipment		**11,752**	277
Right-of-use assets		**2,819**	3,170
Deferred tax assets		**379,554**	327,522
Total Assets		**348,257,897**	341,786,174
LIABILITIES			
Customers' funding:			
- Deposits from customers	A39f	**243,699,143**	245,558,580
- Investment accounts of customers[1]	A39g	**34,556,503**	33,909,533
Deposits and placements from financial institutions		**29,273,681**	23,356,869
Obligations on financial assets sold under repurchase agreements		**2,370,607**	1,829,680
Bills and acceptances payable		**48,737**	54,494
Derivative liabilities		**875,373**	1,356,308
Other liabilities		**4,829,884**	2,258,329
Provision for taxation and zakat		**124,647**	92,344
Term funding	A39h	**10,119,177**	10,575,944
Subordinated sukuk	A39i	**3,034,257**	3,024,604
Capital securities	A39j	**1,013,954**	1,002,217
Total Liabilities		**329,945,963**	323,018,902
ISLAMIC BANKING CAPITAL FUNDS			
Islamic Banking Funds		**14,688,443**	14,688,443
Retained profits		**2,737,574**	3,014,818
Other reserves		**885,917**	1,064,011
		18,311,934	18,767,272
Total liabilities and Islamic Banking Capital Funds		**348,257,897**	341,786,174
Restricted investment accounts managed by the Group	A39g	**48,683,256**	48,309,416
TOTAL ISLAMIC BANKING ASSETS OWNED AND MANAGED BY THE GROUP		**396,941,153**	390,095,590
COMMITMENTS AND CONTINGENCIES		**150,247,068**	146,130,956

[1] Investment accounts of customers are used to fund financing and advances as disclosed in Note A39e.

A39. The Operations of Islamic Banking Scheme (cont'd.)

A39d. Unaudited Statements of Changes in Islamic Banking Capital Funds for the First Quarter Ended 31 March 2026

Group	Islamic Banking Funds RM'000	<------------------ Non-distributable ------------------> Regulatory Reserve RM'000	Fair Value Through Other Comprehensive Income Reserve RM'000	Exchange Fluctuation Reserve RM'000	Equity contribution from the holding Company[1] RM'000	Distributable Retained Profits RM'000	Total RM'000
At 1 January 2026	14,688,443	525,253	533,139	3,922	1,697	3,014,818	18,767,272
Profit for the financial period	-	-	-	-	-	736,499	736,499
Other comprehensive (loss)/income	-	-	(158,298)	197	-	-	(158,101)
Net gain on foreign exchange translation	-	-	-	197	-	-	197
Net loss on financial investments at fair value through other comprehensive income	-	-	(158,298)	-	-	-	(158,298)
Total comprehensive (loss)/income for the financial period	-	-	(158,298)	197	-	736,499	578,398
Transfer to conventional banking operations	-	-	-	-	-	(10,092)	(10,092)
Transfer from regulatory reserve	-	(19,993)	-	-	-	19,993	-
Dividends paid	-	-	-	-	-	(1,023,644)	(1,023,644)
At 31 March 2026	14,688,443	505,260	374,841	4,119	1,697	2,737,574	18,311,934

[1] This equity contribution reserve from the holding company is pertaining to waiver of intercompany balances between respective subsidiaries and its holding company.

A39. The Operations of Islamic Banking Scheme (cont'd.)

A39d. Unaudited Statements of Changes in Islamic Banking Capital Funds for the First Quarter Ended 31 March 2026 (cont'd.)

		<------------------ Non-distributable	------------------>				
Group	**Islamic Banking Funds RM'000**	**Regulatory Reserve RM'000**	**Fair Value Through Other Comprehensive Income Reserve RM'000**	**Exchange Fluctuation Reserve RM'000**	**Equity contribution from the holding Company[1] RM'000**	**Distributable Retained Profits RM'000**	**Total RM'000**
At 1 January 2025	12,579,879	604,236	354,982	(1,459)	1,697	2,922,948	16,462,283
Profit for the financial period	-	-	-	-	-	764,767	764,767
Other comprehensive income	-	-	24,147	357	-	-	24,504
Net gain on foreign exchange translation	-	-	-	357	-	-	357
Net gain on financial investments at fair value through other comprehensive income	-	-	24,147	-	-	-	24,147
Total comprehensive income for the financial period	-	-	24,147	357	-	764,767	789,271
Issue of ordinary shares	1,372,894	-	-	-	-	-	1,372,894
Transfer to conventional banking operations	-	-	-	-	-	(11,712)	(11,712)
Transfer from regulatory reserve	-	(80,703)	-	-	-	80,703	-
Dividends paid	-	-	-	-	-	(1,525,438)	(1,525,438)
At 31 March 2025	13,952,773	523,533	379,129	(1,102)	1,697	2,231,268	17,087,298

[1] This equity contribution reserve from the holding company is pertaining to waiver of intercompany balances between respective subsidiaries and its holding company.

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A39. The Operations of Islamic Banking Scheme (cont'd.)

A39e. Financing and Advances

Group	31 March 2026 RM'000	31 December 2025 RM'000
Financing and advances*:		
(A) Financing and advances at fair value through other comprehensive income	**2,689,440**	2,476,689
(B) Financing and advances at amortised cost	**335,201,030**	332,221,193
	337,890,470	334,697,882
Unearned income	**(54,680,006)**	(55,448,879)
Gross financing and advances	**283,210,464**	279,249,003
Allowances for impaired financing and advances:		
- Stage 1 - 12-month ECL	**(767,063)**	(778,242)
- Stage 2 - Lifetime ECL not credit impaired	**(1,671,944)**	(1,598,131)
- Stage 3 - Lifetime ECL credit impaired	**(1,331,825)**	(1,173,446)
Net financing and advances	**279,439,632**	275,699,184

* As at 31 March 2026, the financing and advances funded by RPSIA amounting to RM42,665.4 million (31 December 2025: RM42,217.1 million) was recorded off-balance sheet under the operations of IBS.

The gross exposure of the financing funded by Investment Accounts of customers ("IA") as at 31 March 2026 was RM34,556.5 million (31 December 2025: RM33,909.5 million).

A39. The Operations of Islamic Banking Scheme (cont'd.)

A39e. Financing and Advances (cont'd.)

Group	**Bai'[1]**	**Murabahah**	**Musharakah**	**Al-Ijarah Thumma Al-Bai ("AITAB")[2]**	**Ijarah[3]**	**Others**	**Total Financing and Advances**
As at 31 March 2026	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**
Cashline	-	7,825,048	-	-	-	1	7,825,049
Term financing:							
- Housing financing	8,987,538	125,023,226	1,109,469	-	-	162	135,120,395
- Syndicated financing	-	3,104,965	-	-	-	-	3,104,965
- Hire purchase receivables	-	10,505,938	-	59,172,098	-	-	69,678,036
- Lease receivables	-	-	-	-	3,313,359	-	3,313,359
- Other term financing	2,641,560	94,772,961	286,008	-	-	32,015	97,732,544
Trust receipts	-	100,322	-	-	-	-	100,322
Claims on customers under acceptance credits	-	7,343,828	-	-	-	-	7,343,828
Staff financing	175,905	3,469,995	4,369	117,551	-	63,824	3,831,644
Credit card receivables	-	-	-	-	-	2,982,351	2,982,351
Revolving credit	-	6,809,954	-	-	-	-	6,809,954
Share margin financing	-	45,322	-	-	-	-	45,322
Financing to:							
- Directors of the Bank	-	2,294	-	403	-	4	2,701
	11,805,003	259,003,853	1,399,846	59,290,052	3,313,359	3,078,357	337,890,470
Unearned income							(54,680,006)
Gross financing and advances[4]							283,210,464
Allowances for financing and advances:							
- Stage 1 - 12-month ECL							(767,063)
- Stage 2 - Lifetime ECL not credit impaired							(1,671,944)
- Stage 3 - Lifetime ECL credit impaired							(1,331,825)
Net financing and advances							279,439,632

[1] Bai' comprises of Bai'-Bithaman Ajil, Bai' Al-Inah and Bai'-Al-Dayn Al-Sila'.

[2] The Group is the owner of the asset. The ownership of an asset will be transferred to the customer via sale at the end of the Ijarah financing.

[3] The Group is the owner of the asset. The ownership of an asset will be transferred to the customer at the end of the Ijarah financing subject to the customer's execution of the purchase option.

[4] Included in financing and advances are the underlying assets under the IA.

A39. The Operations of Islamic Banking Scheme (cont'd.)

A39e. Financing and Advances (cont'd.)

Group	**Bai'[1]**	**Murabahah**	**Musharakah**	**Al-Ijarah Thumma Al-Bai ("AITAB")[2]**	**Ijarah[3]**	**Others**	**Total Financing and Advances**
As at 31 December 2025	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**	**RM'000**
Cashline	-	7,978,371	-	-	-	-	7,978,371
Term financing:							
- Housing financing	9,169,779	122,921,277	1,136,509	-	-	-	133,227,565
- Syndicated financing	-	2,917,239	-	-	-	-	2,917,239
- Hire purchase receivables	-	10,671,358	-	58,319,627	-	-	68,990,985
- Lease receivables	-	-	-	-	3,304,942	-	3,304,942
- Other term financing	2,815,691	93,814,688	296,560	-	-	64,409	96,991,348
Trust receipts	-	134,731	-	-	-	-	134,731
Claims on customers under acceptance credits	-	7,483,030	-	-	-	-	7,483,030
Staff financing	181,530	3,446,662	4,441	125,502	-	68,000	3,826,135
Credit card receivables	-	-	-	-	-	2,942,192	2,942,192
Revolving credit	-	6,852,663	-	-	-	-	6,852,663
Share margin financing	-	46,117	-	-	-	-	46,117
Financing to:							
- Directors of the Bank	-	2,347	-	152	-	65	2,564
	12,167,000	256,268,483	1,437,510	58,445,281	3,304,942	3,074,666	334,697,882
Unearned income							(55,448,879)
Gross financing and advances[4]							279,249,003
Allowances for financing and advances:							
- Stage 1 - 12-month ECL							(778,242)
- Stage 2 - Lifetime ECL not credit impaired							(1,598,131)
- Stage 3 - Lifetime ECL credit impaired							(1,173,446)
Net financing and advances							275,699,184

[1] Bai' comprises of Bai' Bithaman Ajil, Bai' Al-Inah and Bai' Al-Dayn Al-Sila'.

[2] The Group is the owner of the asset. The ownership of an asset will be transferred to the customer via sale at the end of the Ijarah financing.

[3] The Group is the owner of the asset. The ownership of an asset will be transferred to the customer at the end of the Ijarah financing subject to the customer's execution of the purchase option.

[4] Included in financing and advances are the underlying assets under the IA.

A39. The Operations of Islamic Banking Scheme (cont'd.)

A39e. Financing and Advances (cont'd.)

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

<u>Group</u>	31 March 2026 RM'000	31 December 2025 RM'000
At 1 January	**3,695,441**	2,863,158
Impaired during the financial period	**811,457**	2,496,670
Reclassified as non-impaired	**(174,364)**	(264,870)
Amount recovered	**(162,551)**	(519,880)
Amount written-off	**(184,948)**	(879,637)
Gross impaired financing and advances at 31 March 2026/31 December 2025	**3,985,035**	3,695,441
Less: Stage 3 - Lifetime ECL credit impaired	**(1,331,825)**	(1,173,446)
Net impaired financing and advances at 31 March 2026/31 December 2025	**2,653,210**	2,521,995
<u>Calculation of ratio of net impaired financing (excluding financing funded by IA):</u>		
Gross impaired financing and advances	**3,985,035**	3,695,441
Less: Stage 3 - Lifetime ECL credit impaired	**(1,331,825)**	(1,173,446)
Net impaired financing and advances	**2,653,210**	2,521,995
Gross financing and advances	**248,653,961**	245,339,470
Less: Allowances for impaired financing and advances at amortised cost and at fair value through other comprehensive income	**(4,084,578)**	(3,868,870)
Net financing and advances	**244,569,383**	241,470,600
Ratio of net impaired financing and advances	**1.08%**	1.04%

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A39. The Operations of Islamic Banking Scheme (cont'd.)

A39e. Financing and Advances (cont'd.)

(ii) Movements in the allowances for impairment losses on financing and advances are as follows:

At fair value through other comprehensive income

Group	Stage 1 12-month ECL	Stage 2 Lifetime ECL not credit impaired	Stage 3 Lifetime ECL credit impaired	Total
As at 31 March 2026	**RM'000**	**RM'000**	**RM'000**	**RM'000**
At 1 January 2026	4,591	31,203	283,257	319,051
Net remeasurement of allowances	(250)	-	(4,748)	(4,998)
New financial assets originated or purchased	209	-	-	209
Changes in models/risk parameters	(44)	(471)	-	(515)
Exchange differences	(1)	-	-	(1)
At 31 March 2026	4,505	30,732	278,509	313,746

Group	Stage 1 12-month ECL	Stage 2 Lifetime ECL not credit impaired	Stage 3 Lifetime ECL credit impaired	Total
As at 31 December 2025	**RM'000**	**RM'000**	**RM'000**	**RM'000**
At 1 January 2025	6,258	25,775	-	32,033
Net remeasurement of allowances	662	30	283,257	283,949
New financial assets originated or purchased	4,418	13,302	-	17,720
Financial assets derecognised	(5,476)	(229)	-	(5,705)
Changes in models/risk parameters	(1,239)	(7,658)	-	(8,897)
Exchange differences	(32)	(17)	-	(49)
At 31 December 2025	4,591	31,203	283,257	319,051

At amortised cost

Group	Stage 1 12-month ECL	Stage 2 Lifetime ECL not credit impaired	Stage 3 Lifetime ECL credit impaired	Total
As at 31 March 2026	**RM'000**	**RM'000**	**RM'000**	**RM'000**
At 1 January 2026	778,242	1,598,131	1,173,446	3,549,819
Transferred to Stage 1	97,243	(92,560)	(4,683)	-
Transferred to Stage 2	(22,014)	66,608	(44,594)	-
Transferred to Stage 3	(1,244)	(65,852)	67,096	-
Net remeasurement of allowances	(76,503)	169,403	326,186	419,086
New financial assets originated or purchased	59,988	30,013	-	90,001
Financial assets derecognised	(46,990)	(24,167)	-	(71,157)
Changes in models/risk parameters	(19,885)	(9,278)	(8)	(29,171)
Amount written-off	-	-	(184,948)	(184,948)
Exchange differences	(1,774)	(354)	(670)	(2,798)
At 31 March 2026	767,063	1,671,944	1,331,825	3,770,832

A39. The Operations of Islamic Banking Scheme (cont'd.)

A39e. Financing and Advances (cont'd.)

(ii) Movements in the allowances for impairment losses on financing and advances are as follows (cont'd.):

At amortised cost (cont'd.)

Group	Stage 1 12-month ECL	Stage 2 Lifetime ECL not credit impaired	Stage 3 Lifetime ECL credit impaired	Total
As at 31 December 2025	**RM'000**	**RM'000**	**RM'000**	**RM'000**
At 1 January 2025	545,845	1,737,715	1,305,982	3,589,542
Transferred to Stage 1	166,903	(147,628)	(19,275)	-
Transferred to Stage 2	(33,714)	93,007	(59,293)	-
Transferred to Stage 3	(10,098)	(114,219)	124,317	-
Net remeasurement of allowances	39,535	17,330	701,081	757,946
New financial assets originated or purchased	157,773	89,711	-	247,484
Financial assets derecognised	(67,603)	(104,507)	-	(172,110)
Changes in models/risk parameters	(19,739)	27,193	(41)	7,413
Amount written-off	-	-	(879,637)	(879,637)
Exchange differences	(660)	(471)	312	(819)
At 31 December 2025	778,242	1,598,131	1,173,446	3,549,819

A39f. Deposits from Customers

Group	31 March 2026 RM'000	31 December 2025 RM'000
Savings deposits		
Murabahah	**30,370,096**	29,411,430
Qard	**1,313,156**	1,458,225
	31,683,252	30,869,655
Demand deposits		
Murabahah	**44,170,232**	41,670,889
Qard	**3,936,819**	3,767,704
	48,107,051	45,438,593
Term deposits		
Commodity Murabahah		
Murabahah	**163,264,855**	168,397,850
Qard	**643,985**	852,482
	163,908,840	169,250,332
Total deposits from customers	**243,699,143**	245,558,580

A39g. Investment Accounts

Group	31 March 2026 RM'000	31 December 2025 RM'000
Investment accounts of customers		
- Unrestricted investment accounts	**34,556,503**	33,909,533
Restricted investment accounts managed by the Group[1]	**48,683,256**	48,309,416

As reported in the Group's statements of financial position, the unrestricted investment accounts (net of intercompany balances) as at 31 March 2026 was RM32,380.9 million (31 December 2025: RM32,783.0 million).

A39. The Operations of Islamic Banking Scheme (cont'd.)

A39g. Investment Accounts (cont'd.)

(i) Investment accounts are sourced from the following type of customers:

Group	**Unrestricted investment accounts Mudharabah RM'000**	**Restricted investment accounts managed by the Group [1] Mudharabah RM'000**
As at 31 March 2026		
Business enterprises	**18,439,873**	**-**
Individuals	**11,982,305**	**-**
Government and statutory bodies	**617,331**	**-**
Licensed banks	**-**	**48,676,910**
Others	**3,516,994**	**6,346**
	34,556,503	**48,683,256**
As at 31 December 2025		
Business enterprises	17,398,739	-
Individuals	12,074,122	-
Government and statutory bodies	700,310	-
Licensed banks	-	48,307,667
Others	3,736,362	1,749
	33,909,533	48,309,416

(ii) The maturity profile of investment accounts are as follows:

Group	**Unrestricted investment accounts Mudharabah RM'000**	**Restricted investment accounts managed by the Group [1] Mudharabah RM'000**
As at 31 March 2026		
- Without maturity	**30,031,600**	**-**
- With maturity		
Within six months	**3,362,633**	**13,503,210**
Six months to one year	**1,153,392**	**1,143,765**
One year to three years	**7,675**	**9,925,213**
Three years to five years	**1,203**	**24,111,068**
	4,524,903	**48,683,256**
Total investment accounts of customers	**34,556,503**	**48,683,256**
As at 31 December 2025		
- Without maturity	29,201,228	-
- With maturity		
Within six months	3,664,210	13,584,543
Six months to one year	1,033,400	585,926
One year to three years	9,508	10,153,114
Three years to five years	1,187	23,985,833
	4,708,305	48,309,416
Total investment accounts of customers	33,909,533	48,309,416

A39. The Operations of Islamic Banking Scheme (cont'd.)

A39g. Investment Accounts (cont'd.)

(iii) The allocation of investment asset are as follows:

Group	**Unrestricted investment accounts Mudharabah RM'000**	**Restricted investment accounts managed by the Group [1] Mudharabah RM'000**
As at 31 March 2026		
Retail financing	**32,806,503**	**-**
Non-retail financing	**1,750,000**	**42,665,399**
Corporate Sukuk	**-**	**6,017,857**
	34,556,503	**48,683,256**
As at 31 December 2025		
Retail financing	32,159,533	-
Non-retail financing	1,750,000	42,217,085
Corporate Sukuk	-	6,092,331
	33,909,533	48,309,416

(iv) Profit sharing ratio and rate of return are as follows:

	Investment account holder ("IAH")	
Group	**Average profit sharing ratio (%)**	**Average rate of return (%)**
As at 31 March 2026		
Investment accounts of customers		
- Unrestricted investment accounts		
- Mudharabah	**35.65**	**1.50**
Restricted investment accounts managed by the Group[1]	**87.52**	**3.74**
As at 31 December 2025		
Investment accounts of customers		
- Unrestricted investment accounts		
- Mudharabah	35.49	1.53
Restricted investment accounts managed by the Group[1]	85.47	4.13

[1] Included in the restricted investment accounts managed by the Group is an arrangement between MIB with the Bank and with the third party where MIB acts as an investment agent to manage and administer the restricted investment accounts amounting to RM48,676.9 million and RM6.3 million (31 December 2025: RM48,307.7 million and RM1.7 million) respectively. The amount of restricted investment accounts managed by MIB are disclosed net of any impairment allowances required on the underlying financial assets funded by the restricted investment accounts.

A39. The Operations of Islamic Banking Scheme (cont'd.)

A39h. Term Funding

Group	31 March 2026 RM'000	31 December 2025 RM'000
Unsecured term funding:		
(i) Commercial Papers		
- Less than one year	**3,971,205**	7,472,452
(ii) Medium Term Notes		
- More than one year	**5,039,905**	2,003,796
(iii) Term funding		
- More than one year (Note (a))	**1,108,067**	1,099,696
Total term funding	**10,119,177**	10,575,944

Note (a): Term funding relates to amounts received by the Group under government financing scheme as part of the government support measures in response to COVID-19 pandemic for the purpose of SME financing at a below market rate with a six-year maturity to be repaid on 17 June 2026. The financing under the government scheme is for financing at concession rates to SMEs and for COVID-19 related relief measures.

A39i. Subordinated Sukuk

Group	31 March 2026 RM'000	31 December 2025 RM'000
RM1.0 billion Islamic subordinated Sukuk Murabahah due in 2031	-	1,011,044
RM1.0 billion Islamic subordinated Sukuk Murabahah due in 2034	**1,019,688**	1,009,677
RM1.0 billion Islamic subordinated Sukuk Murabahah due in 2035	**1,013,081**	1,003,883
RM1.0 billion Islamic subordinated Sukuk Murabahah due in 2036	**1,001,488**	-
	3,034,257	3,024,604

A39j. Capital Securities

Group	31 March 2026 RM'000	31 December 2025 RM'000
RM1.0 billion 4.76% Additional Tier 1 Sukuk Wakalah	**1,013,954**	1,002,217

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

B1. Performance Review

(i) Current Period-to-Date vs Previous Corresponding Period-to-Date

The Group posted profit after tax and zakat attributable to equity holders of RM2,480.7 million for the three-month financial period ended 31 March 2026, a decrease of RM108.2 million or 4.2% as compared to the previous corresponding three-month financial period ended 31 March 2025.

The Group’s net interest income and Islamic Banking income for the three-month financial period ended 31 March 2026 increased by RM167.7 million or 3.2% to RM5,454.3 million as compared to the previous corresponding three-month financial period ended 31 March 2025.

The Group's insurance/takaful service result for the three-month financial period ended 31 March 2026 decreased by RM101.5 million to RM369.9 million as compared to the previous corresponding three-month financial period ended 31 March 2025.

Other operating income of the Group for the three-month financial period ended 31 March 2026 was RM1,112.2 million, a decrease of RM987.6 million or 47.0% from RM2,099.8 million in the previous corresponding three-month financial period ended 31 March 2025. The decrease was mainly due to higher unrealised mark-to-market loss on revaluation of financial investments at FVTPL of RM1,323.4 million, lower foreign exchange gain of RM652.1 million, and unrealised mark-to-market loss on revaluation of financial assets designated upon initial recognition at FVTPL of RM163.6 million for the three-month financial period ended 31 March 2026 as compared to unrealised mark-to-market gain of RM65.3 million in the previous corresponding three-month financial period ended 31 March 2025. The decreases were, however, mitigated by higher unrealised mark-to-market gain on revaluation of derivatives of RM500.8 million, unrealised mark-to-market gain on revaluation of financial liabilities at FVTPL of RM40.5 million for the three-month financial period ended 31 March 2026 as compared to unrealised mark-to-market loss of RM323.4 million in the previous corresponding three-month financial period ended 31 March 2025, and higher investment income of RM177.2 million.

The Group's overhead expenses for the three-month financial period ended 31 March 2026 decreased by RM197.4 million or 5.3% to RM3,545.5 million as compared to the previous corresponding three-month financial period ended 31 March 2025. The decrease in overhead expenses was mainly due to lower personnel expenses of RM136.5 million, lower administration and general expenses of RM77.4 million, and lower marketing expenses of RM31.2 million. The decreases were, however, mitigated by higher establishment costs of RM47.7 million.

The Group's net allowances for impairment losses on loans, advances, financing and other debts for the three-month financial period ended 31 March 2026 increased by RM100.5 million or 26.2% to RM484.7 million as compared to the previous corresponding three-month financial period ended 31 March 2025.

The Group recorded net writeback of impairment losses on financial investments of RM275.7 million for the three-month financial period ended 31 March 2026 as compared to net allowances of RM22.1 million in the previous corresponding three-month financial period ended 31 March 2025.

B1. Performance Review (cont'd.)

(i) Current Period-to-Date vs Previous Corresponding Period-to-Date (cont'd.)

The Group's profit before taxation and zakat for the financial period ended 31 March 2026 compared to the previous corresponding financial period ended 31 March 2025 is further segmented based on the operating segments of the Group as follows:

Group Community Financial Services ("Group CFS")

Group CFS's profit before taxation and zakat increased by RM568.9 million or 44.1% to RM1,859.8 million for the financial period ended 31 March 2026 from RM1,290.8 million for the previous corresponding financial period ended 31 March 2025. The increase was mainly due to lower net allowances for impairment losses on loans, advances, financing and other debts of RM334.4 million, lower overhead expenses of RM129.7 million, higher net interest income and income from IBS operations of RM57.6 million and higher other operating income of RM47.1 million.

Group Global Banking

a) Group Corporate Banking & Global Markets

Group Corporate Banking & Global Markets' profit before taxation and zakat decreased by RM533.4 million or 28.6% to RM1,332.6 million for the financial period ended 31 March 2026 from RM1,865.9 million for the previous corresponding financial period ended 31 March 2025. The decrease was mainly due to lower other operating income of RM457.0 million, higher net allowances for impairment losses on loans, advances, financing and other debts of RM415.4 million and share of loss in associates and joint ventures amounted to RM58.5 million for the financial period ended 31 March 2026, as compared to a share of profit of RM50.5 million in the previous corresponding period ended 31 March 2025. The decreases were, however, offset by net writeback of impairment losses on financial investments and other financial assets of RM284.1 million from net allowance of RM40.1 million, higher net interest income and income from IBS operations of RM63.1 million, and lower overhead expenses of RM60.8 million.

b) Group Investment Banking

Group Investment Banking's profit before taxation and zakat increased by RM37.2 million to RM117.9 million for the financial period ended 31 March 2026 from RM80.8 million for the previous corresponding financial period ended 31 March 2025. The increase was mainly due to higher other operating income of RM93.3 million, net writeback for impairment losses on financial investments and other financial assets of RM0.4 million from net allowance of RM1.8 million. The increases were, however, mitagated by higher overhead expenses of RM21.5 million, net allowance of impairment losses on loans, advances, financing and other debts of RM19.2 million, lower net interest income and income from IBS operations of RM17.6 million and lower share of profit in associates and joint ventures of RM98.3 thousand.

c) Group Asset Management

Group Asset Management recorded loss before taxation and zakat of RM2.6 million for the financial period ended 31 March 2026 from profit before taxation and zakat of RM116.5 thousand for the previous corresponding financial period ended 31 March 2025. The decrease was mainly due to lower other operating income of RM3.6 million and lower net interest income and income from IBS operations of RM0.2 million. The decreases was, however, offset by lower overhead expenses of RM1.0 million.

B1. Performance Review (cont'd.)

(i) Current Period-to-Date vs Previous Corresponding Period-to-Date (cont'd.)

The Group's profit before taxation and zakat for the financial period ended 31 March 2026 compared to the previous corresponding financial period ended 31 March 2025 is further segmented based on the operating segments of the Group as follows (cont'd.):

Group Insurance and Takaful

Group Insurance and Takaful's profit before taxation and zakat increased by RM6.3 million to RM271.3 million for the financial period ended 31 March 2026 from RM265.0 million for the previous corresponding financial period ended 31 March 2025. The increase was mainly contributed by lower net insurance/takaful investment/finance result of RM308.8 million and lower overhead expenses of RM27.3 million. The increases, were however, mitigated by lower other operating income of RM197.1 million, lower Insurance/takaful service result of RM109.4 million, lower net interest income of RM18.1 million, higher net allowance of impairment losses on financial investments and other financial assets of RM5.2 million and net allowance of impairment losses on loans, advances, financing and other debts of RM0.3 million.

B2. Variation of Current Quarter Results Against Preceding Quarter

The Group's profit after tax and zakat attributable to equity holders for the quarter ended 31 March 2026 decreased by RM195.0 million to RM2,480.7 million against the preceding quarter ended 31 December 2025 of RM2,675.7 million.

The Group's net interest income and income from Islamic Banking Scheme operations for the quarter ended 31 March 2026 decreased by RM325.7 million to RM5,454.3 million as compared to the preceding quarter ended 31 December 2025.

The Group's insurance/takaful service result for the quarter ended 31 March 2026 decreased by RM214.7 million to RM369.9 million against the preceding quarter ended 31 December 2025 of RM584.6 million.

Other operating income of the Group for the quarter ended 31 March 2026 decreased by RM383.3 million to RM1,112.2 million as compared to RM1,495.6 million in the preceding quarter ended 31 December 2025. The decrease was mainly due to unrealised mark-to-market loss on revaluation of financial investments at FVTPL of RM2,089.0 million for the quarter ended 31 March 2026 as compared to unrealised mark-to-market gain of RM444.6 million in the preceeding quarter ended 31 December 2025, lower unrealised mark-to-market gain on revaluation of financial liabilities at FVTPL of RM137.7 million, and lower realised gain on derivatives of RM122.2 million. The decreases were, however, mitigated by unrealised mark-to-market gain on revaluation of derivatives of RM1,453.2 million for the quarter ended 31 March 2026 as compared to unrealised mark-to-market loss of RM701.2 million in the preceding quarter ended 31 December 2025, and higher investment income of RM395.5 million.

The Group's overhead expenses for the quarter ended 31 March 2026 decreased by RM112.8 million to RM3,545.5 million as compared to the preceding quarter ended 31 December 2025. The decrease in overhead expenses was mainly due to lower personnel expenses of RM47.6 million, lower marketing expenses of RM31.1 million, and lower establishment costs of RM26.9 million, and lower administration and general expenses of RM7.3 million.

B2. Variation of Current Quarter Results Against Preceding Quarter (cont'd.)

The Group's net allowances for impairment losses on loans, advances, financing and other debts for the quarter ended 31 March 2026 increased by RM475.7 million to RM484.7 million as compared to the preceding quarter ended 31 December 2025.

The Group recorded net writeback of impairment losses on financial investments for the quarter ended 31 March 2026 of RM275.7 million as compared net allowances of RM175.4 million for the preceding quarter ended 31 December 2025.

B3. Prospects

Global GDP growth is expected to moderate at 3.0% in 2026 (2025: 3.2%), factoring in the energy price effect of the Middle East conflict, as well as slower growth in China in 2026 of 4.7% (2025: 5.0%). ASEAN-6 GDP growth is expected to remain resilient at 4.3% in 2026 (2025: 5.0%). The impact of the Middle East conflict on growth is greater for net energy importers within the region. However, mitigations by ASEAN governments include counter-measures to support domestic demand and contain costs; ongoing AI-driven technology upcycle; and continued geostrategic trade diversions and investment relocations, which would likely cushion the impact on domestic economies.

Against this backdrop, Malaysia's GDP is forecasted to grow at 4.4% in 2026 (2025: 5.2%), reflecting a moderation amid the prolonged Middle East conflict and potential supply disruptions. Downside risks are partly mitigated by the AI-driven technology upcycle supporting the Electrical and Electronics (E&E) sector and continued domestic demand. There are also key strategic initiatives being implemented, including the National Energy Transition Roadmap, the New Industrial Master Plan, the Johor-Singapore Special Economic Zone, and the New Incentives Framework for investment. Bank Negara Malaysia is expected to maintain the Overnight Policy Rate at 2.75% for the year, while inflation is forecasted to remain moderate at 2.0% (2025: 1.4%).

Singapore's GDP growth is estimated to moderate but remain healthy at 4.2% (2025: 5.0%). Growth will be supported by the AI boom, construction activity and declining interest rates, which will cushion the impact from the Middle East conflict. The 3-month Singapore Overnight Rate Average (SORA) rate is expected to ease further to 1.00% in 2026 due to safe-haven inflows. Meanwhile, inflation is expected to be higher at 1.8% (2025: 0.8%).

Indonesia's GDP growth is estimated to moderate to 5.0% in 2026 (2025: 5.1%). Growth will be supported by a pickup in government social spending and public investment, including capital expenditure by Danantara. Supply disruptions from the Middle East conflict will likely impact the economy through higher inflation, as well as fiscal and current account pressures. Nonetheless, the economy will be cushioned by rising coal and palm oil prices, given that Indonesia is a large exporter of both commodities. Bank Indonesia is expected to maintain the policy rate at 5.25% for the rest of 2026, while inflation is projected to be higher at 3.3% (2025: 1.9%).

Under the ROAR30 strategy launched this year, the Group will continue to grow its core businesses in its home markets while further integrating its regional footprint to better serve its regional clients.

The Group aims to build scalable businesses in Islamic finance, regional wealth management, regional transactions and payments, as well as regional corporate and investment banking. The strategy also prioritises strengthening foundational capabilities through sustained investments in technology, data and AI, developing a future-ready workforce, and driving productivity and capital optimisation.

B3. Prospects (cont'd.)

Values-based solutions remain a key strategic differentiator, aligned with the Group's mission of Humanising Financial Services—delivering exceptional customer experiences, creating positive societal impact, powering the real economy, and generating economic value alongside sustainable shareholder returns.

Amid ongoing geopolitical uncertainties, the Group remains cautiously optimistic and will continue to balance responsible growth with prudent management of asset quality, capital and liquidity.

B4. Profit Forecast or Profit Guarantee

Neither the Group nor the Bank has made any profit forecast or issued any profit guarantee for the first quarter ended 31 March 2026.

B5. Taxation and Zakat

The analysis of the tax expense for the financial period ended 31 March 2026 are as follows:

Group	First Quarter Ended 31 March 2026 RM'000	First Quarter Ended 31 March 2025 RM'000	Cumulative 3 Months Ended 31 March 2026 RM'000	Cumulative 3 Months Ended 31 March 2025 RM'000
Malaysian income tax	**470,667**	654,283	**470,667**	654,283
Foreign income tax	**154,969**	112,710	**154,969**	112,710
Less: Double taxation relief	**(48,937)**	(14,755)	**(48,937)**	(14,755)
	576,699	752,238	**576,699**	752,238
Under/(over) provision in respect of prior period:				
Malaysian income tax	**1,041**	36,223	**1,041**	36,223
Foreign income tax	**3,569**	(4,975)	**3,569**	(4,975)
	581,309	783,486	**581,309**	783,486
Deferred tax				
- Relating to origination and reversal of temporary differences	**129,111**	138,481	**129,111**	138,481
Tax expense for the financial period	**710,420**	921,967	**710,420**	921,967
Zakat	**32,098**	28,802	**32,098**	28,802
	742,518	950,769	**742,518**	950,769

The Group's effective tax rate for the financial period ended 31 March 2026 was lower than the statutory tax rate due to the effects of lower tax rates in other tax jurisdictions and certain income not subject to tax.

Bank	First Quarter Ended 31 March 2026 RM'000	First Quarter Ended 31 March 2025 RM'000	Cumulative 3 Months Ended 31 March 2026 RM'000	Cumulative 3 Months Ended 31 March 2025 RM'000
Malaysian income tax	**114,740**	337,043	**114,740**	337,043
Foreign income tax	**53,357**	19,562	**53,357**	19,562
Less: Double taxation relief	**(48,937)**	(14,755)	**(48,937)**	(14,755)
	119,160	341,850	**119,160**	341,850
Deferred tax				
- Relating to origination and reversal of temporary differences	**147,834**	96,999	**147,834**	96,999
Tax expense for the financial period	**266,994**	438,849	**266,994**	438,849
	266,994	438,849	**266,994**	438,849

The Bank's effective tax rate for the financial period ended 31 March 2026 was lower than the statutory tax rate due to the effects of certain income not subject to tax.

Domestic income tax for the Group and the Bank are calculated at the Malaysian statutory tax rate of 24% of the estimated chargeable profit for the financial period. Taxation for foreign entities in other jurisdictions is calculated at the rates prevailing in the respective jurisdictions.

B6. Status of Corporate Proposals Announced but Not Completed

There are no corporate proposals announced but not completed during the first quarter ended 31 March 2026.

B7. Status of Utilisation of Proceeds Raised from Corporate Proposal

The proceeds raised from the borrowings, issuance of subordinated obligations and capital securities have been used for working capital, general banking and other corporate purposes, as intended.

B8. Deposits from Customers, Investment Accounts of Customers, Deposits and Placements from Financial Institutions and Debt Securities

Please refer to Notes A14, A15, A16, A17 and A39g.

B9. Derivative Financial Instruments

Please refer to Note A36.

B10. Changes in Material Litigation

There is no material litigation during the first quarter ended 31 March 2026.

B11. Dividend

No interim dividend has been recommended during the first quarter ended 31 March 2026.

B12. Earnings Per Share ("EPS")

Basic EPS

The basic EPS of the Group is calculated by dividing the net profit for the financial period attributable to equity holders of the Bank by the weighted average number of ordinary shares in issue during the financial period.

	First Quarter Ended		**Cumulative 3 Months Ended**	
	31 March 2026	**31 March 2025**	**31 March 2026**	**31 March 2025**
Net profit for the financial period attributable to equity holders of the Bank (RM'000)	**2,480,658**	2,588,857	**2,480,658**	2,588,857
Weighted average number of ordinary shares in issue ('000)	**12,081,105**	12,071,494	**12,081,105**	12,071,494
Basic earnings per share	**20.53 sen**	21.45 sen	**20.53 sen**	21.45 sen

Diluted EPS

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

By Order of the Board

Wan Marzimin Wan Muhammad
LS0009924
Company Secretary
28 May 2026