

Affin Islamic Bank Berhad
 Registration no. 200501027372 (709506-V)
Condensed Interim Financial Statements
Unaudited Statements of Financial Position as at 30 September 2025

	Note	Economic Entity		The Bank	
		30/09/2025 RM'000	31/12/2024 RM'000	30/09/2025 RM'000	31/12/2024 RM'000
ASSETS					
Cash and short-term funds		2,216,946	2,442,382	2,216,946	2,442,382
Financial assets at fair value through profit or loss ('FVTPL')	13	818,339	451,582	818,339	451,582
Derivative financial instruments	14	37,038	25,387	37,038	25,387
Financial investments at fair value through other comprehensive income ('FVOCI')	15	2,870,380	3,940,222	2,870,380	3,940,222
Financial investments at amortised cost ('AC')	16	4,466,620	4,594,961	4,466,620	4,594,961
Financing and other financing	17	36,850,104	33,009,886	36,850,104	33,009,886
Other assets	18	149,601	174,366	149,601	174,366
Amount due from joint ventures	19	-	4,639	-	4,639
Tax recoverable		-	9,042	-	9,042
Deferred tax assets		25,568	39,640	25,568	39,640
Statutory deposits with Bank Negara Malaysia		286,000	539,000	286,000	539,000
Property and equipment		1,482	1,090	1,482	1,090
Intangible assets		923	1,004	923	1,004
Right-of-use assets		55	133	55	133
TOTAL ASSETS		47,723,056	45,233,334	47,723,056	45,233,334
LIABILITIES AND EQUITY					
Deposits from customers	20	31,291,964	28,762,862	31,291,964	28,762,862
Investment accounts of customers	21	919,462	757,600	919,462	757,600
Deposits and placements of banks and other financial institutions	22	2,994,407	4,164,774	2,994,407	4,164,774
Investment accounts due to designated financial institutions	23	2,571,305	3,262,300	2,571,305	3,262,300
Recourse obligation on financing sold to Cagamas Berhad		2,525,897	2,125,431	2,525,897	2,125,431
Derivative financial instruments	14	46,500	21,357	46,500	21,357
Other liabilities	24	662,157	256,624	662,157	256,624
Amount due to holding company		965,027	546,064	965,027	546,064
Provision for taxation		15,209	-	15,209	-
Lease liabilities	25	80	162	80	162
Subordinated and Senior Sukuk	26	2,504,112	2,368,791	2,504,112	2,368,791
TOTAL LIABILITIES		44,496,120	42,265,965	44,496,120	42,265,965
Share capital	27	1,310,000	1,310,000	1,310,000	1,310,000
Reserves	28	1,916,936	1,657,369	1,916,936	1,657,369
TOTAL EQUITY		3,226,936	2,967,369	3,226,936	2,967,369
TOTAL LIABILITIES AND EQUITY		47,723,056	45,233,334	47,723,056	45,233,334
COMMITMENTS AND CONTINGENCIES	39	14,334,603	12,635,865	14,334,603	12,635,865
CAPITAL ADEQUACY RATIOS	41				
CET 1 capital ratio		10.933%	11.732%	10.933%	11.732%
Tier 1 capital ratio		12.847%	13.801%	12.847%	13.801%
Total capital ratio		15.646%	17.045%	15.646%	17.045%
Net assets per share attributable to equity holders of the Bank (RM)		2.75	2.58	2.75	2.58

The Condensed Financial Statements should be read in conjunction with the Audited Financial Statements of the Bank for the financial year ended 31 December 2024.

Affin Islamic Bank Berhad

Registration no. 200501027372 (709506-V)

Condensed Interim Financial Statements

Unaudited Income Statements for the Financial Quarter Ended 30 September 2025

	Note	Economic Entity		Economic Entity	
		Individual Quarter Ended		Cumulative Quarter Ended	
		30/09/2025 RM'000	30/09/2024 RM'000	30/09/2025 RM'000	30/09/2024 RM'000
Income derived from investment of depositors' funds and others	30	504,221	431,784	1,467,118	1,232,803
Income derived from investment of investment accounts	31	38,550	45,878	129,015	141,845
Income derived from investment of shareholders' funds	32	46,729	39,018	135,595	115,324
Allowance for/ (write-back of) impairment losses on financing and other financing	33	23,707	(20,611)	(2,826)	(31,013)
Allowances for impairment losses on other assets	34	-	(6,916)	(6,484)	(6,948)
Total distributable income		613,207	489,153	1,722,418	1,452,011
Income attributable to the depositors and others	35	(339,801)	(306,297)	(985,290)	(857,713)
Income attributable to the investment account holders	36	(33,054)	(42,313)	(113,599)	(128,627)
Total net income		240,352	140,543	623,529	465,671
Other operating expenses	37	(108,522)	(84,644)	(306,287)	(259,630)
Profit before zakat and taxation		131,830	55,899	317,242	206,041
Zakat		(2,475)	(2,013)	(2,475)	(3,356)
Profit before taxation		129,355	53,886	314,767	202,685
Taxation		(31,415)	(13,691)	(79,341)	(53,186)
Net profit after zakat and taxation		97,940	40,195	235,426	149,499
Attributable to:					
Equity holders of the Bank		97,940	40,195	235,426	149,499
Earnings per share (sen):					
- Basic/Diluted	38	8.36	3.50	20.10	13.01

The Condensed Financial Statements should be read in conjunction with the Audited Financial Statements of the Bank for the financial year ended 31 December 2024.

Affin Islamic Bank Berhad
 Registration no. 200501027372 (709506-V)
Condensed Interim Financial Statements
Unaudited Income Statements for the Financial Quarter Ended 30 September 2025

	Economic Entity		Economic Entity	
	Individual Quarter Ended		Cumulative Quarter Ended	
	30/09/2025	30/09/2024	30/09/2025	30/09/2024
	RM'000	RM'000	RM'000	RM'000
Profit after zakat and taxation	97,940	40,195	235,426	149,499
Other comprehensive income:				
<u>Items that may be reclassified subsequently to profit or loss:</u>				
Net fair value change in financial investments at FVOCI	22,587	28,401	76,530	24,019
Net credit impairment loss change in financial investments at FVOCI	226	188	355	351
Net loss on financial investments measured at FVOCI reclassified to profit or loss on disposal (debt instruments)	(17,735)	(2,663)	(45,140)	(4,711)
Deferred tax on financial investments at FVOCI	<u>(891)</u>	<u>(7,077)</u>	<u>(8,459)</u>	<u>(5,819)</u>
Other comprehensive income for the financial period, net of tax	4,187	18,849	23,286	13,840
Total comprehensive income for the financial period	102,127	59,044	258,712	163,339
Total comprehensive income for the financial period attributable to:				
Equity holders of the Bank	<u>102,127</u>	<u>59,044</u>	<u>258,712</u>	<u>163,339</u>

The Condensed Financial Statements should be read in conjunction with the Audited Financial Statements of the Bank for the financial year ended 31 December 2024.

Affin Islamic Bank Berhad
 Registration no. 200501027372 (709506-V)
Condensed Interim Financial Statements
Unaudited Income Statements for the Financial Quarter Ended 30 September 2025

	Note	The Bank		The Bank	
		Individual Quarter Ended		Cumulative Quarter Ended	
		30/09/2025 RM'000	30/09/2024 RM'000	30/09/2025 RM'000	30/09/2024 RM'000
Income derived from investment of depositors' funds and others	30	504,221	431,784	1,467,118	1,232,803
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The Condensed Financial Statements should be read in conjunction with the Audited Financial Statements of the Bank for the financial year ended 31 December 2024.

Affin Islamic Bank Berhad
 Registration no. 200501027372 (709506-V)
Condensed Interim Financial Statements
Unaudited Income Statements for the Financial Quarter Ended 30 September 2025

	The Bank		The Bank	
	Individual Quarter Ended		Cumulative Quarter Ended	
	30/09/2025	30/09/2024	30/09/2025	30/09/2024
	RM'000	RM'000	RM'000	RM'000
Profit after zakat and taxation	97,940	40,195	235,426	149,499
Other comprehensive income:				
<u>Items that may be reclassified subsequently to profit or loss:</u>				
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Total comprehensive income for the financial period attributable to:				
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The Condensed Financial Statements should be read in conjunction with the Audited Financial Statements of the Bank for the financial year ended 31 December 2024.

Affin Islamic Bank Berhad
 Registration no. 200501027372 (709506-V)
Condensed Interim Financial Statements
Unaudited Statements of Changes In Equity for the Financial Quarter Ended 30 September 2025

Economic Entity	Attributable to Equity Holder of the Bank					
	Share capital RM'000	FVOCI revaluation reserves RM'000	Regulatory reserves RM'000	Other reserves RM'000	Retained profits RM'000	Total equity RM'000
At 1 January 2025	1,310,000	(1,463)	92,468	1,001	1,565,363	2,967,369
Net profit for the financial period	-	-	-	-	235,426	235,426
Other comprehensive income (net of tax)						
- Financial investments at FVOCI	-	23,286	-	-	-	23,286
Total comprehensive income for the financial period	-	23,286	-	-	235,426	258,712
Share grant scheme granted	-	-	-	855	-	855
Transfer to regulatory reserves	-	-	69,200	-	(69,200)	-
At 30 September 2025	1,310,000	21,823	161,668	1,856	1,731,589	3,226,936

Economic Entity	Attributable to Equity Holder of the Bank					
	Share capital RM'000	FVOCI revaluation reserves RM'000	Regulatory reserves RM'000	Other reserves RM'000	Retained profits RM'000	Total equity RM'000
At 1 January 2024	1,210,000	11,452	46,469	214	1,375,320	2,643,455
Net profit for the financial period	-	-	-	-	149,499	149,499
Other comprehensive income (net of tax)						
- Financial investments at FVOCI	-	13,840	-	-	-	13,840
Total comprehensive income for the financial period	-	13,840	-	-	149,499	163,339
Issued during the financial period	100,000	-	-	-	-	100,000
Share grant payment granted	-	-	-	502	-	502
Transfer to regulatory reserves	-	-	45,999	-	(45,999)	-
At 30 September 2024	1,310,000	25,292	92,468	716	1,478,820	2,907,296

The Condensed Financial Statements should be read in conjunction with the Audited Financial Statements of the Bank for the financial year ended 31 December 2024.

Affin Islamic Bank Berhad
 Registration no. 200501027372 (709506-V)
Condensed Interim Financial Statements
Unaudited Statements of Changes In Equity for the Financial Quarter Ended 30 September 2025

The Bank	Non-Distributable			Distributable		Total equity RM'000
	Share capital RM'000	FVOCI revaluation reserves RM'000	Regulatory reserves RM'000	Other reserves RM'000	Retained profits RM'000	
At 1 January 2025	1,310,000	(1,463)	92,468	1,001	1,565,363	2,967,369
Net profit for the financial period	-	-	-	-	235,426	235,426
Other comprehensive income (net of tax)						
- Financial investments at FVOCI	-	23,286	-	-	-	23,286
Total comprehensive income for the financial period	-	23,286	-	-	235,426	258,712
Share grant scheme granted	-	-	-	855	-	855
Transfer to regulatory reserves	-	-	69,200	-	(69,200)	-
At 30 September 2025	1,310,000	21,823	161,668	1,856	1,731,589	3,226,936

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At 1 January 2024	1,210,000	11,452	46,469	214	1,375,320	2,643,455
Net profit for the financial period	-	-	-	-	149,499	149,499
Other comprehensive income (net of tax)						
- Financial investments at FVOCI	-	13,840	-	-	-	13,840
Total comprehensive income for the financial period	-	13,840	-	-	149,499	163,339
Issued during the financial period	100,000	-	-	-	-	100,000
Share grant payment granted	-	-	-	502	-	502
Transfer to regulatory reserves	-	-	45,999	-	(45,999)	-
At 30 September 2024	1,310,000	25,292	92,468	716	1,478,820	2,907,296

The Condensed Financial Statements should be read in conjunction with the Audited Financial Statements of the Bank for the financial year ended 31 December 2024.

Affin Islamic Bank Berhad

Registration no. 200501027372 (709506-V)

Condensed Interim Financial Statements

Unaudited Statements of Cash Flow for the Financial Quarter Ended 30 September 2025

	Economic Entity		The Bank	
	30/09/2025 RM'000	30/09/2024 RM'000	30/09/2025 RM'000	30/09/2024 RM'000
CASH FLOWS FROM OPERATING ACTIVITIES				
Profit before taxation				
Adjustments for items not involving the movement of cash and cash equivalents	314,767	202,685	314,767	202,685
Operating profit before changes in working capital	(118,929)	29,817	(118,929)	29,817
Net changes in operating assets	195,838	232,502	195,838	232,502
Net changes in operating liabilities	(3,789,017)	(2,911,737)	(3,789,017)	(2,911,737)
Tax and Zakat paid	1,231,887	2,132,749	1,231,887	2,132,749
Net cash used in operating activities	(49,477)	(44,642)	(49,477)	(44,642)
	(2,410,769)	(591,128)	(2,410,769)	(591,128)
CASH FLOWS FROM INVESTING ACTIVITIES				
Finance income and profit received from:				
- financial investments at FVOCI	83,207	67,791	83,207	67,791
- financial investments at AC	118,569	128,885	118,569	128,885
Purchase of:				
- financial investments at FVOCI	(2,140,098)	(3,478,963)	(2,140,098)	(3,478,963)
- financial investments at AC	(34,800)	(12,948)	(34,800)	(12,948)
Redemption/Disposal of:				
- financial investments at FVOCI	3,179,298	1,262,692	3,179,298	1,262,692
- financial investments at AC	150,554	75,561	150,554	75,561
Proceeds from disposal of:				
- property and equipment	-	136	-	136
- foreclosed properties	-	13,786	-	13,786
Purchase of:				
- property and equipment	(462)	(593)	(462)	(593)
- intangible assets	(3)	(4)	(3)	(4)
Net cash generated from/(used in) investing activities	1,356,265	(1,943,657)	1,356,265	(1,943,657)
CASH FLOWS FROM FINANCING ACTIVITIES				
Issuance in Subordinated and Senior Sukuk	176,838	4,908	176,838	4,908
Issuance of new shares	-	100,000	-	100,000
Redemption in Subordinated and Senior Sukuk	(70,000)	-	(70,000)	-
Addition/(Redemption) of recourse obligation on financing sold to Cagamas Berhad	376,162	1,000,000	376,162	1,000,000
Profit payment from recourse obligation on financing sold to Cagamas Berhad	(51,693)	(34,679)	(51,693)	(34,679)
Profit payment from Subordinated and Senior Sukuk	(54,432)	(54,434)	(54,432)	(54,434)
Lease payments	(85)	(88)	(85)	(88)
Net cash generated from financing activities	376,790	1,015,707	376,790	1,015,707
Net decrease in cash and cash equivalents	(677,714)	(1,519,078)	(677,714)	(1,519,078)
Effects of foreign exchange	49,602	(1,835)	49,602	(1,835)
Cash and cash equivalents at beginning of the financial year	2,442,382	3,161,757	2,442,382	3,161,757
CASH AND CASH EQUIVALENTS AT END OF THE FINANCIAL PERIOD	1,814,270	1,640,844	1,814,270	1,640,844
CASH AND CASH EQUIVALENTS COMPRIZE:				
Cash and short-term funds	2,216,946	1,290,148	2,216,946	1,290,148
Deposits and placements with banks and other financial institutions	-	1,053,169	-	1,053,169
Less: Cash and short-term funds and deposits and placements with banks and other financial institutions with original maturity of more than three months	2,216,946	2,343,317	2,216,946	2,343,317
	(402,676)	(702,473)	(402,676)	(702,473)
	1,814,270	1,640,844	1,814,270	1,640,844

The Condensed Financial Statements should be read in conjunction with the Audited Financial Statements of the Bank for the financial year ended 31 December 2024.

1 BASIS OF PREPARATION

The unaudited condensed interim financial statements for the financial period under review have been prepared under the historical cost convention except for the following assets and liabilities which are stated at fair values :

- (i) financial assets at FVTPL;
- (ii) financial investments at FVOCI; and
- (iii) derivative financial instruments.

The unaudited condensed interim financial statements have been prepared in accordance with MFRS 134 Interim Financial Reporting issued by the Malaysian Accounting Standards Board ('MASB') and Policy Document on Financial Reporting issued by Bank Negara Malaysia ('BNM').

The unaudited condensed interim financial statements should be read in conjunction with the audited financial statements of the Bank for the financial year ended 31 December 2024. The explanatory notes to the interim financial statements provide an explanation of events and transactions that are significant to an understanding in the financial position and performance of the Bank since the financial year ended 31 December 2024.

2 ACCOUNTING POLICIES

The material accounting policies and methods of computation applied in the condensed interim financial statements are consistent with those applied in the annual financial statements for the financial year ended 31 December 2024, except for the adoption of the following amendments to MFRS that are applicable to the Bank effective for the financial year beginning on 1 January 2025:

Amendments to MFRS 121 'Lack of Exchangeability'

An entity is impacted by the amendments when it has a transaction or an operation in a foreign currency that is not exchangeable into another currency at a measurement date for a specified purpose.

A currency is exchangeable when there is an ability to obtain the other currency (with a normal administrative delay), and the transaction would take place through a market or exchange mechanism that creates enforceable rights and obligations.

When a currency is not exchangeable into another currency, the spot exchange rate needs to be estimated, i.e. to determine the rate at which an orderly exchange transaction would take place at that date between market participants under prevailing economic conditions.

The amendments do not specify how an entity estimates the spot exchange rate, but permit an entity to use observable exchange rate without adjustment or another estimation technique, provided it could meet the objective of estimating the spot exchange rate set out in the amendments.

When the amendments are first applied, an entity is not permitted to restate comparative information. Instead, the entity should translate the amount affected by foreign currency that lacks exchangeability using the estimated spot exchange rates at the date of initial application. Entity is also required to make additional disclosures when exchangeability is lacking.

3 AUDITORS' REPORT ON PRECEDING ANNUAL FINANCIAL STATEMENTS

The auditors' report on the audited annual financial statements for the financial year ended 31 December 2024 was not subjected to any qualification.

4 SEASONAL OR CYCLICAL FACTORS

The operations of the Bank are generally not affected by any seasonal or cyclical factors but in tandem with the country's economic situation.

5 ITEMS OF UNUSUAL NATURE, SIZE AND INCIDENCE AFFECTING NET ASSETS, EQUITY, NET INCOME OR CASH

There were no unusual items affecting the assets, liabilities, equity, net income or cash flows of the Bank during the financial quarter under review.

6 CHANGES IN ESTIMATES

There were no material changes in estimates of amounts reported in prior financial period that have a material effect during the financial quarter under review.

7 SUKUK AND EQUITY SECURITIES

There were no shares issuance or cancellations, share buy-backs, resale of shares bought back and repayment of sukuk and equity securities by the Bank during the financial period other than the following:

Issuance/ Redemption	Issuance Date	First Call Date	Maturity Date	Nominal Value	Description	Tenure
Issuance	25 September 2025	Not applicable	25 March 2026	RM115.0 million	Islamic Commercial Paper	181 days
Redemption	27 March 2025	Not applicable	25 September 2025	RM65.0 million	Islamic Commercial Paper	182 days
Redemption	27 September 2024	Not applicable	27 March 2025	RM5.0 million	Islamic Commercial Paper	181 days

8 DIVIDENDS PAID

No dividend has been paid during the financial period under review.

9 SUBSEQUENT MATERIAL EVENTS

There is no material subsequent event after the financial period under review that have material financial impact.

10 CHANGES IN THE COMPOSITION OF THE BANK

There is no change in the composition of the Bank during the financial period under review.

11 PURCHASE AND SALE OF QUOTED SECURITIES

There is no purchase or disposal of quoted securities during the financial period under review other than in the ordinary course of business.

12 STATUS OF CORPORATE PROPOSAL

There is no corporate proposal reported during the financial period under review.

13 FINANCIAL ASSETS AT FAIR VALUE THROUGH PROFIT OR LOSS ('FVTPL')

	Economic Entity and The Bank	
	30/09/2025	31/12/2024
	RM'000	RM'000
At fair value		
<u>Money market instruments</u>		
Malaysian Government investment issues	548,857	392,859
<u>Unquoted securities</u>		
Commercial paper	29,839	-
Corporate Sukuk in Malaysia	40,933	45,300
Corporate Sukuk outside Malaysia	198,710	13,423
	818,339	451,582

14 DERIVATIVE FINANCIAL INSTRUMENTS

	Economic Entity and The Bank					
	30/09/2025		31/12/2024			
	Contract/ notional amount RM'000	Assets RM'000	Liabilities RM'000	Contract/ notional amount RM'000	Assets RM'000	Liabilities RM'000
At fair value						
<u>Trading Derivatives</u>						
Foreign exchange derivatives:						
- Currency forwards	2,424,697	14,773	13,335	787,659	5,280	5,328
- Currency options	49,370	2,164	2,164	17,943	42	42
Profit rate derivatives:						
- Profit rate swap	1,152,519	7,927	10,214	1,325,887	11,213	6,654
<u>Hedging Derivatives</u>						
Profit rate derivatives:						
- Profit rate swap	1,074,235	12,174	20,787	867,286	8,852	9,333
	4,700,821	37,038	46,500	2,998,775	25,387	21,357

15 FINANCIAL INVESTMENTS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME ('FVOCI')

At fair value	Economic Entity and The Bank	
	30/09/2025	31/12/2024
	RM'000	RM'000
Money market instruments		
Malaysian Government investment issues	491,998	1,204,132
Cagamas Sukuk	233,954	181,585
	725,952	1,385,717
Unquoted securities		
Commercial paper	-	29,838
Corporate Sukuk in Malaysia	888,818	1,743,469
Corporate Sukuk outside Malaysia	1,255,610	781,198
	2,870,380	3,940,222

Movements in expected credit losses ('ECL') for financial investments at FVOCI are as follows:

Economic Entity and The Bank	30/09/2025	Lifetime ECL		Total
		12-Month ECL	not credit impaired	
		Stage 1	Stage 2	
		RM'000	RM'000	RM'000
At beginning of the financial year		429	-	-
Financial assets derecognised (other than write-off)		(207)	-	(207)
New financial assets originated or purchased		571	-	571
Changes due to change in credit risk		23	-	23
Other adjustments				
- Foreign exchange and other movements		(32)	-	(32)
At end of the financial period		784	-	784
<hr/>				
Economic Entity and The Bank	31/12/2024	Lifetime ECL		Total
		12-Month ECL	not credit impaired	
		Stage 1	Stage 2	
		RM'000	RM'000	RM'000
At beginning of the financial year		42	-	-
New financial assets originated or purchased		438	-	438
Financial assets derecognised (other than write-off)		(149)	-	(149)
Changes due to change in credit risk		107	-	107
Other adjustments				
- Foreign exchange and other movements		(9)	-	(9)
At end of the financial year		429	-	429

16 FINANCIAL INVESTMENTS AT AMORTISED COST ('AC')

At amortised cost	Economic Entity and The Bank	
	30/09/2025	31/12/2024
	RM'000	RM'000
Money market instruments		
Malaysian Government investment issues	2,358,485	2,370,750
Cagamas Sukuk	10,185	10,074
Unquoted securities		
Corporate Sukuk in Malaysia	2,099,908	2,218,096
	4,468,578	4,598,920
Fair value changes arising from fair value hedges	1,736	(313)
Less: Expected Credit Losses ('ECL')	(3,694)	(3,646)
	4,466,620	4,594,961

Movements in expected credit losses ('ECL') for financial investments at AC are as follows:

Economic Entity and Bank	30/09/2025	Lifetime ECL			Total
		12-Month ECL	not credit impaired	credit impaired	
		Stage 1	Stage 2	Stage 3	
		RM'000	RM'000	RM'000	RM'000
At beginning of the financial year		3,645	1	-	3,646
New financial assets originated or purchased		50	-	-	50
Financial assets derecognised (other than write-off)		(52)	-	-	(52)
Changes due to change in credit risk		50	-	-	50
At end of the financial period		3,693	1	-	3,694
<hr/>					
Economic Entity and Bank					
31/12/2024					
At beginning of the financial year		6,252	5	-	6,257
New financial assets originated or purchased		468	-	-	468
Financial assets derecognised (other than write-off)		(416)	-	-	(416)
Change due to change in credit risk		(2,659)	(4)	-	(2,663)
At end of the financial year		3,645	1	-	3,646

17 FINANCING AND OTHER FINANCING

(i) By type

	Economic Entity and The Bank	
	30/09/2025	31/12/2024
	RM'000	RM'000
Cash Line-i	972,868	856,320
Term financing		
- House financing	10,410,555	10,342,543
- Hire purchase receivables	9,027,140	7,882,486
- Syndicated financing	1,595,238	1,151,080
- Other term financing	11,696,707	10,405,745
Bills receivables	846,086	136,133
Trust receipts	42,617	22,354
Claims on customers under acceptances credits	1,564,541	1,239,055
Staff financing (of which RM Nil to Directors)	145,781	140,107
Credit/charge cards	118,104	94,064
Revolving credit	768,852	1,135,577
Gross financing and other financing	37,188,489	33,405,464
Less: ECL	(338,385)	(395,578)
Total net financing and other financing	36,850,104	33,009,886

Included in other term financing before expected credit losses as at reporting date is RM Nil (31 December 2024: RM57.7 million) of term financing disbursed by the Bank to a joint venture company Affin-i Nadayu Sdn Bhd.

(ii) By maturity structure

	Economic Entity and The Bank	
	30/09/2025	31/12/2024
	RM'000	RM'000
Maturing within one year	5,056,013	4,210,156
One year to three years	1,166,769	1,086,796
Three years to five years	2,650,068	2,238,380
Over five years	28,315,639	25,870,132
	37,188,489	33,405,464

17 FINANCING AND OTHER FINANCING (continued)

(iii) By contract

Economic Entity and The Bank 30/09/2025	Ijarah		Al-Ijarah		Musyarakah			Istisna'	Others	Total
	Al-Bai Bithaman Ajil	Muntahiyah Bitamlik	Thumma Al-Bai	Murabahah	Tawarruq	Mutanaqisah				
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Cash Line-i	-	-	-	-	966,406	-	-	-	6,462	972,868
Term financing										
- House financing	399,443	-	-	-	547,393	9,463,719	-	-	-	10,410,555
- Hire purchase receivables	-	-	9,027,140	-	-	-	-	-	-	9,027,140
- Syndicated financing	-	147,675	-	-	1,447,563	-	-	-	-	1,595,238
- Other term financing	33,544	457,075	-	38,468	9,550,518	1,138,528	478,574	-	-	11,696,707
Bills receivables	-	16,578	-	90,689	-	-	-	-	738,819	846,086
Trust receipts	-	-	-	42,617	-	-	-	-	-	42,617
Claims on customers under acceptances credits	-	-	-	1,564,541	-	-	-	-	-	1,564,541
Staff financing	1,444	-	-	33,175	54,866	56,296	-	-	-	145,781
Credit/charge cards	-	-	-	-	118,104	-	-	-	-	118,104
Revolving credit	-	-	-	-	768,852	-	-	-	-	768,852
Gross financing and other financing	434,431	621,328	9,027,140	1,769,490	13,453,702	10,658,543	478,574	745,281	37,188,489	

Economic Entity and The Bank 31/12/2024	Ijarah		Al-Ijarah		Musyarakah			Istisna'	Others	Total
	Al-Bai Bithaman Ajil	Muntahiyah Bitamlik	Thumma Al-Bai	Murabahah	Tawarruq	Mutanaqisah				
	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000	RM'000
Cash Line-i	-	-	-	-	847,887	-	-	-	8,433	856,320
Term financing										
- House financing	427,989	-	-	-	438,889	9,475,665	-	-	-	10,342,543
- Hire purchase receivables	-	-	7,882,486	-	-	-	-	-	-	7,882,486
- Syndicated financing	-	184,761	-	-	966,319	-	-	-	-	1,151,080
- Other term financing	39,641	396,796	-	41,344	8,343,880	1,119,194	464,890	-	-	10,405,745
Bills receivables	-	7,672	-	67,574	-	-	-	-	60,887	136,133
Trust receipts	-	-	-	22,354	-	-	-	-	-	22,354
Claims on customers under acceptances credits	-	-	-	1,239,055	-	-	-	-	-	1,239,055
Staff financing	1,682	-	-	33,867	48,923	55,635	-	-	-	140,107
Credit/charge cards	-	-	-	-	94,064	-	-	-	-	94,064
Revolving credit	-	-	-	-	1,135,577	-	-	-	-	1,135,577
Gross financing and other financing	469,312	589,229	7,882,486	1,404,194	11,875,539	10,650,494	464,890	69,320	33,405,464	

17 FINANCING AND OTHER FINANCING (continued)

		Economic Entity and The Bank
	30/09/2025	31/12/2024
	RM'000	RM'000
(iv) <u>By type of customer</u>		
Domestic non-banking institutions	109,647	69,833
- Others		
Domestic business enterprises	3,263,096	3,049,935
- Small medium enterprises	6,166,184	5,455,128
- Others		
Government and statutory bodies	1,003,254	793,374
Individuals	26,569,822	23,945,902
Other domestic entities	37	6,411
Foreign entities	76,449	84,881
	37,188,489	33,405,464
(v) <u>By profit rate sensitivity</u>		
Fixed rate		
- House financing	67,893	62,426
- Hire purchase receivables	8,115,714	7,229,190
- Other fixed rate financing	358,463	888,718
Variable rate		
- Base funding rate and base rate plus	13,459,383	13,573,561
- Cost plus	3,659,473	3,394,736
- Other variable rate	11,527,563	8,256,833
	37,188,489	33,405,464
(vi) <u>By economic sector</u>		
Primary agriculture	873,317	740,541
Mining and quarrying	30,767	57,711
Manufacturing	1,605,498	1,453,467
Electricity, gas and water supply	522,555	413,422
Construction	1,166,210	1,032,926
Real estate	1,302,848	1,083,425
Wholesale & retail trade and restaurants & hotels	1,718,252	1,615,149
Transport, storage and communication	1,064,357	1,100,753
Finance, takaful and business services	653,185	522,286
Education, health & others	1,617,511	1,379,631
Household	26,633,558	24,005,671
Others	431	482
	37,188,489	33,405,464
(vii) <u>By economic purpose</u>		
Purchase of securities	2,557,512	1,803,171
Purchase of transport vehicles	9,319,832	8,175,018
Purchase of landed properties of which:		
- Residential	10,552,537	10,494,116
- Non-residential	2,128,769	2,062,814
Fixed assets other than land and building	249,457	257,065
Personal use	4,969,344	4,131,880
Credit/charge cards	118,105	94,064
Consumer durable	351	306
Construction	851,927	831,675
Merger & acquisition	87,165	-
Working capital	5,765,988	4,805,327
Others	587,502	750,028
	37,188,489	33,405,464

17 FINANCING AND OTHER FINANCING (continued)

	Economic Entity and The Bank	
	30/09/2025	31/12/2024
	RM'000	RM'000
(viii) <u>By geographical distribution</u>		
Perlis	151,991	136,351
Kedah	1,941,392	1,676,660
Pulau Pinang	1,817,085	1,880,878
Perak	1,522,124	1,284,809
Selangor	12,113,076	10,713,670
Wilayah Persekutuan	5,568,223	6,048,256
Negeri Sembilan	1,823,072	1,680,510
Melaka	731,190	633,483
Johor	4,371,715	3,897,058
Pahang	1,379,506	1,274,129
Terengganu	1,103,531	1,030,302
Kelantan	941,665	842,698
Sarawak	1,419,913	1,095,593
Sabah	1,142,706	1,013,139
Labuan	160,167	196,098
Putrajaya	998,902	-
Outside Malaysia	2,231	1,830
	37,188,489	33,405,464

(ix) Movements of impaired financing

	Economic Entity and The Bank	
	30/09/2025	31/12/2024
	RM'000	RM'000
At beginning of the financial period/year	305,850	220,978
Classified as impaired	324,439	474,586
Reclassified as non-impaired	(201,392)	(239,033)
Amount recovered	(27,683)	(81,586)
Amount written-off	(79,511)	(69,095)
At end of the financial period/year	321,703	305,850
Ratio of gross impaired financing and other financing to gross financing and other financing*	0.90%	0.98%

* For the Bank, Restricted Investment Account ('RIA') amounting to RM2,546.7 million (31 December 2024: RM3,259.6 million) with impaired financing amounting to RM11.4 million (31 December 2024: RM11.4 million), were excluded from the ratio calculation.

The outstanding contractual amounts of such assets written-off during the quarter ended 30 September 2025 for the Bank was RM79.5 million (2024: RM69.1 million).

17 FINANCING AND OTHER FINANCING (continued)

	Economic Entity and The Bank	
	30/09/2025 RM'000	31/12/2024 RM'000
(x) Impaired financing by economic sectors		
Primary agriculture	313	176
Manufacturing	6,815	6,425
Electricity, gas and water supply	-	42
Construction	23,156	28,255
Real estate	11,654	15,414
Wholesale & retail trade and restaurants & hotels	45,934	46,547
Transport, storage and communication	7,757	7,185
Finance, takaful and business services	14,055	13,896
Education, health and others	1,960	2,297
Household	210,059	185,613
	321,703	305,850
(xi) Impaired financing by economic purpose		
Purchase of securities	55	173
Purchase of transport vehicles	51,358	38,328
Purchase of landed properties of which:		
- Residential	146,205	131,939
- Non-residential	31,703	37,676
Personal use	21,675	16,906
Credit card	485	228
Working capital	69,186	79,842
Others	1,036	758
	321,703	305,850
(xii) Impaired financing by geographical distribution		
Perlis	4,244	3,894
Kedah	22,175	23,692
Pulau Pinang	16,608	14,981
Perak	10,232	10,569
Selangor	129,042	124,461
Wilayah Persekutuan	59,762	53,622
Negeri Sembilan	16,827	14,074
Melaka	8,512	13,279
Johor	23,147	24,274
Pahang	9,555	6,836
Terengganu	3,615	3,450
Kelantan	11,184	8,720
Sarawak	1,766	525
Sabah	4,856	3,473
Labuan	113	-
Outside Malaysia	65	-
	321,703	305,850

17 FINANCING AND OTHER FINANCING (continued)

(xiii) Movements in expected credit losses for financing and other financing

Economic Entity and The Bank
30/09/2025

At beginning of the financial year
 Total transfer between stages due to change in credit risk:
 - Transfer to 12-month ECL (Stage 1)
 - Transfer to Lifetime ECL not credit impaired (Stage 2)
 - Transfer to Lifetime ECL credit impaired (Stage 3)
 Financing derecognised (other than write-off)
 New financing originated or purchased
 Changes due to change in credit risk
 Write-off
 Other adjustments

At end of the financial period

12-Month	Lifetime ECL		
	not credit impaired	Stage 3	Total
	Stage 1	Stage 2	
RM'000	RM'000	RM'000	RM'000
64,380	216,903	114,295	395,578
(819,800)	850,465	(30,665)	-
42,110	(34,401)	(7,709)	-
(861,887)	900,359	(38,472)	-
(23)	(15,493)	15,516	-
(12,444)	(898,085)	(1,811)	(912,340)
879,867	-	-	879,867
(46,392)	(8,688)	99,366	44,286
-	-	(50,597)	(50,597)
(14)	(4)	(18,391)	(18,409)
65,597	160,591	112,197	338,385

Economic Entity and The Bank
31/12/2024

At beginning of the financial year
 Total transfer between stages due to change in credit risk:
 - Transfer to 12-month ECL (Stage 1)
 - Transfer to Lifetime ECL not credit impaired (Stage 2)
 - Transfer to Lifetime ECL credit impaired (Stage 3)
 Financing derecognised (other than write-off)
 New financing originated or purchased
 Changes due to change in credit risk
 Write-off
 Other adjustments

At end of the financial year

ECL	Lifetime ECL		
	not credit impaired	Stage 3	Total
	Stage 1	Stage 2	
RM'000	RM'000	RM'000	RM'000
52,663	294,440	82,275	429,378
(108,497)	137,310	(28,813)	-
35,659	(27,627)	(8,032)	-
(142,421)	192,763	(50,342)	-
(1,735)	(27,826)	29,561	-
(16,489)	(188,402)	(5,221)	(210,112)
170,247	-	-	170,247
(33,573)	(26,447)	112,396	52,376
-	-	(55,319)	(55,319)
29	2	8,977	9,008
64,380	216,903	114,295	395,578

18 OTHER ASSETS

	Economic Entity and The Bank	
	30/09/2025	31/12/2024
	RM'000	RM'000
Other debtors	64,205	65,106
Deposits and prepayments	94,558	76,208
Cheque clearing accounts	(5,069)	37,145
Foreclosed properties (i)	2,823	2,823
Less: Expected credit losses (ii)	(6,916)	(6,916)
	149,601	174,366

(i) Foreclosed properties

At beginning of the financial period/year	2,823	13,415
Disposal	-	(10,592)
At end of the financial period/year	2,823	2,823

(ii) Movement in expected credit losses

At beginning of the financial period/year	6,916	-
Allowance made	-	16,800
Amount written-back	-	(9,884)
At end of the financial period/year	6,916	6,916

19 AMOUNT DUE FROM JOINT VENTURES

	Economic Entity and The Bank	
	30/09/2025	31/12/2024
	RM'000	RM'000
Advances to joint ventures	47,254	47,254
Less: Expected credit losses	(47,254)	(42,615)
	-	4,639
	30/09/2025	31/12/2024

Movements in expected credit losses

At beginning of the financial period/year	42,615	52,467
Charge during the financial period/year	-	32
Other adjustment	4,639	(9,884)
At end of the financial period/year	47,254	42,615

The advances to joint ventures are unsecured, bear no profit rate and payable on demand.

20 DEPOSITS FROM CUSTOMERS

		Economic Entity and The Bank
	30/09/2025	31/12/2024
	RM'000	RM'000
(i) <u>By type of deposit</u>		
Qard		
Demand deposits	7,612,648	6,879,112
Savings deposits	761,367	786,248
	<u>8,374,015</u>	<u>7,665,360</u>
Mudarabah		
General investment deposits	<u>27,780</u>	27,660
Tawarruq		
Murabahah term deposits	20,837,273	17,947,587
Commodity Murabahah	494,176	576,349
Savings deposits	544,825	1,373,544
Demand deposit	1,013,895	1,172,362
	<u>22,890,169</u>	<u>21,069,842</u>
	<u>31,291,964</u>	28,762,862
(ii) <u>By maturity structure of Murabahah term deposits and general investment deposits</u>		
Due within six months	14,110,184	12,279,457
Six months to one year	6,453,411	5,680,841
One year to three years	301,424	14,635
Three years to five years	34	314
	<u>20,865,053</u>	<u>17,975,247</u>
(iii) <u>By type of customer</u>		
Government and statutory bodies	9,901,762	9,160,954
Business enterprises	8,534,332	8,612,294
Individuals	11,441,730	9,563,299
Domestic banking institutions	584,023	500
Domestic non-banking financial institutions	222,551	895,545
Foreign entities	274,099	180,485
Others entities	333,467	349,785
	<u>31,291,964</u>	<u>28,762,862</u>

21 INVESTMENT ACCOUNTS OF CUSTOMERS

		Economic Entity and The Bank	
		30/09/2025	31/12/2024
		RM'000	RM'000
(i) <u>By type of deposit</u>	Mudarabah	919,462	757,600
(ii) <u>By maturity structure</u>			
	Due within six months	498,525	755,891
	Six months to one year	420,937	1,709
		919,462	757,600
(iii) <u>By type of customer</u>			
	Individuals	861,005	-
	Corporate	33,192	754,503
	Other entities	25,265	3,097
		919,462	757,600
(iv) <u>By contract</u>			
	Business Term Financing	919,462	757,600
(v) <u>Movements in investment accounts</u>			
	At beginning of the financial period/year	757,600	359
	New placement	850,251	757,600
	Redemption	(792,155)	(357)
	Finance expense	125,411	3
	Profit distributed	(21,645)	(5)
	At end of the financial period/year	919,462	757,600
Of which Term Investment Account-I ('TIA') investment asset:			
Personal financing		919,462	757,600

Profit Sharing Ratio ('PSR') and Rate of Return ('ROR')

	Economic Entity and The Bank			
	30/09/2025	31/12/2024	Average profit sharing ratio ('PSR') %	Average rate of return ('ROR') %
Due within:				
One year to three years	88	5.26	85	5.56

22 DEPOSITS AND PLACEMENTS OF BANKS AND OTHER FINANCIAL INSTITUTIONS

	Economic Entity and The Bank	
	30/09/2025	31/12/2024
	RM'000	RM'000
Tawarruq		
Licensed banks	441,840	362,533
Licensed investment banks	-	132,010
Other financial institutions	2,552,567	3,670,231
	2,994,407	4,164,774
Maturity structure of deposits		
Due within six months	2,994,407	3,611,694
Six months to one year	-	553,080
	2,994,407	4,164,774

23 INVESTMENT ACCOUNTS DUE TO DESIGNATED FINANCIAL INSTITUTIONS

	Economic Entity and The Bank	
	30/09/2025	31/12/2024
	RM'000	RM'000
Mudarabah		
Licensed banks	2,571,305	3,262,300
Movements in investment accounts		
At beginning of the financial year	3,262,300	3,579,578
New placement	261,773	346,460
Redemption	(939,141)	(666,611)
Finance expense on Restricted Investment Account ('RIA')	111,261	206,623
Profit distributed	(114,749)	(167,897)
Exchange differences	(10,139)	(35,853)
At end of the financial period/year	2,571,305	3,262,300

Profit Sharing Ratio ('PSR') and Rate of Return ('ROR')

	Economic Entity and The Bank			
	30/09/2025		31/12/2024	
	Average	Average	Average	Average
	PSR	ROR	PSR	ROR
	%	%	%	%
Due within:				
One month	83	4.74	74	4.89
One to three months	-	-	90	5.31
Three to six months	90	4.95	63	4.83
Six months to one year	78	5.02	88	4.82
One year to three years	93	5.65	84	5.65
Three years to five years	84	5.39	92	5.66
Five years and above	86	4.85	85	4.93

The above table provides analysis of PSR & ROR as at reporting date into relevant maturity tenures based on remaining contractual maturities.

Inclusive of RIA is an amount placed by the holding company amounting to RM2,571.3 million (31 December 2024: RM3,262.3 million). These investments are used to fund certain specific financing. The RIA is a contract based on the Mudarabah principle between two parties to finance a financing where the investor (i.e. 'Affin Bank Berhad') solely provides capital and the business venture is managed solely by the Mudarib (Manager) (i.e. 'the Bank'). The profit of the business venture is shared between both parties based on pre-agreed ratio. Losses shall be borne by the investor.

24 OTHER LIABILITIES

	Economic Entity and The Bank	
	30/09/2025	31/12/2024
	RM'000	RM'000
Bank Negara Malaysia and Credit Guarantee Corporation Funding programmes	37,908	21,376
Margin and collateral deposits	40,728	26,376
Other creditors and accruals	49,424	49,596
Sundry creditors	193,498	56,958
Structured Investment Product	321,417	-
Provision for zakat	4,277	3,965
Defined contribution plan (i)	1,486	2,044
Accrued employee benefits	1,778	4,632
Charity funds (ii)	51	42
Unearned income	5,736	86,550
Expected credit losses: Financing commitments and financial kafalah (iii)	5,854	5,085
	662,157	256,624

(i) Defined contribution plan

The Bank contributes to the Employee Provident Fund ('EPF'), the national defined contribution plan. Once the contributions have been paid, the Bank has no further payment obligations.

	Economic Entity and The Bank	
	30/09/2025	31/12/2024
	RM'000	RM'000
(ii) Charity funds		
At beginning of the financial period/year	42	16
<u>Sources of charity funds</u>		
- Non-Islamic/prohibited income	4	60
- Affin Barakah Charity Account-i	5	9
<u>Uses of charity funds</u>		
- Contribution to non-profit organisation	-	(10)
- Contribution to program/event	-	(33)
	-	(43)
At end of the financial period/year	51	42

The source of charity funds were from the following categories:

- (a) Sources from Shariah non-compliant events.
- (b) Affin Barakah Charity Account-i refers to a savings account with element of "Save and Donate" by transferring the earned profit to charity with the flexibility to change the percentage of contribution agreed by the depositor.
- (c) Any other charity allocation by the Bank or funds collected from customers/depositors.

The charity funds were channelled to a number of charitable or public purposes, for example, centres for disabled children and the less fortunate which includes non-Muslims.

(iii) Movements in expected credit losses ('ECL')

Economic Entity and the Bank	Lifetime ECL		Total RM'000
	12-Month ECL	not credit impaired	
	Stage 1 RM'000	Stage 2 RM'000	
30/09/2025			
At beginning of the financial year	2,726	1,269	5,085
Net remeasurement of loss allowance	56	1,227	189
New financing commitments/financial kafalah	1,664	(1,076)	1,924
Financing commitment/financial kafalah derecognised	(875)	(376)	(1,344)
At end of the financial period	3,571	1,044	5,854

Economic Entity and the Bank			
31/12/2024			
At beginning of the financial year	4,357	1,787	843
Net remeasurement of loss allowance	(2,403)	331	825
New financing commitments and financial kafalah	2,097	940	-
Financing commitment/financial kafalah derecognised	(1,325)	(1,789)	(578)
At end of the financial year	2,726	1,269	1,090

25 LEASE LIABILITIES

	Economic Entity and The Bank	30/09/2025	31/12/2024
	RM'000	RM'000	
At beginning of financial period/year	162	271	
Finance expense	3	7	
Lease payment	(85)	(116)	
At end of the financial period/year	80	162	

26 SUBORDINATED AND SENIOR SUKUK

	Economic Entity and The Bank	30/09/2025	31/12/2024
	RM'000	RM'000	
(a) Medium Term Notes Tier-2 Sukuk Murabahah ('MTN Tier-2 Sukuk Murabahah')	510,938	505,178	
(b) Additional Tier-1 Sukuk Wakalah ('AT1S')	512,183	505,808	
(c) Senior Sukuk	1,367,865	1,352,849	
(d) Islamic Commercial Paper ('ICP')	113,126	4,956	
	2,504,112	2,368,791	

- (a) On 13 October 2023, the Bank had issued the second tranche of MTN Tier-2 Sukuk Murabahah of RM500.0 million. This Sukuk Murabahah was issued for a tenure of 10 years from the issue date on a 10-year non-callable 5-year basis, at a profit rate of 4.66%. This Sukuk Murabahah was issued for the purpose of general banking business and working capital requirements of the Bank.
- (b) On 10 October 2023, the Bank had issued the second tranche of AT1S of RM500.0 million. The AT1S was issued on a perpetual non-callable 5-year basis, at a fixed distribution rate of 5.10%. The AT1S was issued for the purpose of general banking business and working capital requirements of the Bank.
- (c) The Bank had on 16 December 2022, issued two Senior Sukuk of RM230.0 million for a tenure of 3 years from the issue date, at a profit rate of 4.55% and RM520.0 million for a tenure of 5 years from the issue date, at a profit rate of 4.75%. The Senior Sukuk was issued for the purpose of general banking business and working capital requirements of the Bank.

On 12 December 2023, the Bank had issued another tranche of Senior Sukuk Murabahah of RM600.0 million out of its Sukuk Programme. The Sukuk is issued for a tenure of 3 years from the issue date, at a profit rate of 4.15%. The Senior Sukuk Murabahah was issued for the purpose of general banking business and working capital requirements of the Bank.

- (d) The Bank had on 27 September 2024, issued an ICP of RM5.0 million for a tenure of 181 days from the issue date, at a profit rate of 3.70%. The ICP of RM5.0 million was fully redeemed on 27 March 2025.

On 27 March 2025, the Bank issued another tranche of ICP of RM65.0 million for a tenure of 182 days from the issue date, at a profit rate of 3.81%. The ICP was issued for the purpose of general banking business and working capital requirements of the Bank. The ICP of RM65.0 million was fully redeemed on 25 September 2025.

On 25 September 2025, the Bank issued another tranche of ICP of RM115.0 million for a tenure of 181 days from the issue date, at a profit rate of 3.38%. The ICP was issued for the purpose of general banking business and working capital requirements of the Bank.

27 SHARE CAPITAL

Number of ordinary shares ('000)	Economic Entity and the Bank		31/12/2024 RM'000
	30/09/2025	31/12/2024	
	30/09/2025		
Ordinary share issued and fully paid:			
At beginning of the financial year	1,171,515	1,128,807	1,310,000
Issued during the financial year	-	42,708	-
At end of the financial period/year	1,171,515	1,171,515	1,310,000
			1,310,000

During the financial quarter ended 30 September 2025, there were no new ordinary shares were issued.

28 RESERVES

	Economic Entity		The Bank	
	30/09/2025 RM'000	31/12/2024 RM'000	30/09/2025 RM'000	31/12/2024 RM'000
Retained profits	1,731,589	1,565,363	1,731,589	1,565,363
FVOCI revaluation reserves (a)	21,823	(1,463)	21,823	(1,463)
Regulatory reserves (b)	161,668	92,468	161,668	92,468
Other reserves (c)	1,856	1,001	1,856	1,001
	1,916,936	1,657,369	1,916,936	1,657,369

- (a) Fair value reserves represent the unrealised gains or losses arising from the change in fair value of investments classified as financial investment at FVOCI. The gain or losses are transferred to the income statement upon disposal or when the securities become impaired.
- (b) Pursuant to BNM Financial Reporting policy, the Bank must maintain, in aggregate, loss allowance for non-credit impaired exposures and regulatory reserves of no less than 1% all credit exposures, net of loss allowance for credit-impaired exposures.
- (c) Included in these other reserves is the capital contribution made by the holding company in relation to Long Term Incentive Plan ('LTIP').

29 INCOME FROM ISLAMIC BANKING BUSINESS

	Economic Entity and The Bank		Economic Entity and The Bank	
	Individual Quarter Ended		Cumulative Quarter Ended	
	30/09/2025 RM'000	30/09/2024 RM'000	30/09/2025 RM'000	30/09/2024 RM'000
Income derived from investment of depositors' funds and others	504,221	431,784	1,467,118	1,232,803
Income derived from investment of investment account funds	38,550	45,878	129,015	141,845
Income derived from investment of shareholders' funds	46,729	39,018	135,595	115,324
Income attributable to depositors and others	(339,801)	(306,297)	(985,290)	(857,713)
Income attributable to investment account holders	(33,054)	(42,313)	(113,599)	(128,627)
	216,645	168,070	632,839	503,632

30 INCOME DERIVED FROM INVESTMENT OF DEPOSITORS' FUNDS AND OTHERS

	Economic Entity and The Bank		Economic Entity and The Bank	
	Individual Quarter Ended		Cumulative Quarter Ended	
	30/09/2025 RM'000	30/09/2024 RM'000	30/09/2025 RM'000	30/09/2024 RM'000
Income derived from investment of:				
- General investment deposits (i)	308,810	265,558	894,061	760,268
- Other deposits (ii)	195,411	166,226	573,057	472,535
	504,221	431,784	1,467,118	1,232,803

(i) INCOME DERIVED FROM INVESTMENT OF GENERAL INVESTMENT DEPOSITS

	Economic Entity and The Bank		Economic Entity and The Bank	
	Individual Quarter Ended		Cumulative Quarter Ended	
	30/09/2025 RM'000	30/09/2024 RM'000	30/09/2025 RM'000	30/09/2024 RM'000
Finance income and profit				
Financing and other financing	230,370	201,942	668,029	579,597
Financial investments at FVOCI	16,219	17,773	58,675	40,661
Financial investments at AC	23,471	22,524	69,636	66,908
Money at call and deposit placements with financial institution	11,388	9,749	22,779	31,708
	281,448	251,988	819,119	718,874
Accretion of discount less amortisation of premium	(3,108)	(2,366)	(9,810)	(8,341)
Total finance income and profit	278,340	249,622	809,309	710,533
Other operating income				
Fee income:				
Commission	5,341	4,228	13,542	10,904
Service charges and fees	2,151	2,589	6,229	5,652
Kafalah fees	617	772	2,683	2,096
	8,109	7,589	22,454	18,652
Fee and comission paid				
	(20)	(23)	(51)	(70)
Income from financial instruments:				
Gain arising on financial assets at FVTPL				
- net gain on disposal	1,491	546	3,803	645
- unrealised (losses)/gain	(218)	132	(218)	340
- finance income	2,572	1,044	12,736	2,406
Net gain/(losses) on revaluation of derivative				
- realised	(2,425)	(2,368)	(1,363)	1,063
- unrealised	2,272	(916)	(7,415)	(916)
Gain on sale of financial investments at FVOCI	9,264	1,363	23,305	2,404
Unrealised (losses)/gain on fair value changes arising from fair value hedges	(949)	1,620	3,106	2,942
	12,007	1,421	33,954	8,884
Other income:				
Foreign exchange profit/(loss)				
- realised	5,387	5,372	18,046	14,290
- unrealised	1,499	71	767	938
Other non-operating income	3,488	1,506	9,582	7,041
	10,374	6,949	28,395	22,269
Total income derived from investment of general investment deposits	308,810	265,558	894,061	760,268

30 INCOME DERIVED FROM INVESTMENT OF DEPOSITORS' FUNDS AND OTHERS (continued)

(ii) INCOME DERIVED FROM INVESTMENT OF OTHER DEPOSITS

	Economic Entity and The Bank		Economic Entity and The Bank	
	Individual Quarter Ended		Cumulative Quarter Ended	
	30/09/2025 RM'000	30/09/2024 RM'000	30/09/2025 RM'000	30/09/2024 RM'000
Finance income and profit				
Financing and other financing	145,768	126,407	428,180	360,240
Financial investments at FVOCI	10,212	11,101	37,608	25,272
Financial investments at AC	14,845	14,105	44,634	41,586
Money at call and deposit placements with financial institution	7,250	6,111	14,600	19,707
	178,075	157,724	525,022	446,805
Accretion of discount less amortisation of premium	(1,963)	(1,484)	(6,288)	(5,184)
Total finance income and profit	176,112	156,240	518,734	441,621
Other operating income				
Fee income:				
Commission	3,388	2,645	8,680	6,778
Service charges and fees	1,361	1,616	3,992	3,513
Kafalah fees	386	483	1,719	1,303
	5,135	4,744	14,391	11,594
Fee and comission paid			(12)	(14)
			(32)	(43)
Income from financial instruments:				
Gain arising on financial assets at FVTPL				
- net gain on disposal	946	340	2,438	401
- unrealised (losses)/gain	(2,169)	83	(139)	212
- finance income	3,635	652	8,164	1,495
Net gain/(losses) on revaluation of derivative				
- realised	(1,559)	679	(876)	679
- unrealised	1,498	(2,711)	(4,752)	(587)
Gain on sale of financial investments at FVOCI	5,877	849	14,938	1,494
Unrealised (losses)/gain on fair value changes arising from fair value hedges			(625)	1,010
			1,991	1,829
	7,603	902	21,764	5,523
Other income:				
Foreign exchange profit/(loss)				
- realised	3,398	3,359	11,566	8,881
- unrealised	965	46	492	583
Other non-operating income	2,210	949	6,142	4,376
	6,573	4,354	18,200	13,840
Total income derived from investment of other deposits	195,411	166,226	573,057	472,535

31 INCOME DERIVED FROM INVESTMENT OF INVESTMENT ACCOUNT

	Economic Entity and The Bank	Economic Entity and The Bank
	Individual Quarter Ended 30/09/2025	Cumulative Quarter Ended 30/09/2025
	RM'000	RM'000
Finance income and profit		
Financing and other financing	28,747	34,877
Financial investments at FVOCI	1,904	3,146
Financial investments at AC	2,913	3,873
Money at call and deposit placements with financial institution	1,526	1,656
	35,090	43,552
Accretion of discount less amortisation of premium	(380)	(397)
Total finance income and profit	34,710	43,155
Other operating income		
Fee income:		
Commission	686	740
Service charges and fees	269	461
Kafalah fees	68	134
	1,023	1,335
Fee and comission paid	(2)	(4)
Income from financial instruments:		
Gain arising on financial assets at FVTPL		
- net gain on disposal	192	101
- unrealised (losses)/gain	(517)	23
- finance income	753	185
Net gain/(losses) on revaluation of derivative		
- realised	(362)	160
- unrealised	427	(798)
Gain on sale of financial investments at FVOCI	1,193	246
Unrealised (losses)/gain on fair value changes arising from fair value hedges		
	(179)	293
	1,507	210
Other income:		
Foreign exchange profit/(loss)		
- realised	647	936
- unrealised	224	7
Other non-operating income	441	239
	1,312	1,182
Total income derived from investment of investment account	38,550	45,878
	129,015	141,845

32 INCOME DERIVED FROM INVESTMENT OF SHAREHOLDERS' FUNDS

	Economic Entity and The Bank	Economic Entity and The Bank
	Individual Quarter Ended 30/09/2025	Cumulative Quarter Ended 30/09/2025
	RM'000	RM'000
Finance income and profit		
Financing and other financing	34,858	29,667
Financial investments at FVOCI	2,452	2,638
Financial investments at AC	3,551	3,303
Money at call and deposit placements with financial institution	1,725	1,423
	42,586	37,031
Accretion of discount less amortisation of premium	(470)	(342)
Total finance income and profit	42,116	36,689
Other operating income		
Fee income:		
Commission	809	624
Service charges and fees	326	384
Kafalah fees	93	114
	1,228	1,122
Fee and comission paid	(3)	(4)
	(8)	(11)
Income from financial instruments:		
Gain/(loss) arising on financial assets at FVTPL		
- net gain on disposal	226	83
- unrealised (losses)/gain	(511)	20
- finance income	866	155
Net gain/(losses) on revaluation of derivative		
- realised	(367)	(140)
- unrealised	347	(367)
Gain on sale of financial investments at FVOCI	1,402	204
Unrealised (losses)/gain on fair value changes arising from fair value hedges	(145)	242
	1,818	197
Other income:		
Foreign exchange profit/(loss)		
- realised	815	792
- unrealised	227	8
Other non-operating income	528	214
	1,570	1,014
Total income derived from investment of shareholders' fund	46,729	39,018
	135,595	115,324

33 ALLOWANCES FOR/(WRITE-BACK OF) IMPAIRMENT LOSSES ON FINANCING AND OTHER FINANCING

	Economic Entity and The Bank		Economic Entity and The Bank	
	Individual Quarter Ended 30/09/2025		Cumulative Quarter Ended 30/09/2025	
	RM'000	RM'000	RM'000	RM'000
Expected credit loss (written-back)/made on:				
- financing and other financing	(26,882)	23,061	(11,737)	35,215
- securities	236	104	404	(1,473)
- financing commitments and financial kafalah	702	705	769	(92)
Impaired financing				
- recovered	(5,057)	(5,324)	(11,456)	(10,240)
- written-off	7,294	2,065	24,846	7,603
	(23,707)	20,611	2,826	31,013

34 ALLOWANCES FOR IMPAIRMENT LOSSES ON OTHER ASSETS

	Economic Entity and The Bank		Economic Entity and The Bank	
	Individual Quarter Ended 30/09/2025		Cumulative Quarter Ended 30/09/2025	
	RM'000	RM'000	RM'000	RM'000
Allowance for impairment made on:				
- amount due from joint ventures	-	-	6,484	32
- other assets	-	6,916	-	6,916
	-	6,916	6,484	6,948

35 INCOME ATTRIBUTABLE TO THE DEPOSITORS AND OTHERS

	Economic Entity and The Bank		Economic Entity and The Bank	
	Individual Quarter Ended 30/09/2025		Cumulative Quarter Ended 30/09/2025	
	RM'000	RM'000	RM'000	RM'000
Deposits from customers				
- mudarabah	204	179	608	548
- non-mudarabah	259,165	214,268	731,896	616,176
Deposits and placements of banks and other financial institutions				
- murabahah	25,996	49,976	93,782	122,202
Subordinated and Senior Sukuk	27,860	27,217	82,916	81,650
Recourse obligation on financing sold to Cagamas Berhad	26,624	14,650	76,105	37,117
Others	(48)	7	(17)	20
	339,801	306,297	985,290	857,713

36 INCOME ATTRIBUTABLE TO THE INVESTMENT ACCOUNT HOLDERS

	Economic Entity and The Bank		Economic Entity and The Bank	
	Individual Quarter Ended 30/09/2025		Cumulative Quarter Ended 30/09/2025	
	RM'000	RM'000	RM'000	RM'000
Restricted investment account - Mudarabah				
	33,054	42,313	113,599	128,627

37 OTHER OPERATING EXPENSES

	Economic Entity and The Bank	Economic Entity and The Bank
	Individual Quarter Ended	Cumulative Quarter Ended
	30/09/2025	30/09/2024
	RM'000	RM'000
<u>Personnel costs</u>		
Wages, salaries and bonuses	46,630	46,165
Defined contribution plan ('EPF')	8,011	8,235
Other personnel costs	13,532	817
	68,173	55,217
	139,391	139,866
	23,955	24,355
	30,657	3,813
	194,003	168,034
<u>Establishment costs</u>		
Equipment rental	154	154
Repair and maintenance	14,432	14,439
Depreciation of property and equipment	23	24
Depreciation of right-of-use assets	27	9
Amortisation of intangible assets	28	28
Dataline rental	2,479	2,448
Security services	1,545	1,539
Electricity, water and sewerage	1,224	1,240
Licence fees	76	77
Takaful and indemnities	1,559	843
Other establishment costs	9,948	2,051
	31,495	22,852
	465	460
	43,463	43,273
	70	92
	79	61
	84	112
	7,386	7,337
	4,657	4,627
	3,704	3,744
	227	229
	4,809	4,546
	23,029	5,343
	87,973	69,824
<u>Marketing expenses</u>		
Business promotion and advertisement	142	37
Entertainment	19	14
Travelling and accommodation	271	321
Brokerage expenses	562	219
Other marketing expenses	691	245
	1,685	836
	861	504
	50	47
	808	949
	1,368	1,145
	1,628	2,278
	4,715	4,923
<u>Administration and general expenses</u>		
Telecommunication expenses	290	4
Auditors' remuneration	94	93
Professional fees	387	96
Property and equipment written-off	-	3
Mail and courier charges	31	4
Stationery and consumables	373	73
Directors' fees and allowances	587	257
Shariah fees	135	150
Donations	133	36
Settlement, clearing and bank charges	1,278	8
Stamp duties	7	7
Other administration and general expenses	3,854	5,008
	7,169	5,739
	1,135	738
	331	278
	1,656	7,544
	-	10
	80	614
	1,256	3,740
	1,646	1,369
	466	390
	178	97
	3,812	2,027
	22	21
	9,014	21
	19,596	16,849
Total other operating expenses	108,522	84,644
	306,287	259,630

38 EARNINGS PER SHARE

The basic/diluted earnings per ordinary share for the Economic Entity and the Bank have been calculated based on the net profit attributable to equity holders of the Economic Entity and the Bank by the weighted average number of shares in issue during the financial period.

Economic Entity and The Bank	Individual Quarter Ended		Cumulative Quarter Ended	
	30/09/2025	30/09/2024	30/09/2025	30/09/2024
Net profit attributable to ordinary equity holders (RM'000)	97,940	40,195	235,426	149,499
Weighted average number of shares in issue ('000)	1,171,515	1,149,011	1,171,515	1,149,011
Basic/Diluted earnings per share (sen)	8.36	3.50	20.10	13.01

There were no dilutive potential ordinary shares outstanding as at 30 September 2025.

39 COMMITMENTS AND CONTINGENCIES

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

The commitments and contingencies consist of:

	Economic Entity and The Bank	
	Principal Amount	
	30/09/2025	31/12/2024
	RM'000	RM'000
Direct credit substitutes - financial kafalah contracts	170,798	152,064
Transaction-related contingent items	346,216	385,828
Short-term self-liquidating trade related contingencies	1,876,014	3,652,257
Irrevocable commitments to extend credit:		
- maturity less than one year	5,627,543	4,270,946
- maturity more than one year	1,134,818	791,248
Unutilised credit card lines	503,063	393,718
Foreign exchange related contracts [#]		
- less than one year	2,449,397	796,631
Profit rate related contracts [#]		
- less than one year	800,000	-
- one year to less than five years	1,426,754	2,090,148
- more than five year	-	103,025
	14,334,603	12,635,865

[#] The fair value of these derivatives have been recognised as 'derivative financial instruments' in the statements of financial position and disclosed in Note 14 to the financial statements.

40 FAIR VALUE MEASUREMENTS

Fair value is defined as the price that would be received to sell as an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date.

The Bank measures fair values using the following fair value hierarchy that reflects the significance of the inputs used in making the measurements:

Level 1: Quoted prices (unadjusted) in active markets for identical assets or liabilities.

Level 2: Quoted prices for identical or similar instruments in markets that are not active; and model-derived valuations in which inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly or

Level 3: Valuations derived from valuation techniques in which one or more significant inputs are not based on observable market data.

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

Where fair value is determined using quoted market price in less active markets or unquoted prices for similar assets and liabilities, such instruments are generally classified as Level 2. In cases where quoted prices are generally not available, the Bank then determines fair value based upon valuation techniques that use inputs, market parameters including but not limited to yield curves, volatilities and foreign exchange rates. The majority of valuation techniques employ only observable market data and so reliability of the fair value measurement is high.

Financial instruments are classified as Level 3 if their valuation incorporates significant inputs that are not based on observable market data (unobservable inputs). Such inputs are generally determined based on observable inputs of a similar nature, historical observations on the level of the input or other analytical techniques.

This category includes unquoted shares held for socio-economic reasons. Fair values for shares held for socio-economic reasons are based on the net tangible assets of the affected companies. The Bank's exposure to financial instruments classified as Level 3 comprised a small number of financial instruments which constitute an insignificant component of the Bank's portfolio of financial instruments. Hence, changing one or more of the inputs to reasonable alternative assumptions would not change the value significantly for the financial assets in Level 3 of the fair value hierarchy.

The Bank recognises transfers between levels of the fair value hierarchy at the end of the reporting period during which the transfer has occurred. Transfers between fair value hierarchy primarily due to change in the level of trading activity, change in observable market activity related to an input, reassessment of available pricing information and change in the significance of the unobservable input. There were no transfers between Level 1, 2 and 3 of the fair value hierarchy during the financial period (2024: Nil).

40 FAIR VALUE MEASUREMENTS (continued)

The following table presents assets and liabilities measured at fair value and classified by level of the following fair value measurement hierarchy:

	Level 1 RM'000	Level 2 RM'000	Level 3 RM'000	Total RM'000
Economic Entity and The Bank				
30/09/2025				
Financial Assets				
Financial assets at FVTPL				
- Money market instruments	-	548,857	-	548,857
- Unquoted shares	-	29,839	-	29,839
- Corporate Sukuk	-	239,643	-	239,643
	-	818,339	-	818,339
Derivative financial instruments	-	37,038	-	37,038
Financial investments at FVOCI				
- Money market instruments	-	725,952	-	725,952
- Corporate Sukuk	-	2,144,428	-	2,144,428
	-	2,870,380	-	2,870,380
Total	-	3,725,757	-	3,725,757
Financial Liabilities				
Derivative financial instruments	-	46,500	-	46,500
Total	-	46,500	-	46,500

	Level 1 RM'000	Level 2 RM'000	Level 3 RM'000	Total RM'000
Economic Entity and The Bank				
31/12/2024				
Financial Assets				
Financial assets at FVTPL				
- Money market instruments	-	392,859	-	392,859
- Corporate Sukuk	-	58,723	-	58,723
	-	451,582	-	451,582
Derivative financial instruments	-	25,387	-	25,387
Financial investments at FVOCI				
- Money market instruments	-	1,385,717	-	1,385,717
- Corporate Sukuk	-	2,554,505	-	2,554,505
	-	3,940,222	-	3,940,222
Total	-	4,417,191	-	4,417,191
Financial Liabilities				
Derivative financial instruments	-	21,357	-	21,357
Total	-	21,357	-	21,357

Effect of changes in significant unobservable assumptions to reasonably possible alternatives

As at reporting date, financial instruments measured with valuation techniques using significant unobservable inputs (Level 3) mainly include unquoted shares held for socio-economic purposes.

41 CAPITAL ADEQUACY

Capital adequacy ratios of the Bank are computed in accordance with BNM's Capital Adequacy Framework (Capital Components) updated on 14 June 2024.

The Bank is currently adopting the Standardised Approach for Credit Risk, Market Risk and Operational Risk. Under the BNM CAF (Capital Components), the minimum capital adequacy requirement for Common Equity Tier 1 Capital Ratio ('CET 1') and Tier 1 Capital Ratio are 7.000% (2024: 7.000%) and 8.500% (2024: 8.500%) respectively for year 2025. The minimum regulatory capital adequacy requirement is 10.500% (2024: 10.500%) for total capital ratio.

i) The component of CET 1, Tier 1 and Tier 2 capital:

	Economic Entity		The Bank	
	30/09/2025 RM'000	31/12/2024 RM'000	30/09/2025 RM'000	31/12/2024 RM'000
<u>CET 1</u>				
Paid-up share capital	1,310,000	1,310,000	1,310,000	1,310,000
Retained profits	1,559,884	1,565,363	1,559,884	1,565,363
Other Reserves	1,856	1,001	1,856	1,001
Unrealised gains/(loss) on FVOCI instruments	21,823	(1,463)	21,823	(1,463)
	2,893,563	2,874,901	2,893,563	2,874,901
Less Regulatory adjustments:				
- Intangible assets	(785)	(1,004)	(785)	(1,004)
- Deferred tax assets	(25,706)	(39,640)	(25,706)	(39,640)
- 55% Cumulative unrealised gains on FVOCI instruments	(12,003)	-	(12,003)	-
Total CET 1 Capital	2,855,069	2,834,257	2,855,069	2,834,257
Additional Tier 1 capital	500,000	500,000	500,000	500,000
Total Tier 1 capital	3,355,069	3,334,257	3,355,069	3,334,257
<u>Tier 2 capital</u>				
Subordinated medium term notes	500,000	500,000	500,000	500,000
Expected loss provision [#]	230,803	283,783	230,803	283,783
Total Tier 2 capital	730,803	783,783	730,803	783,783
Total Capital	4,085,873	4,118,040	4,085,873	4,118,040

ii) The breakdown of risk-weighted assets:

Credit risk	24,708,531	22,702,622	24,708,531	22,702,622
Market risk	348,347	200,484	348,347	200,484
Operational risk	1,058,446	1,255,781	1,058,446	1,255,781
Total risk-weighted assets	26,115,323	24,158,887	26,115,323	24,158,887

iii) Capital adequacy ratios:

CET 1 capital ratio	10.933%	11.732%	10.933%	11.732%
Tier 1 capital ratio	12.847%	13.801%	12.847%	13.801%
Total capital ratio	15.646%	17.045%	15.646%	17.045%

Qualifying loss provisions are restricted to allowances on the unimpaired portion of the financing and other financing.

In accordance with BNM's Guidelines on Investment Account, the credit and market risk weighted on the assets funded by the RIA are excluded from calculation of capital adequacy. As at 30 September 2025, RIA assets excluded from Total Capital Ratio calculation amounted to RM2,546.7 million (31 December 2024: RM3,259.6 million)

42 REVIEW OF PERFORMANCE OF THE BANK

Analysis of financial performance of current period-to-date vs. previous corresponding period-to-date

For the 9 months ended 30 September 2025, the Bank recorded a Profit Before Tax (PBT) of RM314.8 million. This represents an increase of 55.3%, or RM112.1 million, in comparison to the PBT of RM202.7 million reported in the previous corresponding period. The growth in PBT is attributable to an increase in net financing income by RM129.2 million and a decrease in allowances for impairment losses by RM28.7 million. This was partially offset by an increase in operating expenses amounting to RM46.7 million due to higher personnel cost and establishment expenses.

Analysis of financial performance of current quarter vs. previous year's corresponding quarter

The Bank recorded a PBT of RM129.4 million for the current quarter ended 30 September 2025, an increase of RM75.5 million as compared to a PBT of RM53.9 million in the corresponding quarter last year due to a growth in net financing income by RM48.6 million and a decrease in allowance for impairment losses by RM51.2 million. These were partially offset by an increase in operating expenses by RM23.9 million.

Analysis of financial performance of current quarter vs. immediate preceding quarter

For the current financial quarter ended 30 September 2025, the Bank recorded a PBT of RM129.4 million, an increase of RM31.0 million from a PBT of RM98.3 million reported in the preceding quarter ended 30 June 2025. This quarter's higher PBT is primarily due to higher write-back in impairment losses by RM44.3 million, offset by an increase in operating expenses by RM11.7 million.

43 ECONOMIC AND BUSINESS OUTLOOK FOR 2025

The Malaysian economy is anticipated to grow moderately by approximately 4.3% in 2025, supported by resilient domestic demand, stable employment conditions and targeted fiscal measures aimed at sustaining investment activity. Bank Negara Malaysia (BNM) has maintained the Overnight Policy Rate (OPR) at 2.75%, reflecting continued confidence in the country's macroeconomic fundamentals. The banking sector is expected to remain resilient, underpinned by strong capital and liquidity positions, sound asset quality and steady loan growth across key segments. The overall economic and financial system outlook remains stable for the year. Additionally, the recent reduction in the US Federal Reserve's interest rates presents a favourable opportunity for the Group to optimise funding costs and enhance investment returns.

Despite a challenging operating environment, the Bank remains confident in sustaining its growth momentum, supported by healthy business pipelines and continued expansion across core segments. The Bank continues to prioritise financial resilience through prudent balance sheet management, disciplined cost control and diversification of income streams, while maintaining a focus on asset quality and liquidity strength to support sustainable business growth.