

Affin Bank Berhad
Registration No. 197501003274 (25046-T)
Condensed Interim Financial Statements
Unaudited Statements of Financial Position as at 31 March 2026

	Note	The Group		The Bank	
		31/3/2026 RM'000	31/12/2025 RM'000	31/3/2026 RM'000	31/12/2025 RM'000
ASSETS					
Cash and short-term funds		3,850,109	6,155,814	2,350,498	3,432,100
Deposits and placements with banks and other financial institutions		200,897	250,245	1,801,977	450,460
Reverse repurchase agreements with financial institutions		69,274	65,812	69,274	65,812
Investment accounts due from designated financial institutions		-	-	2,311,222	2,549,141
Financial assets at fair value through profit or loss ('FVTPL')	A10	1,562,964	2,330,282	2,041,522	3,010,216
Derivative financial instruments	A30	354,179	304,202	347,248	289,927
Financial investments at fair value through other comprehensive income ('FVOCI')	A11	17,311,169	15,310,337	9,588,031	8,628,822
Financial investments at amortised cost ('AC')	A12	15,036,150	15,170,196	9,777,881	9,910,363
Loans, advances and financing	A13	81,112,818	78,545,738	39,085,238	37,923,608
Amount due from clients and brokers	A14	987,890	803,128	-	-
Other assets	A15	836,102	730,733	498,735	433,930
Amount due from subsidiaries		-	-	1,741,005	361,963
Tax recoverable		210,455	248,050	188,032	215,317
Deferred tax assets		81,755	54,147	13,579	-
Statutory deposits with Bank Negara Malaysia		783,801	804,510	407,000	449,000
Investment in subsidiaries		-	-	3,306,997	3,306,142
Investment in associates		859,351	853,315	676,279	676,279
Property and equipment		1,498,007	1,492,853	1,435,654	1,429,995
Investment property		122,334	122,388	167,986	168,284
Right-of-use assets		60,662	66,626	54,737	60,726
Intangible assets		759,826	765,365	312,755	318,065
TOTAL ASSETS		125,697,743	124,073,741	76,175,650	73,680,150
LIABILITIES AND EQUITY					
Deposits from customers	B7	77,011,621	78,999,985	42,065,846	42,559,047
Investment accounts of customers		1,071,928	1,164,406	-	-
Deposits and placements of banks and other financial institutions	B7	10,131,750	8,568,864	5,817,458	4,862,252
Obligation on securities sold under repurchase agreements		6,241,656	5,569,845	6,241,596	5,569,822
Derivative financial instruments	A30	577,769	628,290	536,521	593,680
Bills and acceptances payable		43,918	57,265	43,918	57,265
Recourse obligation on loans/financing sold to Cagamas Berhad		7,893,442	7,705,084	4,757,274	4,779,222
Amount due to clients and brokers		807,874	657,156	-	-
Lease liabilities	B7	58,716	64,491	54,578	60,521
Other liabilities	A16	2,036,666	2,312,794	1,030,158	980,157
Amount due to subsidiaries		-	-	42,057	157,546
Provision for taxation		1,060	12	-	-
Borrowings and Sukuk	B7	7,605,758	6,126,638	5,190,594	3,624,004
Deferred tax liabilities		-	-	-	4,919
TOTAL LIABILITIES		113,482,158	111,854,830	65,780,000	63,248,435

The Condensed Financial Statements should be read in conjunction with the Audited Financial Statements of the Group and the Bank for the financial year ended 31 December 2025.

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Registration No. 197501003274 (25046-T)
Condensed Interim Financial Statements
Unaudited Statements of Financial Position as at 31 March 2026

	Note	The Group		The Bank	
		31/3/2026 RM'000	31/12/2025 RM'000	31/3/2026 RM'000	31/12/2025 RM'000
EQUITY					
Share capital		5,488,544	5,488,544	5,488,544	5,488,544
Reserves:					
FVOCI revaluation reserves	A17	88,028	228,942	152,518	228,752
Regulatory reserves	A17	668,145	594,418	356,563	326,563
Other reserves	A17	24,694	22,601	37,974	36,770
Retained profits	A17	5,946,174	5,884,406	4,360,051	4,351,086
TOTAL EQUITY		12,215,585	12,218,911	10,395,650	10,431,715
TOTAL LIABILITIES AND EQUITY		125,697,743	124,073,741	76,175,650	73,680,150
COMMITMENTS AND CONTINGENCIES	A29	95,081,492	91,762,886	74,238,712	72,697,482
CAPITAL ADEQUACY RATIOS	A31				
CET 1 capital ratio		12.506%	13.406%	12.233%	12.933%
Tier 1 capital ratio		13.807%	14.770%	13.334%	14.071%
Total capital ratio		16.264%	17.284%	15.592%	16.357%
Net assets per share attributable to equity holders of the Bank (RM)		4.82	4.82	4.10	4.12

The Condensed Financial Statements should be read in conjunction with the Audited Financial Statements of the Group and the Bank for the financial year ended 31 December 2025.

Affin Bank Berhad
Registration No. 197501003274 (25046-T)
Condensed Interim Financial Statements
Unaudited Income Statements for the Financial Quarter Ended 31 March 2026

The Group	Note	Individual Quarter Ended		Cumulative Quarter Ended	
		31/3/2026 RM'000	31/3/2025 RM'000	31/3/2026 RM'000	31/3/2025 RM'000
Interest income	A18	763,026	715,810	763,026	715,810
Interest expense	A19	(529,742)	(509,793)	(529,742)	(509,793)
Net interest income		233,284	206,017	233,284	206,017
Income from Islamic banking business		235,149	197,765	235,149	197,765
		468,433	403,782	468,433	403,782
Fee and commission income		130,460	69,641	130,460	69,641
Fee and commission expense		(14,751)	(10,532)	(14,751)	(10,532)
Net fee and commission income	A20	115,709	59,109	115,709	59,109
Net gains on financial instruments	A21	78,511	56,848	78,511	56,848
Other income	A22	(8,213)	24,190	(8,213)	24,190
Net income		654,440	543,929	654,440	543,929
Other operating expenses	A23	(410,649)	(379,052)	(410,649)	(379,052)
Operating profit before allowances		243,791	164,877	243,791	164,877
Allowance for credit impairment losses	A24	(68,875)	(8,801)	(68,875)	(8,801)
(Allowance for)/write-back of impairment losses on other assets	A25	(14)	75	(14)	75
Operating profit		174,902	156,151	174,902	156,151
Share of results of associates		6,000	22,000	6,000	22,000
Profit before zakat and taxation		180,902	178,151	180,902	178,151
Zakat		-	-	-	-
Profit before taxation		180,902	178,151	180,902	178,151
Taxation	B5	(45,407)	(54,064)	(45,407)	(54,064)
Net profit after zakat and taxation		135,495	124,087	135,495	124,087
Attributable to:					
Equity holders of the Bank		135,495	124,087	135,495	124,087
Earnings per share attributable to equity holders of the Bank (sen):					
- Basic	B10	5.35	5.17	5.35	5.17
- Diluted	B10	5.27	5.11	5.27	5.11

The Condensed Financial Statements should be read in conjunction with the Audited Financial Statements of the Group and the Bank for the financial year ended 31 December 2025.

Affin Bank Berhad
Registration No. 197501003274 (25046-T)
Condensed Interim Financial Statements
Unaudited Statements of Comprehensive Income
for the Financial Quarter 31 March 2026

	Individual Quarter Ended		Cumulative Quarter Ended	
	31/3/2026 RM'000	31/3/2025 RM'000	31/3/2026 RM'000	31/3/2025 RM'000
The Group				
Net profit after zakat and taxation	135,495	124,087	135,495	124,087
Other comprehensive (loss)/income:				
<u>Items that may be reclassified subsequently to profit or loss:</u>				
- Net fair value change in financial investments at FVOCI (debt instruments)	(156,192)	72,039	(156,192)	72,039
- Net credit impairment gain change in financial investments at FVOCI (debt instruments)	1,244	831	1,244	831
- Net gain on financial investments measured at FVOCI reclassified to profit or loss on disposal (debt instruments)	(22,870)	(14,113)	(22,870)	(14,113)
- Deferred tax on financial investments at FVOCI	37,820	(15,593)	37,820	(15,593)
- Share of other comprehensive (loss)/income of associates	(24)	-	(24)	-
<u>Items that may not be reclassified subsequently to profit or loss:</u>				
- Net fair value change in financial investments designated at FVOCI (equity instruments)	(3)	-	(3)	-
Other comprehensive (loss)/income for the financial period, net of tax	(140,025)	43,164	(140,025)	43,164
Total comprehensive (loss)/income for the financial period	(4,530)	167,251	(4,530)	167,251
Total comprehensive (loss)/income for the financial period attributable to:				
Equity holders of the Bank	(4,530)	167,251	(4,530)	167,251

The Condensed Financial Statements should be read in conjunction with the Audited Financial Statements of the Group and the Bank for the financial year ended 31 December 2025.

Affin Bank Berhad
Registration No. 197501003274 (25046-T)
Condensed Interim Financial Statements
Unaudited Income Statements for the Financial Quarter Ended 31 March 2026

	Note	Individual Quarter Ended		Cumulative Quarter Ended	
		31/3/2026 RM'000	31/3/2025 RM'000	31/3/2026 RM'000	31/3/2025 RM'000
The Bank					
Interest income	A18	686,504	641,476	686,504	641,476
Interest expense	A19	(479,653)	(458,736)	(479,653)	(458,736)
Net interest income		206,851	182,740	206,851	182,740
Fee and commission income		73,579	33,220	73,579	33,220
Fee and commission expense		(6,192)	(5,385)	(6,192)	(5,385)
Net fee and commission income	A20	67,387	27,835	67,387	27,835
Net gains on financial instruments	A21	37,916	31,243	37,916	31,243
Other income	A22	26,150	37,532	26,150	37,532
Net income		338,304	279,350	338,304	279,350
Other operating expenses	A23	(261,839)	(231,030)	(261,839)	(231,030)
Operating profit before allowances		76,465	48,320	76,465	48,320
(Allowance for)/write-back of credit impairment losses	A24	(14,775)	7,606	(14,775)	7,606
Profit before taxation		61,690	55,926	61,690	55,926
Taxation	B5	(22,725)	(25,674)	(22,725)	(25,674)
Net profit after taxation		38,965	30,252	38,965	30,252
Earnings per share attributable to equity holders of the Bank (sen):					
- Basic	B10	1.54	1.26	1.54	1.26
- Diluted	B10	1.52	1.25	1.52	1.25

The Condensed Financial Statements should be read in conjunction with the Audited Financial Statements of the Group and the Bank for the financial year ended 31 December 2025.

Affin Bank Berhad
Registration No. 197501003274 (25046-T)
Condensed Interim Financial Statements
Unaudited Statements of Comprehensive Income
for the Financial Quarter Ended 31 March 2026

	Individual Quarter Ended		Cumulative Quarter Ended	
	31/3/2026	31/3/2025	31/3/2026	31/3/2025
The Bank	RM'000	RM'000	RM'000	RM'000
Net profit after taxation	38,965	30,252	38,965	30,252
Other comprehensive (loss)/income:				
<u>Items that may be reclassified subsequently to profit or loss:</u>				
- Net fair value change in financial investments at FVOCI (debt instruments)	(90,724)	35,754	(90,724)	35,754
- Net credit impairment gain change in financial investments at FVOCI (debt instruments)	1,135	345	1,135	345
- Net gain on financial investments measured at FVOCI reclassified to profit or loss on disposal (debt instruments)	(12,167)	(6,211)	(12,167)	(6,211)
- Deferred tax on financial investments at FVOCI	25,522	(8,029)	25,522	(8,029)
Other comprehensive (loss)/income for the financial period, net of tax	(76,234)	21,859	(76,234)	21,859
Total comprehensive (loss)/income for the financial period	(37,269)	52,111	(37,269)	52,111

The Condensed Financial Statements should be read in conjunction with the Audited Financial Statements of the Group and the Bank for the financial year ended 31 December 2025.

Affin Bank Berhad
Registration No. 197501003274 (25046-T)
Condensed Interim Financial Statements
Unaudited Statements of Changes in Equity
for the Financial Quarter Ended 31 March 2026

The Group	Attributable to Equity Holders of the Bank					Total equity RM'000
	Non-distributable			Distributable		
	Share capital RM'000	FVOCI revaluation reserves RM'000	Regulatory reserves RM'000	Other reserves RM'000	Retained profits RM'000	
At 1 January 2026	5,488,544	228,942	594,418	22,601	5,884,406	12,218,911
Net profit for the financial period	-	-	-	-	135,495	135,495
Other comprehensive income/(loss) (net of tax):						
- Financial investments at FVOCI	-	(140,001)	-	-	-	(140,001)
- Share of other comprehensive (loss)/income of associates	-	(913)	-	889	-	(24)
Total comprehensive (loss)/income for the financial period	-	(140,914)	-	889	135,495	(4,530)
Share grant scheme granted	-	-	-	1,204	-	1,204
Transfer to regulatory reserves	-	-	73,727	-	(73,727)	-
At 31 March 2026	5,488,544	88,028	668,145	24,694	5,946,174	12,215,585

	Attributable to Equity Holders of the Bank					Total equity RM'000
	Non-distributable			Distributable		
	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	5,488,544	170,624	473,143	3,493	5,465,488	11,601,292
Net profit for the financial period	-	-	-	-	124,087	124,087
Other comprehensive income (net of tax):						
- Financial investments at FVOCI	-	43,164	-	-	-	43,164
Total comprehensive income for the financial period	-	43,164	-	-	124,087	167,251
Share grant scheme granted	-	-	-	4,578	-	4,578
Transfer to regulatory reserves	-	-	124,694	-	(124,694)	-
At 31 March 2025	5,488,544	213,788	597,837	8,071	5,464,881	11,773,121

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Affin Bank Berhad
Registration No. 197501003274 (25046-T)
Condensed Interim Financial Statements
Unaudited Statements of Changes in Equity
for the Financial Quarter Ended 31 March 2026

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 2026	5,488,544	228,752	326,563	36,770	4,351,086	10,431,715
Net profit for the financial period	-	-	-	-	38,965	38,965
Other comprehensive loss (net of tax): - Financial investments at FVOCI	-	(76,234)	-	-	-	(76,234)
Total comprehensive (loss)/income for the financial period	-	(76,234)	-	-	38,965	(37,269)
Share grant scheme granted	-	-	-	1,204	-	1,204
Transfer to regulatory reserves	-	-	30,000	-	(30,000)	-
At 31 March 2026	5,488,544	152,518	356,563	37,974	4,360,051	10,395,650

	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	5,488,544	207,027	335,563	17,241	4,126,004	10,174,379
Net profit for the financial period	-	-	-	-	30,252	30,252
Other comprehensive income (net of tax): - Financial investments at FVOCI	-	21,859	-	-	-	21,859
Total comprehensive income for the financial period	-	21,859	-	-	30,252	52,111
Share grant scheme granted	-	-	-	4,578	-	4,578
Transfer to regulatory reserves	-	-	126,000	-	(126,000)	-
At 31 March 2025	5,488,544	228,886	461,563	21,819	4,030,256	10,231,068

The Condensed Financial Statements should be read in conjunction with the Audited Financial Statements of the Group and the Bank for the financial year ended 31 December 2025.

Affin Bank Berhad
Registration No. 197501003274 (25046-T)
Condensed Interim Financial Statements
Unaudited Condensed Statements of Cash Flows
for the Financial Quarter Ended 31 March 2026

	The Group		The Bank	
	31/3/2026	31/3/2025	31/3/2026	31/3/2025
	RM'000	RM'000	RM'000	RM'000
CASH FLOWS FROM OPERATING ACTIVITIES				
Profit before taxation	180,902	178,151	61,690	55,926
Adjustments for items not involving the movement of cash and cash equivalents	(163,887)	(102,012)	(142,927)	(54,557)
Operating profit before changes in working capital	17,015	76,139	(81,237)	1,369
Net changes in operating assets	(2,528,180)	(2,733,607)	(2,913,390)	(1,636,798)
Net changes in operating liabilities	16,109	3,407,790	1,169,447	3,130,907
Tax and zakat paid	(51,897)	(47,586)	(19,267)	(10,216)
Tax and zakat refunded	53,873	5,000	30,851	5,000
Net cash (used in)/generated from operating activities	(2,493,080)	707,736	(1,813,596)	1,490,262
CASH FLOWS FROM INVESTING ACTIVITIES				
Interest/profit received:				
- financial investments at FVOCI	150,658	102,050	83,268	60,893
- financial investments at AC	96,827	116,517	68,705	77,145
Dividend income received:				
- financial assets at FVTPL	732	700	556	541
Purchases of:				
- financial investments at FVOCI	(5,780,630)	(3,734,591)	(3,234,176)	(2,073,835)
- financial investments at AC	(90,025)	-	-	-
Redemptions/disposals of:				
- financial investments at FVOCI	3,642,916	2,284,250	2,230,466	885,378
- financial investments at AC	258,424	131,932	142,813	86,913
Purchases of:				
- property and equipment	(25,862)	(49,747)	(25,514)	(49,668)
- intangible assets	(384)	(683)	(367)	(667)
Investment in a subsidiary	-	-	(1,000)	-
Net cash used in investing activities	(1,747,344)	(1,149,572)	(735,249)	(1,013,300)
CASH FLOWS FROM FINANCING ACTIVITIES				
Drawdown of borrowings/financing	1,601,267	88,290	1,601,267	24,525
Repayment of borrowings/financing	(159,246)	-	(44,246)	(5,000)
Interest/profit payment on borrowings/financing	(13,220)	(12,628)	(13,220)	(12,671)
Addition of recourse obligation on loans/financing sold to Cagamas Berhad	1,445,005	1,000,466	445,005	500,466
Redemption of recourse obligation on loans/financing sold to Cagamas Berhad	(1,300,477)	(300,002)	(500,468)	-
Interest/profit payment from recourse obligation on loans/financing sold to Cagamas Berhad	(25,088)	(30,858)	(9,307)	-
Lease payments	(10,033)	(9,170)	(8,889)	(8,056)
Net cash generated from financing activities	1,538,208	736,098	1,470,142	499,264
Net (decrease)/increase in cash and cash equivalents	(2,702,216)	294,262	(1,078,703)	976,226
Effects of foreign exchange	(1,926)	(1,504)	681	(868)
Cash and cash equivalents at beginning of the financial period	6,262,811	3,104,796	3,639,286	1,859,717
Cash and cash equivalents at end of the financial period	3,558,669	3,397,554	2,561,264	2,835,075

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Affin Bank Berhad
Registration No. 197501003274 (25046-T)
Condensed Interim Financial Statements
Unaudited Condensed Statements of Cash Flows
for the Financial Quarter Ended 31 March 2026

	The Group		The Bank	
	31/3/2026	31/3/2025	31/3/2026	31/3/2025
	RM'000	RM'000	RM'000	RM'000
<u>Cash and cash equivalents comprise the following:</u>				
Cash and short-term funds	3,850,109	3,475,380	2,350,498	3,116,392
Deposits and placements of banks and other financial institutions	200,897	-	1,801,977	-
	4,051,006	3,475,380	4,152,475	3,116,392
Less: Cash and short-term funds and deposits and placements with banks and other financial institutions with original maturity of more than three months	(492,337)	(77,826)	(1,591,211)	(281,317)
	3,558,669	3,397,554	2,561,264	2,835,075

The Condensed Financial Statements should be read in conjunction with the Audited Financial Statements of the Group and the Bank for the financial year ended 31 December 2025.

Part A - Explanatory Notes pursuant to Malaysian Financial Reporting Standard ('MFRS') 134 and Policy Document on Financial Reporting issued by Bank Negara Malaysia

A1. 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') Chapter 9, part K of the Listing Requirements of the Bursa Malaysia Securities Berhad 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 Group and the Bank for the financial year ended 31 December 2025. The explanatory notes to the 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 the Bank since the financial year ended 31 December 2025.

A2. ACCOUNTING POLICIES AND METHODS OF COMPUTATIONS

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 2025, except for the adoption of the following amendments and annual improvements to MFRS Accounting Standards that are effective for the Group and the Bank for the financial year beginning on 1 January 2026:

Amendments to MFRS 9 and MFRS 7 'Amendments to the Classification and Measurement of Financial

The amendments clarify derecognition requirements for financial assets and financial liabilities, provide additional guidance on the assessment of the solely payments of principal and interest ('SPPI') criterion, introduce new disclosure requirements for financial instruments with contractual terms that may alter cash flows (including those linked to environmental, social and governance ('ESG') features), and update disclosures for equity instruments designated at fair value through other comprehensive income ('FVOCI').

Amendments to MFRS 9 and MFRS 7 'Contract Referencing Nature-dependent Electricity'

The amendments provide application guidance on the use of the MFRS 9 'own-use exemption' for certain electricity purchase contracts, permit such contracts to be designated as hedging instruments, and introduce new disclosure requirements to enhance transparency on their financial effects.

Annual improvements to MFRS Accounting Standards

The annual improvements include amendments to several MFRS Accounting Standards intended to enhance consistency, clarity and alignment across the standards:

- MFRS 1 on hedge accounting by a first-time adopter
- MFRS 7 on gain or loss on derecognition
- MFRS 9 on lessee derecognition of lease liabilities and transaction price
- MFRS 10 on determination of a 'de facto agent'
- MFRS 107 on cost method

The adoption of amendments above did not have any impact on the amounts recognised in prior periods and are not expected to significantly affect the current or future periods.

A3. AUDITORS' REPORT ON PRECEDING ANNUAL FINANCIAL STATEMENTS

The auditors' report on the audited financial statements for the financial year ended 31 December 2025 was not subjected to any qualification.

A4. SEASONAL OR CYCLICAL FACTORS

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

A5. ITEMS OF UNUSUAL NATURE, SIZE AND INCIDENCE AFFECTING NET ASSETS, EQUITY, NET INCOME OR CASH FLOWS

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

Part A - Explanatory Notes pursuant to Malaysian Financial Reporting Standard ('MFRS') 134 and Policy Document on Financial Reporting issued by Bank Negara Malaysia

A6. CHANGES IN ESTIMATES

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

A7. BORROWINGS, SUKUK AND EQUITY SECURITIES

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

(a) Share capital

The share capital of the Bank as at 31 March 2026 is RM5,488,543,516 (31 December 2025: RM5,488,543,516).

(b) Borrowings and Sukuk

The Group and the Bank have issued and redeemed the following debt securities during the financial period:

Issuance and Redemption of Debt Securities by Affin Bank Berhad ('ABB')

Issuance/ Redemption	Issuance Date	First Call Date	Maturity Date	Nominal Value	Description	Tenure
Issuance	12 January 2026	Not Applicable	13 July 2026	RM400.0 million	Commercial Paper	182 days
Issuance	19 January 2026	Not Applicable	19 August 2026	RM200.0 million	Commercial Paper	212 days
Redemption	25 September 2025	Not Applicable	25 March 2026	RM45.0 million	Commercial Paper	181 days

Issuance and Redemption of Debt Securities by Affin Islamic Bank Berhad ('AIBB')

Issuance/ Redemption	Issuance Date	First Call Date	Maturity Date	Nominal Value	Description	Tenure
Redemption	25 September 2025	Not Applicable	25 March 2026	RM115.0 million	Islamic Commercial Paper	181 days

A8. DIVIDENDS PAID AND PROPOSED

No dividend has been paid and proposed for the financial period under review.

A9. STATUS OF CORPORATE PROPOSAL

Other than as disclosed in Note A27, there were no corporate proposal reported during the financial period under review.

Part A - Explanatory Notes pursuant to Malaysian Financial Reporting Standard ('MFRS') 134 and Policy Document on Financial Reporting issued by Bank Negara Malaysia

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

	The Group		The Bank	
	31/3/2026	31/12/2025	31/3/2026	31/12/2025
	RM'000	RM'000	RM'000	RM'000
At fair value				
<u>Money market instruments:</u>				
Malaysian Government treasury bills	583,091	341,307	366,511	321,035
Malaysian Government investment certificates	20,316	792,049	20,315	308,316
Cagamas Bonds/Sukuk	20,047	-	20,047	-
Bank Negara Malaysia Bills	149,106	-	100,495	-
Negotiable Instruments of Deposit and Islamic Debt Certificates	250,974	652,980	1,291,345	2,193,875
	1,023,534	1,786,336	1,798,713	2,823,226
<u>Quoted securities:</u>				
Shares, warrants and REITs in Malaysia	115,370	80,319	-	-
Unit Trusts in Malaysia	858	1,347	-	-
	116,228	81,666	-	-
<u>Unquoted securities:</u>				
Shares in Malaysia	128,038	143,094	128,038	143,094
Commercial Papers	44,762	44,758	14,921	14,919
Corporate Bonds/Sukuk in Malaysia *	45,165	44,418	28,556	20,109
Corporate Bonds/Sukuk outside Malaysia	205,237	230,010	71,294	8,868
	423,202	462,280	242,809	186,990
	1,562,964	2,330,282	2,041,522	3,010,216

* Included unquoted perpetual bonds designated at FVTPL amounting to RM15,612,000 (2025: RM15,056,000) for both the Group and the Bank.

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

	The Group		The Bank	
	31/3/2026	31/12/2025	31/3/2026	31/12/2025
	RM'000	RM'000	RM'000	RM'000
At fair value				
<u>Money market instruments:</u>				
Malaysian Government treasury bills	129,149	-	109,284	-
Malaysian Government securities	3,487,288	3,309,409	2,085,767	1,930,761
Malaysian Government investment issues	2,713,395	1,802,318	569,579	353,089
Cagamas Bonds/Sukuk	1,136,164	369,964	703,440	236,289
Bank Negara Malaysia Bills	39,729	-	-	-
	7,505,725	5,481,691	3,468,070	2,520,139
<u>Unquoted securities:</u>				
Shares in Malaysia *	297,969	297,972	270,512	270,512
Commercial Papers	174,075	-	174,075	-
Corporate Bonds/Sukuk in Malaysia	4,380,321	3,870,081	2,291,308	2,199,698
Corporate Bonds/Sukuk outside Malaysia	4,953,079	5,660,593	3,384,066	3,638,473
	9,805,444	9,828,646	6,119,961	6,108,683
	17,311,169	15,310,337	9,588,031	8,628,822

* Equity securities designated at FVOCI.

Part A - Explanatory Notes pursuant to Malaysian Financial Reporting Standard ('MFRS') 134 and Policy Document on Financial Reporting issued by Bank Negara Malaysia

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

Movements in ECL for Financial Investments at FVOCI are as follows:

	12-Month ECL Stage 1 RM'000	Lifetime ECL not credit impaired Stage 2 RM'000	Lifetime ECL credit impaired Stage 3 RM'000	Total RM'000
The Group				
31/3/2026				
At beginning of the financial period	2,311	324	-	2,635
Financial assets derecognised (other than write-off)	(310)	-	-	(310)
New financial assets purchased	1,870	-	-	1,870
Changes due to change in credit risk	(275)	(42)	-	(317)
Other adjustments	1	-	-	1
At end of the financial period	3,597	282	-	3,879
31/12/2025				
At beginning of the financial year	1,255	19	-	1,274
- Transfer to Lifetime ECL not credit impaired (Stage 2)	(53)	53	-	-
Financial assets derecognised (other than write-off)	(1,332)	(109)	-	(1,441)
New financial assets purchased	3,579	-	-	3,579
Changes due to change in credit risk	(969)	361	-	(608)
At end of the financial year	2,311	324	-	2,635

	12-Month ECL Stage 1 RM'000	Lifetime ECL not credit impaired Stage 2 RM'000	Lifetime ECL credit impaired Stage 3 RM'000	Total RM'000
The Bank				
31/3/2026				
At beginning of the financial period	1,484	178	-	1,662
Financial assets derecognised (other than write-off)	(200)	-	-	(200)
New financial assets purchased	1,533	-	-	1,533
Changes due to change in credit risk	(176)	(25)	-	(201)
Other adjustments	3	-	-	3
At end of the financial period	2,644	153	-	2,797
31/12/2025				
At beginning of the financial year	774	246	-	1,020
Financial assets derecognised (other than write-off)	(895)	(109)	-	(1,004)
New financial assets purchased	2,446	-	-	2,446
Changes due to change in credit risk	(746)	41	-	(705)
Other adjustments	(95)	-	-	(95)
At end of the financial year	1,484	178	-	1,662

Part A - Explanatory Notes pursuant to Malaysian Financial Reporting Standard ('MFRS') 134 and Policy Document on Financial Reporting issued by Bank Negara Malaysia

A12. FINANCIAL INVESTMENTS AT AMORTISED COST ('AC')

	The Group		The Bank	
	31/3/2026	31/12/2025	31/3/2026	31/12/2025
	RM'000	RM'000	RM'000	RM'000
At amortised cost				
<u>Money market instruments:</u>				
Malaysian Government Securities	3,814,017	3,794,793	3,622,015	3,604,204
Malaysian Government Investment Issues	5,182,024	5,362,383	2,761,524	2,857,748
Cagamas Bonds/Sukuk	5,101	5,119	5,101	5,119
	9,001,142	9,162,295	6,388,640	6,467,071
<u>Unquoted securities:</u>				
Shares in Malaysia	14,915	14,915	14,915	14,915
Corporate Bonds/Sukuk in Malaysia	5,592,548	5,561,008	2,977,301	3,028,419
Corporate Bonds/Sukuk outside Malaysia	442,339	439,955	408,856	407,223
	6,049,802	6,015,878	3,401,072	3,450,557
	15,050,944	15,178,173	9,789,712	9,917,628
Fair value changes arising from fair value hedges	(13,214)	(6,267)	(11,031)	(6,398)
	15,037,730	15,171,906	9,778,681	9,911,230
Less: ECL	(1,580)	(1,710)	(800)	(867)
	15,036,150	15,170,196	9,777,881	9,910,363

Movements in ECL for Financial Investments at AC are as follows:

	12-Month ECL	Lifetime ECL not credit impaired	Lifetime ECL credit impaired	Total
	RM'000	RM'000	RM'000	RM'000
The Group				
31/3/2026				
At beginning of the financial period	1,700	10	-	1,710
Financial assets derecognised (other than write-off)	(24)	-	-	(24)
Changes due to change in credit risk	(100)	(6)	-	(106)
At end of the financial period	1,576	4	-	1,580
31/12/2025				
At beginning of the financial year	4,145	14,334	-	18,479
Financial assets derecognised (other than write-off)	(3,319)	(1,231)	-	(4,550)
New financial assets purchased	680	-	-	680
Changes due to change in credit risk	217	(13,093)	-	(12,876)
Other adjustments	(23)	-	-	(23)
At end of the financial year	1,700	10	-	1,710
The Bank				
31/3/2026				
At beginning of the financial period	862	5	-	867
Financial assets derecognised (other than write-off)	(1)	-	-	(1)
Changes due to change in credit risk	(63)	(3)	-	(66)
At end of the financial period	798	2	-	800
31/12/2025				
At beginning of the financial year	239	14,333	-	14,572
Financial assets derecognised (other than write-off)	(3)	(1,230)	-	(1,233)
New financial assets purchased	609	-	-	609
Changes due to change in credit risk	40	(13,098)	-	(13,058)
Other adjustments	(23)	-	-	(23)
At end of the financial year	862	5	-	867

Part A - Explanatory Notes pursuant to Malaysian Financial Reporting Standard ('MFRS') 134 and Policy Document on Financial Reporting issued by Bank Negara Malaysia

A13. LOANS, ADVANCES AND FINANCING

	The Group		The Bank	
	31/3/2026	31/12/2025	31/3/2026	31/12/2025
(a) <u>BY TYPES</u>	RM'000	RM'000	RM'000	RM'000
Overdrafts	3,249,432	3,041,716	2,214,320	1,947,827
Term loans/financing:				
- Housing loans/financing	23,824,214	23,453,685	13,320,990	12,983,579
- Hire purchase receivables	16,667,896	16,570,539	6,970,279	7,187,380
- Syndicated financing	2,678,164	4,028,147	818,808	1,978,753
- Business term loans/financing	23,328,198	21,657,565	10,259,912	9,258,435
- Other term loans/financing	34,102	52,029	-	-
Bills receivables	609,022	874,136	437,258	447,950
Trust receipts	207,097	171,873	188,190	146,023
Claims on customers under acceptances credits	3,361,915	3,683,278	2,046,047	2,115,224
Staff loans/financing	239,251	237,212	87,268	86,739
Credit cards	631,756	629,296	489,261	494,673
Revolving credits	5,064,115	2,922,506	2,924,179	1,946,583
Margin financing	2,224,176	2,189,086	-	-
Gross loans, advances and financing	82,119,338	79,511,068	39,756,512	38,593,166
Less: ECL	(1,006,520)	(965,330)	(671,274)	(669,558)
Total net loans, advances and financing	81,112,818	78,545,738	39,085,238	37,923,608

Included in the Group's other term loans/financing before expected credit losses as at reporting date is RM Nil (2025: RM:Nil) of term financing disbursed by Affin Islamic Bank Berhad, a wholly-owned subsidiary of the Bank, to Affin-i Nadayu Sdn Bhd, a joint venture company of Affin Islamic Bank Berhad.

	The Group		The Bank	
	31/3/2026	31/12/2025	31/3/2026	31/12/2025
(b) <u>BY MATURITY STRUCTURE</u>	RM'000	RM'000	RM'000	RM'000
Maturing within one year	15,936,185	14,692,234	8,470,356	7,744,110
One year to three years	4,033,278	3,925,079	2,299,993	2,208,091
Three years to five years	7,449,750	7,386,261	4,381,148	4,445,206
Over five years	54,700,125	53,507,494	24,605,015	24,195,759
	82,119,338	79,511,068	39,756,512	38,593,166

	The Group		The Bank	
	31/3/2026	31/12/2025	31/3/2026	31/12/2025
(c) <u>BY TYPES OF CUSTOMER</u>	RM'000	RM'000	RM'000	RM'000
Domestic banking institutions	5,576	6,510	5,576	6,510
Domestic non-banking institutions	794,442	863,774	265,731	339,548
Domestic business enterprises:				
- Small medium enterprises	11,273,787	11,180,967	7,740,475	7,740,297
- Others	15,999,403	14,532,956	8,468,320	7,635,797
Government and statutory bodies	335,463	645,331	122,747	122,861
Individuals	51,299,890	49,931,585	21,267,209	20,931,806
Other domestic entities	359	368	306	349
Foreign entities	2,410,418	2,349,577	1,886,148	1,815,998
	82,119,338	79,511,068	39,756,512	38,593,166

Part A - Explanatory Notes pursuant to Malaysian Financial Reporting Standard ('MFRS') 134 and Policy Document on Financial Reporting issued by Bank Negara Malaysia

A13. LOANS, ADVANCES AND FINANCING (Cont.)

	The Group		The Bank	
	31/3/2026	31/12/2025	31/3/2026	31/12/2025
	RM'000	RM'000	RM'000	RM'000
(d) <u>BY INTEREST / PROFIT RATE SENSITIVITY</u>				
Fixed rate:				
- Housing loans/financing	202,811	203,439	130,969	131,738
- Hire purchase receivables	15,489,355	15,576,824	6,970,279	7,187,380
- Other fixed rate loans/financing	984,471	1,085,975	578,873	587,127
Variable rate:				
- Base lending rate and base rate plus	28,829,952	28,511,968	15,278,364	15,069,733
- Cost plus	13,606,569	11,709,810	6,430,059	5,467,385
- Others variable rates	23,006,180	22,423,052	10,367,968	10,149,803
	82,119,338	79,511,068	39,756,512	38,593,166
(e) <u>BY ECONOMIC SECTORS</u>				
Primary agriculture	1,476,688	1,514,988	600,341	604,869
Mining and quarrying	218,788	212,884	144,813	145,603
Manufacturing	4,355,995	4,310,332	2,810,083	2,653,797
Electricity, gas and water supply	1,348,976	1,314,083	371,136	348,317
Construction	2,667,370	2,617,097	1,391,412	1,299,436
Real estate	4,202,634	4,493,127	2,740,659	3,084,574
Wholesale, retail trade, hotels and restaurants	5,787,521	6,233,849	4,019,384	4,428,898
Transport, storage and communication	3,119,710	3,010,552	2,147,431	1,864,993
Finance, insurance and business services	5,100,247	3,214,156	2,895,227	1,882,172
Education, health and others	2,120,426	2,395,803	1,164,081	1,152,191
Household	51,567,992	50,193,135	21,471,161	21,127,668
Others	152,991	1,062	784	648
	82,119,338	79,511,068	39,756,512	38,593,166
(f) <u>BY ECONOMIC PURPOSE</u>				
Purchase of securities	6,021,297	5,758,351	534,037	545,065
Purchase of transport vehicles	17,230,993	17,151,883	7,225,647	7,446,048
Purchase of landed properties of which:				
- Residential	24,271,033	23,868,435	13,615,849	13,251,758
- Non-residential	7,076,021	7,203,119	4,974,582	5,107,387
Fixed assets other than land and building	464,877	453,224	215,631	190,236
Personal use	6,607,615	6,233,065	1,090,266	965,684
Credit card	631,756	629,296	489,261	494,673
Consumer durable	453	480	141	146
Construction	2,359,781	2,293,509	1,258,783	1,405,048
Merger and acquisition	102,919	105,413	-	-
Working capital	14,772,223	13,150,317	8,462,395	7,275,343
Others	2,580,370	2,663,976	1,889,920	1,911,778
	82,119,338	79,511,068	39,756,512	38,593,166

Part A - Explanatory Notes pursuant to Malaysian Financial Reporting Standard ('MFRS') 134 and Policy Document on Financial Reporting issued by Bank Negara Malaysia

A13. LOANS, ADVANCES AND FINANCING (Cont.)

	The Group		The Bank	
	31/3/2026	31/12/2025	31/3/2026	31/12/2025
	RM'000	RM'000	RM'000	RM'000
(g) <u>BY GEOGRAPHICAL DISTRIBUTION</u>				
Perlis	180,129	174,805	15,654	16,263
Kedah	2,783,287	2,719,053	668,934	679,373
Pulau Pinang	3,947,014	4,158,807	2,082,738	2,208,829
Perak	2,406,887	2,369,392	733,866	751,059
Selangor	24,470,889	24,515,863	11,818,824	11,546,434
Wilayah Persekutuan	17,887,772	15,351,149	8,782,752	7,840,677
Negeri Sembilan	2,866,642	2,795,473	975,623	947,404
Melaka	1,354,649	1,332,086	573,875	584,312
Johor	12,265,150	12,017,265	7,517,649	7,333,189
Pahang	2,340,203	2,291,611	889,132	875,480
Terengganu	1,332,285	1,313,611	152,574	155,726
Kelantan	1,036,195	1,005,062	44,598	43,478
Sarawak	3,853,332	3,761,527	2,241,839	2,261,520
Sabah	2,783,751	2,872,213	1,522,778	1,657,116
Labuan	296,862	523,363	157,464	353,642
Putrajaya	318,051	593,853	30,883	49,563
Outside Malaysia	1,996,240	1,715,935	1,547,329	1,289,101
	82,119,338	79,511,068	39,756,512	38,593,166
(h) <u>IMPAIRED LOANS, ADVANCES AND FINANCING</u>				
(i) <u>Movements of impaired loans, advances and financing</u>				
At beginning of the financial period	1,303,515	1,398,005	991,074	1,067,037
Classified as impaired	419,726	1,111,757	187,285	687,598
Reclassified as non-impaired	(186,736)	(584,824)	(102,411)	(316,024)
Amount recovered	(39,576)	(325,080)	(24,396)	(282,881)
Amount written-off	(61,006)	(296,343)	(35,700)	(164,656)
At end of the financial period	1,435,923	1,303,515	1,015,852	991,074
Ratio of gross impaired loans, advances and financing to gross loans, advances and financing (*)	1.75%	1.64%	2.44%	2.44%

(*) For the Bank, restricted investment accounts ('RIA') amounted to RM2,318,114,000 (2025: RM2,553,344,000) with impaired financing amounted to RM11,586,000 (2025: RM11,509,000), were included in the ratio calculation.

The outstanding contractual amounts of such assets written-off during the financial period amounted to RM61,006,000 (2025: RM296,343,000) for the Group and RM35,700,000 (2025: RM164,656,000) for the Bank respectively.

Part A - Explanatory Notes pursuant to Malaysian Financial Reporting Standard ('MFRS') 134 and Policy Document on Financial Reporting issued by Bank Negara Malaysia

A13. LOANS, ADVANCES AND FINANCING (Cont.)

(h) IMPAIRED LOANS, ADVANCES AND FINANCING (Cont.)

	The Group		The Bank	
	31/3/2026	31/12/2025	31/3/2026	31/12/2025
	RM'000	RM'000	RM'000	RM'000
(ii) <u>Impaired loans by economic sectors</u>				
Primary agriculture	1,294	741	684	551
Mining and quarrying	7,554	7,418	7,554	7,365
Manufacturing	105,628	75,861	71,072	69,988
Electricity, gas and water supply	4,169	4,065	4,169	4,065
Construction	96,605	95,504	73,007	72,405
Real estate	147,391	148,236	139,814	139,279
Wholesale, retail trade, hotels and restaurants	342,728	278,834	245,396	231,640
Transport, storage and communication	131,222	109,651	102,397	101,820
Finance, insurance and business services	32,719	33,040	18,755	19,161
Education, health and others	15,048	14,572	12,855	12,523
Household	551,565	535,593	340,149	332,277
	1,435,923	1,303,515	1,015,852	991,074
(iii) <u>Impaired loans by economic purpose</u>				
Purchase of securities	83	61	-	57
Purchase of transport vehicles	93,409	92,442	41,418	39,161
Purchase of landed properties of which:				
- Residential	406,086	396,532	268,789	257,984
- Non-residential	245,515	237,063	207,433	208,758
Fixed assets other than land and building	9,004	6,123	6,302	6,123
Personal use	46,364	38,127	20,124	18,118
Credit card	4,253	3,218	3,112	2,549
Construction	52,800	58,801	52,800	58,801
Working capital	545,115	436,233	383,557	365,415
Others	33,294	34,915	32,317	34,108
	1,435,923	1,303,515	1,015,852	991,074
(iv) <u>Impaired loans by geographical distribution</u>				
Perlis	4,757	4,517	343	95
Kedah	38,852	35,350	13,456	11,225
Pulau Pinang	60,518	66,686	47,708	50,668
Perak	74,438	76,834	62,947	65,882
Selangor	512,735	449,512	332,109	324,184
Wilayah Persekutuan	417,505	389,214	348,860	331,118
Negeri Sembilan	48,501	33,462	20,555	18,343
Melaka	57,887	71,999	52,972	63,535
Johor	117,865	107,849	92,622	84,462
Pahang	24,170	22,508	16,221	14,941
Terengganu	6,629	5,172	1,239	928
Kelantan	38,951	10,952	263	787
Sarawak	14,963	14,524	13,307	13,393
Sabah	18,147	14,819	13,245	11,507
Labuan	-	111	-	-
Outside Malaysia	5	6	5	6
	1,435,923	1,303,515	1,015,852	991,074

Part A - Explanatory Notes pursuant to Malaysian Financial Reporting Standard ('MFRS') 134 and Policy Document on Financial Reporting issued by Bank Negara Malaysia

A13. LOANS, ADVANCES AND FINANCING (Cont.)

(h) IMPAIRED LOANS, ADVANCES AND FINANCING (Cont.)

(v) Movements in ECL for loans, advances and financing

The Group	12-Month ECL Stage 1 RM'000	Lifetime ECL not credit impaired Stage 2 RM'000	Lifetime ECL credit impaired Stage 3 RM'000	Total RM'000
31/3/2026				
At beginning of the financial period	154,912	314,100	496,318	965,330
Total transfer between stages due to change in credit risk:	(14,730)	2,906	11,824	-
- Transfer to 12-month ECL (Stage 1)	21,306	(20,997)	(309)	-
- Transfer to Lifetime ECL not credit impaired (Stage 2)	(35,232)	67,991	(32,759)	-
- Transfer to Lifetime ECL credit impaired (Stage 3)	(804)	(44,088)	44,892	-
Loans/financing derecognised (other than write-off)	(17,845)	(27,744)	(5,233)	(50,822)
New loans/financing originated or purchased	43,965	-	-	43,965
Changes due to change in credit risk	(10,245)	(5,663)	94,032	78,124
Write-off	-	-	(49,551)	(49,551)
Other adjustments	(4)	(44)	19,522	19,474
At end of the financial period	156,053	283,555	566,912	1,006,520
The Group				
31/12/2025				
At beginning of the financial year	149,185	504,490	498,895	1,152,570
Total transfer between stages due to change in credit risk:	(921,851)	998,595	(76,744)	-
- Transfer to 12-month ECL (Stage 1)	114,401	(90,984)	(23,417)	-
- Transfer to Lifetime ECL not credit impaired (Stage 2)	(1,032,306)	1,144,261	(111,955)	-
- Transfer to Lifetime ECL credit impaired (Stage 3)	(3,946)	(54,682)	58,628	-
Loans/financing derecognised (other than write-off)	(50,118)	(1,116,229)	(52,912)	(1,219,259)
New loans/financing originated or purchased	1,092,633	-	-	1,092,633
Changes due to change in credit risk	(114,777)	(72,620)	329,950	142,553
Write-off	-	-	(199,551)	(199,551)
Other adjustments	(160)	(136)	(3,320)	(3,616)
At end of the financial year	154,912	314,100	496,318	965,330

Part A - Explanatory Notes pursuant to Malaysian Financial Reporting Standard ('MFRS') 134 and Policy Document on Financial Reporting issued by Bank Negara Malaysia

A13. LOANS, ADVANCES AND FINANCING (Cont.)

(h) IMPAIRED LOANS, ADVANCES AND FINANCING (Cont.)

(v) Movements in ECL for loans, advances and financing (Cont.)

The Bank	12-Month ECL Stage 1 RM'000	Lifetime ECL not credit impaired Stage 2 RM'000	Lifetime ECL credit impaired Stage 3 RM'000	Total RM'000
31/3/2026				
At beginning of the financial period	89,511	181,027	399,020	669,558
Total transfer between stages due to change in credit risk:	(3,707)	4,439	(732)	-
- Transfer to 12-month ECL (Stage 1)	13,450	(13,350)	(100)	-
- Transfer to Lifetime ECL not credit impaired (Stage 2)	(17,366)	35,576	(18,210)	-
- Transfer to Lifetime ECL credit impaired (Stage 3)	209	(17,787)	17,578	-
Loans/financing derecognised (other than write-off)	(9,866)	(15,931)	(1,072)	(26,869)
New loans/financing originated or purchased	19,271	-	-	19,271
Changes due to change in credit risk	(8,122)	385	33,126	25,389
Write-off	-	-	(31,228)	(31,228)
Other adjustments	-	(44)	15,197	15,153
At end of the financial period	87,087	169,876	414,311	671,274

The Bank	12-Month ECL Stage 1 RM'000	Lifetime ECL not credit impaired Stage 2 RM'000	Lifetime ECL credit impaired Stage 3 RM'000	Total RM'000
31/12/2025				
At beginning of the financial year	83,625	286,670	361,573	731,868
Total transfer between stages due to change in credit risk:	11,158	22,768	(33,926)	-
- Transfer to 12-month ECL (Stage 1)	64,183	(50,329)	(13,854)	-
- Transfer to Lifetime ECL not credit impaired (Stage 2)	(49,108)	107,338	(58,230)	-
- Transfer to Lifetime ECL credit impaired (Stage 3)	(3,917)	(34,241)	38,158	-
Loans/financing derecognised (other than write-off)	(32,890)	(42,335)	(48,720)	(123,945)
New loans/financing originated or purchased	85,238	-	-	85,238
Changes due to change in credit risk	(57,516)	(85,944)	239,618	96,158
Write-off	-	-	(111,061)	(111,061)
Other adjustments	(104)	(132)	(8,464)	(8,700)
At end of the financial year	89,511	181,027	399,020	669,558

Part A - Explanatory Notes pursuant to Malaysian Financial Reporting Standard ('MFRS') 134 and Policy Document on Financial Reporting issued by Bank Negara Malaysia

A14. AMOUNT DUE FROM CLIENTS AND BROKERS

	The Group	
	31/3/2026	31/12/2025
	RM'000	RM'000
Amount due from stock-broking clients:		
- performing accounts	671,396	769,883
- impaired accounts (i)	128	114
Amount due from brokers	82,498	33,405
Amount due from Bursa Securities Clearing Sdn Bhd	234,217	-
Less: ECL (ii)	(349)	(274)
	987,890	803,128
(i) Movements of impaired amount due from stock-broking clients		
At beginning of the financial period/year	114	151
Classified as impaired	143	1,873
Reclassified as non-impaired	(129)	(1,910)
At end of the financial period/year	128	114
(ii) Movements in ECL		
At beginning of the financial period/year	274	227
Allowance made	204	1,990
Amount written-back	(129)	(1,943)
At end of the financial period/year	349	274

A15. OTHER ASSETS

	The Group		The Bank	
	31/3/2026	31/12/2025	31/3/2026	31/12/2025
	RM'000	RM'000	RM'000	RM'000
Other debtors and deposits	481,717	405,116	372,373	313,744
Prepayments	231,442	209,992	109,236	95,252
Clearing accounts	20,647	29,964	20,515	28,323
Cash collateral pledged for securities borrowing transaction	86,822	71,874	-	-
Cash collateral pledged for derivative transactions	6,173	14,503	-	-
Equity margin with Bursa Malaysia	21,547	11,517	-	-
Foreclosed properties (i)	8,724	8,724	5,901	5,901
	857,072	751,690	508,025	443,220
Less: ECL (ii)	(20,970)	(20,957)	(9,290)	(9,290)
	836,102	730,733	498,735	433,930
(i) Foreclosed properties				
At beginning/end of the financial period/year	8,724	8,724	5,901	5,901
(ii) Movements in ECL				
At beginning of the financial period/year	20,957	21,067	9,290	9,290
Allowance made	253	562	-	-
Amount written-back	(240)	(672)	-	-
At end of the financial period/year	20,970	20,957	9,290	9,290

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A16. OTHER LIABILITIES

	The Group		The Bank	
	31/3/2026 RM'000	31/12/2025 RM'000	31/3/2026 RM'000	31/12/2025 RM'000
BNM and Credit Guarantee Corporation Funding programmes (a)	185,547	186,303	148,705	147,409
Margin and collateral deposits	218,047	179,504	170,985	144,332
Other creditors and accruals	425,848	344,341	279,000	230,164
Sundry creditors	387,369	312,270	305,387	249,344
Provision for zakat	5,089	5,003	806	1,285
Defined contribution plan (b)	81,476	37,668	74,764	34,713
Accrued employee benefits	26,171	151,218	18,695	116,090
Contract liability	24,944	105,616	17,514	43,504
Commissioned dealer's representatives trust balances	61,341	60,789	-	-
Cash collaterals pledged for securities derivative transactions	8,333	1,059	-	-
Cash collaterals pledged for securities lending and borrowings transactions	173,261	126,957	-	-
Amounts payable to commissioned and salaried dealer's representatives	35,489	38,665	-	-
Structured Investment Products	381,904	742,018	-	-
Add: ECL (c)				
- loan/financing commitments and financial guarantees	21,847	21,383	14,302	13,316
	2,036,666	2,312,794	1,030,158	980,157

(a) Includes monies received by the Group and the Bank under government financing scheme 'BNM SRF SME Fund' and 'SRF Tourism Fund' as part of the government support measures in response to COVID-19 for the purpose of SME financing with a six-year maturity amounted to RM115,183,000 (2025: RM115,183,000). The financing under the government scheme is for financing at concession rates to SMEs.

(b) The Group and the Bank contribute to EPF, the national defined contribution plan. Once the contributions have been paid, the Group and the Bank have no further payment obligations.

	Group		Bank	
	31/3/2026 RM'000	31/12/2025 RM'000	31/3/2026 RM'000	31/12/2025 RM'000
(c) Movement in ECL				
At beginning of the financial period/year	21,383	16,799	13,316	11,709
Net remeasurement of loss allowance	1,477	3,434	2,186	1,063
New loan commitments and financial guarantees issued	1,933	10,349	1,275	7,435
Loan commitment and financial guarantees derecognised	(2,946)	(9,199)	(2,475)	(6,891)
At end of the financial period/year	21,847	21,383	14,302	13,316

A17. RESERVES

	Group		Bank	
	31/3/2026 RM'000	31/12/2025 RM'000	31/3/2026 RM'000	31/12/2025 RM'000
FVOCI revaluation reserves (a)	88,028	228,942	152,518	228,752
Regulatory reserves (b)	668,145	594,418	356,563	326,563
Other reserves (c)	24,694	22,601	37,974	36,770
Retained profits	5,946,174	5,884,406	4,360,051	4,351,086
	6,727,041	6,730,367	4,907,106	4,943,171

(a) FVOCI revaluation reserves represent the unrealised gains or losses arising from the change in fair value of investments classified as financial investments at FVOCI. The gains or losses are transferred to the income statement upon disposal or when the securities become impaired.

(b) Pursuant to BNM Financial Reporting policy dated 29 April 2022, the Group and the Bank must maintain, in aggregate, loss allowance for non-credit-impaired exposures and regulatory reserves of no less than 1% of all credit exposures, net of loss allowance for credit-impaired exposures.

(c) Included in these other reserves are the Long Term Incentive Plan ('LTIP') and share of insurance finance reserve from the associates.

Part A - Explanatory Notes pursuant to Malaysian Financial Reporting Standard ('MFRS') 134 and Policy Document on Financial Reporting issued by Bank Negara Malaysia

A18. INTEREST INCOME

	Individual Quarter Ended		Cumulative Quarter Ended	
	31/3/2026	31/3/2025	31/3/2026	31/3/2025
	RM'000	RM'000	RM'000	RM'000
The Group				
Loan, advances and financing	533,037	517,721	533,037	517,721
Money at call and deposits placements with financial institutions	16,347	15,275	16,347	15,275
Reverse repurchase agreements with financial institutions	627	251	627	251
Financial investments at FVOCI	127,817	102,674	127,817	102,674
Financial investments at AC	81,318	77,693	81,318	77,693
Interest income on Securities Borrowing Collateral	638	626	638	626
Interest income from Discretionary Financing	3,104	970	3,104	970
Others	138	600	138	600
	763,026	715,810	763,026	715,810
The Bank				
Loan, advances and financing	462,318	440,756	462,318	440,756
Money at call and deposits placements with financial institutions	48,661	53,110	48,661	53,110
Reverse repurchase agreements with financial institutions	627	251	627	251
Financial investments at FVOCI	93,178	67,020	93,178	67,020
Financial investments at AC	81,717	79,896	81,717	79,896
Others	3	443	3	443
	686,504	641,476	686,504	641,476

A19. INTEREST EXPENSE

	Individual Quarter Ended		Cumulative Quarter Ended	
	31/3/2026	31/3/2025	31/3/2026	31/3/2025
	RM'000	RM'000	RM'000	RM'000
The Group				
Deposits from customers	336,556	343,576	336,556	343,576
Deposits and placements of banks and other financial institutions	47,642	63,715	47,642	63,715
Obligation on securities sold under repurchase agreements	43,560	50,235	43,560	50,235
Loans sold to Cagamas Berhad	43,816	30,096	43,816	30,096
Borrowings and Sukuk	55,168	18,215	55,168	18,215
Interest expense on Securities Lending Collateral	1,952	2,384	1,952	2,384
Others	1,048	1,572	1,048	1,572
	529,742	509,793	529,742	509,793
The Bank				
Deposits from customers	292,570	301,523	292,570	301,523
Deposits and placements of banks and other financial institutions	43,607	59,598	43,607	59,598
Obligation on securities sold under repurchase agreements	43,560	47,860	43,560	47,860
Loans sold to Cagamas Berhad	43,816	30,096	43,816	30,096
Borrowings and Sukuk	55,168	18,301	55,168	18,301
Others	932	1,358	932	1,358
	479,653	458,736	479,653	458,736

Part A - Explanatory Notes pursuant to Malaysian Financial Reporting Standard ('MFRS') 134 and Policy Document on Financial Reporting issued by Bank Negara Malaysia

A20. NET FEE AND COMMISSION INCOME

	Individual Quarter Ended		Cumulative Quarter Ended	
	31/3/2026	31/3/2025	31/3/2026	31/3/2025
	RM'000	RM'000	RM'000	RM'000
The Group				
Fee and commission income:				
Gross brokerage fee income	35,412	25,459	35,412	25,459
Corporate advisory fees	597	928	597	928
Commission	13,814	11,546	13,814	11,546
Service charges and fees	56,363	18,488	56,363	18,488
Guarantee fees	3,468	3,272	3,468	3,272
Arrangement fees	262	565	262	565
Other fee income	20,544	9,383	20,544	9,383
	130,460	69,641	130,460	69,641
Fee and commission expense:				
Commission and referral expense	(6,192)	(5,385)	(6,192)	(5,385)
Brokerage fee expense	(8,559)	(5,147)	(8,559)	(5,147)
	(14,751)	(10,532)	(14,751)	(10,532)
Net fee and commission income	115,709	59,109	115,709	59,109
The Bank				
Fee and commission income:				
Commission	13,734	11,536	13,734	11,536
Service charges and fees	56,250	18,389	56,250	18,389
Guarantee fees	3,317	3,105	3,317	3,105
Other fee income	278	190	278	190
	73,579	33,220	73,579	33,220
Fee and commission expense:				
Commission and referral expense	(6,192)	(5,385)	(6,192)	(5,385)
Net fee and commission income	67,387	27,835	67,387	27,835

A21. NET GAINS ON FINANCIAL INSTRUMENTS

	Individual Quarter Ended		Cumulative Quarter Ended	
	31/3/2026	31/3/2025	31/3/2026	31/3/2025
	RM'000	RM'000	RM'000	RM'000
The Group				
Income from financial instruments:				
Gains/(losses) arising on financial assets at FVTPL:				
- net gain on disposal	910	26,177	910	26,177
- unrealised losses	(472)	(6,446)	(472)	(6,446)
- interest/profit income	11,858	26,756	11,858	26,756
- gross dividend income	732	700	732	700
Gains/(losses) on derivatives instruments:				
- realised gains/(losses)	7,400	(2,385)	7,400	(2,385)
- unrealised gains/(losses)	28,012	(8,276)	28,012	(8,276)
- interest/profit (expense)/income	(5,021)	7,039	(5,021)	7,039
Gains arising on financial investments at FVOCI:				
- net gain on disposal	15,767	10,486	15,767	10,486
Unrealised gains on fair value changes arising from fair value hedges				
	19,325	2,797	19,325	2,797
Net gains on financial instruments	78,511	56,848	78,511	56,848

Part A - Explanatory Notes pursuant to Malaysian Financial Reporting Standard ('MFRS') 134 and Policy Document on Financial Reporting issued by Bank Negara Malaysia

A21. NET GAINS ON FINANCIAL INSTRUMENTS (Cont.)

	Individual Quarter Ended		Cumulative Quarter Ended	
	31/3/2026	31/3/2025	31/3/2026	31/3/2025
	RM'000	RM'000	RM'000	RM'000
The Bank				
Income from financial instruments:				
(Losses)/gains arising on financial assets at FVTPL:				
- net loss on disposal	(2,137)	3,369	(2,137)	3,369
- unrealised (losses)/gains	(1,341)	7,360	(1,341)	7,360
- interest income	12,079	20,585	12,079	20,585
- gross dividend income	556	541	556	541
Gains/(losses) on derivatives instruments:				
- realised gains/(losses)	1,921	67	1,921	67
- unrealised losses	(888)	(15,825)	(888)	(15,825)
- interest/profit (expense)/income	(3,766)	6,138	(3,766)	6,138
Gains arising on financial investments at FVOCI:				
- net gain on disposal	12,167	6,211	12,167	6,211
Unrealised gains on fair value changes arising from fair value hedges	19,325	2,797	19,325	2,797
Net gains on financial instruments	37,916	31,243	37,916	31,243

A22. OTHER INCOME

	Individual Quarter Ended		Cumulative Quarter Ended	
	31/3/2026	31/3/2025	31/3/2026	31/3/2025
	RM'000	RM'000	RM'000	RM'000
The Group				
Foreign exchange (losses)/gains:				
- realised	(143,327)	74,994	(143,327)	74,994
- unrealised	133,271	(52,701)	133,271	(52,701)
Rental income	842	1,046	842	1,046
Other non-operating income	1,001	851	1,001	851
Total other income	(8,213)	24,190	(8,213)	24,190
The Bank				
Foreign exchange (losses)/gains:				
- realised	(111,479)	32,596	(111,479)	32,596
- unrealised	119,810	(11,647)	119,810	(11,647)
Rental income	988	2,026	988	2,026
Other non-operating income	16,831	14,557	16,831	14,557
Total other income	26,150	37,532	26,150	37,532

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A23. OTHER OPERATING EXPENSES

The Group	Individual Quarter Ended		Cumulative Quarter Ended	
	31/3/2026	31/3/2025	31/3/2026	31/3/2025
	RM'000	RM'000	RM'000	RM'000
<u>Personnel costs</u>				
Wages, salaries and bonus	152,610	155,687	152,610	155,687
Defined contribution plan	30,962	27,726	30,962	27,726
Voluntary separation scheme	-	4,874	-	4,874
Employee benefits share grant scheme ('SGS')	(326)	4,578	(326)	4,578
Other personnel costs	42,867	27,570	42,867	27,570
	226,113	220,435	226,113	220,435
<u>Promotion and marketing-related expenses</u>				
Business promotion and advertisement	8,038	5,808	8,038	5,808
Entertainment	401	370	401	370
Traveling and accommodation	1,228	1,266	1,228	1,266
Commission and brokerage expenses	7,755	4,041	7,755	4,041
Other marketing expenses	1,778	1,618	1,778	1,618
	19,200	13,103	19,200	13,103
<u>Establishment expenses</u>				
Equipment rental	1,487	1,015	1,487	1,015
Repair and maintenance	46,066	39,954	46,066	39,954
Depreciation of property and equipment	20,708	17,515	20,708	17,515
Depreciation of investment property	54	647	54	647
Depreciation of right-of-use assets	9,620	9,200	9,620	9,200
Amortisation of intangible assets	5,884	5,303	5,884	5,303
IT consultancy fee	1,616	1,110	1,616	1,110
Dataline rental	9,885	14,359	9,885	14,359
Security services	6,210	5,273	6,210	5,273
Electricity, water and sewerage	4,128	3,418	4,128	3,418
Insurance/Takaful and indemnities	6,791	6,499	6,791	6,499
Other establishment costs	4,431	4,456	4,431	4,456
	116,880	108,749	116,880	108,749
<u>General and administrative expenses</u>				
Telecommunication expenses	2,959	2,243	2,959	2,243
Auditors' remuneration	1,563	571	1,563	571
Professional fees	5,845	8,612	5,845	8,612
Property and equipment written-off	-	59	-	59
Intangible asset written-off	39	-	39	-
Mail and courier charges	863	884	863	884
Stationery and consumables	8,587	3,294	8,587	3,294
Directors' fees and allowances	1,952	1,999	1,952	1,999
Donations	1,245	2,008	1,245	2,008
Settlement, clearing and bank charges	11,375	11,058	11,375	11,058
Stamp duties	66	59	66	59
Operational and litigation write-off expenses	3,020	95	3,020	95
Subscription fees	4,716	4,445	4,716	4,445
Other administration and general expenses	6,226	1,438	6,226	1,438
	48,456	36,765	48,456	36,765
Total other operating expenses	410,649	379,052	410,649	379,052

Part A - Explanatory Notes pursuant to Malaysian Financial Reporting Standard ('MFRS') 134 and Policy Document on Financial Reporting issued by Bank Negara Malaysia

A23. OTHER OPERATING EXPENSES (Cont.)

The Bank	Individual Quarter Ended		Cumulative Quarter Ended	
	31/3/2026 RM'000	31/3/2025 RM'000	31/3/2026 RM'000	31/3/2025 RM'000
<u>Personnel costs</u>				
Wages, salaries and bonus	92,036	84,598	92,036	84,598
Defined contribution plan	17,414	16,709	17,414	16,709
Voluntary separation scheme	-	4,874	-	4,874
Employee benefits share grant scheme ('SGS')	(451)	4,293	(451)	4,293
Other personnel costs	24,680	14,090	24,680	14,090
	133,679	124,564	133,679	124,564
<u>Promotion and marketing-related expenses</u>				
Business promotion and advertisement	7,750	5,447	7,750	5,447
Entertainment	49	141	49	141
Travelling and accommodation	701	698	701	698
Commission and brokerage expenses	7,624	3,841	7,624	3,841
Others marketing expenses	722	751	722	751
	16,846	10,878	16,846	10,878
<u>Establishment expenses</u>				
Equipment rental	719	793	719	793
Repair and maintenance	22,137	23,771	22,137	23,771
Depreciation of property and equipment	19,855	16,626	19,855	16,626
Depreciation of investment property	298	890	298	890
Depreciation of right-of-use assets	8,394	7,887	8,394	7,887
Amortisation of intangible assets	5,677	5,086	5,677	5,086
IT consultancy fee	1,024	1,110	1,024	1,110
Dataline rental	9,176	11,894	9,176	11,894
Security services	4,693	3,719	4,693	3,719
Electricity, water and sewerage	2,814	1,861	2,814	1,861
Insurance/Takaful and indemnities	5,224	4,859	5,224	4,859
Other establishment costs	1,269	(2,175)	1,269	(2,175)
	81,280	76,321	81,280	76,321
<u>General and administrative expenses</u>				
Telecommunication expenses	495	(286)	495	(286)
Auditors' remuneration	895	127	895	127
Professional fees	2,575	5,750	2,575	5,750
Property and equipment written-off	-	59	-	59
Mail and courier charges	515	862	515	862
Stationery and consumables	6,046	2,661	6,046	2,661
Directors' fees and allowances	883	859	883	859
Donations	1,170	1,998	1,170	1,998
Settlement, clearing and bank charges	9,926	9,304	9,926	9,304
Stamp duties	53	49	53	49
Operational and litigation write-off expenses	3,020	95	3,020	95
Other administration and general expenses	4,456	(2,211)	4,456	(2,211)
	30,034	19,267	30,034	19,267
Total other operating expenses	261,839	231,030	261,839	231,030

Part A - Explanatory Notes pursuant to Malaysian Financial Reporting Standard ('MFRS') 134 and Policy Document on Financial Reporting issued by Bank Negara Malaysia

A24. ALLOWANCES FOR/(WRITE-BACK OF) CREDIT IMPAIRMENT LOSSES

	Individual Quarter Ended		Cumulative Quarter Ended	
	31/3/2026 RM'000	31/3/2025 RM'000	31/3/2026 RM'000	31/3/2025 RM'000
The Group				
ECL made on/(written-back):				
- loans, advances and financing	71,219	(4,198)	71,219	(4,198)
- amount due from clients and brokers	75	1,630	75	1,630
- securities and placements	1,065	441	1,065	441
- loans/financing commitments and financial guarantee	464	159	464	159
Bad debts and financing:				
- recovered	(18,394)	(11,393)	(18,394)	(11,393)
- written-off	14,446	22,162	14,446	22,162
	68,875	8,801	68,875	8,801
The Bank				
ECL made on/(written-back):				
- loans, advances and financing	17,747	(16,243)	17,747	(16,243)
- securities and placements	860	378	860	378
- loans/financing commitments and financial guarantee	986	(1,438)	986	(1,438)
Bad debts and financing:				
- recovered	(13,988)	(9,065)	(13,988)	(9,065)
- written-off	9,170	18,762	9,170	18,762
	14,775	(7,606)	14,775	(7,606)

A25. ALLOWANCES FOR/(WRITE-BACK OF) IMPAIRMENT LOSSES ON OTHER ASSETS

	Individual Quarter Ended		Cumulative Quarter Ended	
	31/3/2026 RM'000	31/3/2025 RM'000	31/3/2026 RM'000	31/3/2025 RM'000
The Group				
Allowance for impairment made on/(written-back):				
- other debtors	14	(75)	14	(75)
	14	(75)	14	(75)

Part A - Explanatory Notes pursuant to Malaysian Financial Reporting Standard ('MFRS') 134 and Policy Document on Financial Reporting issued by Bank Negara Malaysia

A26. SEGMENTAL INFORMATION

The segment analysis for the individual and cumulative quarters ended 31 March 2026 and 31 March 2025 are as follows:

Current year's individual and cumulative quarters ended 31 March 2026:

	Commercial Banking RM'000	Investment Banking RM'000	Insurance RM'000	Others RM'000	Elimination RM'000	Total RM'000
Net interest income						
External income/(expense)	202,859	30,435	-	(10)	-	233,284
Intersegment income/(expense)	5,194	(4,894)	-	48	(348)	-
Total net interest income	208,053	25,541	-	38	(348)	233,284
Income from Islamic banking business	234,790	-	-	-	359	235,149
Net non-interest income	127,806	69,806	-	23,968	(35,573)	186,007
Total segment revenue	570,649	95,347	-	24,006	(35,562)	654,440
Operating expenses	(378,820)	(49,890)	-	(18,464)	36,525	(410,649)
of which:						
Depreciation of property and equipment	(19,888)	(512)	-	(64)	(244)	(20,708)
Depreciation of investment property	(298)	-	-	-	244	(54)
Depreciation of right-of-use assets	(8,432)	(1,233)	-	(118)	163	(9,620)
Amortisation of intangible assets	(5,706)	(168)	-	(10)	-	(5,884)
(Allowances for) impairment losses on loans, advances and financing, amount due from clients and brokers, securities and other assets	(68,386)	(466)	-	-	(37)	(68,889)
Segment results	123,443	44,991	-	5,542	926	174,902
Share of results of associates (net of tax)	-	-	6,000	-	-	6,000
Profit before zakat and taxation	123,443	44,991	6,000	5,542	926	180,902
Zakat	-	-	-	-	-	-
Profit before taxation	123,443	44,991	6,000	5,542	926	180,902
Taxation	-	-	-	-	-	(45,407)
Net profit for the current individual and cumulative quarters						135,495
Segment assets						
Investment in associates	-	60	859,291	-	-	859,351
Right-of-use assets	56,474	2,811	-	1,377	-	60,662
Other segment assets	115,882,400	8,889,117	-	6,213	-	124,777,730
Total segment assets	115,938,874	8,891,988	859,291	7,590	-	125,697,743
Segment liabilities						
Total segment liabilities	106,387,184	7,064,053	-	30,921	-	113,482,158
Other information						
Capital expenditure	25,981	259	-	6	-	26,246

Part A - Explanatory Notes pursuant to Malaysian Financial Reporting Standard ('MFRS') 134 and Policy Document on Financial Reporting issued by Bank Negara Malaysia

A26. SEGMENTAL INFORMATION (Cont.)

The segment analysis for the individual and cumulative quarters ended 31 March 2026 and 31 March 2025 are as follows: (Cont.):

Preceding year's individual and cumulative quarter ended 31 March 2025:

	Commercial Banking RM'000	Investment Banking RM'000	Insurance RM'000	Others RM'000	Elimination RM'000	Total RM'000
Net interest income						
External income/(expense)	177,587	28,437	-	(7)	-	206,017
Intersegment income/(expense)	8,217	(7,957)	-	56	(316)	-
Total net interest income	185,804	20,480	-	49	(316)	206,017
Income from Islamic banking business	197,406	-	-	-	359	197,765
Net non-interest income	96,435	56,089	-	3,141	(15,518)	140,147
Total segment revenue	479,645	76,569	-	3,190	(15,475)	543,929
Operating expenses	(331,953)	(52,641)	-	(9,427)	14,969	(379,052)
of which:						
Depreciation of property and equipment	(16,661)	(528)	-	(83)	(243)	(17,515)
Depreciation of right-of-use assets	(7,915)	(2,256)	-	(101)	1,072	(9,200)
Amortisation of intangible assets	(5,114)	(187)	-	(2)	-	(5,303)
(Allowances for) impairment losses on loans, advances and financing, amount due from clients and brokers, securities and other assets	(4,826)	(3,856)	-	-	(44)	(8,726)
Segment results	142,866	20,072	-	(6,237)	(550)	156,151
Share of results of associates (net of tax)	-	-	22,000	-	-	22,000
Profit before zakat and taxation	142,866	20,072	22,000	(6,237)	(550)	178,151
Zakat	-	-	-	-	-	-
Profit before taxation	142,866	20,072	22,000	(6,237)	(550)	178,151
Taxation						(54,064)
Net profit for the preceding individual quarter						124,087
Segment assets						
Investment in associates	-	-	852,917	-	-	852,917
Right-of-use assets	57,603	7,398	-	776	-	65,777
Other segment assets	106,641,638	8,615,793	-	4,134	-	115,261,565
Total segment assets	106,699,241	8,623,191	852,917	4,910	-	116,180,259
Segment liabilities						
Total segment liabilities	97,840,058	6,545,415	-	21,665	-	104,407,138
Other information						
Capital expenditure	50,335	95	-	-	-	50,430

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A27. MATERIAL EVENT DURING AND SUBSEQUENT TO THE FINANCIAL PERIOD

ABB had on 20 November 2025 entered into a conditional share purchase agreement ('SPA') with the Shareholders of Pheim Asset Management Sdn Bhd ('Pheim AM') for the Proposed Acquisition of 5,000,000 ordinary shares in Pheim AM ('Pheim AM Shares'), representing the entire equity interest in Pheim AM, for a total purchase consideration of RM50.0 million to be satisfied entirely in cash ('Proposed Acquisition').

Upon completion of the Proposed Acquisition, Pheim AM will become a wholly-owned subsidiary of ABB and the financial results of Pheim AM and its subsidiaries namely Pheim Islamic Asset Management Sdn. Bhd. ('Pheim Islamic AM') and Pheim Unit Trusts Berhad ('Pheim UT') ('Pheim AM Group') will be consolidated into the financial statements of ABB.

The completion of the Proposed Acquisition is subject to the fulfilment of, amongst others:

- (i) the prior approval of Bank Negara Malaysia ('BNM') to be obtained by ABB pursuant to Section 85 of the Financial Services Act 2013 and Paragraph 8.1 of the Policy Document on Equity Investments issued by BNM; and
- (ii) each of Pheim AM, Pheim Islamic AM and Pheim UT obtaining the approval of the Securities Commission Malaysia ('SC') for a change in their respective direct or indirect shareholding resulting in a change of its controller or ultimate controller,

within 6 months from the date of the conditional SPA. The conditional SPA also contains either representations and warranties, undertakings and indemnities that are applicable for transactions of this nature.

On 13 April 2026, the SC granted its approval to ABB:

- (i) to acquire 100% equity interest in Pheim AM; and
- (ii) to hold, indirectly, 100% equity interest in Pheim Islamic AM and Pheim UT, both being wholly-owned subsidiaries of Pheim AM, pursuant to the Proposed Acquisition.

The Proposed Acquisition was completed on 22 April 2026.

A28. CHANGES IN THE COMPOSITION OF THE GROUP

There is no change to the composition of the Group during the financial period, except for the following:

- (i) on 24 July 2025, ABB incorporated Yayasan Affin (the 'Foundation') in Malaysia as a company limited by guarantee and does not have a share capital. The Foundation is principally engaged in receiving and administering funds to support community development and social empowerment programs, facilitating access to healthcare services and education through strategic collaborations, and promoting environmental sustainability with a strong focus on climate change mitigation. An initial capital of RM1,000,000 was provided by ABB to the Foundation to serve as its initial fund for charitable donations;
- (ii) on 3 February, Affin Hwang Investment Bank Berhad ('AHIBB') acquired of a 30% economic interest in Pothos GP Sdn. Bhd., a portfolio management company in Malaysia for a consideration of RM60,000; and
- (iii) on 22 February 2026, AHIBB incorporated Bunga Biru Capital Sdn Bhd, a private equity management company in Malaysia with an issued share capital of RM2.00.

Part A - Explanatory Notes pursuant to Malaysian Financial Reporting Standard ('MFRS') 134 and Policy Document on Financial Reporting issued by Bank Negara Malaysia

A29. 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. These commitments and contingencies are not secured over the assets of the Group and the Bank. The principal amount of commitments and contingencies constitute the following:

The principal amounts of the commitments and contingencies of the Group and the Bank are as follows:

	The Group Principal Amount		The Bank Principal Amount	
	31/3/2026 RM'000	31/12/2025 RM'000	31/3/2026 RM'000	31/12/2025 RM'000
Direct credit substitutes *	842,619	718,534	593,415	470,207
Transaction-related contingent items	1,342,885	1,320,681	893,373	886,188
Short-term self-liquidating trade-related contingencies	1,725,578	1,858,165	91,952	95,326
Obligations under an on-going underwriting agreement	19,313	8,249	-	-
Irrevocable commitments to extend credit [^]				
- Maturity less than one year	13,836,171	12,361,249	5,897,082	5,579,217
- Maturity more than one year	5,400,608	5,043,539	3,736,270	3,548,693
Foreign exchange related contracts [#]				
- Less than one year	35,338,619	34,949,775	35,399,767	35,262,336
- One year to less than five years	213,761	275,536	199,960	199,960
Interest/profit rate related contracts [#]				
- Less than one year	8,410,000	7,371,000	6,880,000	5,871,000
- One year to less than five years	22,103,291	22,266,058	17,958,036	18,168,464
- Five years and above	781,537	840,431	781,537	840,431
Equity related contracts	143,005	116,128	-	-
Share margin financing	2,526,877	2,314,634	-	-
Unutilised credit card lines	2,397,228	2,318,907	1,807,320	1,775,660
	95,081,492	91,762,886	74,238,712	72,697,482

* Included in direct credit substitutes above are financial guarantee contracts of RM842,619,000 and RM593,415,000 at the Group and the Bank respectively (2025: RM718,534,000 and RM470,207,000 at the Group and the Bank respectively), of which fair value at the time of issuance is zero.

[^] The comparative balance of the commitment on share margin financing have been reclassified to conform to current period's presentation.

[#] The fair value of these derivatives have been recognised as 'derivative financial instruments' in the statements of financial position and disclosed in Note A30 to the financial statements.

Part A - Explanatory Notes pursuant to Malaysian Financial Reporting Standard ('MFRS') 134 and Policy Document on Financial Reporting issued by Bank Negara Malaysia

A30. DERIVATIVE FINANCIAL INSTRUMENTS

Derivative financial instruments measured at their fair values together with their corresponding contract/notional amounts and classified by remaining period to maturity/repricing date (whichever is earlier) as at reporting date are as follows:

The Group	Contract/Notional Amount				Positive Fair Value				Negative Fair Value			
	Up To 1 Year RM'000	> 1 - 3 Years RM'000	> 3 Years RM'000	Total RM'000	Up To 1 Year RM'000	> 1 - 3 Years RM'000	> 3 Years RM'000	Total RM'000	Up To 1 Year RM'000	> 1 - 3 Years RM'000	> 3 Years RM'000	Total RM'000
As at 31 March 2026												
Trading derivatives												
Foreign exchange derivatives:												
- Currency forwards	13,107,315	-	-	13,107,315	140,883	-	-	140,883	177,925	-	-	177,925
- Cross currency interest rate swaps	61,775	13,801	199,960	275,536	473	126	7,169	7,768	449	119	5,551	6,119
- Currency swaps	22,116,826	-	-	22,116,826	136,511	-	-	136,511	297,797	-	-	297,797
- Currency options	52,703	-	-	52,703	2,324	-	-	2,324	2,170	-	-	2,170
Interest/profit rate derivatives:												
- Interest/profit rate swaps	7,200,000	13,109,983	5,968,114	26,278,097	3,005	31,227	20,675	54,907	5,298	32,149	26,046	63,493
- Interest/profit rate options	-	-	529,421	529,421	-	-	262	262	-	-	262	262
Equity derivatives	143,005	-	-	143,005	-	-	-	-	23,426	-	-	23,426
Hedging derivatives												
Interest/profit rate derivatives:												
- Interest/profit rate swaps	1,210,000	1,009,210	2,268,100	4,487,310	3,502	-	8,022	11,524	-	4,427	2,150	6,577
	43,891,624	14,132,994	8,965,595	66,990,213	286,698	31,353	36,128	354,179	507,065	36,695	34,009	577,769
As at 31 December 2025												
Trading derivatives												
Foreign exchange derivatives:												
- Currency forwards	11,449,837	-	-	11,449,837	21,738	-	-	21,738	329,341	-	-	329,341
- Cross currency interest rate swaps	-	75,576	199,960	275,536	-	592	7,150	7,742	-	549	5,531	6,080
- Currency swaps	23,464,414	-	-	23,464,414	198,302	-	-	198,302	181,216	-	-	181,216
- Currency options	35,524	-	-	35,524	4,595	-	-	4,595	4,509	-	-	4,509
Interest/profit rate derivatives:												
- Interest/profit rate swaps	6,161,000	13,760,565	5,426,237	25,347,802	3,605	33,771	9,157	46,533	6,094	40,309	25,247	71,650
- Interest/profit rate options	-	-	529,422	529,422	-	-	177	177	-	-	177	177
Equity derivatives	116,128	-	-	116,128	-	-	-	-	15,261	-	-	15,261
Hedging derivatives												
Interest/profit rate derivatives:												
- Interest/profit rate swaps	1,210,000	1,009,525	2,380,740	4,600,265	3,473	59	21,583	25,115	-	8,685	11,371	20,056
	42,436,903	14,845,666	8,536,359	65,818,928	231,713	34,422	38,067	304,202	536,421	49,543	42,326	628,290

Part A - Explanatory Notes pursuant to Malaysian Financial Reporting Standard ('MFRS') 134 and Policy Document on Financial Reporting issued by Bank Negara Malaysia

A30. DERIVATIVE FINANCIAL INSTRUMENTS (Cont.)

Derivative financial instruments measured at their fair values together with their corresponding contract/notional amounts and classified by remaining period to maturity/repricing date (whichever is earlier) as at reporting date are as follows: (cont.)

	Contract/Notional Amount				Positive Fair Value				Negative Fair Value			
	Up To 1 Year RM'000	> 1 - 3 Years RM'000	> 3 Years RM'000	Total RM'000	Up To 1 Year RM'000	> 1 - 3 Years RM'000	> 3 Years RM'000	Total RM'000	Up To 1 Year RM'000	> 1 - 3 Years RM'000	> 3 Years RM'000	Total RM'000
The Bank												
As at 31 March 2026												
Trading derivatives												
Foreign exchange derivatives:												
- Currency forwards	11,871,581	-	-	11,871,581	131,713	-	-	131,713	153,783	-	-	153,783
- Currency swaps	23,475,483	-	-	23,475,483	151,977	-	-	151,977	318,181	-	-	318,181
- Currency options	52,703	-	-	52,703	2,324	-	-	2,324	2,170	-	-	2,170
- Cross currency interest rate swaps	-	-	199,960	199,960	-	-	7,169	7,169	-	-	5,551	5,551
Interest rate derivatives:												
- Interest rate swaps	6,170,000	10,801,149	4,592,903	21,564,052	2,556	25,589	15,591	43,736	4,700	24,836	22,573	52,109
- Interest rate options	-	-	529,421	529,421	-	-	262	262	-	-	262	262
Hedging derivatives												
Interest rate derivatives:												
- Interest rate swaps	710,000	748,000	2,068,100	3,526,100	2,045	-	8,022	10,067	-	2,868	1,597	4,465
	42,279,767	11,549,149	7,390,384	61,219,300	290,615	25,589	31,044	347,248	478,834	27,704	29,983	536,521
As at 31 December 2025												
Trading derivatives												
Foreign exchange derivatives:												
- Currency forwards	10,429,498	-	-	10,429,498	20,239	-	-	20,239	301,727	-	-	301,727
- Currency swaps	24,797,314	-	-	24,797,314	198,583	-	-	198,583	219,218	-	-	219,218
- Currency options	35,524	-	-	35,524	4,595	-	-	4,595	4,509	-	-	4,509
- Currency options	-	-	199,960	199,960	-	-	7,150	7,150	-	-	5,531	5,531
Interest rate derivatives:												
- Interest rate swaps	5,161,000	11,270,521	4,362,700	20,794,221	3,234	25,988	6,291	35,513	4,942	26,725	18,765	50,432
- Interest rate options	-	-	529,422	529,422	-	-	177	177	-	-	177	177
Hedging derivatives												
Interest rate derivatives:												
- Interest rate swaps	710,000	818,000	2,028,252	3,556,252	2,028	-	21,642	23,670	-	6,566	5,520	12,086
	41,133,336	12,088,521	7,120,334	60,342,191	228,679	25,988	35,260	289,927	530,396	33,291	29,993	593,680

Part A - Explanatory Notes pursuant to Malaysian Financial Reporting Standard ('MFRS') 134 and Policy Document on Financial Reporting issued by Bank Negara Malaysia

A30. DERIVATIVE FINANCIAL INSTRUMENTS (Cont.)

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

Market risk

Market risk is the potential change in value caused by movement in market rates or prices. The contractual amounts stated above provide only a measure of involvement in these types of transactions and do not represent the amount subject to market risk. Exposure to market risk may be reduced through offsetting on and off-balance sheet positions. As at the reporting date, the notional amount of foreign exchange exposure which was not hedged and hence, exposed to market risk was RM50,773,000 (2025: RM83,856,000), while the notional amount of interest rate contract was RM2,556,589,000 (2025: RM1,223,576,000).

Credit risk

Credit risk arises from the possibility that a counter-party may be unable to meet the terms of a contract in which the commercial bank has a gain position. As at the reporting date, the amounts of foreign exchange and interest rate credit risk, measured in terms of the cost to replace the profitable contracts, was RM722,777,000 (2025: RM608,811,000) and RM590,777,000 (2025: RM588,510,000) respectively. 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. The exposure to liquidity risk is mitigated by entering into transactions where the underlying financial instruments are widely traded and also easily closed out through alternative markets.

Cash Requirement of the Derivatives

Cash requirements of the derivatives may arise from margin requirements to post cash collateral with counterparties as the fair value moves beyond the agreed upon threshold limits in the counterparties' favour, or upon downgrade in the Bank's credit ratings. As at the reporting date, there is no requirement for the Group to post any additional cash collateral on its derivative contracts.

Related Accounting Policies

The related accounting policies for off-balance sheet financial instruments applied in the condensed interim financial statements are consistent with those applied in the annual financial statements for the year ended 31 December 2025.

Part A - Explanatory Notes pursuant to Malaysian Financial Reporting Standard ('MFRS') 134 and Policy Document on Financial Reporting issued by Bank Negara Malaysia

A31. CAPITAL ADEQUACY

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

The Group and the Bank are currently adopting the Standardised Approach for Credit Risk, Market Risk and Operational Risk. Under the BNM's Capital Adequacy Framework (Capital Components), the minimum capital adequacy requirement for Common Equity Tier 1 Capital Ratio ('CET 1') and Tier 1 Capital Ratio are 7.000% (2025: 7.000%) and 8.500% (2025: 8.500%) respectively for the financial year ended 31 December 2026. The minimum regulatory capital adequacy requirement is 10.500% (2025: 10.500%) for total capital ratio.

	The Group		The Bank	
	31/3/2026 RM'000	31/12/2025 RM'000	31/3/2026 RM'000	31/12/2025 RM'000
a) The components of CET 1, Tier 1 and Tier 2 capital:				
<u>CET 1</u>				
Paid-up share capital	5,488,544	5,488,544	5,488,544	5,488,544
Retained profits	5,761,388	5,884,406	4,271,795	4,351,086
Unrealised gains on FVOCI instruments	88,028	228,942	152,518	228,752
Other disclosed reserves	24,694	22,601	37,974	36,770
	11,362,654	11,624,493	9,950,831	10,105,152
Less: Regulatory adjustments:				
- Goodwill and other intangibles	(724,382)	(730,918)	(278,917)	(285,233)
- Deferred tax assets	(117,198)	(88,595)	(47,417)	(27,914)
- 55% of cumulative unrealised gains on FVOCI instruments	(48,415)	(125,918)	(83,885)	(125,814)
- Investment in subsidiaries, joint ventures and associates	(859,351)	(853,315)	(3,983,276)	(3,982,421)
Total CET 1 Capital	9,613,308	9,825,747	5,557,336	5,683,770
<u>Additional Tier 1 Capital</u>				
Additional Tier 1 Capital	1,000,000	1,000,000	500,000	500,000
Total Tier 1 Capital	10,613,308	10,825,747	6,057,336	6,183,770
<u>Tier 2 Capital</u>				
Subordinated MTNs	1,000,000	1,000,000	500,000	500,000
Expected loss provisions [#]	888,743	842,485	525,668	504,673
Total Tier 2 Capital	1,888,743	1,842,485	1,025,668	1,004,673
Total Capital	12,502,051	12,668,232	7,083,004	7,188,443
b) The breakdown of risk-weighted assets:				
Credit risk	71,099,436	67,398,770	42,053,456	40,373,856
Market risk	2,103,785	2,335,619	1,383,547	1,615,760
Operational risk	3,666,541	3,561,845	1,991,000	1,957,359
Total risk-weighted assets	76,869,762	73,296,234	45,428,003	43,946,975
c) Capital adequacy ratios:				
<u>Before effect of proposed dividends</u>				
CET 1 capital ratio	12.506%	13.406%	12.233%	12.933%
Tier 1 capital ratio	13.807%	14.770%	13.334%	14.071%
Total capital ratio	16.264%	17.284%	15.592%	16.357%
<u>After effect of proposed dividends</u>				
CET 1 capital ratio ^{Note 1}	12.506%	13.338%	12.233%	12.821%
Tier 1 capital ratio ^{Note 1}	13.807%	14.703%	13.334%	13.959%
Total capital ratio ^{Note 1}	16.264%	17.216%	15.592%	16.245%

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

Part A - Explanatory Notes pursuant to Malaysian Financial Reporting Standard ('MFRS') 134 and Policy Document on Financial Reporting issued by Bank Negara Malaysia

A31. CAPITAL ADEQUACY (Cont.)

Note 1:

Under the Dividend Reinvestment Plan ('DRP'), the amount of declared dividend to be deducted in the calculation of CET 1 Capital Ratio is determined in accordance with BNM's Implementation Guidance on Capital Adequacy Framework (Capital Components) (Implementation Guidance) issued 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 the declared dividend to be deducted in the calculation of CET 1 Capital Ratio 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 or if less than 3 preceding years, the available average historical take-up rates, subject to the amount being not more than 50% of the total electable portion of the dividend.

In arriving at the capital adequacy ratios, the portion of the proposed dividends where no irrevocable written undertaking from shareholders to reinvest the electable portion into new ordinary shares of the Bank is obtained, is assumed to be paid in cash and has been deducted from the calculation of CET 1 Capital Ratio.

In accordance with BNM's Guidelines on Investment Account, the credit and market risk weighted on the assets funded by the RIA are included in calculation of capital adequacy for the Bank. As at 31 March 2026, RIA assets included in the Total Capital Ratio calculation amounted to RM2,318,114,000 (2025: RM2,553,344,000).

The capital adequacy ratios of Affin Islamic Bank Berhad are as follows:

	Economic Entity		The Bank	
	31/3/2026	31/12/2025	31/3/2026	31/12/2025
CET 1 capital ratio	10.269%	11.347%	10.269%	11.347%
Tier 1 capital ratio	11.986%	13.194%	11.986%	13.194%
Total capital ratio	14.896%	16.227%	14.896%	16.227%

The capital adequacy ratios of Affin Hwang Investment Bank Berhad are as follows:

	The Group		The Bank	
	31/3/2026	31/12/2025	31/3/2026	31/12/2025
CET 1 capital ratio	32.362%	37.573%	32.385%	37.573%
Tier 1 capital ratio	32.362%	37.573%	32.385%	37.573%
Total capital ratio	33.181%	38.379%	33.204%	38.379%

Part A - Explanatory Notes pursuant to Malaysian Financial Reporting Standard ('MFRS') 134 and Policy Document on Financial Reporting issued by Bank Negara Malaysia

A32. FAIR VALUE MEASUREMENTS

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

- (a) Level 1 - quoted prices (unadjusted) in active markets for identical assets or liabilities
(b) Level 2 - quoted prices for identical or similar instruments in markets that are not active; and model-derived valuations in which inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly or indirectly.
(c) Level 3 - valuations derived from valuation techniques in which one or more significant inputs are not based on observable market data.

	Level 1 RM'000	Level 2 RM'000	Level 3 RM'000	Total RM'000
The Group				
31 March 2026				
Financial Assets				
Financial assets at FVTPL:				
- Money market instruments	-	1,023,534	-	1,023,534
- Commercial Papers and Corporate Bonds/Sukuk	-	295,164	-	295,164
- Shares and unit trusts	116,228	-	128,038	244,266
	<u>116,228</u>	<u>1,318,698</u>	<u>128,038</u>	<u>1,562,964</u>
Derivative financial instruments	-	354,179	-	354,179
Financial investments at FVOCI:				
- Money market instruments	-	7,505,725	-	7,505,725
- Shares	-	-	297,969	297,969
- Commercial Papers and Corporate Bonds/Sukuk	-	9,507,475	-	9,507,475
	<u>-</u>	<u>17,013,200</u>	<u>297,969</u>	<u>17,311,169</u>
	<u>116,228</u>	<u>18,686,077</u>	<u>426,007</u>	<u>19,228,312</u>
Financial Liabilities				
Derivative financial instruments	-	577,769	-	577,769
31 December 2025				
Financial Assets				
Financial assets at FVTPL:				
- Money market instruments	-	1,786,336	-	1,786,336
- Commercial Papers and Corporate Bonds/Sukuk	-	319,186	-	319,186
- Shares and unit trusts	81,666	-	143,094	224,760
	<u>81,666</u>	<u>2,105,522</u>	<u>143,094</u>	<u>2,330,282</u>
Derivative financial instruments	-	304,202	-	304,202
Financial investments at FVOCI:				
- Money market instruments	-	5,481,691	-	5,481,691
- Shares	-	-	297,972	297,972
- Commercial Papers and Corporate Bonds/Sukuk	-	9,530,674	-	9,530,674
	<u>-</u>	<u>15,012,365</u>	<u>297,972</u>	<u>15,310,337</u>
	<u>81,666</u>	<u>17,422,089</u>	<u>441,066</u>	<u>17,944,821</u>
Financial Liabilities				
Derivative financial instruments	-	628,290	-	628,290

Part A - Explanatory Notes pursuant to Malaysian Financial Reporting Standard ('MFRS') 134 and Policy Document on Financial Reporting issued by Bank Negara Malaysia

A32. FAIR VALUE MEASUREMENTS (Cont.)

	Level 1 RM'000	Level 2 RM'000	Level 3 RM'000	Total RM'000
The Bank				
31 March 2026				
Financial Assets				
Financial assets at FVTPL:				
- Money market instruments	-	1,798,713	-	1,798,713
- Commercial Papers and Corporate Bonds/Sukuk	-	114,771	-	114,771
- Unquoted shares	-	-	128,038	128,038
	-	1,913,484	128,038	2,041,522
Derivative financial instruments	-	347,248	-	347,248
Financial investments at FVOCI:				
- Money market instruments	-	3,468,070	-	3,468,070
- Unquoted shares	-	-	270,512	270,512
- Commercial Papers and Corporate Bonds/Sukuk	-	5,849,449	-	5,849,449
	-	9,317,519	270,512	9,588,031
	-	11,578,251	398,550	11,976,801
Financial Liabilities				
Derivative financial instruments	-	536,521	-	536,521
31 December 2025				
Financial Assets				
Financial assets at FVTPL:				
- Money market instruments	-	2,823,226	-	2,823,226
- Commercial Papers and Corporate Bonds/Sukuk	-	43,896	-	43,896
- Unquoted shares	-	-	143,094	143,094
	-	2,867,122	143,094	3,010,216
Derivative financial instruments	-	289,927	-	289,927
Financial investments at FVOCI:				
- Money market instruments	-	2,520,139	-	2,520,139
- Unquoted shares	-	-	270,512	270,512
- Commercial Papers and Corporate Bonds/Sukuk	-	5,838,171	-	5,838,171
	-	8,358,310	270,512	8,628,822
	-	11,515,359	413,606	11,928,965
Financial Liabilities				
Derivative financial instruments	-	593,680	-	593,680

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 is 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 prices in less active markets or quoted prices for similar assets and liabilities, such instruments are generally classified as Level 2. In cases where quoted prices are generally not available, the Group and the Bank then determine fair value based upon valuation techniques that use as 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.

Part A - Explanatory Notes pursuant to Malaysian Financial Reporting Standard ('MFRS') 134 and Policy Document on Financial Reporting issued by Bank Negara Malaysia

A32. FAIR VALUE MEASUREMENTS (Cont.)

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 Group's and 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 Group's and 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 Group and the Bank recognise 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 (2025: RM Nil).

The following table presents the changes in Level 3 instruments for the financial year ended:

	The Group		The Bank	
	31/3/2026	31/12/2025	31/3/2026	31/12/2025
	RM'000	RM'000	RM'000	RM'000
At beginning of the financial year	441,066	404,242	413,606	378,048
Total (losses)/gains recognised in other comprehensive income	(3)	30,721	-	29,455
Total (losses)/gains recognised in FVTPL	(15,056)	6,103	(15,056)	6,103
At end of the financial year	426,007	441,066	398,550	413,606

Effect of changes in significant unobservable assumptions to reasonably possible alternative

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.

Part A - Explanatory Notes pursuant to Malaysian Financial Reporting Standard ('MFRS') 134 and Policy Document on Financial Reporting issued by Bank Negara Malaysia

A34. OPERATIONS OF ISLAMIC BANKING - AFFIN ISLAMIC BANK BERHAD

(i) Unaudited Statements of Financial Position

	Economic Entity	
	31/3/2026 RM'000	31/12/2025 RM'000
ASSETS		
Cash and short-term funds	2,463,092	3,410,559
Deposits and placements with banks and other financial institutions	200,897	-
Financial assets at fair value through profit or loss ('FVPTL')	366,396	737,490
Derivative financial instruments	30,542	44,242
Financial investments at fair value through other comprehensive income ('FVOCI')	4,147,334	3,035,789
Financial investments at amortised cost ('AC')	4,162,071	4,249,910
Financing and other financing	39,472,768	38,228,706
Other assets	194,225	170,483
Tax recoverable	1,130	3,088
Deferred tax assets	38,979	25,158
Statutory deposits with Bank Negara Malaysia	310,000	300,000
Property and equipment	1,660	1,582
Right-of-use assets	187	38
Intangible assets	923	952
TOTAL ASSETS	51,390,204	50,207,997
LIABILITIES AND ISLAMIC BANKING CAPITAL FUNDS		
Deposits from customers	30,789,837	32,390,498
Investment accounts of customers	1,071,928	1,164,406
Deposits and placements of banks and other financial institutions	5,927,485	4,079,225
Investment accounts due to designated financial institutions	2,320,744	2,559,509
Derivative financial instruments	54,630	37,163
Recourse obligation on financing sold to Cagamas Berhad	3,136,168	2,925,862
Other liabilities	643,648	1,007,563
Amount due to holding company	1,618,404	142,304
Obligation on securities sold under repurchase agreements	60	23
Lease liabilities	223	63
Subordinated and Senior Sukuk	2,496,161	2,582,817
TOTAL LIABILITIES	48,059,288	46,889,433
ISLAMIC BANKING CAPITAL FUNDS		
Share capital	1,310,000	1,310,000
Reserves	2,020,916	2,008,564
Total Islamic Banking Capital Funds	3,330,916	3,318,564
TOTAL LIABILITIES AND ISLAMIC BANKING CAPITAL FUNDS	51,390,204	50,207,997
COMMITMENTS AND CONTINGENCIES	17,143,375	15,955,534

Part A - Explanatory Notes pursuant to Malaysian Financial Reporting Standard ('MFRS') 134 and Policy Document on Financial Reporting issued by Bank Negara Malaysia

A34. OPERATIONS OF ISLAMIC BANKING - AFFIN ISLAMIC BANK BERHAD (Cont.)

(ii) Unaudited Income Statements

	Economic Entity			
	Individual Quarter Ended		Cumulative Quarter Ended	
	31/3/2026	31/3/2025	31/3/2026	31/3/2025
	RM'000	RM'000	RM'000	RM'000
Income derived from investment of depositors' funds and others	517,305	464,477	517,305	464,477
Income derived from investment of investment accounts	34,359	48,338	34,359	48,338
Income derived from investment of shareholders' funds	47,971	43,443	47,971	43,443
(Allowance for) impairment losses on financing and other financing	(53,604)	(12,432)	(53,604)	(12,432)
Total distributable income	546,031	543,826	546,031	543,826
Income attributable to the depositors and others	(342,006)	(315,174)	(342,006)	(315,174)
Income attributable to the investment accounts holders	(28,741)	(40,614)	(28,741)	(40,614)
Total net income	175,284	188,038	175,284	188,038
Other operating expenses	(117,034)	(100,967)	(117,034)	(100,967)
Profit before zakat and taxation	58,250	87,071	58,250	87,071
Zakat	-	-	-	-
Profit before taxation	58,250	87,071	58,250	87,071
Taxation	(12,648)	(23,350)	(12,648)	(23,350)
Net profit after zakat and taxation	45,602	63,721	45,602	63,721

(iii) Unaudited Statements of Comprehensive Income

	Economic Entity			
	Individual Quarter Ended		Cumulative Quarter Ended	
	31/3/2026	31/3/2025	31/3/2026	31/3/2025
	RM'000	RM'000	RM'000	RM'000
Net profit after zakat and taxation	45,602	63,721	45,602	63,721
Other comprehensive income:				
Items that may be reclassified subsequently to profit or loss:				
- Net fair value change in financial investments at FVOCI	(38,610)	16,344	(38,610)	16,344
- Net credit impairment (loss)/gain change in financial investments at FVOCI	174	36	174	36
- Net loss on financial investments measured at FVOCI reclassified to profit or loss on disposal (debt instruments)	(7,103)	(3,627)	(7,103)	(3,627)
- Deferred tax on financial investments at FVOCI	12,157	(3,669)	12,157	(3,669)
Other comprehensive (loss)/income for the financial period, net of tax	(33,382)	9,084	(33,382)	9,084
Total comprehensive income for the financial period	12,220	72,805	12,220	72,805

Part A - Explanatory Notes pursuant to Malaysian Financial Reporting Standard ('MFRS') 134 and Policy Document on Financial Reporting issued by Bank Negara Malaysia

A34. OPERATIONS OF ISLAMIC BANKING - AFFIN ISLAMIC BANK BERHAD (Cont.)

(iv) Unaudited Condensed Statement of Changes in Equity

	Attributable to Equity Holder of the Bank					Total equity RM'000
	Share capital RM'000	Non-distributable			Distributable	
		FVOCI revaluation reserves RM'000	Regulatory reserves RM'000	Other reserves RM'000	Retained profits RM'000	
Economic Entity						
At 1 January 2026	1,310,000	12,890	212,768	2,193	1,780,713	3,318,564
Net profit for the financial period	-	-	-	-	45,602	45,602
Other comprehensive income (net of tax): - Financial investments at FVOCI	-	(33,382)	-	-	-	(33,382)
Total comprehensive income for the financial period	-	(33,382)	-	-	45,602	12,220
Share grant scheme granted	-	-	-	132	-	132
Transfer to regulatory reserves	-	-	41,000	-	(41,000)	-
At 31 March 2026	1,310,000	(20,492)	253,768	2,325	1,785,315	3,330,916

	Attributable to Equity Holder of the Bank					Total equity RM'000
	Share capital RM'000	Non-distributable			Distributable	
		FVOCI revaluation reserves RM'000	Regulatory reserves RM'000	Other reserves RM'000	Retained profits RM'000	
Economic Entity						
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	-	-	-	-	63,721	63,721
Other comprehensive income (net of tax): - Financial investments at FVOCI	-	9,084	-	-	-	9,084
Total comprehensive income for the financial period	-	9,084	-	-	63,721	72,805
Share grant scheme granted	-	-	-	285	-	285
At 31 March 2025	1,310,000	7,621	92,468	1,286	1,629,084	3,040,459

Part A - Explanatory Notes pursuant to Malaysian Financial Reporting Standard ('MFRS') 134 and Policy Document on Financial Reporting issued by Bank Negara Malaysia

A34. OPERATIONS OF ISLAMIC BANKING - AFFIN ISLAMIC BANK BERHAD (Cont.)

	Economic Entity	
	31/3/2026	31/12/2025
	RM'000	RM'000
(v) Financing and other financing		
By type		
Cash Line-i	1,035,112	1,093,889
Term financings:		
- Housing financing	10,503,224	10,470,106
- Hire purchase receivables	9,697,617	9,383,159
- Syndicated financing	1,852,098	2,041,528
- Others term financing	13,068,286	12,399,130
Bills receivables	171,764	426,186
Trust receipts	18,907	25,850
Claims on customers under acceptance credits	1,315,868	1,568,054
Staff financing	150,260	148,194
Credit/charge cards receivables	142,556	134,661
Revolving financing	1,849,679	832,350
Gross financing and other financing	39,805,371	38,523,107
Less: ECL	(332,603)	(294,401)
Total net financing and other financing	39,472,768	38,228,706
(vi) Movements of impaired financing		
At beginning of the financial period/year	312,441	305,850
Classified as impaired	232,384	424,159
Reclassified as non-impaired	(84,325)	(268,800)
Amount recovered	(15,180)	(42,199)
Amount written-off	(25,306)	(106,569)
At end of the financial period/year	420,014	312,441
Ratio of gross impaired financing and other financing to gross financing and other financing (exclude RIA)*	1.09%	0.84%

(*) For the Bank, RIA amounted to RM2,318,114,000 (2025: RM2,553,344,000) with impaired financing amounted to RM11,586,000 (2025: RM11,509,000), were excluded from the ratio calculation.

The outstanding contractual amounts of such assets written-off during the financial period for the Bank is RM25,306,000 (2025: RM106,569,000).

Part A - Explanatory Notes pursuant to Malaysian Financial Reporting Standard ('MFRS') 134 and Policy Document on Financial Reporting issued by Bank Negara Malaysia

A34. OPERATIONS OF ISLAMIC BANKING - AFFIN ISLAMIC BANK BERHAD (Cont.)

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

Economic Entity	12-Month	Lifetime ECL	Lifetime ECL	Total
	ECL	not credit	credit	
31/3/2026	Stage 1	Stage 2	Stage 3	
	RM'000	RM'000	RM'000	RM'000
At beginning of the financial period	64,053	133,050	97,298	294,401
Total transfer between stages due to change in credit risk:	(11,021)	(1,535)	12,556	-
- Transfer to 12-month ECL (Stage 1)	7,846	(7,637)	(209)	-
- Transfer to Lifetime ECL not credit impaired (Stage 2)	(17,854)	32,403	(14,549)	-
- Transfer to Lifetime ECL credit impaired (Stage 3)	(1,013)	(26,301)	27,314	-
Financing derecognised (other than write-off)	(6,199)	(11,813)	(4,161)	(22,173)
New financing originated or purchased	22,960	-	-	22,960
Changes due to change in credit risk	(3,403)	(6,031)	60,848	51,414
Write-off	-	-	(18,323)	(18,323)
Other adjustments	(2)	-	4,326	4,324
At end of the financial period	66,388	113,671	152,544	332,603
Economic Entity				
31/12/2025				
At beginning of the financial year	64,380	216,903	114,295	395,578
Total transfer between stages due to change in credit risk:	(933,042)	975,861	(42,819)	-
- Transfer to 12-month ECL (Stage 1)	50,130	(40,567)	(9,563)	-
- Transfer to Lifetime ECL not credit impaired (Stage 2)	(983,143)	1,036,868	(53,725)	-
- Transfer to Lifetime ECL credit impaired (Stage 3)	(29)	(20,440)	20,469	-
Financing derecognised (other than write-off)	(16,725)	(1,073,245)	(4,192)	(1,094,162)
New financing originated or purchased	1,007,333	-	-	1,007,333
Changes due to change in credit risk	(57,852)	13,535	90,332	46,015
Write-off	-	-	(65,464)	(65,464)
Other adjustments	(41)	(4)	5,146	5,101
At end of the financial year	64,053	133,050	97,298	294,401

(viii) Deposits from customers

	Economic Entity	
	31/3/2026	31/12/2025
	RM'000	RM'000
<u>Qard</u>		
Demand deposits	8,189,495	7,539,973
Savings deposits	789,019	738,665
	8,978,514	8,278,638
<u>Mudarabah</u>		
General investment deposits	23,246	27,306
<u>Tawarruq</u>		
Murabahah term deposits	20,170,728	22,099,127
Commodity Murabahah	469,453	856,351
Savings deposits	343,437	340,675
Demand deposit	804,459	788,401
	21,788,077	24,084,554
Total deposits from customers	30,789,837	32,390,498

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

B1. REVIEW OF PERFORMANCE OF THE COMPANY AND ITS PRINCIPAL SUBSIDIARIES

Table 1: Financial review for individual and cumulative quarter ended 31 March 2026 against preceding year's corresponding quarter

	Individual Quarter Ended		Changes		Cumulative Quarter Ended		Changes	
	31/3/2026 RM'000	31/3/2025 RM'000	RM'000	%	31/3/2026 RM'000	31/3/2025 RM'000	RM'000	%
Net Income	654,440	543,929	110,511	20.3	654,440	543,929	110,511	20.3
Operating Profit	174,902	156,151	18,751	12.0	174,902	156,151	18,751	12.0
Profit Before Zakat and Tax	180,902	178,151	2,751	1.5	180,902	178,151	2,751	1.5
Profit Before Tax	180,902	178,151	2,751	1.5	180,902	178,151	2,751	1.5
Profit After Tax	135,495	124,087	11,408	9.2	135,495	124,087	11,408	9.2

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

The Group reported a Profit Before Taxation ('PBT') of RM180.9 million for the financial period ended 31 March 2026, representing an increase of RM2.7 million or 1.5% compared to RM178.2 million recorded in the previous financial period. The increase in PBT was primarily attributed to a higher net income by RM110.5 million, partially offset by a higher operating expense by RM31.6 million, a higher allowance for impairment losses of RM60.2 million and a lower share of results from associates of RM16.0 million.

Gross loans and financing marked a year-on-year growth of 12.6%, achieving a value of RM82.1 billion, as compared to RM72.9 billion as of 31 March 2025. Customer deposits increased by 3.5% to RM78.1 billion, while the Current Account and Savings Account ('CASA') ratio dropped to 27.1% as of 31 March 2026, as compared to 32.2% as of 31 March 2025.

As of the end of the financial period on 31 March 2026, the CET 1 Capital Ratio, Tier 1 Capital Ratio and Total Capital Ratio stood at 12.5%, 13.8% and 16.3%, respectively.

Commercial Banking

ABB recorded a PBT of RM61.7 million for the financial period ended 31 March 2026. This represented an increase of RM5.8 million as compared to a PBT of RM55.9 million in the previous financial period. The increase in PBT was mainly due to higher net income by RM59.0 million, partially offset by a higher operating expense by RM30.8 million and a higher allowance for impairment losses of RM22.4 million.

For the financial period ended 31 March 2026, AIBB's PBT decreased 33.1% to RM58.3 million as compared to RM87.1 million in the previous financial period. AIBB registered a higher net financing income of RM28.4 million, backed by strong financing growth during the current quarter, but also provided for a higher allowance for impairment losses of RM41.2 million during the current quarter.

Investment Banking

For the financial period ended 31 March 2026, AHIBB Group recorded a higher PBT of RM45.0 million, an increase of 124.1% over the PBT of RM20.1 million recorded in the previous financial period. The increase in PBT is primarily driven by a higher net fee and commission income of RM16.2 million, a higher net gains on financial instruments of RM6.1 million and a lower operating expense of RM2.8 million.

Insurance

For the financial period ended 31 March 2026, the Group's insurance division reported a share of profit amounting to RM6.0 million, representing a decrease of RM16.0 million as compared to the previous financial period. The decrease was mainly due to lower underwriting results.

B2. COMMENTS ON PERFORMANCE OF CURRENT QUARTER AGAINST IMMEDIATE PRECEDING QUARTER'S RESULTS

	Current Financial Quarter	Preceding Financial Quarter	Changes	
	31/3/2026 RM'000	31/12/2025 RM'000	RM'000	%
Net income	654,440	693,301	(38,861)	(5.6)
Operating Profit	174,902	214,129	(39,227)	(18.3)
Profit Before Zakat and Tax	180,902	218,129	(37,227)	(17.1)
Profit Before Tax	180,902	215,654	(34,752)	(16.1)
Profit After Tax	135,495	127,633	7,862	6.2

For the current financial quarter, the Group reported a PBT of RM180.1 million, a decrease of RM34.8 million or 16.1% compared to the Group's PBT of RM215.7 million recorded in the immediate preceding quarter ended 31 December 2025. The lower PBT was mainly due to a lower net income of RM38.9 million and a higher allowance for impairment losses of RM52.5 million, partially offset by a lower operating expense of RM52.1 million in the current financial quarter as compared to the preceding quarter.

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

B3. ECONOMIC AND BUSINESS OUTLOOK FOR 2026

The global economic outlook for 2026 is expected to remain moderate, with global growth of around 3%, but risks are skewed to the downside amid ongoing geopolitical tensions in the Middle East. This may drive higher energy prices, disrupt supply chains and tighten global financial conditions, with spillovers to funding markets, capital flows and customer credit profiles. Central banks are expected to face more difficult trade-offs between inflation control and growth support.

Malaysian economy is projected to grow between 4.0% and 5.6%, supported by domestic demand, investment and the electrical and electronics ('E&E') and services sectors. The outlook remains subject to external risks, notably potential energy price shocks. Inflation is expected to remain manageable with some upside risk. Bank Negara Malaysia is expected to maintain a cautious, data-dependent stance, with the Overnight Policy Rate ('OPR') at 2.75% p.a. in 2026.

The Group and the Bank remain supported by adequate capital and liquidity buffers, but will need to maintain a cautious and disciplined approach. This includes prudent underwriting standards, closer portfolio monitoring and a heightened focus on early identification of emerging risks. Greater vigilance will be required in managing asset quality, with the potential for elevated impairments should macroeconomic conditions weaken further.

B4. VARIANCE OF ACTUAL PROFIT FROM FORECAST PROFIT

There was no profit forecast or profit guarantee issued by the Group and the Bank.

B5. TAXATION

	Individual Quarter Ended		Cumulative Quarter Ended	
	31/3/2026 RM'000	31/3/2025 RM'000	31/3/2026 RM'000	31/3/2025 RM'000
The Group				
Malaysian income tax				
Current tax expense	34,768	33,064	34,768	33,064
Under provision in prior financial year	427	7,273	427	7,273
Deferred tax expense:				
- Relating to originating and reversal of temporary differences	10,212	21,000	10,212	21,000
	45,407	61,337	45,407	61,337

For the current period and the preceding year's corresponding period, the Group's effective tax rate was higher than the statutory tax rate, mainly due to certain expenses not deductible for tax purposes, net of certain income not subject to tax or subject to lower tax rate.

	Individual Quarter Ended		Cumulative Quarter Ended	
	31/3/2026 RM'000	31/3/2025 RM'000	31/3/2026 RM'000	31/3/2025 RM'000
The Bank				
Malaysian income tax				
Current tax expense	15,701	25,998	15,701	25,998
Under/(over) provision in prior financial year	-	6,150	-	6,150
Deferred tax expense:				
- Relating to originating and reversal of temporary differences	7,024	34,372	7,024	34,372
	22,725	66,520	22,725	66,520

For the current period and the preceding year's corresponding period, the Bank's effective tax rate was higher than the statutory tax rate, mainly due to certain expenses not deductible for tax purposes, net of certain income not subject to tax or subject to lower tax rate.

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

B6. STATUS OF CORPORATE PROPOSALS

Other than as disclosed in Note A27, there were no corporate proposal reported during the financial period under review.

B7. DEPOSITS, LEASE LIABILITIES AND BORROWINGS

	The Group		The Bank	
	31/3/2026 RM'000	31/12/2025 RM'000	31/3/2026 RM'000	31/12/2025 RM'000
(i) Deposits from Customers				
<u>By Types of Deposit:</u>				
Demand Deposits	17,981,368	16,620,765	9,075,083	8,323,691
Savings Deposits	3,184,306	3,389,251	2,051,850	2,309,911
Fixed Deposits	54,490,221	55,995,999	30,085,910	30,828,329
Commodity Murabahah Deposits	469,453	856,351	-	-
Money Market Deposits	147,234	187,033	147,234	187,033
Negotiable Instruments of Deposits ('NID')	712,401	1,924,869	705,769	910,083
Others	26,638	25,717	-	-
	77,011,621	78,999,985	42,065,846	42,559,047
<u>By Maturity structure of fixed deposits, NID and others:</u>				
Due within six months	36,389,820	40,409,433	18,469,132	20,762,930
Six months to one year	18,772,518	17,472,964	12,280,648	10,922,982
One year to three years	49,815	62,988	40,953	51,320
Three years to five years	17,107	1,200	946	1,180
	55,229,260	57,946,585	30,791,679	31,738,412
<u>By Types of Customer:</u>				
Government and statutory bodies	15,730,420	16,367,071	5,483,381	5,454,100
Business enterprises	20,012,015	20,212,813	8,621,782	8,742,316
Individuals	32,329,279	32,801,445	23,364,050	23,395,855
Domestic Banking institutions	841,936	2,096,354	919,515	1,108,451
Domestic non-Banking financial institutions	5,607,956	5,227,695	1,768,183	2,123,861
Foreign entities	1,308,313	1,146,791	1,088,507	929,917
Others	1,181,702	1,147,816	820,428	804,547
	77,011,621	78,999,985	42,065,846	42,559,047
(ii) Deposits and Placement of Banks and Other Financial Institutions				
<u>By Types of Institution:</u>				
Licensed banks	1,835,652	2,938,392	3,191,178	2,989,854
Licensed investment banks	318,739	572,892	27,767	122,453
Other financial institutions	7,977,359	5,057,580	2,598,513	1,749,945
	10,131,750	8,568,864	5,817,458	4,862,252
<u>By Maturity structure of deposits:</u>				
Due within six months	9,480,414	7,537,388	5,817,458	4,862,252
Six months to one year	247,007	629,374	-	-
One year to three years	404,329	402,102	-	-
	10,131,750	8,568,864	5,817,458	4,862,252
(iii) Lease Liabilities				
At beginning of financial period	64,491	65,404	60,521	57,251
Additions	3,656	34,289	2,404	34,263
Interest/Profit expense	602	2,475	542	2,255
Lease payments	(10,033)	(37,677)	(8,889)	(33,248)
At end of the financial period	58,716	64,491	54,578	60,521

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

B7. DEPOSITS, LEASE LIABILITIES AND BORROWINGS (Cont.)

	The Group		The Bank	
	31/3/2026 RM'000	31/12/2025 RM'000	31/3/2026 RM'000	31/12/2025 RM'000
(iv) Borrowings and Sukuk				
(a) Tier-2 Subordinated Medium Term Notes ('MTN')	504,452	510,753	504,452	510,753
(b) Additional Tier-1 Capital Securities ('ATICS')	507,730	500,703	507,730	500,703
(c) Additional Tier-1 Sukuk Wakalah ('ATIS')	512,183	505,808	-	-
(d) MTN Tier-2 Sukuk Murabahah	511,003	505,178	-	-
(e) Senior Sukuk/MTN	2,822,796	2,767,482	1,768,981	1,725,252
(f) Commercial Paper ('CP')	1,384,052	942,443	1,045,889	493,025
(g) Term Loan ('TL')	1,401,836	406,148	1,401,836	406,148
	7,644,052	6,138,515	5,228,888	3,635,881
Fair value changes arising from fair value hedges	(38,294)	(11,877)	(38,294)	(11,877)
	7,605,758	6,126,638	5,190,594	3,624,004

(a) Tier-2 Subordinated Medium Term Notes ('Subordinated MTNs')

ABB had, on 26 July 2022, issued the 3rd series of the Subordinated MTNs amounting to RM500.0 million out of its approved BASEL III Compliant MTN Programme of up to RM6.0 billion in nominal value. The Subordinated MTNs were issued for a tenure of 10 years from the issue date on a 10-year non-callable 5-year basis, at a coupon rate of 5.00% p.a. The Subordinated MTNs were issued for the purpose of general banking business and working capital requirements of ABB.

(b) Additional Tier-1 Capital Securities ('ATICS')

ABB had, on 23 June 2023, issued the second series of ATICS of RM500.0 million out of its approved BASEL III Compliant ATICS Programme of up to RM3.0 billion in nominal value. The second series ATICS was issued on perpetual non-callable 5-year basis, at a fixed coupon rate of 5.70% p.a. The second series ATICS was issued for the purpose of general banking business and working capital requirements of ABB.

(c) Additional Tier 1 Sukuk Wakalah ('ATIS')

AIBB had, on 10 October 2023, issued the second tranche of ATIS of RM500.0 million out of its approved BASEL III Compliant Islamic MTN Programme of RM5.0 billion in nominal value. The ATIS was issued on a perpetual non-callable 5 years basis, at a fixed distribution rate of 5.10% p.a. The ATIS was issued for the purpose of general banking business and working capital requirements of AIBB.

(d) MTN Tier-2 Sukuk Murabahah

AIBB had, on 13 October 2023, issued the second tranche of MTN Tier-2 Sukuk Murabahah of RM500.0 million out of its approved BASEL III Compliant MTN programme. The 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% p.a. The Sukuk Murabahah was issued for the purpose of general banking business and working capital requirements of AIBB.

(e) Senior Sukuk/MTN

On 12 December 2023, AIBB 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% p.a. The Senior Sukuk Murabahah was issued for the purpose of general banking business and working capital requirements of AIBB.

On 8 May 2024, ABB had issued another tranche of Senior MTN of RM500.0 million out of its MTN Programme. The MTN is issued for a tenure of 5 years from the issue date, at a coupon rate of 4.10% p.a. The Senior MTN was issued for the purpose of general banking business and working capital requirements of ABB.

On 4 June 2025, ABB had issued Senior Unsecured Euro Medium Term Note ('EMTN') of USD300.0 million out of its EMTN Programme. The EMTN is issued for a tenure of 5 years from the issue date, at a coupon rate of 5.11% p.a. The EMTN was issued for the purpose of general banking business, working capital requirements and other corporate purposes of ABB.

(f) Commercial Paper ('CP')

ABB and AIBB had on 25 September 2025, issued CP of RM45.0 million and ICP of RM115.0 million respectively, both for a tenure of 6 months from the issue date, at a discount/profit rate of 3.38% p.a. The CP and ICP were issued for the purpose of general banking business and working capital requirements of ABB and AIBB. All the CPs and ICP were fully redeemed on 26 March 2026.

On 12 January 2026 ABB had issued CP of RM400.0 million for a tenure of 6 months from the issue date, at a discount rate of 3.31% p.a. The CP was issued for the purpose of general banking business and working capital requirements of ABB.

On 19 January 2026 ABB had issued CP of RM200.0 million for a tenure of 7 months from the issue date, at a discount rate of 3.32% p.a. The CP was issued for the purpose of general banking business and working capital requirements of ABB.

(g) Term Loan ('TL')

The USD term loans of ABB bear interest at rates of 4.22% to 4.35% (2025: 4.22%) p.a. for the purpose of general banking business and working capital requirements.

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

B8. MATERIAL LITIGATION

There is no material litigation during the financial period ended 31 March 2026.

B9. DIVIDENDS

No dividend has been proposed for the period under review.

B10. EARNINGS PER SHARE

(a) Basic

The basic earnings per ordinary share for the Group and the Bank have been calculated by dividing the net profit attributable to the equity holders of the Group and the Bank by the weighted average number of ordinary shares in issue during the financial period.

The Group	Individual Quarter Ended		Cumulative Quarter Ended	
	31/3/2026	31/3/2025	31/3/2026	31/3/2025
Net profit attributable to the equity holders of the Bank (RM'000)	135,495	124,087	135,495	124,087
Weighted average number of ordinary shares in issue ('000)	2,533,835	2,400,487	2,533,835	2,400,487
Adjusted weighted average number of ordinary shares in issue ('000)	2,533,835	2,400,487	2,533,835	2,400,487
Basic earnings per share (sen)	5.35	5.17	5.35	5.17

The Bank	Individual Quarter Ended		Cumulative Quarter Ended	
	31/3/2026	31/3/2025	31/3/2026	31/3/2025
Net profit attributable to the equity holders of the Bank (RM'000)	38,965	30,252	38,965	30,252
Weighted average number of ordinary shares in issue ('000)	2,533,835	2,400,487	2,533,835	2,400,487
Weighted average number of ordinary shares in issue ('000)	2,533,835	2,400,487	2,533,835	2,400,487
Basic earnings per share (sen)	1.54	1.26	1.54	1.26

(b) Diluted

During the financial period ended 31 March 2026, diluted EPS is calculated by dividing the net profit attributable to equity holders of the Bank, which require no adjustment for the effects of dilutive potential ordinary shares, by the weighted average number of ordinary shares in issue during the financial year and the weighted average number of ordinary shares that would be issued on conversion of dilutive potential ordinary shares.

The Group	Individual Quarter Ended		Cumulative Quarter Ended	
	31/3/2026	31/3/2025	31/3/2026	31/3/2025
Net profit attributable to equity holders of the Bank (RM'000)	135,495	124,087	135,495	124,087
Weighted average number of ordinary shares in issue ('000)				
- during the period	2,533,835	2,400,487	2,533,835	2,400,487
- effect of dilutive of potential ordinary shares ¹	35,249	26,037	35,249	26,037
Weighted average number of potential ordinary shares ('000)	2,569,084	2,426,524	2,569,084	2,426,524
Diluted earnings per share (sen)	5.27	5.11	5.27	5.11

The Bank	Individual Quarter Ended		Cumulative Quarter Ended	
	31/3/2026	31/3/2025	31/3/2026	31/3/2025
Net profit attributable to equity holders of the Bank (RM'000)	38,965	30,252	38,965	30,252
Weighted average number of ordinary shares in issue ('000)				
- during the period	2,533,835	2,400,487	2,533,835	2,400,487
- effect of dilutive of potential ordinary shares ¹	34,689	26,037	34,689	26,037
Weighted average number of potential ordinary shares	2,568,524	2,426,524	2,568,524	2,426,524
Diluted earnings per share (sen)	1.52	1.25	1.52	1.25

¹ The dilutive potential ordinary shares is arising from Shares Grant Scheme ('SGS'). The SGS is a restricted share unit scheme where vesting is subject to performance conditions. The number of shares calculated as above is compared with the number of shares that would have been issued assuming performance conditions are achieved.